

Assessing The Extent of Participation of Rural Women in Self Help Group Activities

M.V.Karuna Jeba Mary¹, V.Ravichandran² & T.N.Sujeetha³

1. Research Associate, Directorate of Agricultural and Rural Development Studies,

2. Professor, Department of Agricultural Extension & Rural Sociology,

3. Research Scholar, Department of Agricultural Extension & Rural Sociology,
Tamil Nadu Agricultural University, Coimbatore-641 003, Tamil Nadu, India.

Corresponding author e-mail: jebamaryextn@gmail.com

ABSTRACT

The study was conducted in three blocks of Theni district with sample size of 220 women to measure the extent of participation of rural women in self-help group activities. For the purpose of this study, extent of participation has been operationalized as the degree to which rural women participate in various activities of SHGs. The respondents were interviewed personally by a well-structured interview schedule. The findings on the extent of participation are given under the overall participation and activity wise participation. The salient findings of the study are, majority (74.09 %) of the respondents had medium level of overall participation, followed by high (17.27 %) and low (8.63 %) levels of overall participation. Attending group meetings (2.90), operating commercial ventures (2.70) and attending village developmental works (2.50) are the major SHG activities, economic activities and social developmental activities, respectively.

Key words : Extent of participation, SHG activities, Social developmental activities and SHG members.

Multifold activities of SHGs have paved the way for improving village economy. The objectives of the SHGs go beyond thrift and credit and include the overall development of members in the social, political, cultural and economic arena; thus the SHGs are 'credit plus' institutions (Fernandez, 1998). The contribution of women to national development in the current context and its potential is of greater significance. Involvement of Indian women in national progress at all levels is undisputable reality although the degree of involvement varies from time to time and region to region. The prosperity and growth of a nation depends on the status and development of its women as they not only constitute nearly half of the population, but also positively influence the growth of remaining half of the population. Women play a significant and crucial role in SHG activities. Despite women's considerable involvement and contribution, their participation in developmental activities has often been underestimated, undervalued and largely ignored. Moreover they are denied of most of the developmental activities. Therefore, the present investigation was designed to study the participation of rural women in developmental activities especially in Theni district of Tamil Nadu.

METHODOLOGY

The study was conducted in Theni district of Tamil Nadu in view of its spectacular performance in SHG movements as compared to other districts. Three blocks viz., Aundipatti, Periyakulam and Uthamapalayam have been selected based on the availability of more number of SHGs. From each block two NGO's have been identified which were operating more number of SHGs. Two, self-help groups which were operating more than two years were selected from each NGO from each block. In this way, twelve self help groups were selected for the investigation. All the members of the selected self-help groups were selected

for the study. Thus, in total, there were 220 respondents. Data collection was done with the help of pre-tested, well-structured interview schedule.

RESULTS AND DISCUSSION

Extent of participation of the respondents in developmental activities

The extent of participation in this study has been operationalised as the degree to which rural women participate in various activities of SHGs.

Overall participation

The data collected on overall participation of the respondents have been presented in Table 1.

Table 1
Distribution of respondents according to their overall participation (n=220)

S.No.	Category	Number	Percentage
1.	Low	19	8.64
2.	Medium	163	74.09
3.	High	38	17.27
	Total	220	100

From Table 1, it could be observed that majority (74.09%) of the respondents had medium level of participation, followed by high (17.27%) and low (8.64%) levels of participation.

It could be interpreted that most of the respondents exhibited moderate to high levels of participation. This might be due to the visible and concrete impact of the benefit of being a member of SHGs. The benefits might include enhanced increase in household income, and socio-economic empowerment as perceived by women members at village level and observed in the locale of research. Among the activities more participation has been observed in social developmental activities followed by economic developmental activities. This finding is in agreement

with the findings of Krishna Kumar (2002), Selvarani (2006) and Meenakshi (2011).

Activity-wise participation

A spectrum of twenty five activities with varying degrees of participation in SHGs has been administered and relevant data have been collected. The results are presented in the Table 2. The responses were collected on three point continuum as full, occasional and no participation with scores ranging from one to three. Total and mean scores have been calculated to find out that more and the least participation.

The activities have been divided into three major components viz., SHG activities, economic activities and social developmental activities.

Participation in the SHG activities

Based on the total and mean scores, ranks have been allotted to each activity, attending group meetings (2.90), formulating plans for the development of the SHG (2.83), taking group decisions (2.38), electing the office bearers (2.25), conflict resolution (2.20), getting loans (2.17) and record and account maintenance (2.15) were the activities got more mean scores than the overall mean score (2.15) and have been observed

Table 2
Distribution of the respondents based on activity-wise participation (n=220)

S.No.	Activities	Total scores	Mean scores	Rank
I SHG activities				
1.	Attending group meetings	638	2.90	I
2.	Electing the office bearers	495	2.25	IV
3.	Maintenance of record and account	473	2.15	VII
4.	Formulating the rules and regulations	423	1.92	X
5.	Formulating plans for the development of the SHG	622	2.83	II
6.	Organizing training	375	1.70	XI
7.	Sharing the experiences of training undergone	371	1.69	XII
8.	Imparting skills to other members	367	1.67	XIII
9.	Organising exposure visits	442	2.01	IX
10.	Creating cohesion between group members	446	2.03	VIII
11.	Reviewing the progress made	272	1.24	XV
12.	Conflict resolution	484	2.20	V
13.	Assisting for getting loans	477	2.17	VI
14.	Interacting with government officials	316	1.44	XIV
15.	Participation in taking group decisions	523	2.38	III
II Economic developmental activities				
16.	Decision about loan lending to members	533	2.42	V
17.	Fixing interest percentage for purpose oriented loans	456	2.07	VI
18.	Operating the commercial venture	595	2.70	I
19.	Arranging to get resources from supporting institutions	346	1.57	VII
20.	Purchasing raw materials for their commercial venture / entrepreneurial activity	558	2.54	III
21.	Marketing of products	573	2.60	II
22.	Participation in the SHG product exhibitions conducted by Government / DRDA	554	2.52	IV
III Social developmental activities				
23.	Participation in village developmental works	550	2.50	I
24.	Attending gram sabha meeting	395	1.80	III
25.	Attending social action programmes	546	2.48	II

Overall mean score = 2.15

in the order of participation.

Creating cohesion between group members (2.03), exposure visits (2.01), formulating the rules and regulations (1.92), organizing training (1.70), sharing the experiences of training undergone (1.69), imparting skills to other members (1.67), meeting government officials (1.44) and reviewing the progress made (1.24) got low mean scores.

Most of the respondents in the study area are found to be in young to middle age categories and had primary education. This might be the reason for majority of the respondents who participated regularly in group meetings, formulating plans for the development of the SHG, taking group decisions and in electing the office bearers. For the remaining SHG activities, animators and representatives played major role and occasional participation was found more with other SHG members.

Group leaders regularly motivate the SHG members to actively participate in the SHG activities. Hence more participation was observed among the respondents in SHG activities. Thus, the activities which were simple and mostly carried out during the meetings of the SHG have exhibited more mean scores.

Majority of the members who attended one to two trainings had exhibited high level of leadership abilities and exposure to mass media exposure. These might also be the influential factors for their high participation in SHG activities.

This finding is in agreement with the findings of Selvarani (2006) and Meenakshi (2011).

Participation in economic developmental activities

Further it could be seen from the Table 1 that, operating commercial ventures (2.70), participation in marketing their produce (2.60), purchasing raw materials for their commercial venture / entrepreneurial activity (2.54), participation in the SHG product exhibitions conducted by Government / DRDA (2.52), deciding about loan lending to members (2.42) were the economic activities observed with more participation. Low level of participation have been observed with fixing interest percentage for purpose oriented loans (2.07) and helping to get resources from supporting institutions (1.57).

In the study area, credit institutions and the banks are helpful to SHG members in sanctioning loan for starting entrepreneurial ventures. To enable SHG

members to sell their products, exhibitions have been conducted by Mahalir Thittam in Theni during festival days. Also the Mahalir Thittam officials encouraged the members to participate in regional exhibitions conducted in Coimbatore, Trichy and Madurai. Thus, majority respondents had regular participation in marketing their produce as one of the economic activity.

More of high level of credit orientation as explained elsewhere could also be attributed for the participation of members in economic development activities. This finding is in accordance with the findings of Selvarani (2006) and Meenakshi (2011).

Participation in social developmental activities

In respect of social developmental activities, more participation was observed with attending village developmental works (2.50) and social action programmes (2.48). Both the activities got more mean scores. Participation in gram sabha meeting (1.80) got low mean score.

The SHGs had better linkage with local institutions and they are actively involved in addressing social issues viz; Mullai Periyar dam problem, reservation for women campaign, creating awareness on school dropout children, Koodankulam awareness campaign and women rights campaign etc. Most of the members felt delicate to attend gram sabha meeting as they do not have vision of importance of it. This might be the reason for low level participation of members in gram sabha meeting. As the group leaders are reported to have motivated the members, more of high level of participation in social developmental activities has been observed.

CONCLUSION

Study shows that most of the respondents exhibited moderate to high levels of participation. This might be due to the visible and concrete impact of the benefit of being a member of SHGs. The benefits might include enhanced increase in household income, and socio-economic empowerment as perceived by women members at village level and observed in the locale of research. Among the activities more participation has been observed in social developmental activities followed by economic developmental activities.

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