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FACTORS INFLUENCING THE EFFECTIVE FUNCTIONING OF THE SELF-HELP GROUPS - AN ANALYTICAL STUDY

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ABSTRACT

The Self-Help Groups were playing a major role in transforming the rural economy into a better place for living. Micro finance schemes helped the rural poor to improve their standards of living and in meeting their credit requirements to a very great extent. Hence, the concept of Self-Help Groups had become an innovation in the field of rural development. It has found that the Self-Help Groups organised themselves to manage their economic activities effectively and in a better way and for empowering women in all the directions which were suited to their needs and interests. They gained confidence due to an increase in their relative financial independence which had provided a greater level of security for them. The Self-Help Groups had developed certain leadership qualities among women such as in organising meetings and in functioning as a link between the NGOs and the Government officials, and in co-ordinating, and in motivating the members. The Self-Help Groups had brought about a silent revolution in the economic empowerment of the poor rural women. The strengthening and the spreading of the functioning self-help groups was the only solution to accelerate the socio-economic development of the rural poor in the villages of India.

KEYWORDS

SHG, rural economy.

INTRODUCTION

Women in rural areas involved raised the children, took care of the cattle and the household cooking and the processing of the food and worked nearly as hard as the man in the fields. Attempts to introduce an appropriate technology for women though it was necessary to alleviate the burden of work for women have met with unequal success as the planners was inadequately understood the economic roles of women. It was only gradually being realized that it was necessary for the policy makers and the planner to be gender sensitive to the impact of the new technology on women.

ROLE OF WOMEN IN ECONOMIC DEVELOPMENT

In the traditional society, woman's role is naturally limited to the family. She is the bearer of children; she is fully occupied with her duties as a mother and homemaker. Many factors like urbanization, technical progress woman's education etc., have profoundly changed the traditional conditions, even in a developing country like India, slowly starting with the metropolitan areas and doing back, the woman's role at home has become lighter due to technical progress. The participation of women in the economic development process can be mainly categorized into four segments namely employment in unorganized sector, employment in organized sector, self employment and entrepreneurs.

OBJECTIVES OF THE STUDY

The present study had the following as its specific objectives:

1. To identify the factors that had influenced the effective functioning of the self-help groups in sivaganga District and
2. To offer valuable suggestions and conclusion based on the findings of the study.

NEED FOR THE STUDY

The focus of this study is to study the factors influenced the effective functioning of self help groups in sivaganga district. Women's social mobility in the rural areas depends on their involvement in outside activities. Women's participation in-group activity is an indication that they are moving towards development. So this study tries to find out their participation and involvement in the group and thereby their individual development. Their economic independence through micro enterprises, savings and other key activities of SHGs that is, finding the local income generating activity of that particular area which will yield them a good income is also considered in this study.

METHODOLOGY

This section presents an outline of the research design of the present study, which includes the sampling techniques and the techniques used in analyzing the collected data, and the sample design. The present research was based on the survey method including both the primary data and the secondary data. The researcher herself had framed the required necessary interview schedules used in this study. The variables used in this study had been identified through the discussions held with the Assistant Project Officer of the Mahalir Thittam and the NGO's and a preliminary interview held with a few selected Self Help groups.

SOURCES OF DATA

Based on the variables identified for the study the interview schedule for the members, of the SHG's were framed. The interview schedule for the members of the SHGs were pretested and based on the responses the schedules were further modified and finalised. The secondary data were collected from the related Books, Journals, periodicals and from the NABARD's Annual Reports of the Project Implementation Unit of the Mahalir Thittam in the Sivaganga district.

SAMPLING TECHNIQUE

In the Sivaganga District there are 12 Blocks, covering the various Town Panchayats and Municipalities. Among the 2 blocks the researcher had selected four Blocks namely the Sivaganga, Devakottai, Thiruppathur and the Singampunari. The proportionate random sampling technique was adopted to select the sample SHGs. In the study area 20 NGOs were operating under the Mahalir Thittam. Among these 20 NGO's, four NGO's were selected on the basis of those NGOs which had helped women themselves into a larger number of SHGs in the study area. The NGO's which had enabled the formation of relatively larger number of SHG's were found to be PACHE TRUST, MMSSS, SHEPHERD and the PARD respectively.

These four NGOs had been operating in about 750 SHGs which had more than three years of experience in the study area. By using the proportionate random sampling technique 300 SHGs were selected (which formed about 40 percent of the total number of the SHGs in the study area) and proper weightage was also given for each of these NGOs.

TABLE 1: SAMPLING DESIGN

Sl. No	District	Blocks	Name of the NGOs	Total No. of Persons in SHGs	Percentage (%)	No. of sample SHG members selected
1.	Sivagangai	Sivagangai	PACHE TRUST	235	40	94
		Devakottai	MMSSS	165	40	66
		Thiruppathur	SHEPHERD	170	40	68
		Singampunari	PARD	180	40	72
Total				750		300

FRAMEWORK OF ANALYSIS

FACTOR ANALYSIS

In the present study, to identify the significant set of factors responsible for the effective function for the SHGs. The Principal Factor analysis method with an Orthogonal Varimax rotation had been used. The Communality of a factor was its Common factor Variance. A factor loading of 0.50 or a value which was greater than that was considered as a significant factor.

Mathematically, factor analysis is somewhat similar to the multiple regression analysis. Each variable is expressed as a linear combination of the underlying factors. The amount of variance a variable shares with all the other variables included in the analysis is referred to as communality. The co-variation among the variables is described in terms of a small number of common factors together with a unique factor for each variable. These factors are not over observed. If the variables are standardized, the factor model may be represented as:

$$X_i = A_{i1} F_1 + A_{i2} F_2 + A_{i3} F_3 + \dots + A_{im} F_m + V_i U_i$$

where,

X_i = i^{th} standardized variable,

A_{ij} = Standardized multiple regression coefficient of variable

'i' on common factor 'j'

F = Common factor,

V_i = Standardized regression coefficient of variable 'i' on

unique factor 'i'

U_i = The unique factor for variable 'i'

m = Number of common factors

The unique factors are uncorrelated with each other and with the common factors. The common factors themselves could be expressed as linear combinations of the observed variables.

$$F_i = W_{i1} X_1 + W_{i2} X_2 + W_{i3} X_3 + \dots + W_{ik} X_k$$

where,

F_i = Estimate of i^{th} factor

W_i = Weight or factor score coefficient

K = Number of variables.

RESULTS AND DISCUSSION

Table 11 exhibits the rotated factor loadings for the 25 statements (factors) of the SHG members' problems. All the 25 statements were extracted into nine factors, namely, F_1 , F_2 , F_3 , F_4 , F_5 , F_6 , F_7 , F_8 and F_9 . The factors with identified new names which influence the effective functioning of the SHGs were presented in the Table 2.

TABLE 2: FACTOR 1 - GUIDANCE OF NGO's

Sl.No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	NGO's guiding the activities of SHG's	0.7741	2.2872	9.1
2.	All sorts of guiding information for members	0.7268		
3.	Training by Mahalir Thittam is very effective	0.4476		

Source: Computed Value

Among the SHG members' problems, the factors regarding 'NGO's guiding the activities of SHG', 'All sorts of guiding information for members' and 'Training by Mahalir Thittam is very effective' were the factors with higher positive loadings on Factor I. The above said three factors with high loadings on Factor I are characterized as "**Guidance of NGO's**". The eigen value for the above Factor I was 2.2872 and the percentage variance was 9.1. It could be concluded that the problems of members of SHG's had been solved by the proper guidance of the NGO's in the study area and it ranks as the first important factor.

TABLE 3: FACTOR 2 - EFFECTIVE FUNCTIONING OF SHG

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	Accounts are properly maintained and audited	0.6231	1.8902	7.6
2.	Animator is high in SHG activities	0.6142		
3.	Time consumption in obtaining loans	0.5851		
4.	System of collecting money is good	0.4258		

Source: Computed Value

The factors such as 'Accounts are properly maintained and audited', 'Animator is high in SHG activities', 'Time consumption in obtaining loans' and 'System of collecting money is good' were the factors with higher positive loadings on Factor II. The above said four factors with high loadings on Factor II are characterized as "**Effective Functioning of SHG**". The eigen value for the above Factor II was found to be 1.8902 and the percentage variance was 7.6. It could be concluded that the problems of the members in the SHG's is solved by the effective function of the SHG's in the study area and it had become as the second important factor.

TABLE 4: FACTOR 3 - CREATION OF WOMEN EMPOWERMENT

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	SHGs promote a sense of oneness	0.7290	1.6350	6.5
2.	Women empowerment is possible through SHG's	0.6392		
3.	Create a sense of confidence	0.3890		

Source: Computed Value

From the Table 4, the factors regarding 'SHGs promote a sense of oneness', 'Women empowerment is possible through SHG's' and 'Create a sense of confidence' were the factors with higher positive loadings on Factor III. The above said three factors with high loadings on Factor III could be characterized as "**Creation of Women Empowerment**". The given value for the above Factor III was 1.6350 and the percentage variance was 6.5. It could be concluded that the women empowerment has been created with the help of SHG's in the study area and it had become as the third important factor.

TABLE 5: FACTOR 4 - STATUS OF SHG's

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	SHG is functioning in a democratic manner	0.6504	1.6047	6.4
2.	Transparency in SHG functioning	0.6178		
3.	SHG functions could be improved	0.5625		

Source: Computed Value

The factors regarding 'SHG is functioning in a democratic manner', 'Transparency in SHG functioning' and 'SHG functions could be improved' were the factors with higher positive loadings on Factor IV. The above said three factors with high loadings on Factor IV could be characterized as **"Status of SHG's"**. The eigen value for the above Factor IV was found to be 1.6047 and the percentage variance was 6.4. It could be concluded that the status of SHG was in a high level in the study area and it had become the fourth important factor.

TABLE 6: FACTOR 5 - STATUS OF BANK

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	Adequate facilities for saving	0.7954	1.2578	5.0
2.	Rate of interest is reasonable	0.6205		
3.	No difficulties in repayment	0.4579		

Source: Computed Value

Among the factor rotation, the factors regarding 'Adequate facilities for saving', 'Rate of interest is reasonable' and 'No difficulties in repayment' were the factors with higher positive loadings on Factor V. The above said three factors with high loadings on Factor V could be characterized as **"Status of Bank"**. The eigen value for the above Factor V was 1.2578 and the percentage variance was 5.0. It could be concluded that the status of bank was in a high level in the study area and it had become as the fifth important factor.

TABLE 7: FACTOR 6 - PROBLEMS OF SHG'S

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	SHG members' family problem affect their SHG activities	0.6435	1.1982	4.8
2.	Social problems affect SHG activities	0.5485		
3.	Political influence in SHG activities	0.5135		

Source: Computed Value

The factors regarding 'SHG members' family problem affect their SHG activities', 'Social problems affect SHG activities' and 'Political influence in SHG activities' were the factors with higher positive loadings on Factor VI. The above said three factors with high loadings on Factor VI could be characterized as **"Problems of SHG"**. The eigen value for the above Factor VI was 1.1982 and the percentage variance was 4.8. It could be concluded that the SHG's activities were affected by so many problems in the study area and it had become as the sixth important factor.

TABLE 8: FACTOR 7 - STATUS OF SHG's MEMBERS

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	The social status had improved	0.5824	1.1459	4.6
2.	The economic status had improved	0.5094		

Source: Computed Value

Among the rotated factors, the factors regarding 'The social status had improved' and 'The economic status had improved' were the factors with higher positive loadings on Factor VII. The above said two factors with high loadings on Factor VII had been characterized as **"Status of SHG Members"**. The eigen value for the above Factor VII was found to be 1.1459 and the percentage variance was 4.6. It could be concluded that the status of the SHG members had been improved in the study area and it had become the seventh important factor.

TABLE 9: FACTOR 8 - BANK PROCEDURE

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	Bank procedures are easy	0.6941	1.0876	4.4
2.	Adequate funds are available from Bank	0.5671		

Source: Computed Value

The factors regarding 'Bank procedures are easy' and 'Adequate funds are available from Bank' were the factors with higher positive loadings on Factor VIII. The above said two factors with high loadings on Factor VIII could be characterized as **"Bank Procedure"**. The eigen value for the above Factor VIII was 1.0876 and the percentage variance was 4.4. It could be concluded that the bank procedures had been followed easily in the study area and it had become as the eighth important factor.

TABLE 10: FACTOR 9 - GOVERNMENT ATTENTION

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance
1.	SHG is recognizing the skill	0.6628	1.0614	4.2
2.	Government programmes had received proper attention in SHG's	0.5182		

Source: Computed Value

From Table 10 it could be observed that the factors regarding 'SHG is recognizing the skill' and 'Government programmes had received proper attention in SHG's' were the factors with higher positive loadings on Factor IX. The above said two factors with high loadings on Factor IX had been characterized as **"Government Attention"**. The eigen value for the above Factor IX was 1.0614 and the percentage variance was 4.2. It could be concluded that the Government attention had been properly made on SHG activities in the study area and it had become the ninth important factor.

TABLE 11: VARIABLES WITH THE HIGHEST FACTOR LOADINGS FOR THE SHG MEMBERS PROBLEM

Factor	Name of newly Extracted Factor	Selected Statement (Variable)	Factor Loadings
F ₁	Guidance of NGO	NGO guiding the activities of SHG	0.7741
F ₂	Effective functioning of SHG	Accounts are properly maintained and audited	0.6231
F ₃	Creation of Women Empowerment	SHGs promote a sense of oneness	0.7290
F ₄	Status of SHG	SHG is functioning in a democratic manner	0.6504
F ₅	Status of Bank	Adequate facilities for saving	0.7954
F ₆	Problems of SHG	SHG members' family problems affect their SHG activities	0.6435
F ₇	Status of SHG members	The social status had improved	0.5824
F ₈	Bank Procedure	Bank procedures are easy	0.6941
F ₉	Government Attention	SHG is recognizing the skill	0.6628

It is clear from Table 11 that 'NGO guiding the activities of SHG' with a factor loading of 0.7741; 'Accounts are properly maintained and audited' with a factor loading of 0.6231; 'SHGs promote a sense of oneness' with a factor loading of 0.7290, 'SHG is functioning in a democratic manner' with a factor loading of

0.6504; 'Adequate facilities for saving' with a factor loading of 0.7954, 'SHG members' family problems' affect their SHG activities' with a factor loading of 0.6435, 'The social status had improved' with a factor loading of 0.5824; 'Bank procedures are easy' with a factor loading of 0.6941; and 'SHG is recognizing the skill' with a factor loading of 0.6628 were found to be the variables with the highest factor loadings under factors F₁, F₂, F₃, F₄, F₅, F₆, F₇, F₈ and F₉. Therefore, these are the identified nine variables which had influenced the SHG members' problems for the present study.

CONCLUSION

The Self-Help Groups were playing a major role in transforming the rural economy into a better place for living. Micro finance schemes helped the rural poor to improve their standards of living and in meeting their credit requirements to a very great extent. Hence, the concept of Self-Help Groups had become an innovation in the field of rural development. It has found that the Self-Help Groups organised themselves to manage their economic activities effectively and in a better way and for empowering women in all the directions which were suited to their needs and interests. They gained confidence due to an increase in their relative financial independence which had provided a greater level of security for them. The Self-Help Groups had developed certain leadership qualities among women such as in organising meetings and in functioning as a link between the NGOs and the Government officials, and in co-ordinating, and in motivating the members. The Self-Help Groups had brought about a silent revolution in the economic empowerment of the poor rural women. The strengthening and the spreading of the functioning self-help groups was the only solution to accelerate the socio-economic development of the rural poor in the villages of India.

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