Analysis of Demographic Factors, Skills and Empowerment of SHG Members in Thoothukudi District

G.Venkadasalapathi
Research Scholar, Department of Management
Manonmaniam Sundaranar University, Tirunelveli

Dr.T.Helan
Research Supervisor, Department of Management
Manonmaniam Sundaranar University, Tirunelveli

Introduction

Self-help group in its broadest sense refers to an association of people who come together voluntarily in order to improve their current life situation. It is a boon for particularly the poor people and women to build social, economic and cultural capital. The main focus of the SHGs is to empower the people socially, economically, culturally, politically, psychologically, etc. Among all of them, economic empowerment becomes a priority, because of the reason that, if one is economically empowered, other empowerments are considered easy to achieve.

The present research is tries to identify the relationship between demographic factor, skill development such as administrative skill, financial skill, production skill and marketing skill and the economic empowerment that the members achieve through the help of SHGs.

Skills and Empowerment of SHG Members

The four basic skills of entrepreneurs such as administration, financial, marketing and production skill are analysed using descriptive analysis such as mean and standard deviation. Economical empowerment of SHG members, after joining SHG, is analysed with paired 't' test. The impact of SHG member's skills on economical empowerment has derived from multiple regressions. Hence, the path between individual development and economical empowerment of SHG members through the mediator of entrepreneurial skills such as administration, financial, marketing and production skill is analysed. This above-mentioned task has been done by mediation path analysis using AMOS and Process Macro in SPSS software.

Analysis and Interpretation

Differences among the Age of the SHG members and their Level of Empowerment

The ANOVA is used to assess the presence of mean variations among different Age groups. Normally, this test is applied to know the existence of the differences among various groups' mean variation (more than two groups).

Null Hypothesis

HO - "All the Age of the SHG members have the same level of Empowerment".

To test the null hypothesis, the ANOVA test is applied and the results are shown in the following table:

Table No: 1 Differences among the Age of the SHG members and their level of Empowerment

Level of Empowerment	Up to 25 years	26 – 35 Years	36 – 45 Years	Above 45 Years	F-Value
Individual Development	3.72	3.69	3.87	3.91	1.931 Ns
Economical Empowerment	3.74	3.89	3.88	3.78	2.031Ns

Source: Computed Primary Data

Note: * denotes significant level at 5%

NS denotes Not significant

'a' denotes subset 1 and 'b' denotes subset 2

The table brings out the results of ANOVA test conducted among the members of SHG inorder to Scrutinize the difference existing between SHG members under various age group and their level of empowerment. Here the SHG members are divided into four major groups according to their age namely, members upto 25 years, 26-35 years, 36-45 years and above 45 years.

The level of empowerment of SHG members who fall under different age groups doesn't show any remarkable difference in their individual development (f value= 1.931) and economic Empowerment (f value= 2.031) they has received the p value which is greater than 0.05. Hence the null hypothesis is not rejected at 5% and there is no statistical mean significant difference.

Differences among the Educational status of the SHG members and level of Empowerment

The ANOVA is used to assess the presence of mean variations among different Age groups. Normally, this test is applied to know the existence of the differences among various groups' mean variation (more than two groups).

Null Hypothesis

HO10 - "Empowerment of the SHG members are not differing based on their Educational Status".

To test the null hypothesis, the ANOVA test is applied and the results are shown in the following table:

Table No: 2 Differences among the Educational Status of the SHG members and their Level of Empowerment

Level of Empowerment	Illiterate	Up to HSC	UG	PG	F-Value
Individual Development	3.29a	3.78 b	3.83b	3.99b	13.003*
Economical Empowerment	3.56 a	3.79 a	4.02b	4.19b	9.605*

Source: Computed Primary Data

Note: * denotes significant level at 5%

NS denotes Not significant

'a' denotes subset 1 and 'b' denotes subset 2

The table reveals the result of ANOVA test organized in order to find out the level of empowerment as per the literacy level of the self-help group members. Here the respondents are segregated into four main divisions according to their literacy level in the array of illiterates, upto HSC, UG and PG.

For Individual Development: in case of Individual Development (f value=13.003) grabbed value which is lesser than 0.05. It brings out the rejection of null hypothesis at 5 % and the existing statistical mean significant difference. SHG members with their PG degree gained the highest mean score of 3.99 in their individual development. Next to PG holders the UG holders come. They grabbed second highest mean score of 3.83 and delivered their enhancement level in individual development. SHG members who have completed their HSC level education have attained the mean score of 3. 78. Illiterate SHG members have received the meagre mean score of 3.29.

For Economical Empowerment: The obtained p value which is lesser than 0.05 depicts the rejection of null hypothesis at 5 % and the existing statistical mean significant difference between the SHG members of various literacy level and their empowerment level in economical empowerment (f value= 9.605) SHG members with their PG degree have gained the highest mean score of 4.19 which reveals their enormous economical empowerment. The UG holders come next. They have grabbed second highest mean score of 4.02 and delivered their enhancement level in economical empowerment. SHG members who have completed their HSC level education have attained the mean score of 3. 79. Illiterate SHG members have received the meagre mean score of 3.56.

Differences among the main occupation of the SHG members and their Level of Empowerment

The ANOVA is used to assess the presence of mean variations among different occupational level. Normally, this test is applied to know the existence of the differences among various groups' mean variation (more than two groups).

Null Hypothesis

HO - "Empowerment of the SHG members are not differing based on their Main occupation".

To test the null hypothesis, the ANOVA test is applied and the results are shown in the following table:

Table 3 Differences among the main occupation of the SHG members and their level of empowerment

Level of Empowerment	Employed	Farmer	Labour	Business	F-Value
Individual Development	3.56	3.72	3.60	3.98	2.947Ns
Economical Empowerment	3.92 a	3.19b	3.38b	4.21 a	8.256*

Source: Computed Primary Data

Note: * denotes significant level at 5%

NS denotes Not significant

'a' denotes subset 1 and 'b' denotes subset 2

The table brings out the results of ANOVA test conducted amongthe members of SHG in order to scrutinize the difference existing between the main occupation of the SHG members and their level of empowerment. Here the SHG members are divided into four major groups according to their occupation namely, employed, farmer, labour and business. Their level of empowerment growth is assessed under two main criteria such as individual development and economic empowerment.

For Individual Development: The obtained p value brings out that there is no statistical mean significant difference between the members of SHG with various occupation and their empowerment level in individual development (f value= 2.947)

For Economical Empowerment: The received t value of 8.256 depicts the existing statistical mean significant difference between the SHG members with different occupation and their level of economical empowerment (f value=8.256). Business personnel as SHG membershave grabbed the highest mean score of 4.21 and delivered their enhancement of Economical Empowerment. Next to Business personnel the employed SHG members come. Their Economical Empowerment is visible through the second highest mean score of 3.92. The SHG members as labours and farmers have grabbed the mean score of 3.38 and 3.19 respectively.

Relation between Skills and Empowerment of SHG members
H0 – There is no relation between Skills and Empowerment of SHG members.

Table No: 4 Relation between Skills and Empowerment of SHG members

Factor	Correlation	Administrative Skill	Financial Skill	Marketing Skill	Production Skill	Economical Empowerment
Individual Development	Pearson Correlation	.866**	.514*	.500	.686**	.628*
	Sig. (2-tailed)	.000	.043	.082	.010	.022
Economical Empowerment	Pearson Correlation	.821**	.818**	.911**	.856**	1
	Sig. (2-tailed)	.001	.001	.000	.000	

Note: **. Correlation is significant at the 0.01 level (2-tailed)
    *. Correlation is significant at the 0.05 level (2-tailed)

Pearson correlations to determine the relationship among SHG members of Individual development, Administrative Skills , Financial Skills , Marketing Skills , Production Skills and Economical Empowerment.

There is a strong Positive correlation between individual development and administrative skill, which is statistically significant (r = - 0.866, p< 0.001). Hence, it can be concluded that SHG members' Individual development increases in proportion to the increase in administrative skills.

There is an average Positive correlation between individual development and Financial skill which is statistically significant (r = - 0.514, p< 0.05). Hence, it can be concluded that SHG members' Individual development increases in proportion to the increase in financial skills.

There is an average Positive correlation between individual development and marketing skill, which is statistically significant (r = - 0.500, p< 0.001). Hence, it can be concluded that SHG members' Individual development increases in proportion to the increase in marketing skills.

There is a good positive correlation between individual development and production skill, which is statistically significant (r = - 0.686, p< 0.001). Hence, it can be concluded that SHG members' Individual development increases in proportion to the increase in production skills.

There is a good positive correlation between individual development andeconomical empowerment, which is statistically significant (r = - 0.628, p< 0.001). Hence, it can be concluded that SHG members' Individual development increases in proportion to the increase in economical empowerment.

There is a strong positive correlation between administrative skill and economical empowerment, which is statistically significant (r = - 0.821, p< 0.001). Hence, it can be concluded that SHG members' administrative skill increases in proportion to the increase in economical empowerment.

There is a strong positive correlation between financial skill andeconomical empowerment, which is statistically significant (r = - 0.818, p< 0.001). Hence, it can be concluded that SHG members' financial skill increases in proportion to the increase in economical empowerment.

There is a strong positive correlation between marketing skill and economical empowerment, which is statistically significant (r = - 0.911, p< 0.001). Hence, it can be concluded that SHG members' marketing skill increases in proportion to the increase in economical empowerment.

There is a strong Positive correlation between production skill and economical empowerment, which is statistically significant (r = - 0.856, p< 0.001). Hence, it can be concluded that SHG members' production skill increases in proportion to the increase in economical empowerment.

Suggestions

- The four skills that has been studied in the present research are administrative, financial, marketing and production skill. All these skills are factor in increasing the economic empowerment of the members of the SHGs. But among these four skills, financial skill and marketing skill are the major skills that have high influence in the economic empowerment. The SHGs can focus on not only these two skills, but all the four skills by following the above mentioned suggestions. This can help the member of the SHGs to improve their skills and economic empowerment.

- SHGs need a lot of support to survive and flourish. Therefore the government can bring together similar SHGs together through an MOU for sharing their technical knowledge and other resources. This can help all the SHGs that come together to work better. Working together is always better.

- The economic empowerment of the members of the SHGs has been a huge difference before joining the SHG and after joining the SHG. It shows that the SHGs can act as a tool to alleviate poverty. Therefore the government can create awareness programmes and encourage the common people to join the SHGs and improve their economic status. The awareness programmes can include the members of the SHG who have acquired high economic empowerment. This can act as a great motivating tool for the common people.

Conclusion

The present research has focused on the overall development of the self-help groups in the Indian context. The majority of the beneficiaries through the self-help groups are women. Therefore, it gains double significance to develop and improve the self-help groups, particularly in the Indian context where women are still subjugated to various forms of atrocities and suppressions. Therefore it is the need of the hour to empower women so that they can face the difficulties in their life. There are many ways through which the government has been trying to empower the women of the country, but activities of the government remains unsatisfactory and yet it should to reach the majority of the population. Therefore, the self-help groups started by the women themselves become very significant in this context they themselves come together and share their problems and find solutions to their problems collectively. Any work that is done collectively is deemed to succeed.

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