SOCIO-ECONOMIC DEVELOPMENT OF WOMEN THROUGH SHGS IN RAMANATHAPURAM DISTRICT

Dr. G. Jeyamani

Guest Lecturer in Commerce, Alagappa University Evening College, Rameswaram. Ramanathapuram District – Tamil Nadu.

Abstract:

"*There is no chance for the welfare of the world*
unless the condition of women is improved."

- *Swami Vivekananda*

In the early decades, the concept of women development was totally out of mind and their condition was miserable. But with the changed scenario, the thinking of people has changed due to education, awareness and now, the problems of women are looked upon as the problems of society and are considered more seriously and ultimately solved through appropriate measures. Due to the development of new policies, programmes and projects, the status of women has totally changed. The concern for low-income womens' needs has coincided historically with recognition of their important role in development. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength. Many agencies come forward with the support of Govt for the development of women. Among them the researcher has chosen Self Help Groups for the present study as it plays a vital role in the development of women. This study was contemplated to highlight the role of the SHGs for development of women socially and economically in Ramanathapuram district of Southern Tamil nadu.

Keywords : Women, SHGs, NGOs, Social Development, Economic Development

INTRODUCTION.

Women are being increasingly seen as an important index of the social health of a Nation. If 50 percent of the population cannot participate in the growth process, economic growth and social development would be difficult. Both the central and the state governments implement various women development schemes to improve the standard of living of women. The government adopts group approached in implementing such schemes. With the help of government recognised non-governmental organizations form various groups that can be categorized by geographical boundaries like various village panchayats, towns, and cities are formed. These groups are known as self-help groups (SHGs). SHGs are established to upgrade women resource by providing basic tools like financial assistance and technical assistance which enable women to undertake self employment.). The Self Help Group is considered as a voluntary association of poor people. They are mostly having same socio-economic background. They are involved in solving their common problems through self help and mutual help. They are normally attached to the NGOs nearby.

Mahalir Thittam is a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd. Mahalir Thittam is based on Self Help Group (SHG) approach and is implemented in partnership with Non Governmental Organisations (NGOs) and Community based organizations. The SHG approach was started in a small way in Dharmapuri district in the year 1989 with the assistance of International Fund for Agricultural Development (IFAD

Later the scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-1992 and further extended to Madurai and Ramanathapuram in the year 1992-93. Following the success of the IFAD project, Mahalir Thittam project was launched with State Government funding from 1997-1998 and was progressively introduced in all districts of the State.

OBJECTIVES

The following are the objectives of the study
- ➢ To reveal the no. of SHGs formed by NGOs in the study area
- ➢ To analyze the role of SHGs in social development of women
- ➢ To appraise the impact of SHGs in economic development of women
- ➢ To offer findings of the study

RESEARCH METHODOLOGY

Sources of Data: The study is based on both primary and secondary data. Secondary data was collected from various journals, articles, theses, NGO reports etc. Primary data was enumerated from a field survey in the study region.

Area of Sampling: The study was conducted in the district of Ramanathapuram in south Tamil nadu through a field survey to get an insight of the benefits and challenges faced by women in SHGs.

Sample Size: 500 samples from 10015 SHGs formed by 10 NGOs approved under Mahalir thittam by TNCDW in the area of study have been considered to conduct the present study.

Method for data collection: A structured interview schedule was prepared and used for collecting data from the SHG members. Both open ended and close ended questions were included in the schedule.

Statistical tools: Mean, Standard Deviation, Paired Samples F – Test and P values have been applied to analyse the various factors of the social and economical development. The formulated hypotheses have been tested with the help of ANOVA

Hypotheses: The following hypotheses have been framed to test through various analyses in the survey relating to Social and Economic Development

1.   There is no significant difference in the relationship between residing area and social development.
2.   There is no significant relationship between the marital status and economic development.

Classification of the respondents – NGO wise

In order to derive the accurate result in the survey the sample SHGs and respondents have been chosen covering SHGs of all NGOs and all unions in the district. There are 10 NGOs registered and approved by Mahalir Thittam in the study area. Sample SHGs and respondents have been selected according to the no. of SHGs which belong to each NGO. The following table indicates clearly the no. of SHGs and respondents selected as samples from each NGO.

Table 1

S. No.	NGO	Sample SHGs	No. of Respondents
1.	Ayyanar	18	36
2.	CERDE	36	72
3.	Pearl trust	10	20
4.	PMD	19	38
5.	Raise India Trust	19	38
6.	Review trust	19	38
7.	Seethakathi	27	54
8.	SKECH	11	22
9.	TRRM	46	92
10.	SMSSS	45	90
Total		**250**	**500**

Source: Primary data

Residential area wise Classification of Respondents

The researcher has classified the residing area of the respondents into two categories such as rural and urban. The details regarding the numbers of the respondents living in urban and rural areas and their percentages are listed down in table 2.

Table 2

Area wise classification of the respondents

S.No.	Area	No. of respondents	Percentage
1	Rural	445	89
2	Urban	55	11
Total		**500**	**100**

Source: Primary data

Table 2 shows the details regarding the residing area of the respondents. Out of the total 500 respondents 89 percentage of the respondents (445) are residing in rural area and the 55(11%) respondents live in urban area. As Ramanathapuram district has mostly rural areas, most of the respondents have been selected from rural areas than urban areas.

Marital status wise classification of respondents

After getting married, women want to be engaged in some economic activities to supplement the income of the family. It is very difficult to maintain the family solely depending on the income of the male members of the family. Therefore marriage can bring a working woman who generates additional income to the family. The following table shows the marital status of the respondents.

Table 3
Marital status of the respondents

Sl. No	Category	No. of Respondents	Percentage
1.	Married	445	89

| 2. | Unmarried | 55 | | 11 | |
| Total | | 500 | | 100 | |

Source: Primary data

Using the above table we clearly understand that SHGs prefer married women to get joined and benefited. 89 percent of the members are actually married while 11 percent of them are not married. Both of them have been taken into consideration for the survey to get accurate result.

SOCIAL DEVELOPMENT

First of all, it has made the women to come out from their homes and made them to be confident. Actually, it has created the link between women and bank, women and many other women of same group and other groups, women and Govt officials and so on. So, in making them to get developed socially, SHGs' role is highly appreciable.

Self-Help Groups create the environment of social development among the women beneficiaries. The perception on the social development is measured with the help of the statements like social responsibility, strength to protest against social evils, power of decision-making on important matters, awareness about health and knowledge of banking operations. Table 6.2 shows the perception of respondents on the social development.

Table 4
Perception of the respondents on the Social Development

S. No	Factors	S.A	A	NO	D.A	S.D.A	Total
1	Joining SHG induce social responsibility	219	272	9	-	-	500
2	Joining SHG provide strength to protect against social evils	217	283	-	-	-	500
3	Joining SHG increases power of decision making	243	257	-	-	-	500
4	Joining SHG creates better awareness about basic amenities	167	279	48	6	-	500
5	Joining SHG creating confidence to face problems	219	281	-	-	-	500
6	Joining SHG giving social status	273	227	-	-	-	500
7	Joining SHG creating awareness about self reliance	195	292	13	-	-	500
8	Joining SHG creating awareness about cleanliness of surrounding of environment	120	332	38	7	3	500
9	Joining SHG creating knowledge about banking operations	273	227	-	-	-	500
10	Joining SHG inducing participation in politics	178	280	32	2	8	500
11	Joining SHG creating awareness about voting	160	332	8	-	-	500
12	Joining SHG inducing assume leadership on issues	221	268	11	-	-	500
13	Joining SHG improving leadership skill	243	257	-	-	-	500
14	Joining SHG creating awareness on women rights and Govt schemes available to women	298	202	-	-	-	500

Source: Primary data

It is observed from the table the 219 respondents strongly agree the statement 'Joining SHG induces social responsibility' and it is normally agreed by 272 respondents. The statement 'Joining SHG provides strength to protect against social evils' is agreed strongly by 217 respondents and generally agreed by 283 respondents. The statement 'Joining SHG increases power of decision making' is agreed strongly by 243 respondents and agreed by 257 respondents. The statement 'Joining SHG creates better awareness about basic amenities' is strongly agreed by 167 respondents and normally accepted by 279 respondents.

The statement 'Joining SHG creates confidence to face problems' is agreed by 219 respondents strongly and 281 respondents agree the statement. The statement 'Joining SHG gives social status' is agreed strongly by 273 respondents. The statement 'Joining SHG creates awareness about self confidence' is agreed by 487 respondents. The statement 'Joining SHG creates awareness about cleanliness of environment' is agreed by 452 respondents.

The statement 'Joining SHG creates knowledge about banking operation' is agreed by 500 respondents. The statement 'Joining SHG inducing participation in politics' is agreed by 280 respondents and strongly agreed by 178 respondents. The statement 'Joining SHG creates awareness about voting' is accepted and strongly accepted by 492 respondents. The statement 'Joining SHG induces assuming leadership on issues' is agreed by 489 respondents. The statement 'Joining SHG improves leadership skills' is agreed by 500 respondents and the statements 'Joining SHG creates awareness on women rights and Government schemes available to women'are agreed by 500 respondents.

Analysis of Social development of Women

The researcher has identified the various factors influencing the change in the social development through the sample respondents such as **change in Self confidence, Reaction against social evils, Behavioral changes, Amenities availed, Political Participation** and the like. Social development of the respondents has been analysed using the five parameters below.

To test the framed hypotheses relating to Social Development, F value, P value and Critical value have been calculated after finding Mean and Standard deviation. If F value is greater than Critical value, it is considered as significant otherwise it is not signifant.

Residing Area Vs Changes in Social Development

In order to test whether the residing area influences the change in social development, Kruskal Wallis Test has been used.

Table 5

Score of changes in Social Development – Residing area

S. No.	Indicators	Area	Mean	S.D
1	Level of self confidence	Rural	13.11	3.37
		Urban	14.21	3.35
2	Reaction against social evils	Rural	13.33	3.66
		Urban	13.8	3.16
3	Behavioral changes	Rural	13.76	4.31
		Urban	13.03	3.39
4	Level of amenities availed	Rural	13.7	4.36
		Urban	13.81	3.62
5	Political participation	Rural	13.33	4.24
		Urban	14.85	3.92

Source: Primary data

Table 6

Relationship between Residing Area and Social Development indicators

To test the null hypothesis that there is no significant difference in the relationship between residing area and social development indicator, the Kruskal Wallis Test has been applied.

S.No	Indicators	P value	F value	Critical Value	Result
1	Level of self confidence	0.022	5.23	3.86	Significant
2	Reaction against social evils	0.367	0.81	3.86	Not significant

3	Behavioral changes	0.23	1.44	3.86	Not significant
4	Level of amenities availed	0.85	0.03	3.86	Not significant
5	Political participation	0.01	6.36	3.86	Significant

Source: Primary data

      Table 6 shows the relationship level between the residing area of the respondents and the social indicators. After calculating P value, F value and Critical value for all social development indicators the result has been derived. From the above analysis it could be concluded that there is no significant relationship between the residing area and the social indicators such as Reaction against social evils, level of amenities availed and behavioural changes by assigning. But there is a significant relationship between the residing area and level of confidence and residing area and political participation.

Marital Status Vs Changes in Social Development

      In order to test whether the marital status influences the change in the social development, Kruskal Wallis Test is used.

Table 7

Score of changes in Social Development indicators – Marital Status wise

S.No	Indicators	Marital status	Mean	S.D
1	Level of self confidence	Married	13.29	3.35
		Unmarried	12.72	3.64
2	Reaction against social evils	Married	13.36	3.60
		Unmarried	13.54	3.71
3	Behavioural changes	Married	13.67	4.17
		Unmarried	13.72	4.73
4	Level of amenities availed	Married	13.70	4.30
		Unmarried	13.81	4.20
5	Political participation	Married	13.51	4.26
		Unmarried	13.38	3.94

Source: Primary data

Table 8

Relationship between Marital Status and Social Development indicators

      To test the null hypothesis that there is no significant difference in the relationship between Marital Status and social development indicator, the Kruskal Wallis Test has been applied.

S.No	Indicators	P value	F value	Critical Value	Result
1	Level of self confidence	0.23	1.39	3.86	Not Significant
2	Reaction against social evils	0.72	0.12	3.86	Not significant
3	Behavioral changes	0.93	0.00	3.86	Not significant
4	Level of amenities availed	0.85	0.03	3.86	Not significant

| 5 | Political participation | 0.82 | 0.05 | 3.86 | Not significant |

Source: Primary data

Table 8 shows the relationship level between the marital status of the respondents and the social indicators. Though P value and F value for the indicators are different, Critical value (3.86) is same. From the table it could be understood that there is no significant relationship between the marital status of the respondents and the social indicators such as Level of Self confidence, Reaction against social evils, Behavioural changes, Level of amenities availed, Political participation.

ECONOMIC DEVELOPMENT

Economic growth is the vital aspect of one's development. The Self-Help Groups help their members to improve their economic conditions. The perception of the respondents regarding the economic development has been ascertained by taking into account the opinion of respondents on the said economic variables. The following table shows the opinion of the 500 respondents on the economic development.

Table 9

Perception of the respondents on Economic Development

S. No	Factors	S.A	A	NO	D.A	S.D.A	Total
1	Joining SHG induces to save more	174	324	2	-	-	500
2	Joining SHG increases the capacity to earn more	198	276	26	-	-	500
3	Joining SHG provides employment opportunities	220	280	-	-	-	500
4	Joining SHG increases to spend more	169	327	4	-	-	500
5	Joining SHG induces the earning to spend independently	116	356	28	-	-	500

Source: Primary Data

Note: S.A- Strongly Agree, A – Agree, N.O. No Opinion, D.A. – Disagree, S.D.A. Strongly Disagree.

Through the table we could understand the perceptions of the respondents on the statements related to the Economic development of women. The statement 'Joining SHG induces to save more' is agreed by 324 respondents out of 500 and strongly agreed by 174 respondents. The statement 'Joining SHG increases the capacity to earn more' is strongly accepted by 198 respondents, accepted by 276 respondents. The statement 'Joining SHG provides employment opportunities' is strongly agreed by 220 respondents and agreed by 280 respondents. The statement 'Joining SHG increases to spend more' is agreed by 169 respondents and generally accepted by 327 respondents. At last the statement 'Joining SHG induces the earning to spend independently' is agreed by 356 respondents and strongly agreed by 116 respondents.

Analysis of Economic development of women

The researcher has identified the various factors which are influencing the change in the economic development such as change **in value of assets, level of income, level of expenditure, level of savings and level of getting loan.**

To test the framed hypotheses relating to economic development, P value, F value and Critical value have been calculated after finding Mean and Standard deviation. If F value is greater than the Critical value it is considered as significant or it is not significant.

Residential Area Vs Economic Development

In order to test whether the residing area influences the change in indicators of economic development, the following null hypothesis is framed. "There is no significant difference between the residential area and changes in the economic development." The descriptive statistics for change of economic indicators of women based on the residential area is shown in Table 10

Table 10

Descriptive Statistics for changes of Economic Development Indicators – Residing Area wise

S. No.	Indicators	Area	Mean	Standard Deviation
1	Value of Assets	Rural	4.87	2.27
		Urban	4.67	2.25
2	Level of Income	Rural	5.12	2.19

			Urban	4.83	2.2
3	Level of Expenditure		Rural	5.00	2.62
			Urban	4.69	2.36
4	Level of Savings		Rural	5.26	2.54
			Urban	5.54	2.91
5	Level of Getting Loan		Rural	5.52	5.26
			Urban	5.2	2.32

Source: Primary data

Result of ANOVA

To test the above stated hypothesis one way ANOVA is used. The result of the ANOVA test regarding the economic indicators is depicted in table 11

Table 11

S. No.	Indicators	P Value	F Value	Critical Value	Result
1	Value of Assets	0.535	0.384	3.86	Not significant
2	Level of Income	0.364	0.822	3.86	Not significant
3	Level of Expenditure	0.39	0.73	3.86	Not significant
4	Level of Savings	0.44	0.57	3.86	Not significant
5	Level of Getting loan	0.65	0.20	3.86	Not significant

Source: Primary data

From the table we understand that P value for all indicators is less than 1. F value for all such indicators is also less than 1. Critical value for all economic development indicators is higher than 1 (3.86) and it is same for all indicators. Finally it is concluded that that there is no significant relationship between the residing area and the economic development indicators such as Value of Assets, Level of Income, Level of Expenditure, Level of Savings, Level of Getting loan.

Marital Status Vs Economic Development

In order to test whether the marital status influences the change in the indicators of the economic development, the following null hypothesis is framed. "There is no significant difference between the marital status and changes in the economic indicators." The descriptive statistics for changes of economic indicators of women development based on marital status is shown in Table 12

Table 12
Description Statistics for changes of Economic Development Indicators -
Marital status wise

S. No.	Indicators	Marital Status	Mean	S.D
1	Value of Assets	Married	4.90	2.26
		Unmarried	4.45	2.30
2	Level of Income	Married	5.17	2.20
		Unmarried	4.43	2.08
3	Level of Expenditure	Married	4.89	2.16
		Unmarried	4.47	2.33
4	Level of Savings	Married	5.31	2.60
		Unmarried	5.10	2.43
5	Level of Getting Loan	Married	5.15	2.20
		Unmarried	5.81	2.22

Source: Primary data

Result of ANOVA

In order to test the above said hypothesis one way ANOVA is used. The result of the ANOVA test regarding the economic indicators is depicted in table 13

Table 13

S. No.	Indicators	P value	F Value	Critical Value	Result
1	Value of Assets	0.16	1.89	3.86	Not significant
2	Level of Income	0.01	5.51	3.86	Significant
3	Level of Expenditure	0.17	1.84	3.86	Not significant
4	Level of Savings	0.56	0.32	3.86	Not significant
5	Level of Getting loan	0.03	4.45	3.86	Significant

Source: Primary data

It could be observed through the table 13 that P value is less than 1 for all factors. F value is less than 1 only for level of savings and it is above 1 for all other factors such as value of assets with 1.89, level of income with 5.51, level of expenditure with 1.84 and level of getting loan with 4.45. It is understood from this analysis that among the five indicators, marital status of the respondents influences only level of income and level of getting loan as they are significant with F value 5.51 and 4.45. Marital status has no influence on other factors.

CONCLUSION

In this paper, the researcher has studied the impact of the SHG on the social empowerment of women. The factors like the level of self confidence, the reaction against social evils, behavioural changes, level of amenities availed, the political participation and the like have been considered to study the impact of Self-Help Groups on the social development of women. It can be concluded that to a greater extent SHG has its impact on the social development of women. Likewise the Economic development indicators such as value of assets, level of income, level of expenditure, level of savings, level of getting loan have been analyzed and found that after joining the SHGs, women have been developed economically. Finally it is proved that role of SHGs in development of women is highly admirable.

REFERENCES

[1]. Sardar G, Sayulu K and Sridevi B , "**Impact of SHGs on Women Empowerment – An Empirical Study**", Management Researcher, vol. XI, no.3, January – June 2005, pp.20-33
[2]. Bansal, H, **"SHG-Bank Linkage Programme in India**: An Overview", Journal of Microfinance, Vol.5 (1), 2003, pp. 21-50.
[3]. Chandrakavate, M.S. "**The SHG- Model of Microfinance** – A Silent Movement
Towards Empowering Rural Women" Southern Economist, Jan 01, 2006.
[4]. Dr. K.Rajendran, and Dr.R.P.Raya, **Role of Non-Governmental Organisations in Micro Finance through SHGs** –a study in vellore district of tamil nadu. International Refereed Research Journal www.researchersworld.com Vol.– II, Issue –4,Oct. 2011 [213].
[5]. Sanjay Kanti Das," **Best practices of Self Help Groups and women Empowerment**: a case of barak valley of Assam" in Far East Journal of Psychology and Business Vol. 7 No. 2 May 2012.
[6]. Jeyamani,G, "Socio-Economic Development of Women through NGOs in Ramanathapuram District", (Ph.D., Unpublished). Madurai Kamaraj University, July 2015.
[7]. Rathika Devei.R, "**Impact of Microcredit on Women Empowerment",** (Ph.D., Unpublished). Madurai Kamaraj University, December 2010.
[8]. Mekala. N."A **study on Entrepreneurial Behaviour among the members of Self Help Groups in Madurai District,** (Ph.D Unpublished), Madurai Kamaraj University, December 2007.
[9]. Bhatia, Anju, in their book "**Women's Development and NGOs"**, Rawat Publication, Jaipur & New Delhi, 2000
[10]. **"Microfinance needs new strategies to reach more"**, The Hindu dt. November 28, 2007
[11]. **'Self-Help Groups to make jute and cloth bags'** The article in the Hindu, Mangalore, January 26, 2013
[12]. **SHG Women apprise finance panel of social problems,** The Hindu, Veltur (Medak District), September 14, 2013