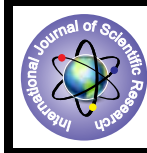


## A Case Study of Self Help Group Under Pala Social Welfare Societies



### Economics

**KEYWORDS :** Self help group, Social Welfare Societies, Population, Micro Finance, Empowerment

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### ABSTRACT

*The nations are assigned the status as developed, developing, less developed, under developed, backward, third world etc with the help of these indicators. Development is generally used from the perspective of growth but now it has become an independent concept. It is a liberating process with qualitative change and quantitative growth. In this process the already excluded and subordinated social groups not only transform their physical environment, but also gain power over their economic and political environment and over the knowledge, skills and other resources. Thus focus of the development objectives are shifted from economic growth to social emancipation in relation to the complex transformation from domination, subordination and exploitation. The present paper find out the self help group under Pala social welfare societies. A sample of 50 respondents selected in Pala social welfare societies, Kerala on the basis of convenient sampling technique. The data were collected by direct structured interview using questionnaire. The results revealed that the women development is positively and significantly related to demographic variables.*

### INTRODUCTION

As far as women issues are concealed India adapted welfare oriented approach. After Independence, Five Year Plans are framed by the Indian Government with broad goals. The development approaches for women introduced at the international level created awareness among the developing nation to make the women to participate in the development process. The Indian Government recognised the tapping of human resources of women only in the mid seventies of the last century. Only after 24 decades of Indian independence, the Government machinery recognised women of rural areas as well as urban areas as the beneficiaries of the welfare measures. Till fifth five year plan, women were not 'recognised as the beneficiary of the development plans. For the first time in the fifth plan, integrated welfare with development approach was introduced where there was a shift in the approach. In the sixth plan the approach was expanded as a multidisciplinary approach with focus on health, education and employment. In the seventh plan women were moved to the status of beneficiary and schemes are framed specifically for women and they receive the direct benefits. Eighth five year plan marks a definite shift from 'development' to 'empowerment' of women. The first five year plan (1951-56) has allotted an amount of four crore rupees for the needs of women and children, whereas in the eighth plan (1992-97) the plan outlay has gone up to Rs.2,000 crores and which is for women development through empowerment. From then women become the participating agent in the development paradigm.

### STUDY REVIEW

Every research work is in position to undergo to find out the research gap and hence following reviews are collected. Devika and Bijnitha Thampi (2014) critically assess the claims of the Kerala Government's poverty eradication programme, the Kudumbashree, which combines a micro-finance model with other elements through critical feminist lenses. The study also tries to establish the 'micro-finance revolution' in Kerala within the larger historical trajectory of successive 'regimes of empowerment' in order to understand the different political stakes and their implications for gender politics. Kudumbashree is described as a 'woman-oriented' poverty eradication 'mission'. Women are regarded as the major agents of change in the Kudumbashree not only for their assured repayment rate but also they are identified as more vulnerable among the poor; implicitly, a greater responsibility/ concern for the well being of the family is assumed to exist among women. The study states about 'virtuous spiral' through women accesses to micro-credit and seems to lead

to more well being of the families leading to greater bargaining power for women within the household, which then seems to lead to greater empowerment in the public as a group. The way to expand the women into the virtuous spiral is to increase women's participation in self-help groups (SHGs). Thus this research paper finds out a case study of self help group under Pala Social Welfare Societies with demographic variables.

### RESEARCH METHODOLOGY

The research methodology here has been proposed to deal with research techniques and methods applied in collection of data, so that the researcher can use this procedure to complete the study. The researcher feels that it is the right time to take this study, because at present self-help group members in Pala Social Welfare Society promoted by the non governmental organization – The Pala Social Welfare Society and it is at the main aim of the organization is Liberation of the poor and marginalized through a process of empowerment. The main focus given in the study is to analyse the role of self help groups in community development with special reference to working area of The Pala Social Welfare Society.

### OBJECTIVE OF THE STUDY

To study of Self help group under Pala social welfare societies between women development and demographic variables.

### RESEARCH DESIGN

The study intends to find out the consequences of the Self-Help strategy for the development of community. Hence explanatory research design is adopted for this study. The study was conducted among self-help groups' members promoted by The Pala Social Welfare Societies using explanatory research design. Researcher has clearly specified the problem and developed appropriate design and data collection instrument, the text stop in the research process is to select those elements from which the information will be collected. The required information of sampling method may collect any scientific enquiry. The sampling technique adopted in the study was simple random sampling. Simple random sampling is one which each possible sample of different units have an equal choice of being selected, which also implies every members of population has an equal choice of selection in to the sample among the SHG members promoted by the Pala Social Welfare Societies in Kerala. The relevant primary data were collected from the SHG members. The researcher visited each selected regions and met the respondents. Before the collection of data, the purpose and importance of investiga-

tion were explained to them. The respondents were encouraged to give free and frank information. The relevant data were collected from them by establishing a good rapport. By and large, respondents gave freely their responses. They extended full co-operation in successful data collection. The relevant secondary data were collected from the various government reports, such as reports of the District Rural Development Agency, Director of Statistics and the statistical report of Community Development.

## DISCUSSION AND RESULTS

This paper furnishes the analyses and interpretation of the collected data for "A Case Study of Self Help Group under Pala Social Welfare Societies". Various statistical procedures such as correlation and regression analysis were applied.

**Table 1 Stepwise regression analysis predicting women development under Pala Social Welfare Societies**

| Sl.No | Step/Source        | Cumulative R <sup>2</sup> | ΔR <sup>2</sup>    | Step t | P    |
|-------|--------------------|---------------------------|--------------------|--------|------|
| 1.    | Income             | 0.019                     | 0.016 <sup>*</sup> | 2.626  | 0.01 |
| 2.    | Educational status | 0.034                     | 0.028 <sup>*</sup> | 2.246  | 0.01 |

Source: Primary data

\* P < 0.01

Constant value = 22.005

The variables namely income and educational status have contributed significantly predicting women development under Pala Social Welfare Societies. The R<sup>2</sup> value for income is 0.019, which is statistically significant. The second variable educational status when added to income increases the R<sup>2</sup> value to the extend of 0.034. The t-ratio for the increases in R<sup>2</sup> is statistically significant.

**Table 2 Correlation between the women development under Pala Social Welfare Societies and demographic variables (N=50)**

| Demographic variables | Women Development |
|-----------------------|-------------------|
| Age                   | -0.147**          |
| Income                | 0.117*            |
| Educational status    | 0.138**           |
| Type of family        | 0.200**           |
| Size of family        | 0.115*            |

Source: Primary data

\* Significant at 0.01 level

\*\* Significant at 0.05 level

Women development is positively and significantly related to income (0.117\*), educational status (0.138\*\*), educational status (0.138\*\*), type of family (0.200) and size of family (0.115\*) of SHG women. Though does show a significant relationship, it is negatively related to age (-0.147\*\*).

## SUGGESTIONS

The single point focus of the Pala social welfare societies: savings, loan and credit is to be delinked and invested with more transformative agenda, such as finding innovative ways of improving women's situation economically, challenging social inequality, improving women's voice in public sphere and so on. Then only the SHGs could prove to be more effective vehicles for women empowerment. Micro finance with literacy and empowerment will be more effective. Initiation of trainings for income generation programs are to be continued with providing avenues for marketing of their own products. Pala social welfare societies should ensure the participation of the members in all the activities of their groups with their own interest. Federation of Pala social welfare societies must be formed on hierarchical basis that is may be at the taluk level and district level federation, and finally at the State level federation. There may be periodical monitoring system and their recommendations may be used for sustainable development of the organization and their members. Net working learning and exchanging with other organizations may develop appropriate forms of interaction that is attitudes, behaviour and communication and co-operation at all levels.

## CONCLUSION

In the present study Pala social welfare societies membership help women to realize their power within. Women consider village development activities as secondary and they give importance to the family. Women in rural India hesitate to come together at the regional, state or national level. Owing to patriarchal structure of the society, religious dogmas and cultural barriers, women find it difficult to articulate themselves at the societal levels. Attitude of women to visualize the world through the family should change for the holistic development of women with the empowerment strategy. Socialization of women in the rural areas of India make women to consider family as the primary social institution. This limits the vision of women to think broadly. Consciousness of women is to be changed and triggered for the better outcome of the Pala social welfare societies. Pala social welfare societies have started working constructively for women economic, personal and at the familial levels and that should be amplified, stretched and widened at the community and societal levels for the total empowerment of all women.

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