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PERFORMANCE EVALUATION OF SELF HELP GROUP AWARENESS AND PARTICIPATION AMONG WOMEN

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ABSTRACT

In this paper, an attempt is made to explore awareness about various roles of SHG in socio economic development of women. The aim of joining and advantages of joining SHG based on the views of the respondents are also explored here. Regarding awareness, it is concluded that the SHG women are having awareness about five major roles SHG, viz., uplift the socio-economic status by encouraging self-employment among women; help alleviate poverty and preserve traditional culture among women; SHG as voluntary organization promote savings and reduce dependent on money lenders; provide health and nutrition services and medical assistance; and assist women to get loan at low interest to develop entrepreneurship for income generation. At the same time, extent of awareness among the members is more about SHG role in uplifting the socio-economic status by encouraging self-employment among women. When awareness level is related to social status of the respondents, it is identified that the aged but unmarried women members from upper community (other than MBC / OBC community) with low occupational status (either housewife or daily labour) are more aware that SHG uplift the socio-economic status by encouraging self-employment; and function as voluntary organization to promote savings and reduce dependent on money lenders among women. The level of awareness about SHG's role in providing health and nutrition services and medical assistance depend upon the religious affinity of the women members. Similarly, the SHG women who are aware that SHG help alleviate poverty and preserve traditional culture among women; provide health and nutrition services and medical assistance; and promote savings and reduce dependent on money lenders tend to join SHG with aim of improving social status and time passing; and the SHG women who are aware that provide health and nutrition services / medical assistance and assist women to get loan at low interest to develop entrepreneurship for income generation join SHG to promote savings. In sum, it is concluded that women members of SHG are highly aware of most of SHG roles and actively participate in SHG. They have joined in SHG to alleviate poverty and promote saving in order to uplift their socio-economic status.

KEYWORDS

performance evaluation, self help group, awareness & participation among women.

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1. INTRODUCTION

Women's awareness of SHG is measured in terms of their perception about SHG's role in up lifting socio-economic status and alleviating poverty through income generation, promoting savings, providing health and nutrition among women, develop entrepreneurship and assisting them to get loan at low interest rate. The participation of women in SHG is measured in terms of their opinion about duration of membership, frequency of attending SHG, raising their voice in SHG meeting, advantages and aim of joining SHG. In this paper, perception of SHG women in the sample about their awareness of SHG and also about their participation in SHG is evaluated statistically. The results of the analysis are tabulated and discussed in the following part of this paper.

2. RESEARCH METHODOLOGY

Demographic profile of the SHG women is analyzed in this Section. Table 1 depicts the frequency distribution of the respondents (SHG Women in the sample) by demographic characteristics. An observation of the table shows that middle aged women (age between 36 – 40 years) comprising 46.3 per cent of the total sample are major participants in the survey followed by women aged above 40 years and those with age 35 years and below comprising 33.0 per cent and 20.7 per cent of the total sample respectively.

TABLE 1: SOCIAL STATUS OF SHG MEMBERS IN THE SAMPLE

Social Status Attributes	Number of Respondents	% to Total
Age (in Years)		
<= 35	62	20.7
36 – 40	139	46.3
> 40	99	33.0
Religion		
Hindu	247	82.3
Non-Hindu	53	17.7
Community		
Most & Other Backward Community	157	52.3
Backward Community (BC)	113	37.7
Forward Community (FC)	30	10.0
Education		
Middle	42	14.0
SSLC	80	26.7
Higher Secondary	152	50.7
Degree	26	8.7
Occupation		
Housewife	147	49.0
Daily labour	65	21.7
Self-employed	88	29.3
Marital Status		
Married	273	91.0
Unmarried	27	9.0
Family Type		
Joint	69	23.0
Nuclear	231	77.0
Family Size		
Up to 3	31	10.3
4 – 5	183	61.0
6 & above	86	28.7
Total Sample	300	100.0

Source: Primary Data

The women from Hindu religion are the maximum. While 82.3 per cent of the sample are Hindus, the non-Hindu religious group constitute only 17.7 per cent of the total sample. More than half of the respondents are in the MBC (Most backward class) and OBC (Other backward class) (52.3%) category, while those in the BC (Backward class) and FC (Forward class) categories are 37.7 per cent and 10.0 per cent respectively.

The SHG women in the sample with higher secondary level education are 50.7 per cent, SSLC level education are 26.7 per cent, Middle level education are 14.0 per cent and graduates are 8.7 per cent. When distributed by occupational level, it is understood that women in the housewife category constitute 49.0 per cent of the total sample followed by self-employed group with 29.3 per cent and daily labour with 21.7 per cent. Ninety one (91.0) per cent of the SHG women are married. Only 9 per cent of the unmarried women are found to be associated with SHG. Most of the women are in the nuclear family group. While 77.0 per cent of the women member of SHG belongs to nuclear family, the remaining 23.0 per cent is from joint families. It is evident that the family size is middle with number of members from 4 to 5 for 61.0 per cent of the respondents, large with number of members 6 and above for 28.7 per cent and small with members up to 3 for 10.3 per cent of the total sample. By demographic characteristics, it is understood that most of the women members in SHG are middle aged, Hindus, belong to MBC & OBC communities, higher secondary level educated, housewife, living in nuclear families and belong to middle size families.

Table 2 is reported with the results of frequency distribution analysis of respondents based on their economic status.

TABLE 2: ECONOMIC STATUS OF SHG MEMBERS IN THE SAMPLE

Economic Attributes	Number of Respondents	% to Total
Earning Members		
One	226	75.3
More than One	74	24.7
Family Income		
Up to Rs.15000	97	32.3
Rs.15001 - Rs.20000	145	48.3
> Rs.20000	58	19.3
Family Expense		
Up to Rs.15000	110	36.7
Rs.15001 - Rs.20000	97	32.3
> Rs.20000	93	31.0
House Ownership		
Owned	107	35.7
Rented	193	64.3
House Type		
Pucca	110	36.7
Tiled Roof	78	26.0
RCC Roof	112	37.3
Owning Land		
Yes	19	6.3
No	281	93.7
Total Sample	300	100.0

Source: Primary Data

An examination of the table shows that the number of earning members is only one in 75.3 per cent of the families whereas it is two and above (more than one) in 24.7 per cent of the families. The income of the family per month ranges between Rs.5001 and Rs.10000 for 48.3 per cent of the respondents, while it is up to Rs.5000 for 32.3 per cent and above Rs.10000 for 19.3 per cent of the respondent group in the sample. By monthly expenditure, it is understood that 36.7 per cent of the respondent families spend up to Rs.5000 to run the family whereas spending on family expenditure ranges from Rs.5001 to Rs.10000 for 32.3 per cent and above Rs.10000 for 31.0 per cent of the respondent families. It is found that the 64.3 per cent of the SHG women live in rented house. Only 35.7 (just above one third) is found to be having own house. The type of house is RCC roof for 37.3 per cent, pucca for 36.7 per cent and tiled roof for 26.0 per cent of the respondents. Very little number of women in SHG have own land. While 93.7 per cent of the SHG women do not own any land, only the remaining 6.3 per cent have stated that they own land. Overall, it is found that there is only one earning member, family income per monthly is below Rs.10000 while expenses are higher in most of the families of SHG women. It is further found that most of the SHG women living in rented house, which is mostly either pucca or RCC roof. Very little women members of SHG is found to be owning land.

3. FINDINGS AND DISCUSSION

The awareness level of SHG among the SHG members is measured using 13 item scale with 5 point opinion level ranging from 1, 2, 3, 4 and 5 for ‘strongly disagree’, ‘disagree’, ‘neutral’, ‘agree’ and ‘strongly agree’ respectively. The measured data are first subjected to reliability analysis to ascertain the internal consistency of the items in the scale so as to prove that the collected data are reliable for further analysis. Table 4.3 shows the results of the analysis.

TABLE 3: RESULTS OF RELIABILITY / ITEM ANALYSIS FOR SCALE ITEMS MEASURING AWARENESS OF SHB

Item No	Item Description	Item to Total Correlation	Alpha if Deleted
1	SHG is a small voluntary association of poor people	0.4626	0.8322
2	Help promote savings habits among women	0.3857	0.8359
3	Reduce dependency on money lenders	0.3612	0.8366
4	Improve empowerment of women in both family and society	0.4430	0.8321
5	Uplift the socio-economic status of women in the society	0.5050	0.8284
6	Encourage self-employment among women	0.5507	0.8253
7	Provide health and nutrition services to women	0.5232	0.8274
8	Provide medical assistance to people suffering from diseases	0.4424	0.8323
9	Enable rural households to market their produce directly to the consumer	0.4117	0.8344
10	Help preserve the Indian arts and culture	0.4107	0.8345
11	Help alleviate poverty	0.3930	0.8355
12	Assist women for income generation	0.5331	0.8268
13	Assist women to get loan at low interest rate	0.5848	0.8239
14	Develop entrepreneurship among women	0.4772	0.8302
	Overall Cronbach's alpha coefficient	0.8403	

Source: Survey Data

As shown in the table 3, item to total correlations for all 14 items, ranges between 0.3612 (Item 3) and 0.5848 (Item 13), are above the required level of 0.30, in turn indicating that the 14 items scale measuring awareness of SHG among women members of SHG are reliable with each other. The alpha if deleted value, i.e., Cronbach alpha value if the item is deleted is below the overall Cronbach's alpha value of 0.8403 further supports the internal consistency of the scale items. From the overall Cronbach's alpha, it is evident that there has been good internal consistency among the scale items. Hence, it is concluded that 14 items in the scale used for measuring women SHG members' awareness about various role of SHG in the present study are internally consistent and therefore the data collected using the scale are reliable and valid for further analysis.

Table 4 is displayed with the eigenvalues of the factors underlying women's awareness of SHG and also with proportion of variance explained by each factor in the original data before and after varimax rotation. As per the table, the eigenvalue is above one for first five factors that account for 71.04 per cent of the variability in the original data. As the first five factors satisfy the condition of 'eigenvalue above one', it is understood that the awareness of SHG among women comprises of five major components. That is, there are five major aspects based on which the SHG members' awareness of SHG role can be measured. The explained variance before and after varimax rotation is 31.69 per cent and 17.96 per cent; 14.12 per cent and 14.38 per cent; 9.42 per cent and 12.56 per cent; 8.17 per cent and 12.51 per cent; and 7.65 per cent and 13.63 per cent for first, second, third, fourth and fifth factor respectively.

TABLE 4: EIGENVALUE OF FACTORS UNDERLYING AWARENESS OF SHG

Factor	Before Varimax Rotation			After Varimax Rotation		
	Eigenvalue	% Total Variance	Cumulative % of Total Variance	Eigenvalue	% Total Variance	Cumulative % of Total Variance
1	4.7530	31.69	31.69	2.6945	17.96	17.96
2	2.1174	14.12	45.80	2.1572	14.38	32.34
3	1.4126	9.42	55.22	1.8843	12.56	44.91
4	1.2259	8.17	63.39	1.8767	12.51	57.42
5	1.1468	7.65	71.04	2.0431	13.62	71.04
6	0.8845	5.90	76.94			
7	0.6987	4.66	81.59			
8	0.5721	3.81	85.41			
9	0.4676	3.12	88.52			
10	0.4429	2.95	91.48			
11	0.3809	2.54	94.02			
12	0.2925	1.95	95.97			
13	0.2567	1.71	97.68			
14	0.1913	1.28	98.95			

Source: Survey Data

The characteristics of each one of five valid factors are made known by the loadings of each scale item with five valid factors. Table 5 is reported with factor loadings. A perusal of the table shows that the first factor is highly contributed by item 5 (Uplift the socio-economic status of women in the society). Next to this, items 6 (Encourage self-employment among women), 15 (Improve standard of living for people in downtrodden families) and 4 (Improve empowerment of women in both family and society) have substantial contribution to the first factor. Hence, the first factor is identified as the factor measuring the women's awareness of SHG's role in uplifting the Socio-economic status by encouraging self-employment among women.

TABLE 5: FACTOR LOADINGS OF ITEMS IN THE SCALE MEASURING AWARENESS OF SHG

Item No	Item Description	Valid Factors				
		1	2	3	4	5
5	Uplift the socio-economic status of women in the society	0.9004	0.0447	0.0861	0.0762	0.0487
6	Encourage self-employment among women	0.7962	-0.0255	0.0043	0.1154	0.3791
15	Improve standard of living for people in downtrodden families	0.7315	-0.0575	0.2499	0.0105	0.3575
4	Improve empowerment of women in both family and society	0.6458	0.1682	0.2414	0.2596	-0.1999
11	Help alleviate poverty	0.0076	0.8601	0.0455	-0.0144	0.2345
10	Help preserve the Indian arts and culture	0.0174	0.8109	0.0843	0.1491	0.1110
9	Enable rural households to market their produce directly to the consumer	0.0434	0.7159	0.1308	0.3630	-0.0523
3	Reduce dependency on money lenders	-0.0140	0.0323	0.7647	0.2815	0.0852
1	SHG is a small voluntary association of poor people	0.2408	0.2312	0.7434	-0.0050	0.0767
2	Help promote savings habits among women	0.2520	0.0303	0.7099	-0.0471	0.1433
7	Provide health and nutrition services to women	0.1889	0.0368	0.0532	0.8570	0.2516
	Factor Label	Uplift the Socio-economic status by encouraging self-employment among women	Help alleviate poverty and preserve traditional culture among women	SHG as voluntary organization promote savings and reduce dependent on money lenders	Provide health and nutrition services and medical assistance	Assist women to get loan at low interest to develop entrepreneurship for income generation

Source: Survey Data

The second factor is highly loaded by item 11 and item 10 followed by item 9 which exposes the SHG role in alleviating poverty, helping to preserve the Indian arts and culture and enabling rural households to market their products director to the consumer. Therefore, this factor is identified as latent variable meant for measuring women members' awareness of SHG's role over poverty alleviation and preservation of Indian culture among women.

With third factor, the loadings of items 3, 1 and 2 are higher than the loadings of these items with other remaining valid factors. That is, the third factor is highly characterized by the SHG's role in reducing dependency on money lenders, functioning as small voluntary association of poor people, and in promoting savings habits among women. Hence, this factor is identified as latent variable which characterizes the SHG as voluntary organization promote savings and reduce dependent on money lenders.

The fourth factor is found to be possessing the most of essence of item 7 and 8 that are used to measure SHG's role in providing health and nutrition services and medical assistance. So, the fourth factor is identified as a major components of women's SHG awareness over SHG role in providing health and nutrition services and medical assistance. Similarly, from the high loadings of items 13, 12 and 14 in the specified order on fifth factor, it is understood that this factor possess the SHG's women's level of awareness about role of SHG in assisting women to get loan at low interest to develop entrepreneurship for income generation. In sum, it is found that there are five major components underlying awareness of SHG women about role of SHG, such as "Uplift the Socio-economic status by encouraging self-employment among women", "Help alleviate poverty and preserve traditional culture among women", "SHG as voluntary organization promote savings and reduce dependent on money lenders", "Provide health and nutrition services and medical assistance" and "Assist women to get loan at low interest to develop entrepreneurship for income generation".

The scores for each valid factor (dimension) underlying SHG awareness of women members is obtained by averaging the scores of items that are loaded with that factor. As the opinion of the respondents is based on 5-point scale ranging from 1 to 5 for 'strongly disagree' to 'strongly agree', the level of opinion of a respondent category is considered to be in 'strongly disagree', 'disagree', 'neither disagree nor agree' (neutral), 'agree' and 'strongly agree', if mean scores of the category is "< 1.50", ">= 1.50 and < 2.50", "> 2.50 and < 3.50", ">= 3.50 and < 4.50" and ">= 4.50" respectively. The status of the awareness of SHG among women members of SHG is explored by mean, standard deviation and 95 per cent confidence intervals obtained from descriptive analysis of data on five awareness dimensions.

Table 6 reports the descriptive analysis results for entire sample. It can be observed from the table that the perception scores of the respondents, between 3.65 and 4.28, are in 'agree' level for all five dimensions as well as for overall awareness of SHG.

TABLE 6: LEVEL OF AWARENESS OF SHG AMONG RESPONDENTS

Dimensions of SHG Awareness	Mean	SD	95% Confidence Interval	
			Lower	Upper
Uplift the Socio-economic status by encouraging self-employment among women	4.28	0.56	4.22	4.35
Help alleviate poverty and preserve traditional culture among women	3.65	0.57	3.59	3.71
SHG as voluntary organization promote savings and reduce dependent on money lenders	3.90	0.37	3.85	3.94
Provide health and nutrition services and medical assistance	3.93	0.58	3.86	3.99
Assist women to get loan at low interest to develop entrepreneurship for income generation	4.28	0.49	4.22	4.33
Overall Awareness	4.03	0.35	3.99	4.07

Source: Primary data

This envisages that the women members of SHG are aware of various roles played by SHG in uplifting the socio-economic status, promoting savings habit, alleviating poverty, providing health and nutrition and medical assistance and helping the women members to get loan at low interest rate. But by ordering the mean

values from high to low, it is evident that the level of awareness about SHG role in up-lifting the socio-economic status through self-employment and assisting the women in getting loan at low interest rate to develop entrepreneurship for income generation is higher among women members of SHG.

In order to find out whether there is any notable influence of social status and economic status variables on perceived level of awareness about various SHG roles among women members of SHG, the variables in the two sets (five major roles of SHG as one set and social status variables / economic status variables as another set – first set is considered as dependent set or criterion set and the second set is independent set or predictor set) are related using canonical correlation analysis. It is the multivariate extension of correlation analysis and it calculates the correlation between linear combination of two sets of variables (dependent and independent sets).

Canonical correlation first finds a weighted average of the questions from the first test (dependent set) and correlates this with a weighted average of the questions from the second test (independent set). The weights are constructed so that it maximizes the correlation between these two averages. This is called the first canonical correlation coefficient. Another set of weighted averages unrelated to the first is created and correlation between these two second sets of weighted average is calculated. This correlation is the second canonical correlation coefficient. This process continues until the number of canonical correlations equals the number of variables in the smallest group.

As the canonical correlation analysis is to measure the strength of the relationship between the two sets of variables, this technique is used here for determining the magnitude of the relationships that may exist between the social / economic status variables and women members' extent of awareness about five major roles of SHG. The first step in canonical correlation analysis is to derive one or more canonical functions. Each function consists of a pair of variates, one representing the predictor variables (frequency / purpose of using car) and the other representing the criterion variables (socio-economic status variables).

The strength of the relationship between the pairs of variates is reflected by the canonical correlation. When squared, the canonical correlation represents the amount of variance in one canonical variate accounted for by the other canonical variate. This may also be called as the amount of shared variance between the two canonical variates. Squared canonical correlations are called canonical roots or eigenvalues. The significant canonical functions with very low canonical correlation (much less than 0.30, i.e., near to 0.20 or below) are generally not considered for making inference.

4. CONCLUSION

In this paper, an attempt is made to explore awareness about various roles of SHG in socio economic development of women. The aim of joining and advantages of joining SHG based on the views of the respondents are also explored here. Regarding awareness, it is concluded that the SHG women are having awareness about five major roles SHG, viz., uplift the socio-economic status by encouraging self-employment among women; help alleviate poverty and preserve traditional culture among women; SHG as voluntary organization promote savings and reduce dependent on money lenders; provide health and nutrition services and medical assistance; and assist women to get loan at low interest to develop entrepreneurship for income generation. At the same time, extent of awareness among the members is more about SHG role in uplifting the socio-economic status by encouraging self-employment among women.

When awareness level is related to social status of the respondents, it is identified that the aged but unmarried women members from upper community (other than MBC / OBC community) with low occupational status (either housewife or daily labour) are more aware that SHG uplift the socio-economic status by encouraging self-employment; and function as voluntary organization to promote savings and reduce dependent on money lenders among women. The level of awareness about SHG's role in providing health and nutrition services and medical assistance depend upon the religious affinity of the women members. Similarly, the SHG women who are aware that SHG help alleviate poverty and preserve traditional culture among women; provide health and nutrition services and medical assistance; and promote savings and reduce dependent on money lenders tend to join SHG with aim of improving social status and time passing; and the SHG women who are aware that provide health and nutrition services / medical assistance and assist women to get loan at low interest to develop entrepreneurship for income generation join SHG to promote savings. In sum, it is concluded that women members of SHG are highly aware of most of SHG roles and actively participate in SHG. They have joined in SHG to alleviate poverty and promote saving in order to uplift their socio-economic status.

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