

## Rural women self-help group members – A profile analysis

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**Abstract :** The study was conducted in Kancheepuram, Thanjavur and Tiruchirappalli districts of Tamil Nadu selecting 300 respondents of rural women, possessing cultivable land and membership in self-help groups. Rural self-help group women developed savings habit to a maximum extent (95.33%) capitalize the loan benefit (93.66%) due of joining in self-help groups. Frequent visit to adjacent city / town (5.33%), frequent meeting without prior intimation (5.00%), intense family problems (3.66%), training at far away places (1.33%), less profit (0.33%) from the enterprises started due to joining self-help groups ceased enrollment, more than one – fourth (26.67%) of members had undergone more than five trainings, more than three-fourth majority (79.33%) of them had acquired medium to high level of communication status, more than three-fourth (80.00%) had medium to high level of information seeking behaviour, majority of the respondents had shared the information with medium to high level (92.33%), possessed high level of economic motivation (81.33%). About 91.00 per cent of the respondents had medium to high level of innovativeness and risk preference (84.34%). Cent per cent of the SHG members have had medium to high level of achievement motivation

*Key words: Women, self held group, motivation, behaviour.*

### Introduction

Women play a crucial role in activities that are normally arduous, from time immemorial starting from neo-lithical age. Women have been good cultivator of crops. Even in Latin America, Asia and Africa, women are the predominant sector working from dawn to dusk even though this move entangle in daily routine and work in an irksome situations, they have been deprived of recognition.

Although most women in India work and contribute to economy, no documentation, accountability has been made in official statistics. In agricultural sector they work in farm intensively and in informal sector they sell the goods and earn additionally.

Women are traditionally responsible for household chores like cooking, carrying water, care in children etc. An estimated 90 per cent of women were involved in informal sector which includes traders, domestic servants, artisans and unskilled works, farm labourer on a farm etc. In spite of all these hectic activities, there seems no egalitarianisms felt among women in two different areas.

Cultural restrictions are changing. Women are at liberty to participate in informal economy. More and more women position themselves for respect and prestige working is no longer an adjustment, but means to self worth and growth.

**Table 1. Reason for joining in self-help group**

S.No.	Reasons	Total (n=300)	
		No.	%
1.	Co-operation among members	154	51.33
2.	Exposure	223	74.33
3.	Gathering of information	78	26.00
4.	Time passing	18	6.00
5.	Savings	286	95.33
6.	Loan benefit	281	93.66
7.	Relieved from private money lenders	94	31.33
8.	Protection	69	23.00
9.	Improving the existing work	79	26.33
10.	Self employment	220	73.33
11.	Social work	40	13.33

**Table 2. Reason for lack of support of family in joining self- help groups**

S.No.	Reasons	Total (n=300)	
		No.	%
1.	Training at far away places	4	1.33
2.	Frequent meeting without prior intimation	15	5.00
3.	Frequent visit to towns/cities	16	5.33
4.	Less profit in enterprises	1	0.33
5.	Family problems	11	3.66

In recent years women are also part in governance and increase the political participation like Panchayatraj, a sign to political empowerment.

In an effort to uphold cultural heritage, the past is glamorized and with it, the equality of women and enhancement of their role in development gets inhabited (Sengupta and Singh, 2001). In terms of every set of indices

of development and socioeconomic status, women of all regions and strata have performed worse than men. In work, employment, earnings, education, health status and decision making powers, there is a clear differentiation between male and female entitlements. Women constitute 70 per cent of the world's poor population (1.3 billion). They produce 50 per cent of the food worldwide but receive

**Table 3. Trainings attended by the self-help group members**

S. No	Trainings	Tiruchirappalli (n=100)		Thanjavur (n=100)		Kancheepuram (n=100)		Total (n=300)	
		No	%	No	%	No	%	No	%
1.	One training	4	4.00	1	1.00	1	1.00	6	2.00
2.	One-3 trainings	28	28.00	26	26.00	17	17.00	71	23.66
3.	3-5 trainings	46	46.00	46	46.00	51	51.00	143	47.67
4.	> 5 trainings	26	26.00	30	30.00	24	24.00	80	26.67

**Table 4. Profile of rural women self-help group members**

S.No	Particulars	Low		Medium		High	
		No	%	No	%	No	%
1.	Social participation	43	14.33	157	52.34	100	33.33
2.	Communication status	62	20.67	153	51.00	85	28.33
3.	Information seeking behaviour	60	20.00	155	51.67	85	28.33
4.	Information sharing behaviour	23	7.67	103	34.33	174	58.00
5.	Economic motivation	56	18.67	-	-	244	81.33
6.	Scientific orientation	49	16.33	123	42.67	128	42.67
7.	Innovativeness	27	9.00	131	43.67	142	47.33
8.	Risk preference	47	15.63	143	47.67	110	36.67
9.	Achievement motivation	-	-	102	34.00	198	66.00
10.	Attitude towards group activity	-	-	67	22.33	233	77.67

only 10 per cent of the incomes (Kihali, 1995).

Subramanian (2003) reviewed that empowerment of women refers to creating situations in which they can decide their own destiny and also participate as equal partners in various developmental activities. To effect these developmental activities, it is essential to include in the developmental programmes. In order to have a better insight

into the developmental programmes, empowerment indicator is to be critically identified. Further, he explained that the empowerment of women could be measured using the indicators in various developmental activities, which include social, economic, political and nutritional indicators in order to reduce their poverty. The objective of the research is to study the profile characteristics of rural women Self-Help Group members.

### Materials and Methods

Total number of self- help groups functioning in Tamil Nadu were collected from Tamil Nadu Corporation for Women Development Ltd. Based on the data, Three districts namely Kancheepuram, Thanjavur and Tiruchirappalli were selected. From each district, two blocks were selected. Accordingly a total of six blocks were selected from these districts, based on the maximum availability of self- help groups. From each block, five revenue villages were selected. Accordingly, 10 revenue villages were selected from two blocks of each district. Thus, a total of 30 revenue villages were selected. Totally 300 rural women respondents, possessing cultivable land and member in self- help group were taken, for the study. The number of respondents from each of the selected blocks was fixed based on the Probability Proportionate Random Sampling (PPRS) method.

### Results and Discussion

It is observed from the Table 1 that respondents had developed the saving habit to a maximum extent (95.33%), as a result of becoming a member in self- help groups. Similarly, they could extract the loan benefit to a maximum level (93.66%), out of joining in self- help groups. Nearly three-fourth (73.33%) of the members stated that they could get self-employment, due to the membership, by mobilizing the avenues. Intensive exposure (74.33%) was yet another reason for their interest to join in self- help groups. Other reasons attributed for membership were cooperation among members (51.33%), relieved from the clutches of private moneylenders (31.33%), safety improvement in the existing work (26.33%), protection (23.00%) could be engaged in social work (13.33%) and all possibility to gather information from various sources (26.00%)

It is evident from the Table 2 that the reasons specified for lack of support by the family members to join in self- help groups are frequent visit to adjacent city / town (5.33%), frequent meeting without prior intimation (5.00%), intense family problems (3.66%), training at far away places (1.33%) and less profit (0.33%) from the enterprises started due to joining self- help groups ceased enrollment. So, it is understood that the discouraging trend to become member in self- help groups were due to the above reasons specified by them.

It is quite evident from Table 3 that of those trainings attended, more than one -fourth (26.67%) of members had undergone more than five trainings, whereas, less than one - fourth (23.66%) had under gone trainings ranging from one to three and nearly fifty per cent (47.67%) of them had under gone trainings up to five.

In general, it may be concluded that a cent (100.00%) percent of the respondent had attended trainings to get skills imparted for the betterment and also utilize the skills learnt to start their own enterprise.

It is evident form Table 4 that a majority (85.67%) of the respondents had medium to high level of social participation in all the three districts invariably. Less then one-fifth (14.33%) of them had low level of social participation. It may be interpreted that, as they have enrolled quite recently and their participation also would have accordingly increased, by the influencing of attractive programmes both welfare and development, influence of peer group pressure and inherent interest to get exposed.

It is obvious from Table 4 that more than three-fourth majority (79.33%) of them had acquired medium to high level of communication status, and a little more than one-fifth (20.67%) of them had low level of communication status. It may be interpreted that communicability and conversational expertise had significantly improved among the respondents "after the enrollment". Soon after the enrollment they evinced interest to purchase newspapers / magazines, so as to inculcate the reading habit with an intent to improve their communication skill, improvement in knowledge and conversational ability and the like.

It is clearly seen that more than three-fourth (80.00%) had medium to high level of information seeking behaviour, whereas only one-fifth (20.00%) had sort for information attuned to low level. It may be interpreted that the general nature of self- help groups were reticent and uncommunicative, due to shyness. Later they started developing confidence and determination, to come out of their shell, liberally could communicate with government / private officials to get information, keeping their reserved nature at bay.

In addition, majority (92.33%) of the respondents had shared the information with medium to high level, where as less than one - tenth (7.67%) of them shared information at low level. It may be interpreted that after enrolling as member, they could attend the group meetings more frequently, and they had chances of discussing all the matters in the kind of meetings. A majority (81.33%) of the respondents had possessed high level of economic motivation, whereas a low level of economic motivation was observed among less than one - fifth (18.67%) of the respondents. It may be interpreted that the

respondents as self- help group members, would have had inner urge to grow economically due to the influence of group members. As they come out to earn and support the family, feeling that as a dignity, the inherently desirous to become economically upgraded. Owing, entered in to small business venture, they were able to save and develop themselves, hence the result is substantiated.

It is observed that a majority (83.67%) of the respondents had attained the level of medium to high and less than one - fifth (16.33%) of them had low level of scientific orientation. It is a fact that the manner of running an enterprise with scientific touch, would fetch more benefit than that of merely adopting with a local and indigenous knowledge. Due to the exposure obtained as a result of enrollment, majority of the members developed interest to perform and enterprise / firm / farming scientifically, hence the result is justified. The outcome gets support from the study conducted by Sailaja (2002).

It is observed that a majority (91.00%) of the respondents had medium to high level of innovativeness, where as a negligible (9.00%) proportion have had low level of innovativeness. In general, it may be interpreted, that due to membership, most of the respondents could learn the modern way of running a business, utilizing the newer concepts and ideas, necks and diplomacy in innovative venture, thus creating a high level of innovativeness, justify the result. This finding is in line with the finding of Jamatia (1999).

A majority (84.34%) of the respondents had medium to high degree of risk preference and only less than one - fifth (15.66%) of them had low level of risk proneness. It is an essentiality that daring and courage

are the two important qualities one has to possess, while entering into any sort of business. In that way, risk taking tendency has been adequately imbibed in the minds of the respondents, hence the result is well substantiated. This finding is contradiction with the finding of Hema (2003) who found that nearly half (48.33%) of the respondents possessed high level of risk orientation.

It is evident from the Table 4 that altogether cent per cent of the respondents have had medium to high level of achievement motivation, whereas none had fallen under low level of achievement motivation. Based on the inner urge, one will be interested to increase the income and profit from the enterprises they run. Every individual, once become aware of things in there social milieu, automatically their motivation level would be on the rise, due to increasing interest to fulfill the needs like desire for recognition, security, food, wealth, etc. Thus the achievement motivation has been alarming in the result. This finding derives support from Indira (2002).

Exactly cent per cent had attained a medium to high level of attitude towards group activity, which was also positive. In general, it may be interpreted that as the members regularly meet in group meetings, they could have developed proper understanding of group norms and standards. Ultimately, they could have developed group cohesiveness and in turn, built up a positive attitude to all the deeds and actions, performed by their group, since those action and decisions were purposeful, protective and useful for the respondents.

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