

THE ROLE OF SELF HELP GROUPS ON THE DEVELOPMENT OF RURAL WOMEN – A STUDY AT KANYAKUMARI DISTRICT

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ABSTRACT

At present, Self – Help Group is widely used as an instrument to empower women socially and economically. Once socio – economic empowerment is achieved, it would have implication on the overall development women. The economic contribution of women has been found to be related her role and status in the society. Economic independence facilities in bringing about sexual equality and increased income of women translate lore directly into family wellbeing. Therefore, enhancing income earning opportunities through formation of Self Help Groups is a viable path way of Rural Development of Women. In this context it becomes necessary to study how far Self – Help Groups are useful to rural women development.

Keywords: Self Help Groups, Income, Expenditure, Impact, Problems

INTRODUCTION

Women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards stabilizing new patterns and process of developments that are sustainable [Birendra Kumar Jha, 2009]. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities.

STATEMENT OF THE PROBLEM

At present, Self – Help Group is widely used as an instrument to empower women socially and economically. Most of the women in rural areas are illiterate and unaware of the availability of credit facilities, banking procedures and the policy of the banking institutions. Hence the study attempts to find out the impact accruing to the members of the SHGs.

OBJECTIVES OF THE STUDY

1. To study the impact of self-help group on the development of rural women.
2. To analyze the problems faced by members of self-help group.

METHODOLOGY

It is an empirical research based on survey method. The primary data were collected from the members of different Self Help Group in Kanyakumari District with help of questionnaire. In addition to the primary data the researcher also collected secondary data. The secondary data were collected from books, journals and website.

Sampling Technique

In this study the researcher has adopted convenient sampling method. Since the Self Help Group members are huge, the sample size is limited to 350.

Income of the Respondents

The income of the respondents represents the annual income received by the respondent before and after joining the self-help group. The following table shows that there is any improvement in incomes of the respondents after joining self-help group. For this purpose Wilcoxon signed rank test have been applied.

H_0 : there is no significant relationship between income before and after joining self-help group.

Table 1. Wilcoxon Signed Ranks Test on the basis of income

S. No	Ranks	N	Mean Rank	Sum of Ranks
1	Negative Ranks	0	.00	.00
2	Positive Ranks	233	117	27261
3	Ties	117	Z = -14.412 Sig. (2 tailed) = .000*	
Total		350		

Source: Primary data * significant at 5% level

From the above table understood that the comparison of incomes of the respondents before and after joining self help group. Every respondent's opinion that, there are no negative changes in income after joining self help group. But 233 respondents were opinion that, there is a positive change in income after joining self help group. However, 117 respondents were opinion that, there are no changes in income after joining self help group. It led overall to a statistically significant difference in joining of self help group. The sig. (2 tailed) value which in case is .000. This is the p value for test (z value is -14.412). This is less than 0.05. So the incomes of the respondents are improved due to joining of self help group.

Expenditure Pattern of the Respondents

Expenditure indicates the socio – economic status of people. As the income increases, the proportions of money spend on consumption pattern increases. The following table shows that there is any improvement in expenditure of the respondents after joining self help group. For this purpose Wilcoxon signed rank test have been applied.

H_0 : there is no significant relationship between expenditure towards before and after joining self help group.

Table 2. Wilcoxon Signed Ranks Test on the basis of expenditure

S. No	Items	Ranks	N	Mean Rank	Sum of Ranks
1	Food	Negative Ranks	0	.00	.00
		Positive Ranks	235	118	27730.00
		Ties	115	Z = -14.119	Sig. = .000*
		Total	350		
2	Clothing	Negative Ranks	6	72.50	435.00
		Positive Ranks	148	77.70	11500.00
		Ties	196	Z = - 11.175	Sig. = .000*
		Total	350		
3	Education	Negative Ranks	12	84.33	1012.00
		Positive Ranks	96	50.77	4874.00
		Ties	242	Z = - 6.343	Sig. = .000*
		Total	350		
4	Medical	Negative Ranks	11	50.50	555.50
		Positive Ranks	69	38.91	2684.50
		Ties	270	Z = - 5.541	Sig. = .000*
		Total	350		
5	Housing	Negative Ranks	13	22.00	286.00
		Positive Ranks	44	31.07	1367.00
		Ties	293	Z = - 4.540	Sig. = .000*
		Total	350		
6	Transportation	Negative Ranks	4	87.50	350.00
		Positive Ranks	85	43.00	3655.00
		Ties	261	Z = - 7.491	Sig. = .000*
		Total	350		
7	Others	Negative Ranks	8	10.50	84.00
		Positive Ranks	16	13.50	216.00
		Ties	326	Z = - 2.030	Sig. = .042*
		Total	350		

Source: Primary data * significant at 5% level

From the above table understood that the comparison of expenditure of the respondents before and after joining self help group. Most of respondent's opinion that, there is a positive change in expenditure after joining self help group. However, some respondents were opinion that, there are no changes in expenditure after joining self help group. It led overall to a statistically significant difference in joining of self help group. The sig. (2 tailed) value which in case is .000. This is the p value for test (z value is -14.412). This is less than 0.05. So the expenditures of the respondents are improved due to joining of self help group.

Association between profile of the members and impact of self help group

The profile of the members may have its own impact on the self help group. In order to understand the impact, the scores on each factor have been computed. The included profile variables were age, level of education, occupation, annual income of before and after joining self help group and marital status. In order to, analyze the significant relationship between profile of the members and the impact of self help group, multiple regression was used. The resulted “F” statistics are shown in table no.3

H_0 : There is no significant relationship between the profile of the members and impact of self help group.

Table 3. Association between profile of the members and impact of self-help group

S. No	Variables	R ² value	F	Sig.
1	Reduction in stress	.456	2.787	.012*
2	Access to health care	.034	2.026	.062
3	Economic independence	.023	1.333	.242
4	Better communication skill	.080	4.984	.000*
5	To meet house hold expenses	.040	2.392	.028*
6	Increasing self confidence	.047	2.809	.011*
7	Increasing decision making capacity	.034	2.022	.062
8	Better leadership skill	.013	.734	.622
9	Understand the political environment	.042	2.502	.022*
10	social interaction	.043	2.597	.018*
11	Participation in panchayatraj institutions	.262	4.227	.000*
12	Personality development	.006	.343	.914
13	Utilizing free time	.022	1.271	.270
14	Better access to education	.015	.897	.497
15	To pay off debts	.023	1.348	.235

Source: Primary data * significant at 5% level

Regarding the profile of the members, the significantly associated variables were reduction in stress, Better communication skill, to meet house hold expenses, Increasing self-confidence, Understand the political environment, social interaction and Participation in Panchayatraj institutions. Since the respective ‘F’ statistics were significant at 5 per cent level. So the hypothesis is rejected on these factors. But the other variables like access to health care, Economic independence, Increasing decision making capacity, Better leadership skill, Personality development, Utilizing free time , Better access to education and to pay off debts were not significant at 5 per cent level. So the null hypothesis is accepted.

Problems faced by the members

Being a member of self-help group, the respondents are faced a many problems. In order to rectify the problems encountered by the members the present has made an attempt to analyse the problems faced by SHG’s members. The respondents have been asked to assign rankings

for various problems. To find out overall rankings in the order of preferences, Friedman's Test was conducted, the result of which is shown in Table 4.

Table 4. Friedman's rank Test for Problems faced by SHG members

S. No	Problems	Mean score	Rank
1	Lack of encouragement	8.57	I
2	Unable to save regularly	7.40	IV
3	Difficult to attend meeting regularly	7.49	III
4	High financial burden of loan	7.38	VI
5	Conflicts among the groupmembers	7.39	V
6	No proper guidance	6.08	XII
7	Income derived is too little	6.59	IX
8	Lack of training	7.74	II
9	Poor infrastructure facilities	5.95	XIII
10	Unskilled women group members	6.60	VIII
11	Competition from machine made products	6.26	XI
12	Loans not received in time	6.41	X
13	Work not regular	7.13	VII

Source: primary data

Table 4 explains the importance of the problems among their members with their mean score. The highly viewed problems among the members lack of encouragement, lack of training and difficult to attend meeting regularly. These factors secured first, second and third ranks with the mean score value of 8.57, 7.74 and 7.49 respectively. The study also reported that Unable to save regularly secured fourth rank with the mean score value of 7.38, Conflicts among the group members is ranked as fifth (7.39), High financial burden of loan is ranked as sixth (7.38), Work not regular is ranked as seventh (7.13), women group members is ranked as eighth (6.60), Income derived is too little is ranked as ninth (6.59), Loans not received in time is ranked as tenth (6.41), Competition from machine made products is ranked as eleventh (6.26), No proper guidance is ranked as twelfth (6.08) and Poor infrastructure facilities is ranked as thirteenth (5.95).

CONCLUSION

The study was undertaken the impact of self help group on the development of rural women in Kanyakumari District. It is found that the income of the women has been increased after joining the SHGs. So that the monthly household expenditure has been raised considerable level. Women development aims at enabling them to realize their identities, potentiality and power in all spheres of their lives. The real development of women is possible only when a woman has increased access to economic resources, more strength and course for entering into the power structure, more involvement through social relationships and participation, more self-motivation and confidence. We may conclude that the economic activities of SHGs are quite success. In this way SHGs in Kanyakumari District are very successful to develop women empowerment and rural areas.

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