



A Study on Members Attitude towards Self Help Groups in Gobichettipalayam Taluk

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ABSTRACT

Attitudes are evaluative statements relating to objects, people or events and thus reflect how they feel about something. Attitudes relate to a more or less stable set of predisposition or opinion purpose involving expectancy of certain kind of experience with an appropriate response. Group and individual attitudes determine both qualities of performance and satisfaction levels that effectively are evaluated in this study.

The main aim of the study is to identify the relationship between the group members and also to find out their satisfaction level about services provided by NGOs. The study is very much useful to the SHG members for improving the confidence level among them. The researcher has drawn a sample 150 respondents for this study by using non-probability convenience sampling techniques and the statistical tools like percentage analysis, weighted average rank and chi-square test for the analysis of data.

From the analysis that, the majority of the group members were satisfied about the group working environment and most of the respondent were having confidence about their promoter.

KEYWORDS: Self help group, Non-profit organization, Empowerment, Challenging Role.

INTRODUCTION

Attitudes are evaluative statements relating to objects, people or events and thus reflect how they feel about something. Attitudes relate to a more or less stable set of predisposition or opinion purpose involving expectancy of certain kind of experience with an appropriate response

Organizing self-help groups emerged as a popular activity among the NGO's during 1990s. NGO's who lived amidst rural communities, closely observed and examined such women's activities visualized alternative paradigms to substitute the traditional women sangams so as to evoke active participation among all the members of the women groups. NGO's according to their competence organize SHGs numbering even up to 1000 in Gobichettipalayam region. Each group is restricted to 20 members so that effective participation could be ensured. Group and individual attitudes determine both qualities of performance and satisfaction levels that effectively are evaluated in this study.

OBJECTIVES OF THE STUDY

1. To identify self – help attitude among women folk in Gobichettipalayam Taluk.
2. To find out effective women's participation in their development programmes.
3. To evaluate the skill to perform the work that people have undertaken responsibility.
5. To identify people's wisdom and participation in groups for their betterment.

RESEARCH METHODOLOGY

Descriptive research design has been used in this study. The study is based on primary data. The primary data were collected by interviewing the respondents with the help of questionnaire. The population contains around 940 groups and each group has a membership of around 10 members to 15 members. The researcher has drawn a sample 150 respondents for this study by using non-probability convenience sampling techniques and the statistical tools like percentage analysis, weighted average rank and chi-square test for the analysis of data.

RESULT AND DISCUSSION:

The attitude of members towards their group members is examined with the help of percentage analysis. It is presented in the following table.

Table: 1

PERCENTAGE RESULTS OF VARIOUS ATTITUDE OPINION STATEMENTS

Opinion Statements	SA	A	UD	DA	SDA	TOTAL
Better work environment	20.67	50.67	11.33	12.67	4.66	100
Members can get ahead	25.33	50.00	5.33	11.34	8.00	100
Earnings are competitive	20.00	50.67	5.33	16.67	7.33	100
Women's Empowerment	26.67	56.67	5.33	8.00	3.33	100
SHG are offered various benefits	26.67	44.00	4.00	16.67	8.66	100
Work makes best use of members ability	17.33	54.00	6.67	13.33	8.67	100
Members role is challenging	20.67	50.67	10.00	15.33	3.33	100
Confidence about group promoter	20.67	50.00	8.00	13.33	8.00	100
Group member's expectation from others is fulfilled	21.33	56.67	6.00	12.67	3.33	100

The above table reveals that the percentage results of various attitude opinion statement, almost most of the respondents were agreed with the following statements like the present group is a better work environment to develop the rural area, members can get ahead in their group when they make the effort, group earning are competitive, group ensures women's empowerment, best use of their ability is made their SHG, members role in SHG is challenging, members have good confidence in their promoter and most of the members feel their expectation from other group members are normally fulfilled.

TABLE 2

WEIGHTED AVERAGE RANK FOR SATISFACTION LEVEL OF SERVICES

Factors	S	N	DS	Total	Rank
Financial Support	240	44	48	332	5
Lending	327	36	23	386	1
Benefit Schemes	273	52	33	358	2
Linkage	255	54	38	347	4
Administrative Development	273	34	42	349	3

The above table shows that the satisfaction level of services rendered to SHG among group members. Members are highly satisfied about lending process followed by creation of awareness about beneficial schemes, development of administrative skill, linkage and financial support.

TABLE 3
THE WEIGHTED AVERAGE RANK FOR SELECTED ATTITUDE STATEMENT

STATEMENT	SA	A	UD	DA	SDA	TOTAL	REMARK
Work Environment	155	304	51	38	7	555	II
Earning are Competitive	150	304	24	50	11	539	III
Ensure Women's Empowerment	200	340	24	24	40	593	I
Best Use of My ability	130	324	30	40	13	537	IV
Members Role is Challenging	155	304	45	46	5	555	II

The above analysis reveals rank order of selected attitude opinion statement, where in women's empowerment followed by good working environment, challenging role, competitive earning and use of abilities.

TABLE 4
RELATIONSHIP BETWEEN AGE GROUP AND PRETTY WORK ENVIRONMENT TO DEVELOP RURAL AREA

H0: There in no significant relationship between age group and work

Environment

Factors	Table Value	Calculated value	Significant Level at
Age/Work Environment	15.507	11.187	5 %

The above analysis shows that the calculated value of χ^2 is less than table value; hence the null hypothesis is accepted. It reveals that there is no significant relationship between age group of members and the work environment to develop rural areas.

TABLE 5
RELATIONSHIP BETWEEN AGE GROUP AND GET AHEAD IN THIS GROUP

H0: There is no significant relationship between age group and get a head in the Group

Factors	Table Value	Calculated value	Significant Level at
Age/get ahead In this group	15.507	6.75	5 %

It revealed there is no significant relationship between age group of members and member can get ahead in this group if they make the effort, because of the calculated value is less than the table value.

TABLE 6 : RELATIONSHIP BETWEEN AGE GROUP AND EARNINGS

H0: There is no significant relationship between age group and Self – help Group earnings.

Factors	Table Value	Calculated value	Significant Level at
Age/Group's Earnings	15.507	5.1257	5%

The calculated value of above analysis is less than the table value; hence the null hypothesis is accepted. So, there is no significant relationship between age group of members and the present group earnings rates are comparative with those of other groups.

TABLE 7
RELATIONSHIP BETWEEN AGE GROUP AND WOMEN'S EMPOWERMENT

H0: There is no significant relationship between age group and Women's Empowerment.

Factors	Table Value	Calculated value	Significant Level at
Age/Women's Empowerment	15.507	14.42	5 %

The calculated value of this analysis is less than the table value; hence it shows, there is no significant relationship between age group and women's empowerment.

TABLE 8
RELATIONSHIP BETWEEN AGE GROUP OF MEMBERS AND BENEFIT OFFERED BY NGO.

H0: There is no significant relationship between age group and benefit offered by NGO.

Factors	Table Value	Calculated value	Significant Level at
Age/Benefit Offered	15.507	3.9185	5%

The calculated value of chi – square test is less than the table value at 5 percent significant level, so the null hypothesis is accepted: Hence, there is no relationship between age group and the various fringe benefits the NGOs offer to group members.

TABLE 9
RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND USE OF MEMBERS ABILITY

H0: There is no significant relationship between Educational qualification and use of members' ability.

Factors	Table Value	Calculated value	Significant Level at
E.Q / Use of Earnings	21.026	29.2111	5 %

The calculated value of this analysis is higher than the table value, so the null hypothesis is rejected. Hence; there is a significant relationship between Educational qualification and best use of member's ability.

TABLE 10
RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND CHALLENGING ROLE.

H0: There is no significant relationship between Educational qualification and challenging roll.

Factors	Table Value	Calculated value	Significant Level at
E.Q/Challenged Role	21.026	10.2857	5 %

It revealed that there is no significant relationship between educational qualification and challenging role.

TABLE 11
RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND CONFIDENCE ABOUT PROMOTORS

H0: There is no significant relationship between Educational qualification and Confidence about promoter.

Factors	Table Value	Calculated value	Significant Level at
E.Q/Confidence About Promoter	21.026	9.8136	5 %

The calculated value is less than table value at 5 percent significant level, so the null hypothesis is accepted. Hence, there is no relationship between education qualification of members and confidence about promoter.

TABLE 12
RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND MEMBERS EXPECTATIONS.

H0: There is no significant relationship between educational qualifications and member expectation.

Factors	Table Value	Calculated value	Significant Level at
E.Q/Members Expectation	21.026	11.6447	5 %

The calculated value is less than the table value at 5 percent significant level, so the null hypothesis is accepted. Hence, there is no significant relationship between educational qualifications and member expectations.

FINDINGS

Most of the groups had members ranging from 10 to 12 members, 46.67 percent of respondents have been with the SHG for more than 3 years and 47.33 percent of respondents belong to the age group of 31 to 40 years.

40.67 percentages of respondents' monthly earning were from Rs1000 to Rs1500 PM, most of respondents were studied only at primary level and savings were the major motivating factor to join the member in SGHS

Majority of the group members were satisfied about the group working environment, 75 Percent of the members can get ahead in this group if they make the effort and most of the group members were comfortable about the group earnings and consider them competitive with those of other groups

More than 80 percentage of the respondents agree that women's s empowerment are handled fairly by the group, 70 percent of group mem-

bers are aware about the various fringe benefits the SHGs are offered and above 70 percentage of the respondents are making the best use of their ability.

Majority of the respondents feel their role is challenging but not burden to others, nearly 70 percent of the respondent were having confidence about their promoter and 82 percent of the group members are able to easily exchange their feeling with other members.

77 percent of the respondents state they easily understood about group members expectation, lending services is the 1st rank, awareness generation is the 2nd rank, help provided for administration is 3rd ranked.

There was no significant relationship between age group with work environment, progress, Earnings, women's empowerment and benefits.

There was no significant relationship between educational qualification and challenging member's role, confidence about promoters and there was proper relationship between educational qualification and member's abilities.

Suggestions

1. The promoter must create awareness about saving facilities, additional income and Self - employment to the public as well as group members.
2. The SHG should support in increasing their financial services to the member.
3. The group members should try to increase interaction with others and should feel free to exchange their opinion to other member.
4. Members need to increase their confidence on others
5. SHG members are to have increasing awareness on the level of various facilities offered by Government and NABARD.
6. Active participation and economic empowerment of members will be needed for better relationship.

Conclusion

The aim of the present study was to identify the confidence level among the self-help group members in Gobichettipalayam Taluk. It was properly evaluated by the different types of analysis, Members attitude of the SHG have been identified and ranked. Finally it is recommended that certain important ideas are given to improve the SHG member's attitude.

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