



## ASSOCIATION BETWEEN SOCIO VARIABLES (RELIGION, COMMUNITY AND NATURE OF RESIDENCE) AND THEIR SATISFACTION AND PROBLEM TOWARDS SELF HELP GROUPS

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### Abstract

Empowerment is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important<sup>1</sup>. Empowerment occurs within sociological, psychological economic spheres and at various levels, such as individual, group and community. Empowering women puts the spotlight on education and employment which are an essential element to sustainable development. One of the powerful approaches to women empowerment and entrepreneurship is the formation of Self Help Groups (SHGs) especially among women's SHG is conceived as a sustainable people's institution that provides the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives<sup>2</sup>.

Women played various managerial and non-managerial roles in the decision making process. Women constitute one- half of the segments of population in India and women are vital and productive workers in India's national economy. Hence an attempt is made to analyse whether empowerment leads to satisfaction of SHG members

**Key words:** SHG, Social Variables, Women empowerment and satisfaction

### 1. Introduction

Empowerment is the process of enabling or authorizing an individual to think, behaves, take action and control work in an autonomous way. It is the state of feelings of self-empowered to take control of one's own destiny. It includes both controls over resources (Physical, Human, Intellectual and Financial) and over ideology (Belief, values and attitudes). Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choice either individually or collectively for social transformation. It strengthens ability by way of acquiring knowledge, power and experience. Micro-finance with Self Help Groups plays an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women.<sup>3</sup>. In India, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the “unreached poor”<sup>4</sup>. Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

### 2. Reviews of Literature

Devi S. Kavitha<sup>6</sup> (2014) has reviewed on the topic “Micro Finance and Women Empowerment” in this article the presentation was a succinct and applicative manner of several decision making processes. The ability to generate and control their own income can further empower poor women. Research shows that credit extended to women has a significant impact on their families' quality of life. Of these methods micro finance providers tend to involve the husbands of their female clients when talking business, because his support is vital. Additionally, any plan to fight poverty cannot solely focus on one gender and circumstances therefore; many micro finance programs serve men as well.

Dhanalakshmi and Rajini<sup>7</sup>(2013) writes on “A Review of the Literature: Women Empowerment through Self-Help Groups (SHGs)” in International Journal of Research in Commerce and Management. This paper looks at the literature around the Self Help Groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of Self Help Groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a Self-Help Group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process.

Jatin Pandey and Rini Roberts<sup>8</sup> (2012) write on “A Study on Empowerment of Rural Women through Self-Help Groups” in National Monthly Refereed Journal of Research in Commerce and management. The study is conducted at Chamarajnagar in Southern State of Karnataka. This study seeks to examine the impact of participation in Self Help Groups on the empowerment of women while conceptualizing any programme for rural women in the context of the great importance being given to the group approach.

Sorubarani and Thenmozhi<sup>9</sup> (2004) in their article, ‘Self Help Groups: Gateway to Women Empowerment’ have described that the RBI issued instructions to commercial banks regarding establishment of linkages by them directly with NGOs and SHGs. They have also disclosed that the basic principles on which SHGs function are group approach, mutual trust, organization of poor, manageable small groups, group cohesiveness, demand based lending, collateral free women friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment.

Senthil Vadivoo and Sekar<sup>10</sup> (2004) have focused in their article ”Self Help Group – A Movement for Women Empowerment” that empowering women is not just for meeting their economic needs but also for more holistic social development. In SHGs, collective action and solidarity is an important empowering mechanism. They are of the opinion that by empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power.

Venkatachalam and Jayaprakash<sup>11</sup> (2004) have described in their article, ‘Self Help Group in Dindigul District’ that the concept of SHG has sown the seeds for a silent revolution at the village level. It paves way for women to spell out their views and to participate in the local administration. They have also pointed that more than 80% of SHGs are established in rural areas and only 5% is located in municipal areas

Velu Suresh Kumar<sup>12</sup> (2005) has mentioned in his article, ‘Women Empowerment Success through Self Help Groups’, that apart from financial aspects, it also becomes a platform for exchanging ideas regarding prevention of AIDS, dowry, nutrition, marital laws, literacy, sanitation, children rearing etc. He has also pointed out that leadership qualities developed through SHG meetings have seen 2500 women becoming presidents or members of panchayats and local bodies in the State.

### 3. Statement of the Problem

In India, 93 per cent of all workers are self employed. Women constitute more than half of this workforce. More than 96 per cent of women workers are self employed. Self employed workers are those who earn a living through their own small business or through their own labour. Unlike workers in the organised sector, they do not obtain a regular salary. These workers are characterised by insecure employment, low incomes, lack of capital assets, lack of access to institutional support and social security benefits, leading to an extreme level of poverty<sup>13</sup>. The women generally vendors, home based workers such weavers, garment makers, food processors and craft people, manual labour and service providers such as agricultural labourers, construction workers, rag pickers domestic workers and cart-pullers<sup>14</sup>.

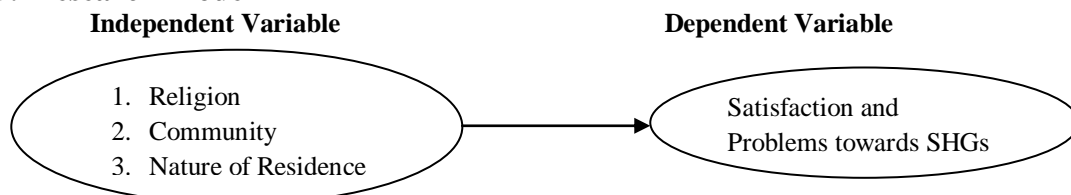
One of the powerful approaches to women empowerment and entrepreneurship is the formation of Self Help Groups (SHGs) especially among women’s SHG is conceived as a sustainable people’s institution that provides the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives. Also create awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response to development schemes. Through SHGs they are provided credit and extension support for various production oriented and income generating activities. Also Micro finance for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. The impact of microfinance in Kodikanal is a subject worthy of serious examination for a number of reasons. In kodaikanal there are ample opportunities for entrepreneurial development. Most of the women here are poor and earn for livelihood through self employed activities. If they are supported financially by affordable schemes like Micro Finance to sustain their life, they can concentrate more on their employment activities and slowly they could become a better entrepreneur.

Against this backdrop, the present study has been carried out to assess the impact of micro-finance on socio-economic status of women.

### 4. Objectives

- To test whether there is an association between intersections of religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups.

### 5. Research Model



## 6. Methodology

The present study depends on both Primary and Secondary data. Primary data is based on the survey method. To facilitate the survey, Interview schedule was constructed as optional type as well as in Likert's five point scale. The optional type is aimed at information search and other details of the respondents. The likerts five point scale is applied to seek the opinion of the respondents regarding opinion, satisfaction and expectations. Interview schedule was used to know the perceptions of the respondents regarding their socio economic details, empowerment factors, micro finance provision.

Survey is conducted among the Self Help Group Members in Kodaikanal, Dindigul District, Tamil Nadu, India. The Stratified Random sampling technique adopted. The selection process is given below This study was intended to analyse the role of SHGs in the promotion and development of the women members. For the purpose of analysis, the study was designed with a comprehensive profile.

Kodaikannal is divided into

- Kodaikannal Municipality and
- Kodaikannal Union

In Kodaikannal Municipality, we have

- Wards : 24

In Kodaikannal Union we have,

- Panchayat Union : 01
- Town Panchayats : 01
- Panchayats : 15
- Firrkas : 03
- Villages : 16
- Hamlets : 81

Table 1 shows the details relating to total no. of SHGs in Kodaikannal Municipality

**TABLE 1**  
**Total no. of SHGs in Kodaikannal Municipality**

TOTAL NO. OF SHGS IN KODAIKANNAL MUNICIPALITY									
S.N O	WARD NO	DMI	G.TRUS T	MMS	SMIL E	CHANAR D	KODAI KURUNJI	MUNICIPALI TY	TOTAL
1	1	5	5	5	1	2		8	26
2	2		6		5	5		8	24
3	3	8	2		5	7		4	26
4	4	10	6	2	6	8	1	5	38
5	5	5		1	3	5	4	2	20
6	6		1	4	1	6		2	14
7	7	1		1	2	7		1	12
8	8	1	1	2	2	5		3	14
9	9	2	15	1	2	12	4	4	40
10	10	18	16	1	2	18			55
11	11	5	2	1	1	3			12
12	12	6	1	2	2	10			21
13	13	5	1	1	4	9		1	21
14	14	3	2	7	5	5		6	28
15	15	6	1	8	2	14		6	37
16	16	7	5			1		5	18
17	17		16	4	1	1		2	24
18	18	5	18	2	3	4		6	38
19	19	8	17	2	2	1		2	32
20	20	2	2	2		1		1	8
21	21	8	6	2	3	2			21
22	22	3	11	7	1				22
23	23	14	1	8	3	4		1	31
24	24	2		13	1	18			34
	<b>TOTAL</b>	<b>124</b>	<b>135</b>	<b>76</b>	<b>57</b>	<b>148</b>	<b>9</b>	<b>67</b>	<b>616</b>

Table 2 shows the details relating to total no. of SHGs in Kodaikannal Panchayats

**TABLE 2 Total no of SHG's in Kodaikannal Panchayat**

TOTAL NO OF SHG'S IN KODAIKANAL PANCHAYAT'S														
S. No	PANCHAYAT'S	D M I	G. T R U S T	M M S	C H A N A R D	S M I L E	R W D M	8 A I D A C T I O N	K A L A N J I A M	K O D A I K U R U N J I	CO- O P E R A T I V E B A N K K U Z H U	V A N A K U Z H U	K O D A I T H E N D R A L	T O T A L
1	VILPATTY	70	47	22	10	10				21		2		182
2	ADUKKAM	3	24	3		2						3		35
3	KAMANURE	18					32		4					54
4	K.C.PATTY						19							19
5	KOOKAL	19	11											30
6	KUMBARAIURE	5												5
7	MANNAMANURE	31	19								10	4		64
8	POOLATHURE	29							4					33
9	PERIURE						21							21
10	THANDIKUDI	19		1			16							36
11	POOMBARAI	12	16											28
12	POONDI	7	1											8
13	VADAKAVUNJI	4	14	2	4			3		4			1	32
14	PACHALURE				4		4							8
15	VELLAKEVI				1									1
16	PANNAIKADU	20					25		18					63
	<b>TOTAL</b>	<b>237</b>	<b>132</b>	<b>28</b>	<b>19</b>	<b>12</b>	<b>117</b>	<b>3</b>	<b>26</b>	<b>25</b>	<b>10</b>	<b>9</b>	<b>1</b>	<b>619</b>

**Selection of panchayat-**The Union-wise and panchayat-wise details of the Self Help Groups are maintained systematically by the taluk administration. The details regarding thrift, loans, and the number of NHGs, which are updated monthly was collected. As the number of SHGs is definite, the population can be known. Hence, the researcher resorted to Random Sampling Technique. In Kodaikanal, more than 1200 self help groups are functioning. These self help groups were stratified and on basis of stratification (wards), sample respondent groups were selected.

There are 24 wards in Kodaikannal Municipality and 132 wards in Kodaikannal Union. In these wards, there are approximately 1200 SHGs. Each ward is given equal weightage. Out of these SHGs, 1 SHG from each ward is selected as sample. So, totally 156 SHGs were selected. (i.e. 10% of the total population). The researcher contacted the sample SHGs and requested the SHGs to conduct a survey with the required number of members. On the recommendation of the animator, the survey was conducted with three members from each group. It comes out as 468 members. Due to incomplete nature and not returning of the interview schedule before processing of data, 18 interview schedule were rejected and sample respondents comes as 450. Thus, sampling was done scientifically and survey was carried out according to the research norms without prejudice and bias.

## 7. Tools used for Analysis

To analyse, the objectives framed, percentage, Mean and Regression analysis are used.

## 8. Analysis of the study

The analysis consists of two parts- I Profile of the sample respondents and the result of Association between intersections of religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups – MANOVA

### I Profile of the Respondents

**Table 3**

Sl.No	Particulars	Classification	No of Respondents	Percentage
1	Age	Below 30	61	14
		30-40	266	59
		Above 40	123	27
		<b>Total</b>	<b>450</b>	<b>100</b>
2	Marital Status	Married	370	82
		Divorce	48	11
		Widow	32	7
		<b>Total</b>	<b>450</b>	<b>100</b>
3	Educational qualification	Illiterate	175	39
		Literate	275	61
		<b>Total</b>	<b>450</b>	<b>100</b>
4	Nativity	Rural	307	68
		Urban	143	32
		<b>Total</b>	<b>450</b>	<b>100</b>
5	Occupation	Agriculturist	188	42
		Self Employed	71	16
		Salary Earner	55	12
		Petty Business	12	3
		Artisans	14	3
		Housewife	83	18
		Vegetable Vendor	12	3
		Others	15	3
<b>Total</b>	<b>450</b>	<b>100</b>		
6.	Religion	Hindu	327	73
		Christian	100	22
		Muslim	23	5
		<b>Total</b>	<b>450</b>	<b>100</b>
7.	Community	FC	15	3
		BC	285	63
		MBC	74	17
		SC/ST	76	17
		<b>Total</b>	<b>450</b>	<b>100</b>

## II Analysis of the Study

### Association between intersections of religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups - MANOVA

To know the association between the intersections of religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups analysis has been made with the following hypothesis.

#### Hypothesis

*“There is no association between the intersection of religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups”*

To test the above hypothesis MANOVA test is applied. To know the significant intersection between the religion, community and nature of residence of the selected respondents **Pillai’s Trace test** is applied and the result is presented in the following table. **Table 4**

**Result of multivariate test - Intersection between the religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups**

Effect	Value	F	Hypothesis df	Error df	Sig.	
Religion * Community * Nature of residence	Pillai's Trace	.040	5.075	16.000	1712.000	.044
	Wilks' Lambda	.960	5.078	16.000	1299.034	.041
	Hotelling's Trace	.041	5.080	16.000	1694.000	.048
	Roy's Largest Root	.032	3.403 <sup>c</sup>	4.000	428.000	.009

Source: Computed data

From the above result of Pillai’s trace test it is found that there is a significant intersection between the religion, community and nature of residence of the respondents ( $F(16, 5.075) = 0.000, p < .05$ ). It is inferred that religion, community and nature of residence variables have adequate intersection and it is valid for multivariate analysis. The result of multivariate tests of between subjects effects is presented in the following table.

**Table 5**  
**Intersection between the religion, community and nature of residence of the respondents and their satisfaction and problem towards Self Help Groups**  
**- Multivariate tests between subjects effects**

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
Religion * Community	V1	1.009	6	.168	.708	.643
	V2	1.840	6	.307	1.273	.268
	V3	3.762	6	.627	1.626	.138
	V4	.335	6	.056	.316	.928
Religion * Nature of residence	V1	.304	2	.152	.639	.528
	V2	.037	2	.018	.077	.926
	V3	.025	2	.012	.032	.968
	V4	.487	2	.244	1.382	.252
Community * Nature of residence	V1	1.489	3	.496	2.089	.101
	V2	.619	3	.206	.857	.464
	V3	.156	3	.052	.135	.939
	V4	.042	3	.014	.080	.971
Religion * Community * Nature of residence	V1	.868	4	.217	.914	.456
	V2	2.381	4	.595	2.471	.044
	V3	.590	4	.148	.383	.821
	V4	.302	4	.076	.429	.788

Source: Computed data

Note: V1 - Satisfaction towards the empowerment of Self Help Groups

V2 – Problem in work place

V3 – Problem in home

V4 – Problem in marketing

From the results of MANOVA it is found that the satisfaction level of the respondents towards empowerment of Self Help Groups and problem of the respondents not is varied when they are classified based on their religion by community, community by nature of residence and religion by nature of residence. But it is found that the problem of the respondents in working place is varied when they are classified based on their religion, community and nature of residence i.e., the  $p$  value is less than the acceptance level of 0.05. ( $p=0.044$ ). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the intersection of religion, community

and nature of residence of the respondents and their problem towards Self Help Groups in the study area. From this micro level multivariate analysis it is inferred that the problem in Self Help Groups is varied when the respondents are classified by their religion, community and nature of residence. Hence it is suggested that the Self Help Groups may consider the religion, community and nature of residence factors combine to reduce the problems towards Self Help Groups in the study area.

## 9. Suggestion

- Women education is absolutely essential in strengthening her personality. As most of the women members study only upto middle school level, they were not able to properly maintain the accounts, and suffer from improper planning. Hence, it is prudent on the part of the government to constantly insist on the importance of women education.
- SHGs “empowerment” has increasingly become a policy goal, both as an end to itself and as a means to achieving other development goals.

## 10. Conclusion

Empowerment process starts with the very beginning of group formation. Gradually the members of the groups become aware about various social and technical related activities through the group. Initially, they learn and gather information from each other by experience sharing during group meetings. They take the opportunity to participate in capacity building programme whenever they are exposed to such environment. In addition we recognize the fact that economic, social, political and psychological empowerment are the basic components which plays an important role in mobilizing women to become economically strong by providing training and employment opportunities. As a result women are gaining empowerment through their earnings and also they realize their full potential and self-esteem.

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