STATUS IN THE WORKING PLACE OF THE WOMEN SHGS MEMBERS IN NAGAPATTINAM DISTRICT, TAMIL NADU - AN NANALYSIS

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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 working place 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 working place of the women SHGs members in Nagapattinam district.

OBJECTIVES OF THE STUDY

1. To examine the impact of Women SHGs on the members status in their working place and

2. To examine, how far women SHGs help in promoting the members status in their working place.

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, F test and T 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 and NGOs are not taken in to consideration.

PERIOD OF THE STUDY

The primary data collection was carried out in all the blocks during 2016-17. The period of the study was normal, free from abnormalities in climatic and monsoon conditions.

STATUS IN THE WORKING PLACE

It is imperative to look in to the working environment of SHG member. The workplace must be capable of giving pleasure and pride to the workers and thereby desired success can be achieved. The factors such as unity established among workers, benefit enjoyed through SHG training, work opportunities through SHG, cordial relationship with co-members, willingness to share work burden and knowledge about safety methods are envisaged conducive environment in the work place. The position of these factors in the sample SHGs are appraised by soliciting information from six hundred and sixty five sample respondents. The opinions extended by them are given in Table 1.

The views of the respondents about the working environment are observed in Table 1. It is clear that sixty eighty respondents were of the opinion that they established unity among the co-workers. On the other hand four hundred and ten of them expressed that the co-workers have not build unity among them and the level of unity is usually low and in times of crisis it was observed very low. The skill acquired through SHG training may give respect and status among co-workers. The views of respondents on this factor were analysed. It is observed that one hundred and sixty respondents are of the view that they have either high or very high status in

the work place, whereas three hundred and ninety six respondents expressed that they have either low or very low status in their work place.

<div align="center">TABLE 1 STATUS IN THE WORKING PLACE</div>

Factors	Very low		Low		Medium		High		Very High		Total	Mean Rank
	F	%	F	%	F	%	F	%	F	%		
Unity established among workers	216	32.48	194	29.17	187	28.12	-	-	68	10.23	665	3.17
Benefit enjoyed through SHG training	113	16.99	283	42.56	109	16.39	114	17.14	46	6.92	665	3.63
Work opportunities through SHG	36	5.41	244	36.69	215	32.33	138	20.75	32	4.81	665	4.14
Cordial relationship with co-members	105	15.79	136	20.45	287	43.16	91	13.68	46	6.92	665	4.10
Willingness to share work burden	97	14.59	417	62.71	86	12.93	20	3.01	45	6.77	665	3.09

The income earned through SHG creates good inter personal relationship among the members of SHG and thereby woman status in the work place assumed better position.   Hundred and seventy respondents expressed their opinion in respect of their status in the work place was either high or very high. The reverse situation prevailed in respect of two hundred and eighty respondents.

Each and every member in the work place should have willingness to share the work burden. The members' willingness to share wins the trust and confidence of their co-workers;   this situation improves the status of women in the work place. The Table highlights that only sixty five respondents have willingness to share the work burden.   On the other hand five hundred and fourteen of them said that they observed either low or very low willingness among the members to share work

burden. In regard to safety measures adopted in the work place only, ninety four respondents viewed that they have knowledge about safety measures in the work place. Two hundred and nineteen of them expressed that they have either low or very low level of knowledge about safety measures to be adopted in the work place. An appraisal over the factors revealed that the status of woman in the work place is not up to the satisfaction.

The analysis makes clear that two-third of them did not have unity among the members of SHGs. Half of the total respondents felt that they enjoy low benefit from SHG training. Half of them also expressed that no work opportunity get through SHGs. Three-fourth of the respondents do not have willingness to share work burden. Lastly two –third of them have no awareness about the safety measures in the woke place.

Women's traditional roles in the society have strongly constrained their activities at home, in the work place and in the residential place. They have also been disadvantaged in their access to resources including food, transportation, education and financial resources. The problems and constraints experienced by woman have resulted in restricting and inhibited the performance of women in the work place. To solve these problems, it is imperative on the part of women to form themselves as SHG. It would be worthwhile to list here essential elements of group work.

- Group work provides the scope to understanding the objectives of SHG and making commitment to the task of SHG.
- Group work is the most effective when leadership is shared.
- Group work requires a group to develop appropriate procedures for meeting particular problems and for decision making.
- Group works get success when the members have a strong sense of belonging.
- Group work requires the maximum utilizations of the potential talents of the individuals within the group.

In this part of the chapter, efforts were drawn to measure the status of women in the family. For is purpose qualitative information is converted into quantitative by adopting five point scales. The average score obtained from the responses given by sample respondents on various factors which are influencing the status of women in the work place are analysed. The factors that are determining the status are block, area, experience, position, age, and marital status. These factors are independent variables and the status of women at the working place is dependent variable. ANOVA test is used to compare mean scares among different blocks. They are indicated in Table 2.

<p align="center">TABLE 2</p>

<p align="center">BLOCK AND WOMEN STATUS AT THE WORKING PLACE</p>

Name of the Block	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Nagapattinam	7	26	15.44	4.33	51.46		
Thirumarugal	8	26	15.70	3.88	52.34		
Kilvelur	7	26	14.87	4.98	49.56		
Keelaiyur	7	26	14.33	4.15	47.78		
Thalainayar	7	26	14.86	5.33	49.52	0.63	0.770
Vedharanyam	7	26	14.14	4.46	47.12		
Mayiladuthurai	7	26	14.25	4.52	47.50		
Sembanarkoil	7	26	14.97	4.92	49.89		
Kuttalam	7	26	14.94	5.16	49.79		
Sirkali	7	26	14.73	4.77	49.11		
Overall	7	26	14.78	4.67	49.25		

Source: Computed data

Ho: There is no significant difference among mean scores of different blocks. The null hypothesis is accepted. 'F' value is 0.63, which is less than one and the 'P' value is more than 0.05 (0.770). There is no significant difference among mean score of different blocks. Hence the status of woman at the work place has no significant difference within the block and between blocks.

Area is an independent variable and women status at the working place 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 score of Rural with that of urban. The results are indicated in Table 3.

TABLE 3
AREA AND WOMEN STATUS AT THE WORKING PLACE

Area	Range		Mean	SD	Mean %	T Statistics	p
	Min.	Max.					
Rural	7	26	15.00	4.93	50.00	2.241	0.025
Urban	7	26	13.93	3.72	46.45		
Overall	7	26	14.78	4.67	49.25		

Source: Computed data

Ho: There is no impact of area on woman status at the working place.

The null hypothesis is rejected. Since 'F' value is more than one (2.241) and 'P' value is less than 0.05 (0.025). There is highly significant difference between mean scores of rural and urban areas on woman status at the working place.

Position in self-help group is an independent variable and women status at the working place is a dependent variable. It is important to measure the influence of members' position in SHGs on women status. In order to find the difference among mean scores of position in SHG, the ANOVA test has been applied. The results are given in Table 4.

TABLE 4
MEMBRSHIP POSITION AND WOMEN STATUS
AT THE WORKING PLACE

Position in SHG	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Animator	8	19	11.06	3.27	36.87	69.49	0.000
Representative	7	19	12.48	4.73	41.59		
Accountant	13	18	13.21	1.02	44.03		
Member	8	26	16.51	4.36	55.04		
Overall	7	26	14.78	4.67	49.25		

Source: Computed data

Ho: There is no influence of position in SHG on woman status at the working place. The null hypothesis is rejected, because 'F' statistics exceed one (69.49) 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 influence woman status at the working place.It is believed that the period of experience in the membership of SHG will have impact on status of woman at the working place. 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 5.

TABLE 5

MEMBERSHIP EXPERIENCE AND WOMEN STATUS

AT THE WORKING PLACE

Membership experience	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Up to 2 years	9	19	12.59	4.11	41.96	1.31	0.271
3 to 4 years	8	26	15.70	6.09	52.33		
5 to 6 years	7	24	13.87	4.98	46.24		
Above 6 years	12	19	15.95	1.67	53.17		
Overall	7	26	14.78	4.67	49.25		

Source: Computed data

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

Table 5 throws light on the value of 'F' statistics and 'P' value. The value of 'F' is higher than one (1.31) and 'P' value is greater than 0.05 (0.271). There is no significant difference among mean scores of different period of membership experience of women in SHG. Hence the null hypothesis is accepted. It is concluded that there is no significant impact on membership experience in SHG on the status of

woman at the working place.

Age plays predominant role in the working place. Hence how far age makes an influence in the status of woman at the working place is considered to be tested. For which, age considered as the independent factor and woman status is the dependent variable. ANOVA test procedure is adopted to compare mean scores among different age groups. The results are placed in Table 6.

TABLE 6

AGE AND WOMEN STATUS AT THE WORKING PLACE

Age	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Up to 25	9	19	12.59	4.11	41.96	12.17	0.000
26 to 35	8	26	15.70	6.09	52.33		
36 to 45	7	24	13.87	4.98	46.24		
Above 45	12	19	15.95	1.67	53.17		
Overall	7	26	14.78	4.67	49.25		

Source: Computed data

Ho: The age does not influence woman status at the working place.

Table 6 projects the difference among mean scores of different age groups. Though 'F' statistics is higher than one (12.17), it can not be said with 95% significant as the 'P' value is less than 0.05 (0.000). Hence the null hypothesis is rejected. There is significant difference among mean scores in relation to various age groups. It is concluded that age influence woman status at the working place.

Marriage gives status and respect to both man and woman. Here it is desired to test the influence of marital status on woman status at the working place. For which, the marital status is the independent factor and woman status is considered as the dependent factor. To compare the mean scores of varied marital status, ANOVA test procedures are applied. The results are indicated in Table 7.

TABLE 7

MARITAL STATUS AND WOMEN STATUS AT THE WORKING PLACE

Marital Status	Range		Mean	SD	Mean %	F Statistics	p
	Min.	Max.					
Married	7	26	15.11	5.03	50.38		
Un married	12	19	12.54	1.90	41.79		
Widow	13	18	14.49	1.15	48.29	11.63	0.000
Divorced	8	15	8.50	1.87	28.33		
Overall	7	26	14.78	4.67	49.25		

Source: Computed data

Ho: The marital status does not influence women status at the working place.

It is observed differences among mean scores of various marital status from Table 7. 'F' statistics is greater than one (11.63) 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 at the work place.

FINDING OF THE STUDY

1. The analysis makes clear that two-third of them did not have unity among the members of SHGs. Half of the total respondents felt that they enjoy low benefit from SHG training. Half of them also expressed that no work opportunity get through SHGs. Three-fourth of the respondents do not have willingness to share work burden. Lastly two –third of them have no awareness about the safety measures in the wokeing place.

2. There is no significant difference among mean score of different blocks. Hence the status of woman at the work place has no significant difference within the block and between blocks.

3. There is highly significant difference between mean scores of rural and urban

areas on woman status at the working place.

4. 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 influence woman status at the working place.

5. There is no significant difference among mean scores of different period of membership experience of women in SHG. It is concluded that there is no significant impact on membership experience in SHG on the status of woman at the working place.

6. There is significant difference among mean scores in relation to various age groups. It is concluded that age influence woman status at the working place.

7. It is observed differences among mean scores of various marital status from study. 'F' statistics is greater than one (11.63) and 'P' value is lower than 0.05 (0.00). 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 at the work place.

CONCLUSION

In order to ascertain the status of woman at the working place, seven factors are considered and hypotheses framed. ANOVA test has been adopted to prove the hypotheses. It is obvious from the foregoing analysis that there are four factors such as area, position in SHG, age and marital status of members in the self- help group have impact on woman status at the working place.

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