STATUS IN THE FAMILY OF THE WOMEN SHGS MEMBERS IN NAGAPATTINAM DISTRICT, TAMILNADU - AN ANALYSIS

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ABSTRACT

Nagapattinam district is one among the front line districts in the promotion of SHGs, which are developed as a tool for the eradication of poverty. The district is coastal in nature and also surrounded by villages engaging in agriculture. But the district was consecutively worst hit by natural calamities such as Tsunami, flood and cyclone. Now the district proclaimed as drought prone area. In this situation, the role of SHG movement is all the more important for the promotion of socio economic interest of the inhabitants of the districts especially women, the present study is focused the status in the family of the women SHGs members in Nagapattinam district.

INTRODUCTION

India's achievements in the development sectors are moderate, even after sixty five years of independence. The major challenges are unemployment and poverty, especially in rural areas on account of reliance of poor on the unorganized sources of credit. The dynamics of rural credit has rapidly changing from time to time. Local money lenders occupied a prime position as a source of rural credit, until the co-operative movement was introduced in India. Even though co-operatives have played a vital role in agricultural credit, there were failures in disbursement of rural credit. Rural banking assumed greater importance on account of nationalization of major commercial banks. Nationalized banks are encouraged to provide priority sector lending. Reserve bank of India established Agriculture Refinance and Development Corporation in 1975; subsequently Regional Rural Banks were also started. National Bank for Agriculture and Rural Development was set up by the conversion of ARDC. During the past six decades of planning, Government has spend huge amount on agriculture and rural development programmes of credit, as it was assured that farmers and poor households are facing liquidity constraints. Most of these efforts are heavily subsidized charging concessional rate of interest and tolerating loan defaults.

The direct programmes of credit are proved to be ineffective in achieving the desired goals of rural transformation. Further, institutionalized credit did not cover poor women. Women have less access to resources required to generate stable income. Women are less discriminated when their income is relatively high in household income and women who are capable of being to meet their own needs as well as those of children. The welfare and development programmes are made good when they are focused to address women than men. Hence, all policies relating to development, significantly credit and financial policies had to be revamped to increase the productivity of women's work and their earning capacity to the fullest extent. It is recommended that Government participation in the credit sector as a strategy of poverty alleviation required to focus its importance on women empowerment and help poor women for their mutual help. It is imperative to use credit as an instrument to bring sea change in social, economical and living condition of poor women. To ensure involvement of women in development process, the poor women need to organize themselves as a separate group and is considered as an important institutional change.

STATEMENT OF THE PROBLEM

SHGs have assumed greater importance, which is considered as the most necessary tool to adopt participatory approach for the social and economic improvement of women. SHG consists of poor women who do not have access to formal financial institution. It develops 'we' feeling among the members and helps to learn to co-operate and work in a group environment. SHG increases the borrowing power and provides strength; it can be antidotes to the uncared and downtrodden poor women. Nagapattinam district is one among the front line districts in the promotion of SHGs, which are developed as a tool for the eradication of poverty. The district is coastal in nature and also surrounded by villages engaging in agriculture. But the district was consecutively worst hit by natural calamities such as Tsunami, flood and cyclone. Now the district proclaimed as drought prone area. In this situation, the role of SHG movement is all the more important for the promotion of socio economic interest of the inhabitants of the districts especially women, the present study is focused the status in the family of the women SHGs members in Nagapattinam district.

OBJECTIVES OF THE STUDY

- To examine the impact of SHGs on the social condition of members and
- To examine, how far women SHGs help in promoting social condition of their members.

METHODOLOGY

The study is descriptive in nature. Nagapattinam district is purposely selected as the study area. The study is based on the primary data.

SAMPLING

Nagapattinam district comprises of eleven blocks viz., Nagapattinam, Thirumarugal, Kilvelur, Keelaiyur, Thalainayar, Vedharanyam, Mayiladuthurai, Sembanarkoil, Sirkali, Kuttalam, and Kollidam. Each block is designated as stratum. Proportionate Stratified Random Sampling procedure was adopted to select sample self-help groups and member respondents from all the eleven blocks in Nagapattinam district. The size of sample for SHGs is calculated with a margin of error at 1 percent level and 99 percent confidence level arrived as 665 members. Further from each stratum (block) the sub sample size is calculated proportionately.

DATA COLLECTION

Survey method has been adopted along with personal interview technique for the collection of primary data from women SHGs. An interview schedule, well structured and pretested was administered for gathering of information from sample SHGs respondents. Further, secondary data were pooled from the office records of TNWDC at Nagapattinam, books and journals. The Simple statistical tools were used for the analysis of the data.

TOOL FOR ANALYSIS

Different statistical tools were employed for analyzing the gathered data. Tools like Mean, Standard deviation and F test, were employed to strengthen the analysis.

LIMITATIONS

The study is confined to the views of women SHGs only. Views of the family Members of women SHGs members, NGOs and banks are not taken in to consideration.

PERIOD OF THE STUDY

The primary data collection was carried out in all the blocks during 2015-16. The period of the study was normal, free from abnormalities in climatic and monsoon conditions.

STATUS IN THE FAMILY

 In order to appraise the status of women in her family, the following factors were taken into consideration namely improved status of women, respect in the family, education of girl children, prevention of child labor, personal hygiene, nuclear (Small) family, family planning awareness, sanitation at low cost, kitchen garden, Joint decisions and contribution for satisfying family needs.

Table 1.1 illustrates the status of women in the family. Improved women status is the first factor for determining the status in the family. It is seen that thirty two respondents were opined that they assumed higher status in the family. On the other hand thirteen of them expressed their views that they had very low status in the family.   Another four hundred and twenty three sample respondents expressed that they had low status in the family. Regarding respect in the family, thirty

two sample respondents feel that they assumed very high respect in the family. Nineteen of them also said that they had high respect in their family, where as three hundred and nineteen respondents opined that they received no respect from their counter part. In regard to education to girl children, forty two respondents expressed their views that their girl children have facility for education. On the other hand, five hundred and seventy sample respondents opined that they did not have conducive atmosphere in the family for educating their children. Prevention of child labour is the next determinant factor for measuring status in the family. Three hundred and ninety sample respondents expressed that they avoid and prevent child labour. On the other hand, eighty four of them told that their family situation compelled them to send their children for work. Personal hygiene is one of the important factors for the development of mental and physical condition of women. In respect of this factor, three hundred and fifty seven respondents opined that they have no facility for improving personal hygiene, whereas no respondents say that they

TABLE 1.1

STATUS IN THE FAMILY

Factors	Very low		Low		Medium		High		Very High		Total	Mean Rank
	F	%	F	%	F	%	F	%	F	%		
Improved status of women	13	1.95	423	63.61	197	29.62	-	-	32	4.81	665	6.10
Respect in the family	30	4.51	289	43.46	295	44.36	19	2.86	32	4.81	665	**7.05**
Education of girl children	221	33.23	349	52.48	53	7.97	7	1.05	35	5.26	665	4.45
Prevention of child Labour	14	2.11	70	10.53	191	28.72	221	33.23	169	25.41	665	**9.33**
Personal hygiene	42	6.32	315	47.37	223	33.53	85	12.78	-	-	665	**6.78**
Nuclear family	98	14.74	241	36.24	179	26.92	101	15.19	46	6.92	665	6.61
Family planning awareness	265	39.85	209	31.43	189	28.42	1	0.15	1	0.15	665	4.88
Sanitation at low cost	209	31.43	156	23.46	103	15.49	136	20.45	61	9.17	665	6.28
Kitchen garden	233	35.04	196	29.47	143	21.50	75	11.28	18	2.71	665	5.52
Joint decisions	329	49.47	278	41.80	40	6.02	-	-	18	2.71	665	3.67
Contribution for satisfying family needs	112	16.84	405	60.90	83	12.48	59	8.87	6	0.90	665	5.32

Source: Primary data; F- Frequency

have high facility for maintaining their personal hygiene. Four hundred and seventy four sample

respondents said that they did not have family planning awareness. Three hundred and sixty five respondents told that they incur no cost in regard to sanitation facility.   Four hundred and twenty one of them said that they did not maintain kitchen garden. Six hundred and seven respondents expressed that they did not participate in taking family decisions. Five hundred and sixteen of them opined that they did not contribute for meeting their family needs

In this part of the study, efforts were drawn to measure the status of women in the family. For the purpose, qualitative information converted into quantitative by adopting five point scales. The average scores are obtained from the responses given by sample respondents on various factors which are influencing the status of women in the family. The factors that are determining the status are area, experience, position, age and marital status. These factors are independent variables and the status of women is dependent variable.

Area is an independent variable and women status is a dependent variable. Here it is desired to determine the impact of area on women status. For this purpose ANOVA test is used to compare mean scores of rural with that of urban. The results are indicated in Table 1.2.

TABLE 1.2

AREA AND WOMEN STATUS

Area	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Rural	18	38	26.25	4.82	47.72	0.580	0.562
Urban	18	36	25.98	4.03	47.23		
Overall	18	38	26.19	4.67	47.62		

Source: Computed data

Ho: There is no impact of area on women status

The null hypothesis is accepted. Since 'F' value is less than one (0.580) and 'P' value is more than 0.05 (0.562). There is no significant difference between mean scores of rural and urban areas on woman status in the family.

Position in self-help group is an independent variable and women status in the family is a dependent variable. It is important to measure the influence of position on women status. In order to find out the difference among mean scores of position in SHG, the ANOVA test has been applied. The results are given in Table 1.3.

TABLE 1.3

MEMBERSHIP POSITION AND WOMEN STATUS

Position in SHG	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Animator	18	36	24.73	3.83	44.97		
Representative	20	33	24.74	5.33	44.99		
Accountant	22	26	22.17	0.82	40.30	20.74	0.000
Member	19	38	27.17	4.60	49.40		
Overall	18	38	26.19	4.67	47.62		

Source: Computed data

Ho: There is no influence of position in SHG on woman status.

The null hypothesis is rejected, because 'F' statistics exceed one (20.74) and 'P' value is below 0.05 (0.000). There is significant difference among the mean scores of various positions of women in SHG. Thus it has been ascertained that the position occupied in SHG influenced woman status in the family.

It is believed that the period of experience in the membership of SHG will have impact on status of woman in her family. The status of woman is considered as dependant variable and the period of experience gained in the SHG is deemed as an independent variable. For the purpose of determining the impact of membership experience on woman status, ANOVA test procedure is followed and they are reflected in Table 1.4.

TABLE 1.4

MEMBERSHIP EXPERIENCE AND WOMEN STATUS

Membership experience	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Up to 2 years	18	38	25.77	4.51	46.86		
3 to 4 years	18	38	25.90	4.59	47.10		
5 to 6 years	18	38	26.55	4.40	48.27	1.29	0.276
Above 6 years	18	38	26.60	5.18	48.36		
Overall	18	38	26.19	4.67	47.62		

Source: Computed data

Ho: There is no significant impact of membership experience on woman status.

Table 1.4 throws light on the value of 'F' statistics and 'P' value. The value of 'F' is greater than one (1.29) and 'P' value is greater than 0.05 (0.276). There is no significant difference among mean scores of different period of membership experience of women in SHG. Hence the belief does not hold good and the null hypothesis is accepted. It is concluded that there is no significant impact on membership experience in SHG on the status of woman in her family.

In the ordinary course of life, age plays predominant role in the conduct of family affairs in olden days. Now-a-days how far age makes an influence in the status of woman in the family is considered to be tested. For which age is considered as the independent factor and woman status is the dependent variable. ANOVA test procedure is adopted for comparing mean scores among different age groups. The results are placed in Table 1.5.

TABLE 1.5

AGE AND WOMEN STATUS

Age	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Up to 25	26	33	27.85	2.18	50.64	1.95	0.120
26 to 35	20	30	25.77	2.85	46.85		
36 to 45	18	38	26.30	6.21	47.83		
Above 45	19	31	26.09	3.15	47.45		
Overall	18	38	26.19	4.67	47.62		

Source: Computed data

Ho: The age does not influence woman status.

Table 1.5 projects the difference among mean scores of different age groups. Though 'F' statistics is higher than one (1.95), it can not be said with 95 % significant as the 'P' value is greater than 0.05 (0.120). Hence the null hypothesis is accepted. There is no significant difference among mean scores in relation to various age groups. It is concluded that age does not influence woman status in the family.

It is the old belief, 'a man's birth completes when he takes a wife with him'. Marriage gives status and respect to both man and woman. Here it is desired to test the influence of marital status on woman status. For which marital status is the independent factor and woman status is considered as the dependent factor. To compare the mean scores of various marital status, ANOVA test procedures are applied. The results are indicated in table 1.6.

TABLE 1.6

MARITAL STATUS AND WOMEN STATUS

Marital Status	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Married	18	38	27.04	4.63	49.16		
Un married	22	26	22.31	1.09	40.56	45.56	0.000
Widow	22	26	22.58	1.14	41.06		
Divorced	18	29	18.79	2.94	34.16		
Overall	18	38	26.19	4.67	47.62		

Source: Computed data

Ho: There is no marital influence on women status.

It is observed differences among mean scores of various marital statuses from Table 1.6. 'F' statistics is grater than one (45.46) and 'P' value is lower than 0.05 (0.000). Hence null hypothesis is rejected. The marital status gives status to woman. Here the old belief hold good i.e. marriage gives status to both man and woman. Thus it is concluded that marriage has influence on woman status in the family.

FINDINGS OF THE STUDY

- The study highlights the status of women in the family which is still in negative attitude.
- There is no significant difference between mean scores of rural and urban areas on woman status in the family.
- It has been ascertained that the position occupied in SHG influenced woman status in the family.
- It is concluded that there is no significant impact on membership experience in SHG on the status of woman in her family.
- There is no significant difference among mean scores in relation to various age groups. It is concluded that age does not influence woman status in the family.
- Hence null hypothesis is rejected. The marital status gives status to woman. Here the old belief hold good i.e. marriage gives status to both man and woman. Thus it is concluded that marriage has influence on woman status in the family.

CONCLUSION

In order to ascertain the status of woman in the family, five factors are considered important and they are taken up for testing hypotheses framed in the study. ANOVA test has been adopted to

prove the hypotheses. From the foregoing analysis that only two factors such as position and marital status of members in the self help group have impact on woman status in the family.

SUGGESTIONS

The SHG is a programme for the holistic development of rural women as human resources. It is, therefore, suggested that programmes aiming   at providing services such as non formal education, personal hygiene, family planning awareness, joint succession, child care and nutrition should be dovetailed with SHG programme. Multiple services must be provided to the members of the self help groups.

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