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RESULTS & DISCUSSION

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RURAL TRANSFORMATION AND SHGS IN NAGAPATTINAM DISTRICT – A HOLISTIC APPROACH

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ABSTRACT

Women empowerment is a holistic concept involves the basic realization and awareness of women powers, potentialities, capabilities and competencies, rights and opportunities of all round development in all spheres of life through realisation of self confidence, potential, identity and power to do, what they want to do in all spheres of their life. Women empowerment includes various dimensions like economic, social, cultural, political, educational, personal and familial. The SHGs are the instruments to achieve the objectives of rural transformation and development and specially women empowerment. The study is focused on various dimensions of women empowerment through self help groups in Nagapattinam district, Tamilnadu, India. Structured Questionnaires were used to elicit information regarding the performance of the members of the SHGs. Purposive Judgement and Snowball Random sampling methods were followed to select the 100 samples from the study area. SPSS is being used for analysis. Frequency analysis, Factor analysis and one way ANOVA have been used to analyze the data. This paper discusses the impact of SHGs on Women Empowerment and the challenges faced by the SHGs and suggestions to improve the well being of the SHG members.

KEYWORDS

empowerment, rural development self help groups.

INTRODUCTION

The national agenda for Human Resource Development(HRD) is vital for nation building. Human Resource Development is either understood as an approach, a perspective or a programme with definite expected outcome. T. V. Rao (1990:8) defines HRD as “a continuous process to ensure the development of employee competencies, dynamism, motivation and effectiveness in a systematic and planned way”. The UN Human Development Report puts, “development must be participatory and for this people must have the opportunity to participate and to invest in the development of their capabilities. They also must have the opportunity to put their capabilities to use, to be fully involved in all aspects of life, to express themselves freely and collectively”. The challenge of HRD in the 21st century is to develop the human resources at the grassroots. These resources are landless farm laborers, the daily wage laborers in the fields or in contract works, industrial labourers, the marginalized, the oppressed and the women across the groups or communities. The early 90s saw the reshaping of strategies of socio-economic development and the emphasis has shifted from “development” to “empowerment”.

WOMEN EMPOWERMENT

Empowerment is a core concept of the new management model by which the organization harnesses individual talents to the fullest. The empowerment strategy enables the team based departments to become more enthusiastic, active and successful. Seth Kreisberg (1997) defines it thus, “empowerment is a process through which people and communities increase their control or mastery of their own lives and the decisions that affect their lives.” Empowerment has three dimensions affecting one another simultaneously – it is a process which goes on within the individual, it happens between two or more individuals, i.e. interpersonal and organizational/ communitarian in which the individual/s live and function.

Women are a vital human resource contributing actively for the development of an organisation and society at large. A social development strategy in the recent past includes advancement, development and empowerment of women as the central issue. Women are seen as active change agents, braving “the glass ceiling” or the “glass cage” and proving to be in equal footing with men. Women have proved their competence and worth in every field – be it justice or diplomacy, technology or politics, administration or astronauts. In past, very few women entered into fields like industry, engineering, commerce and trade, but recently more women employees have started playing a dominant role in almost all arenas of the country. Though they play a key role, they are facing lots of problems in their work place, in families, in the society, etc.

According to “THE HINDU” report dated 30th January, 2011, Baskaran D, Member Secretary of Tamilnadu State Council of Higher Education opined that women empowerment can be achieved at three levels – Education, Employment, and Empowerment. The government has provided many schemes for their empowerment. It is in their hands to make use of them. Entrepreneurship development of rural women through SHGs had brought about a sea change in the lives of rural women and remained as key agents of sustainable development and women’s equality as central to more holistic approach. The contribution of women and their role in the family as well as in economic development and social transformation is pivotal.

SELF HELP GROUPS

A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic background, voluntarily coming together to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis. The group members use collective wisdom and peer pressure to ensure proper end use of credit and timely repayment thereof.

The SHGs comprise very poor people who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn, to cooperate and work in a group environment. The SHGs provide savings mechanism, which suits the needs of the members. It also provides a cost effective delivery mechanism for small credit to its members. The SHGs significantly contribute to the empowerment of poor women. An economically poor individual gains strength as part of a group. Besides, financing through SHGs reduces transaction costs for both lenders and borrowers. But nowadays the Central government, State government and both the nationalized and private banks lend money to the SHGs not only to inculcate financial transactions among the rural community but also to act as the agents of social empowerment. State governments began to establish revolving loan funds which are used to fund SHGs is the tool for formation of federations.

The table - 1 shows the number of beneficiaries and the amount disbursed through various schemes sponsored by governments to the self help groups(SHG) of India and Tamilnadu.

TABLE – 1: BENEFICIARIES AND AMOUNT BENEFITTED BY THE SHGs

| Through National Bank for Agriculture and Rural Development(NABARD) as on 31.03.2010 | | | |
|---|------------------------------|------------------------------------|------------------------------|
| SHG – Bank Linkage model | | MFI – Bank Linkage model | |
| No. of SHGs | Amount disbursed (in crores) | No. of SHGs | Amount disbursed (in crores) |
| 1319419 | 12255.00 | 691 | 8062.74 |
| Through Swarnajayanthi Gram Swarojgar Yojana(SGSY) scheme as on 31.03.2010 | | | |
| SHG – Bank Linkage model | | MFI – Bank Linkage model | |
| No. of SHGs | Amount disbursed (in crores) | No. of SHGs | Amount disbursed (in crores) |
| 267403 | 2698.00 | 88 | 2665.75 |
| Under State government's Tamil Nadu Corporation for Development of Women(TNCDW) as on 31.03.2010 – Tamilnadu Adidravadar Housing and Development Corporation(TAHDCO) scheme | | | |
| Revolving Fund(RF) | | Economic Assistance(EA) | |
| No. of SHGs | Amount disbursed (in lakhs) | No. of SHGs | Amount disbursed (in lakhs) |
| 1020 | 102.00 | 1567 | 2110.67 |
| Under State government's Tamil Nadu Corporation for Development of Women(TNCDW) as on 31.03.2010 – Mahalir Thittam (MATHI) scheme | | | |
| Number of SHGs provided with RF | | Cash – Credit disbursed (in lakhs) | Subsidy disbursed (in lakhs) |
| 55542 | | 27771.00 | 5554.20 |

Source: www.nabard.org/microfinance/shglinkageprogress.asp & www.tnrd.gov.in

AREA PROFILE

Nagapattinam, a coastal district of Tamilnadu in India, lies on the east coast, 326 km south of state capital, Chennai. The district capital Nagapattinam extends between 10° 10' N to 11° 20' N and 79°15'E to 79° 50'E. As on 31.01.2011, in the Nagapattinam district, there are 15,008 SHGs functioning with 2,33,420 women members. The total savings of the SHGs is 43.10 crores. The loan assistance of Rs.52.89 crores have been sanctioned to 9100 SHGs by various commercial banks with NABARD assistance and under SGSY scheme.

TABLE – 2: STRENGTH OF THE SHGS IN NAGAPATTINAM DISTRICT

| | |
|---------------------------|--------|
| No. of SHGs | 15008 |
| No. of SHG Members | 233420 |
| No. of Rural SHGs | 12392 |
| No. of Rural SHG members | 194272 |
| No. of Urban SHG | 2616 |
| No. of Urban SHGs members | 39148 |

Source: www.nagapattinam.tn.nic.in/po-mt.html

REVIEW OF LITERATURE

Venkatarao (2009) in his article "Role of SHGs in the empowerment of women" studied the profile of the members of women self help groups in two rural mandals in Vishakapattinam district, functioning of SHGs in the light of the theoretical framework of women empowerment developed by Longwe and the level of empowerment such as welfare, access to and utilisation of financial resources, conscientisation, participation and control among the selected SHG members. The study was carried out with random sampling, interview schedule(Longwe model) with 245 samples in Vizagapattinam district of Andhra Pradesh. It has been concluded that on the whole, women are empowered through self-help groups mostly in the areas of participation and access to financial resources but regarding welfare, they are far below and SHGs may take some time to empower, if the SHG functions properly.

Nalini Bikkina(2010) looked at the impact of two SHGs in terms of household autonomy, decision making patterns and self esteem of beneficiaries. In her study, "A comparative study of the impact of membership of SHGs on household autonomy, decision making patterns and self esteem", the levels of household autonomy, decision making and self-esteem among the beneficiaries of DWCR in Andhra Pradesh and Kudumbashree and the difference in levels of household autonomy, decision making and self-esteem within the beneficiaries and non-beneficiaries of DWCR and Kudumbashree in Kerala have been identified. Questionnaire collected from 82 respondents were analysed and the findings say that entrepreneurship among women no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up economic activities and have proved that they are second to none with respect to contribution to the growth of the economy. But women in Indian society have been facing several problems from different directions. Hence, provisions of necessary support by all means will help them to overcome the problems.

Subramanian S(2010) in his study, "Empowerment of Women through SHGs in Tirunelveli district, Tamil Nadu – a SWOT analysis" analysed the strengths, weaknesses, opportunities and threats of SHGs in Tirunelveli district. The empirical study was based on fieldwork involving about 100 SHGs and 200 SHG members selected on stratified random basis with the help of purposive interview schedule. The SWOT matrix shows that the strengths outweighed the weaknesses and the opportunities outnumbered the threats. The study reveals that the capacity building exercises taken up by the promoting agencies are not adequate to meet the need of SHGs members. They lack proficiency in soft skills, technical skills and managerial skills. The SHG members are to be trained in soft skills like leadership traits, team spirit, negotiation, risk-taking and assertiveness, etc. Intensive training in all functional aspects of business is to be given to the promoters prior to the operationalisation of micro-enterprises. It is observed that due to lack of technical skills, quite often, SHGs are promoting micro-enterprises based on traditional skills without any consideration of market which can be given to the promoters for setting up innovative micro-enterprises. Sustainability of these units depend on how effectively the strengths are used, how fast the weaknesses are eliminated, how opportunities are exploited and what precautions are used to safeguard against the possible threats.

From the earlier studies related to SHGs, it is clearly understood that the SHGs are the tools in the hands of rural women to promote themselves in a great way.

STATEMENT OF THE PROBLEM

Even though the governments, financial organizations and specialized agencies are planning and implementing various schemes to empower the whole women community, the outcome is not up to the desired level. Also, in some areas, the SHGs are liquidating for one reason or other. Strengthening the present SHGs by continuous support through all means to venture for entrepreneurial activities and motivating the non members to become members to improve their position in their family and to contribute to the nation are the need of the hour. Friendly approach, availability of required facilities and constant encouragement will enlighten the women folk and can bring a tremendous change in the economy.

OBJECTIVES OF THE STUDY

- 1) To study the demographic pattern of members of the SHGs in the study area,

- 2) To analyse the improvement of various skills of the respondents, the members of the SHGs after joining SHGs, and
- 3) To record the findings and give suggestions to improve further development.

HYPOTHESIS

The study is based on the formulation of the following hypothesis:

H₀₁ : The members of the SHGs belonging to different age groups, educational qualification and monthly income have same level of improvement in various skills such as political participation, earnings and spending, team management, business skills and social commitments

H₀₂ : The members of the SHGs having various community and duration of membership have same level of improvement in various skills such as political participation, earnings and spending, team management, business skills and social commitments .

METHODOLOGY

Structured Questionnaires were used to elicit information regarding the performance of the members of the SHGs. Purposive Judgement and Snowball Random sampling methods were followed to select the 100 samples from the study area.

TOOLS USED IN THE ANALYSIS

SPSS is being used for analysis. Frequency analysis, Factor analysis and one way ANOVA have been used to analyze the data.

LIMITATIONS OF THE STUDY

The present study is confined only to the members of the women SHGs of Nagapattinam district of Tamilnadu.

RESULTS AND DISCUSSIONS

TABLE – 3: AGE GROUP OF RESPONDENTS

| Age Group | Frequency | Percentage |
|-----------------|-----------|------------|
| Less than 20 | 9 | 9.00 |
| 20 – 40 | 71 | 71.00 |
| Greater than 40 | 20 | 20.00 |
| Total | 100 | 100.00 |

Source: Primary data

INTERPRETATION: Age and economic activities are inter related with each other. The working population, middle age group comprising 71 % are actively participating in the SHGs. However, 20% of the respondents belong to the age group of greater than 40 and 9% of the respondents belong to the age group of less than 20 years.

TABLE – 4: LEVEL OF QUALIFICATION

| Educational Qualification | Frequency | Percentage |
|-----------------------------|-----------|------------|
| Primary | 27 | 27.00 |
| Primary to Higher secondary | 50 | 50.00 |
| UG and PG | 23 | 23.00 |
| Total | 100 | 100.00 |

Source: Primary data

Interpretation: Although the governments are taking initiatives for higher education and research, the drop outs after primary education in rural areas are very common on various reasons. Half of the respondents, 50 % of them are having an educational qualification from primary to higher secondary, 27% of the respondents are having primary education, upto fifth standard and the remaining 23 % of the respondents have qualified as graduate or post graduate degree holders.

TABLE – 5: MONTHLY INCOME OF THE FAMILY

| Income in Rs. | Frequency | Percentage |
|---------------------|-----------|------------|
| Less than 5,000 | 9 | 9.00 |
| 5,000 – 10,000 | 71 | 71.00 |
| Greater than 10,000 | 20 | 20.00 |
| Total | 100 | 100.00 |

Source: Primary data

Interpretation: Income shows the standard of living of the people. Majority of the respondents, 71% belong to middle income group between Rs.5,000/- and Rs.10,000/- per month. Although the movement was started mainly for poverty alleviation, even the middle income group have joined the groups to improve their economic position further more and through joining SHGs, they have started their developmental measures. 20 % of the respondents are having a monthly income of above Rs.10,000/- and only 9 % of the respondents are getting less than Rs.5,000/- . The middle income group are joining the SHGs to improve their entrepreneurial and leadership skills.

TABLE – 6: COMMUNITY OF THE RESPONDENTS

| Community | Frequency | Percentage |
|-----------|-----------|------------|
| SC/ST | 12 | 12.00 |
| MBC | 45 | 45.00 |
| BC | 33 | 33.00 |
| Others | 10 | 10.00 |
| Total | 100 | 100.00 |

Source: Primary data

Interpretation: From the table - 6, it is inferred that 45 % of the respondents belong to MBC community, 33% of the respondents belong to BC community, SC/ST community occupies 12 % and the remaining 10 % has been occupied by other communities. This indicates that irrespective of the community they belong to , women are interesting to join SHG for one or other reason.

TABLE – 7: DURATION OF MEMBERSHIP

| Duration | Frequency | Percentage |
|---------------|-----------|------------|
| 0 – 2 Years | 12 | 12.00 |
| 3 – 5 Years | 51 | 51.00 |
| Above 5 Years | 37 | 37.00 |
| Total | 100 | 100.00 |

Source: Primary data

Interpretation: In the introductory period of the movement, the enrolment was comparatively lower. After getting known the peculiarities of the scheme, many of the women have joined the SHGs and 51% of the respondents are having 3 – 5 years of membership period. 37% of the respondents have a membership of more than 5 years and the remaining 12% of the respondents have joined within 0 – 2 years of duration.

FACTOR ANALYSIS

Analysis of empowerment of various skills of the respondents was carried out with factor analysis and ANOVA has been used to compare those factors with socio-demographic factors of the respondents. 18 items related to various skill development were given in the questionnaire and the respondents were requested to grade on 5 point Likert Scale model (More benefitted, Notably benefitted, Benefitted, No benefits, Not at all). Value against KMO Test, i.e, 0.677 and significance value for chi square test ensure the validity of Factor Analysis. All the 18 items contribute more than 40% of variance to the factors identified which is a reasonable contribution. Based on the table of Eigen values, five factors were deduced. From the rotated factor matrix, the factors which are having greater than 0.5 were grouped to identify the factors. The identified factors are,

1. Political Participation
2. Earnings and Spending
3. Team Management
4. Business Skills and
5. Social Commitments

TABLE – 8: DESCRIPTIVES

| | N | Mean | Std. Deviation |
|-----------------------------|-----|---------|----------------|
| Political participation <20 | 9 | 16.2222 | 2.86259 |
| 20 – 40 | 71 | 16.0845 | 5.23927 |
| >40 | 20 | 13.3000 | 3.72898 |
| Total | 100 | 15.5400 | 4.89985 |
| Earning and Spending <20 | 9 | 11.0000 | 2.91548 |
| 20 – 40 | 71 | 11.8028 | 2.29048 |
| >40 | 20 | 10.8000 | 1.96281 |
| Total | 100 | 11.5300 | 2.30702 |
| Team Management <20 | 9 | 11.4444 | 2.35112 |
| 20 – 40 | 71 | 12.3239 | 2.14326 |
| >40 | 20 | 11.8500 | 1.98083 |
| Total | 100 | 12.1500 | 2.12904 |
| Business Skills <20 | 9 | 15.3333 | 3.70810 |
| 20 – 40 | 71 | 15.6197 | 2.32604 |
| >40 | 20 | 13.9000 | 1.86096 |
| Total | 100 | 15.2500 | 2.46337 |
| Social Commitment <20 | 9 | 11.3333 | 1.73205 |
| 20 – 40 | 71 | 12.8169 | 6.42386 |
| >40 | 20 | 11.1500 | 1.75544 |
| Total | 100 | 12.3500 | 5.52748 |

Source: Primary data

Table 8 gives the mean and standard deviation of each factor based on their demographic variable, age group.

TABLE – 9: ANOVA

| | Sum of squares | Df | Mean square | F | Sig. |
|-------------------------|----------------|----|-------------|-------|-------|
| Political participation | | | | | |
| Between Groups | 125.591 | 2 | 62.796 | 2.706 | 0.072 |
| Within Groups | 2,251.249 | 97 | 23.209 | | |
| Total | 2,376.840 | 99 | | | |
| Earnings and Spending | | | | | |
| Between Groups | 18.471 | 2 | 9.235 | 1.762 | 0.177 |
| Within Groups | 508.439 | 97 | 5.242 | | |
| Total | 526.910 | 99 | | | |
| Team Management | | | | | |
| Between Groups | 8.428 | 2 | 4.214 | 0.928 | 0.399 |
| Within Groups | 440.322 | 97 | 4.539 | | |
| Total | 448.750 | 99 | | | |
| Business Skills | | | | | |
| Between Groups | 46.218 | 2 | 23.109 | 4.042 | 0.021 |
| Within Groups | 554.532 | 97 | 5.171 | | |
| Total | 600.750 | 99 | | | |
| Social Commitment | | | | | |
| Between Groups | 53.580 | 2 | 26.790 | 0.875 | 0.420 |
| Within Groups | 2,971.170 | 97 | 30.631 | | |
| Total | 3,024.750 | 99 | | | |

Level of significance $\alpha = 5\%$

From the table 9, it is inferred that there is no significant difference in the Political Participation (sig. = 0.072 > 0.05), Earnings and Spending (sig. = 0.177 > 0.05), Team Management (sig. = 0.399 > 0.05) and Social Commitments (sig. = 0.420 > 0.05) between the respondents belonging to various age groups and so we accept the null hypothesis.

But there is a significant difference in Business Skills between the respondents (sig. = 0.021 < 0.05) of various age groups. So we reject the null hypothesis as the calculated value 0.021 which is less than the level of significance $\alpha = 0.05$. To identify which group differs significantly from other two groups, Post Hoc test was applied.

TABLE – 10: POST HOC TEST

Tukey HSD

| Age category(i) | Age category(j) | Mean difference (i - j) | Std. error | Sig. |
|-----------------|-----------------|-------------------------|------------|-------|
| 20 – 40 | <20 | 0.28638 | 0.84600 | 0.939 |
| | >40 | 1.71972(*) | 0.60528 | 0.015 |

The Post Hoc table 10 shows that the respondents of 20 – 40 age group is significantly higher in Business skills than the respondents of <20 and >40 years age group. This shows that the middle age group between 20 – 40 are having more interest to improve their business skill to venture for entrepreneurial activities. The participation in SHGs gives them skill of entrepreneurship and if they are continuously motivated they may go for even small scale industrial activities.

TABLE – 11: DESCRIPTIVES

| | N | Mean | Std. Deviation |
|---------------------------------|-----|---------|----------------|
| Political participation-Primary | 27 | 13.8519 | 4.58848 |
| Primary – H. Sc. | 50 | 16.2400 | 4.86369 |
| UG & PG | 23 | 16.0000 | 5.06324 |
| Total | 100 | 15.5400 | 4.89985 |
| Earning & Spending - Primary | 27 | 10.9259 | 2.52565 |
| Primary – H. Sc. | 50 | 11.6600 | 1.96510 |
| UG & PG | 23 | 11.9565 | 2.67103 |
| Total | 100 | 11.5300 | 2.30702 |
| Team Management - Primary | 27 | 12.0000 | 2.14834 |
| Primary – H. Sc. | 50 | 12.3200 | 1.84546 |
| UG & PG | 23 | 11.9565 | 2.68799 |
| Total | 100 | 12.1500 | 2.12904 |
| Business Skills - Primary | 27 | 14.4815 | 2.04508 |
| Primary – H. Sc. | 50 | 15.3600 | 2.14533 |
| UG & PG | 23 | 15.9130 | 3.30169 |
| Total | 100 | 15.2500 | 2.46337 |
| Social Commitment - Primary | 27 | 11.7037 | 1.68283 |
| Primary – H. Sc. | 50 | 12.8600 | 7.59702 |
| UG & PG | 23 | 12.0000 | 2.08893 |
| Total | 100 | 12.3500 | 5.52748 |

Source: Primary data

Table 11 gives the mean and standard deviation of each factor based on their demographic variable, educational qualification.

TABLE – 12: ANOVA

| | Sum of squares | df | Mean square | F | Sig. |
|-------------------------|----------------|----|-------------|-------|-------|
| Political participation | | | | | |
| Between Groups | 106.313 | 2 | 53.156 | 2.271 | 0.109 |
| Within Groups | 2,270.527 | 97 | 23.407 | | |
| Total | 2,376.840 | 99 | | | |
| Earnings and Spending | | | | | |
| Between Groups | 14.882 | 2 | 7.441 | 1.410 | 0.249 |
| Within Groups | 512.028 | 97 | 5.279 | | |
| Total | 526.910 | 99 | | | |
| Team Management | | | | | |
| Between Groups | 2.913 | 2 | 1.457 | 0.317 | 0.729 |
| Within Groups | 445.837 | 97 | 4.596 | | |
| Total | 448.750 | 99 | | | |
| Business Skills | | | | | |
| Between Groups | 26.663 | 2 | 13.332 | 2.253 | 0.111 |
| Within Groups | 574.087 | 97 | 5.918 | | |
| Total | 600.750 | 99 | | | |
| Social Commitment | | | | | |
| Between Groups | 27.100 | 2 | 13.550 | 0.438 | 0.64 |
| Within Groups | 2,997.650 | 97 | 30.904 | | |
| Total | 3,024.750 | 99 | | | |

From the table 12, it is inferred that there is no significant difference in the Political Participation (sig. = 0.109 > 0.05), Earnings and Spending (sig. = 0.249 > 0.05), Team Management (sig. = 0.729 > 0.05), Business Skills (sig. = 0.111 > 0.05) and Social Commitments (sig. = 0.646 > 0.05) between the respondents having various educational qualification and so we accept the null hypothesis.

TABLE – 13: DESCRIPTIVES

| | N | Mean | Std. Deviation |
|-------------------------------|-----|---------|----------------|
| Political participation <5000 | 32 | 14.1875 | 5.46211 |
| 5000 – 10000 | 46 | 15.8043 | 4.70281 |
| >10000 | 22 | 16.9545 | 4.08805 |
| Total | 100 | 15.5400 | 4.89985 |
| Earning & Spending <5000 | 32 | 10.9375 | 2.74670 |
| 5000 – 10000 | 46 | 11.9348 | 2.12291 |
| >10000 | 22 | 11.5455 | 1.84461 |
| Total | 100 | 11.5300 | 2.30702 |
| Team Management <5000 | 32 | 12.1563 | 2.54139 |
| 5000 – 10000 | 46 | 12.1739 | 2.07958 |
| >10000 | 22 | 12.0909 | 1.60087 |
| Total | 100 | 12.1500 | 2.12904 |
| Business Skills <5000 | 32 | 15.5000 | 2.09454 |
| 5000 – 10000 | 46 | 15.2174 | 2.78817 |
| >10000 | 22 | 14.9545 | 2.29860 |
| Total | 100 | 15.2500 | 2.46337 |
| Social Commitment <5000 | 32 | 11.4688 | 1.98355 |
| 5000 – 10000 | 46 | 13.1304 | 7.87008 |
| >10000 | 22 | 12.0000 | 1.69031 |
| Total | 100 | 12.3500 | 5.52748 |

Source: Primary data

Table 13 gives the mean and standard deviation of each factor based on their demographic variable, monthly income of family of the respondents.

TABLE – 14: ANOVA

| | Sum of squares | Df | Mean square | F | Sig. |
|-------------------------|----------------|----|-------------|-------|-------|
| Political participation | | | | | |
| Between Groups | 105.771 | 2 | 52.886 | 2.259 | 0.110 |
| Within Groups | 2,271.069 | 97 | 23.413 | | |
| Total | 2,376.840 | 99 | | | |
| Earnings and Spending | | | | | |
| Between Groups | 18.776 | 2 | 9.388 | 1.792 | 0.172 |
| Within Groups | 508.134 | 97 | 5.238 | | |
| Total | 526.910 | 99 | | | |
| Team Management | | | | | |
| Between Groups | 0.104 | 2 | 0.052 | 0.011 | 0.986 |
| Within Groups | 448.646 | 97 | 4.625 | | |
| Total | 448.750 | 99 | | | |
| Business Skills | | | | | |
| Between Groups | 3.969 | 2 | 1.985 | 0.323 | 0.725 |
| Within Groups | 596.781 | 97 | 6.152 | | |
| Total | 600.750 | 99 | | | |
| Social Commitment | | | | | |
| Between Groups | 55.564 | 2 | 26.782 | 0.908 | 0.407 |
| Within Groups | 2,969.186 | 97 | 30.610 | | |
| Total | 3,024.750 | 99 | | | |

Level of significance $\alpha = 5\%$

From the table 14, it is inferred that there is no significant difference in the Political Participation (sig. = 0.110 > 0.05), Earnings and Spending (sig. = 0.172 > 0.05), Team Management (sig. = 0.989 > 0.05), Business Skills (sig. = 0.725 > 0.05) and Social Commitments (sig. = 0.407 > 0.05) between the respondents having various income groups and so we accept the null hypothesis.

TABLE – 15: DESCRIPTIVES

| | N | Mean | Std. Deviation |
|-------------------------------|-----|---------|----------------|
| Political participation SC/ST | 12 | 16.5000 | 7.22999 |
| MBC | 45 | 14.6222 | 5.15350 |
| BC | 33 | 15.9697 | 3.55743 |
| Others | 10 | 17.1000 | 4.06749 |
| Total | 100 | 15.5400 | 4.89985 |
| Earning and Spending SC/ST | 12 | 11.0833 | 3.05877 |
| MBC | 45 | 11.5778 | 2.33052 |
| BC | 33 | 11.4545 | 2.23734 |
| Others | 10 | 12.1000 | 1.44914 |
| Total | 100 | 11.5300 | 2.30702 |
| Team Management SC/ST | 12 | 13.1667 | 1.89896 |
| MBC | 45 | 11.8889 | 2.33766 |
| BC | 33 | 12.2121 | 2.05787 |
| Others | 10 | 11.9000 | 1.37032 |
| Total | 100 | 12.1500 | 2.12904 |
| Business Skills SC/ST | 12 | 15.2500 | 2.80016 |
| MBC | 45 | 15.6222 | 2.46142 |
| BC | 33 | 14.5758 | 2.47526 |
| Others | 10 | 15.8000 | 1.75119 |
| Total | 100 | 15.2500 | 2.46337 |
| Social Commitment SC/ST | 12 | 12.2500 | 2.13733 |
| MBC | 45 | 12.7778 | 7.98831 |
| BC | 33 | 12.0000 | 2.01556 |
| Others | 10 | 11.7000 | 1.49443 |
| Total | 100 | 12.3500 | 5.52748 |

Source: Primary data

Table 15 gives the mean and standard deviation of each factor based on their demographic variable, community.

TABLE – 16: ANOVA

| | Sum of squares | df | Mean square | F | Sig. |
|-------------------------|----------------|----|-------------|-------|-------|
| Political participation | | | | | |
| Between Groups | 79.393 | 3 | 26.464 | 1.106 | 0.351 |
| Within Groups | 2,297.447 | 96 | 23.932 | | |
| Total | 2,376.840 | 99 | | | |
| Earnings and Spending | | | | | |
| Between Groups | 5.934 | 3 | 1.978 | 0.364 | 0.779 |
| Within Groups | 520.976 | 96 | 5.427 | | |
| Total | 526.910 | 99 | | | |
| Team Management | | | | | |
| Between Groups | 16.224 | 3 | 5.408 | 1.200 | 0.314 |
| Within Groups | 432.526 | 96 | 4.505 | | |
| Total | 448.750 | 99 | | | |
| Business Skills | | | | | |
| Between Groups | 24.262 | 3 | 8.087 | 1.347 | 0.264 |
| Within Groups | 576.488 | 96 | 6.005 | | |
| Total | 600.750 | 99 | | | |
| Social Commitment | | | | | |
| Between Groups | 16.622 | 3 | 5.541 | 0.177 | 0.912 |
| Within Groups | 3,008.128 | 96 | 31.335 | | |
| Total | 3,024.750 | 99 | | | |

Level of significance $\alpha = 5\%$

From the table 16, it is inferred that there is no significant difference in the Political Participation (sig. = 0.351 > 0.05), Earnings and Spending (sig. = 0.779 > 0.05), Team Management (sig. = 0.314 > 0.05), Business Skills (sig. = 0.264 > 0.05) and Social Commitments (sig. = 0.912 > 0.05) between the respondents belonging to various communities and so we accept the null hypothesis.

TABLE – 17: DESCRIPTIVES

| | N | Mean | Std. Deviation |
|-----------------------------------|-----|---------|----------------|
| Political participation 0 – 2 yrs | 12 | 13.9167 | 5.51788 |
| 3 – 5 yrs | 51 | 16.1373 | 4.62610 |
| Above 5 yrs | 37 | 15.2432 | 5.05198 |
| Total | 100 | 15.5400 | 4.89985 |
| Earning & Spending 0 – 2 yrs | 12 | 10.9167 | 2.31432 |
| 3 – 5 yrs | 51 | 11.4314 | 2.33457 |
| Above 5 yrs | 37 | 11.8649 | 2.27501 |
| Total | 100 | 11.5300 | 2.30702 |
| Team Management 0 – 2 yrs | 12 | 12.8333 | 2.82307 |
| 3 – 5 yrs | 51 | 11.9216 | 2.19857 |
| Above 5 yrs | 37 | 12.2432 | 1.75445 |
| Total | 100 | 12.1500 | 2.12904 |
| Business Skills 0 – 2 yrs | 12 | 14.7500 | 2.26134 |
| 3 – 5 yrs | 51 | 15.4314 | 2.49203 |
| Above 5 yrs | 37 | 15.1622 | 2.52227 |
| Total | 100 | 15.2500 | 2.46337 |
| Social Commitment 0 – 2 yrs | 12 | 11.8333 | 1.74946 |
| 3 – 5 yrs | 51 | 11.7647 | 1.86106 |
| Above 5 yrs | 37 | 13.3243 | 8.75929 |
| Total | 100 | 12.3500 | 5.52748 |

Source: Primary data

Table 17 gives the mean and standard deviation of each factor based on their demographic variable, duration of membership in the groups.

TABLE – 18: ANOVA

| | Sum of squares | Df | Mean square | F | Sig. |
|-------------------------|----------------|----|-------------|-------|-------|
| Political participation | | | | | |
| Between Groups | 53.073 | 2 | 26.537 | 1.108 | 0.334 |
| Within Groups | 2,323.767 | 97 | 23.956 | | |
| Total | 2,376.840 | 99 | | | |
| Earnings and Spending | | | | | |
| Between Groups | 9.159 | 2 | 4.580 | 0.858 | 0.427 |
| Within Groups | 517.751 | 97 | 5.338 | | |
| Total | 526.910 | 99 | | | |
| Team Management | | | | | |
| Between Groups | 8.586 | 2 | 4.293 | 0.946 | 0.392 |
| Within Groups | 440.164 | 97 | 4.538 | | |
| Total | 448.750 | 99 | | | |
| Business Skills: | | | | | |
| Between Groups | 4.963 | 2 | 2.482 | 0.404 | 0.669 |
| Within Groups | 595.787 | 97 | 6.142 | | |
| Total | 600.750 | 99 | | | |
| Social Commitment | | | | | |
| Between Groups | 55.799 | 2 | 27.899 | 0.912 | 0.405 |
| Within Groups | 2,968.951 | 97 | 30.608 | | |
| Total | 3,024.750 | 99 | | | |

Level of significance $\alpha = 5\%$

From the table 18, it is inferred that there is no significant difference in the Political Participation (sig. = 0.334 > 0.05), Earnings and Spending (sig. = 0.427 > 0.05), Team Management (sig. = 0.392 > 0.05), Business Skills (sig. = 0.669 > 0.05) and Social Commitments (sig. = 0.405 > 0.05) between the respondents having different duration of membership and so we accept the null hypothesis.

FINDINGS OF THE STUDY

1. Majority of the respondents belong to the age group of 20 – 40, the working population.
2. The educational qualifications the respondents having are ranging from primary to higher secondary level.
3. The monthly income group Rs.5,000/- and Rs.10,000/- comprise majority of the respondents.
4. 3/4th of the respondents belong to MBC and BC community.
5. Half of the respondents have joined the SHG within 3 – 5 years of duration.
6. The members of the SHGs, respondents belonging to various age groups have same level of improvement in various skills such as political participation, earnings and spending, team management, and social commitments.
7. The respondents belonging to various age groups have significant difference in the level of improvement in business skills after joining the SHGs and 20 – 40 age group have acquired more business skills than the other groups, <20 and >40.
8. The members of the SHGs having various educational qualification and various monthly income have same level of improvement in various skills such as political participation, earnings and spending, team management, and social commitments.
9. The members of the SHGs belong to varied communities and different duration of membership have same level of improvement in various skills such as political participation, earnings and spending, team management, and social commitments.

CONCLUSION

To conclude, the role of SHGs in the empowerment of women in the study area is progressive. The active participation and regular practice in the movement will certainly upgrade their position and status not only in the family and society but also in the national development. Provision of proper and suitable training programmes for the members and sustained support from the supporting agencies further kindle their interest to venture for further entrepreneurial activities. Constant encouragement from the governments without political interference and personal favourableness will definitely help the members to utilize their full potential to reach the optimum level of empowerment.

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