

CHAPTER – V

SOCIO – DEMOGRAPHIC AND PSYCHOLOGICAL CHARACTERISTICS OF THE RESPONDENTS

SECTION - I

This chapter presents the findings of the research study. It has been divided into five sections. Section I deals with the findings of socio-demographic and psychological characteristics of SHG respondents. Section II is devoted to the findings of economic empowerment. Section III examines the components of empowerment. Section IV deals with the effect of age and education on socio-psychological variables and components of empowerment, Section V is devoted to the findings of the group variables.

For countless centuries women in India have been subordinated to men and socially oppressed. The various religious practices in India as well as the personal laws based on them, confined women to a status inferior to that of men. But Self-help groups are steadily bringing a silent revolution in the empowerment of women.

Self-help group are key elements for the empowerment of rural women which help them to improve their socio-demography conditions and possession of small credit assets. In the present study, the socio demographic and psychological status scale of the following items describes the distribution of SHG members by age, religion, caste, educational status, marital status, type of house, type of family,

family size, land holding etc., and also the level of participation of SHG members in various aspects like training, social participation, extension participation, mass media contacts, decision-making in family and community, attitude towards self-employment, Credit orientation, Perception about SHGs, Self-esteem, Cosmopoliteness for the 400 respondents who were selected from Thanjavur and Tiruvarur districts.

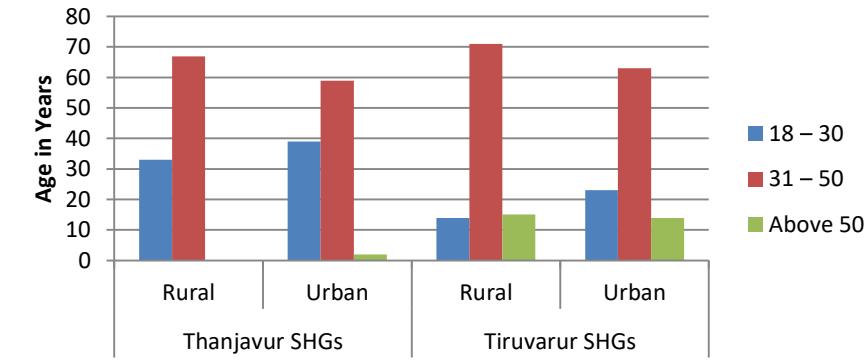
Age

Age is one of the important variables in the understanding of an individual's location and status in the society. The sample constituted women of 18 years and above. The detail break up of the sample by age is given in Table 5.1 and Fig. 5.1.

Table 5.1
Percentage distribution of the respondents by Age

Age (in Years)	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
18 – 30	33	39	14	23
31 – 50	67	59	71	63
Above 50	-	2	15	14
Total	100	100	100	100

Figure 5.1
Percentage distribution of the respondents by Age



It may be seen from Table 5.1 that in Thanjavur district 67 per cent of the rural women belonged to middle age group and 33 per cent belonged to young age group, in urban area 59 per cent belonged to middle age and 39 per cent belonged to young age group and a negligible per cent, (2%) belonged to old age. Majority of the respondents in Tiruvarur. SHGs were in the age of 31-50 years, of that 71 per cent were in rural area and 63 per cent were in urban areas, while the remaining 14 per cent belonged to young age group in rural SHGs and 23 per cent in urban groups. It may also be seen that 15 per cent of the rural SHGs and 14 per cent of urban SHGs were above 50 years. In both the groups, majority of SHGs belonged to middle age group. Also in the present scenario of unemployment, people belonging to young and middle age group are coming forward prepared to take risks for their economic development which will finally lead to their empowerment. The results are diagrammatically represented in Fig. 5.1.

Caste

In the Indian social system, caste plays an important role. The individual behaviour in respect of eating, reading and listening and interaction between one another and a host of individual activities are affected by the caste of the individual. Inspite of the dynamics of social system, caste still plays a crucial role in several walks of life.

For the purpose of the present study, on the basis of caste, SHG members are divided into three categories viz, OC, BC, SC and others.

From the Table 5.2 it may be seen that majority of SHG members selected for the study belonged to backward castes in both the districts. Among Thanjavur SHGs 79 per cent of rural SHGs and 63 per cent o the urban SHGs were from backward castes while the remaining SHGs belonged to OC (6%) in rural and (27%) in urban groups where as 15 and 10 per cent belonged to SC category. In Tiruvarur, 49 per cent of Rural SHGs and 64 per cent of urban SHGs belonged to backward castes followed by 35 per cent rural and 20 per cent from urban SHG groups belongs to scheduled caste. consequently, the members profile indicates the same pattern of more number of members from backward castes followed by SCs and other castes.

Table 5.2
Percentage distribution of the respondents by Caste

Caste	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
OC	6	27	16	16
BC	79	63	49	64
SC / ST	15	10	35	20
Total	100	100	100	100

Religion

Like the caste, religion is also a powerful and influential force with a significant effect on the human behaviour. In India, majority of the people belongs to Hindu religion. The other religions includes Christians, Muslims, Sikhs and Buddhists. Hence, for the purpose of the study, the respondents were divided into three religious groups viz., Hindus, Muslims and Christians.

The data in Table 5.3 show the distribution of SHG women by their religion. It may be seen from the data in both districts of Thanjavur and Tiruvarur, majority of the Hindus i.e., 94 per cent in rural and 78 per cent in urban Thanjavur, and 93 per cent in rural and 91 per cent in urban Tiruvarur. On the other hand 23 per cent from Thanjavur and 15 per cent from Tiruvarur was Muslims and only negligible percentage (5%) of SHGs members in Thanjavur were Christians.

Table 5.3
Percentage distribution of respondents by Religion

Religion	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Hindus	94	78	93	91
Muslims	1	22	7	8
Christians	5	-	-	1
Total	100	100	100	100

Educational Status

Education is the key which opens the door to life, develops humanity and promotes national development. Education can be an effective tool for women's empowerment. It enables rural women to acquire new knowledge and technology required for improving and developing their tasks in all fields.

In order to understand the role of education and participation in SHG, data pertaining to level of education of SHG members was collected and presented in Table 5.4.

The results indicate that in Thanjavur 22 per cent of rural SHGs had high school education while three-fourths of the respondents had below high school education. In case of urban SHGs 55 per cent had high school education and remaining (45%) had less than high school education and on the whole a greater proportion (31%) of rural SHGs, and a small proportion of urban SHGs in Thanjavur were illiterates. It is noticed that among Tiruvarur SHGs 57 per cent of rural SHGs and

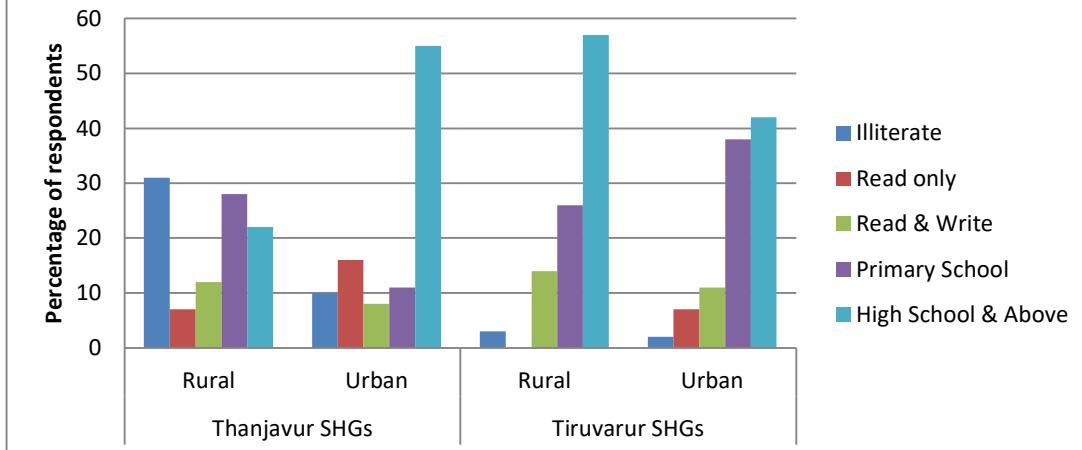
42 per cent in urban SHGs had high school education. A very small per cent of (3%) rural and (2%) in urban SHGs were illiterates. Trend could be seen in the results. The results are depicted in Fig. 5.2.

Table 5.4
Percentage distribution of the respondents by Educational Status

Education	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Illiterate	31	10	3	2
Read only	7	16	-	7
Read & Write	12	8	14	11
Primary School	28	11	26	38
High School & Above	22	55	57	42
Total	100	100	100	100

Whereas in Thanjavur SHGs the incidence of illiteracy was more it may be recalled that out of 200 respondents, nearly 41 reported to be illiterate. It may also be observed that the participation in SHGs facilities access to literacy programmes that was in vogue in the district. Therefore, atleast one Functional literacy centre should be opened in each village panchayat area with the objective of making all rural farm women functionally literate. The trend could be seen Fig. 5.2.

Figure 5.2
Percentage distribution of the respondents by Educational Status



Marital Status

Marriage is considered to be a social obligation for women in Indian Society and the married are regarded with graceful status. Hence, the data pertaining to the marital status of the SHG women was also collected and presented in Table 5.5.

Table 5.5
Percentage distribution of respondents by Marital Status

Marital	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Single / Unmarried	4	21	12	9
Married	93	74	76	76
Widowed	3	1	7	10
Divorce	-	4	5	5
Total	100	100	100	100

In Thanjavur SHGs, 93 per cent of Rural SHG members were married and among the married three per cent were widows, and a negligible per cent (4%) were unmarried. Among urban SHGs, 74 per cent were married, 21 per cent were unmarried, four of them were separated and only one member reported as widowed. In Tiruvarur SHGs, 76 per cent of each of the urban and rural SHG women were married, while the remaining 12 rural and 9 were unmarried. Twelve rural and 15 urban respondents were neither separated nor widowed.

Type of Houses

Ownership of a house of any type gives a sense of security and belonging to the members. House is a source of self-esteem and dignity to the members. Ownership of a house promotes sanitation and healthy upbringing of children. The respondents were distributed by type of house they owned and was presented in Table 5.6.

The data show that a greater proportion of the respondents in both the districts were living in tiled houses, while the remaining 21 per cent of rural SHG, 57 per cent of urban SHGs in Thanjavur 11 per cent rural and 38 per cent of urban SHGs in Tiruvarur were living in terraced houses, where as a negligible per cent (5%) in Thanjavur and 10 per cent in Tiruvarur. (both rural and urban together) live in Thatched houses.

Table 5.6
Percentage distribution of respondents by Type of House

Type of Houses	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Terraced	21	57	11	38
Tiled	74	43	82	59
Thatched	5	-	7	3
Total	100	100	100	100

Type of the Family

The type of family refers to the family being nuclear or joint or extended. The joint family system is a characteristic feature of the Indian Society, which is a very old institution of India. A joint family generally has an elderly male as the head of the family and other male and female members are subordinates to him. In other words, joint family is composed of two or more couples and their children including older persons related to them. The nuclear family is defined as the family consisting of husband, wife and unmarried children. The joint and extended family system is disintegrated due to increase in population and the spread of individualistic ideas in India.

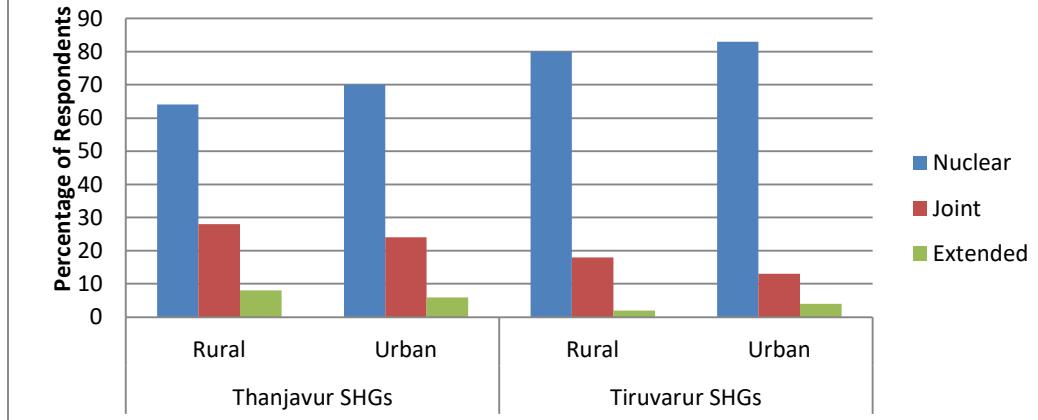
SHG respondents selected for the study were divided according to their family type and three major family structures were observed in the study area i.e., Nuclear, joint and extended type. The results are depicted in Fig 5.3.

Table 5.7
Percentage distribution of the respondents by Type of Family

Type of Family	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Nuclear	64	70	80	83
Joint	28	24	18	13
Extended	8	6	2	4
Total	100	100	100	100

The data reveal that predominant number of respondents in both the districts (64 rural and 70 per cent urban in Thanjavur and 80 rural and 83 per cent urban SHGs in Tiruvarur were reported to be nuclear families and 28 and 20 per cent in Thanjavur had joint families while a negligible per cent (8 and 6%) belonged to extended families. Among Tiruvarur SHGs 18 and 13 per cent were from joint family system and 2 and 4 per cent were from extended families. It may be concluded that people are influenced by the individualistic ideas and opt for nuclear family system.

Figure 5.3
Percentage distribution of the respondents by Type of Family



Family Size

Since the type of family provides only a social phenomena, an attempt has also been made to collect information on number of members in a given family of the respondents so that the influence of family size on different aspects related to SHGs can be observed. The data was analysed in this regard and is presented in Table 5.8.

Table 5.8
Percentage distribution of respondents by Family Size

Family Size	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Below 4	54	58	62	70
5 – 6	44	27	34	27
Above 6	2	15	4	3
Total	100	100	100	100

It may be seen that a higher percentage of the respondents in both the districts had 1-4 members in their family. i.e., 54 and 58 per cent in Thanjavur district 62 and 70 per cent among Tiruvarur SHGs 47 and 27 per cent in Thanjavur and 34 and 27 per cent in Tiruvarur had 5-6 members in their households and a negligible 2 per cent and 15 per cent among urban SHGs in Thanjavur while in Tiruvarur 4 and 3 per cent had above 6 members in their households. The results also indicate that majority of the respondents had less than 4 members in the family 34 and 27 per cent in Tiruvarur as the joint and extended family system was being eroded and nuclear family set up were on the increase.

Land-holding

Land adds to the economic and social status of the persons. The respondents were divided based on the land holdings and is presented in Table 5.9.

With regard to landholding, it is clear from Table 5.9 that majority of the respondents among Thanjavur SHGs (93 & 67%) and 66 and 76 per cent of the SHG members were possessing land below five cents, and a negligible per cent (4 & 7%) in Thanjavur and 11 per cent in Tiruvarur had above 10 cents. The remaining 3 and 26 per cent of Thanjavur SHGs and 34 and 13 per cent of Tiruvarur SHGs, respondents were owning land between 5 to 10 cents.

Table 5.9
Percentage distribution of respondents by Landholding

Land – holding	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Below 5 cents	93	67	66	76
5 – 10 cents	3	26	34	13
Above 10 cents	4	7	-	11
Total	100	100	100	100

Occupational Status of Husbands

Occupation is regarded as an indicator of social status. The nature of occupation and the degree of participation in the respective occupations, however, decides the level of social status of an individual. Occupational status was divided into three categories viz., Agricultural labourers, non-agricultural labourers, business and others.

Data on occupational status is presented in Table 5.10.

The major source of income of SHG households was from the nature of work of the male members i.e., husband, father or children undertaken in the family. The data in Table 5.10 show that among Thanjavur SHGs, more than three-fourths of the respondent's spouses were non-agricultural labourers like coolies, masons and labourers in construction work. More than half of the respondent's spouses (18 & 46%) were engaged in business, specifically in weaving and handlooms. The remaining 29 per cent of the rural SHG spouses and 12 per cent urban SHGs were engaged in farming and agricultural activities. In Tiruvarur among rural SHGs 42% of rural SHG spouses

were engaged in agricultural operations followed by 38 per cent in non-agricultural activities and 20 per cent in business and other activities. Among urban SHGs 38% were agricultural labourers followed by 24 per cent in business and the remaining 49 per cent in nonagricultural labourers.

Table 5.10
**Percentage distribution of respondents by Occupational Status of
the husbands / others**

Occupational Status of the husbands / others	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Farming / Agricultural labourers	29	12	42	38
Non-Agricultural labourer (coolie, masson, etc.)	53	34	38	49
Business & others	18	46	20	24
Total	100	100	100	100

Annual Income

The financial status of the family plays an important role to play in terms of participation of self-help groups, and as such an attempt has been made to collect the information on yearly income status of the respondents selected for the study and is presented in Table 5.11.

It was found that slightly more than three-fourths of the Thanjavur respondents were having an income between Rs.10,000 to 25,000 per annum, followed by 32 members whose income was

between Rs.25,000-35,000 and only seven respondent's income was above Rs.35,000 per annum. In Tiruvarur the total rural SHG members 70 per cent had a family income of Rs. 10,000-25,000 per annum followed by 26 per cent whose income ranges from Rs.25,000 to Rs.35,000 and only 4 per cent of the respondent's income was above Rs.35,000. Among urban SHGs 78 per cent of the SHG members income ranged between Rs.25,000-35000, 10 per cent of the SHG members income was above Rs.35,000.

Table 5.11
Percentage distribution of respondents by Annual Income

Annual Income (in Rs.)	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
10,000 – 25,000	81	80	70	78
25,000 – 35,000	12	20	26	12
Above 35,000	7	-	4	10
Total	100	100	100	100

It may be recalled that members having income below Rs.18,000 are often considered as people living under BPL, category and also people having the income up to Rs.24,000 (per annum) were also considered as poor. Keeping this in view, it may be concluded that majority of the respondents both in Thanjavur and Tiruvarur belonged to very poor and poor households. Thus, SHGs like DWCRA/SGSY has been successful attracting the attention of poor and very poor households in the study area.

Training

It refers as the number of trainings in various production activities undergone by the SHG beneficiaries during the last three years. Emphasis is laid on training programme of functionaries under the DWCRA. Rural development institutes at the central level like NIRD, at the State level DRDA and at the district DIC provides training facilities for the SHGs respondents.

Table 5.12

Percentage distribution of respondents by number of training programmes attended

Training	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
One Training	54	20	45	30
Two Training	20	40	30	10
Three or more	26	40	25	60
Total	100	100	100	100

The distribution pattern of the SHG members based on their training revealed that in the case of Thanjavur SHGs, nearly 54 per cent of rural SHGs attended one training and 20 per cent attended two trainings, 26 per cent attended more than three trainings programmes. In the urban SHGs, 40 per cent had attended two training and other 40 per cent attended more than three training programmes. Among Tiruvarur SHGs 45 per cent of rural SHGs attended one training, 30 per cent attended two trainings and 25 per cent participated in more than three training programmes. In the urban groups 60 per cent attended more than three trainings, 30 attended only one training programme and 10 per cent attended two training programmes.

Social Participation

Social participation is defined as the extent of participation in various formal social institutions either as a member or as an office bearer.

Table 5.13

Percentage distribution of the respondents by Social participation level

Social Participation	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Member of one organization	99	100	91	96
Member of more than one organization	1	-	9	4
Total	100	100	100	100

With regard to social participation, it was found that 99 per cent of the rural SHG respondents among Thanjavur were members of only one organization i.e., women SHG. Similarly 100 per cent of the urban SHGs were members of one organization only. In Tiruvarur, 91 per cent of Rural SHG members and 96 per cent of urban SHGs were members of one organization only.

Extension Participation

Extension participation was operationally defined as the extent of participation by SHG members in various extension programme / activities conducted in the area during the previous year. The participation of each respondent in extension programme whenever conducted during the previous year was used to arrive at extension participation score. The results were depicted in Fig 5.4.

It may be seen that the level of extension participation of rural and urban SHGs of Thanjavur and of Tiruvarur SHGs was low.

Table 5.14
Percentage distribution of respondents by Extension Participation

Extension Participation	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	91	46	46.92	74	49	13.198
Medium	-	-		-	-	
High	9	54		26	51	
Total	100	100		100	100	

John (1991) found that more membership in groups itself had enhanced the extension participation of the members and that extension participation had positive and significant influence on adoption of paddy cultivation practices.

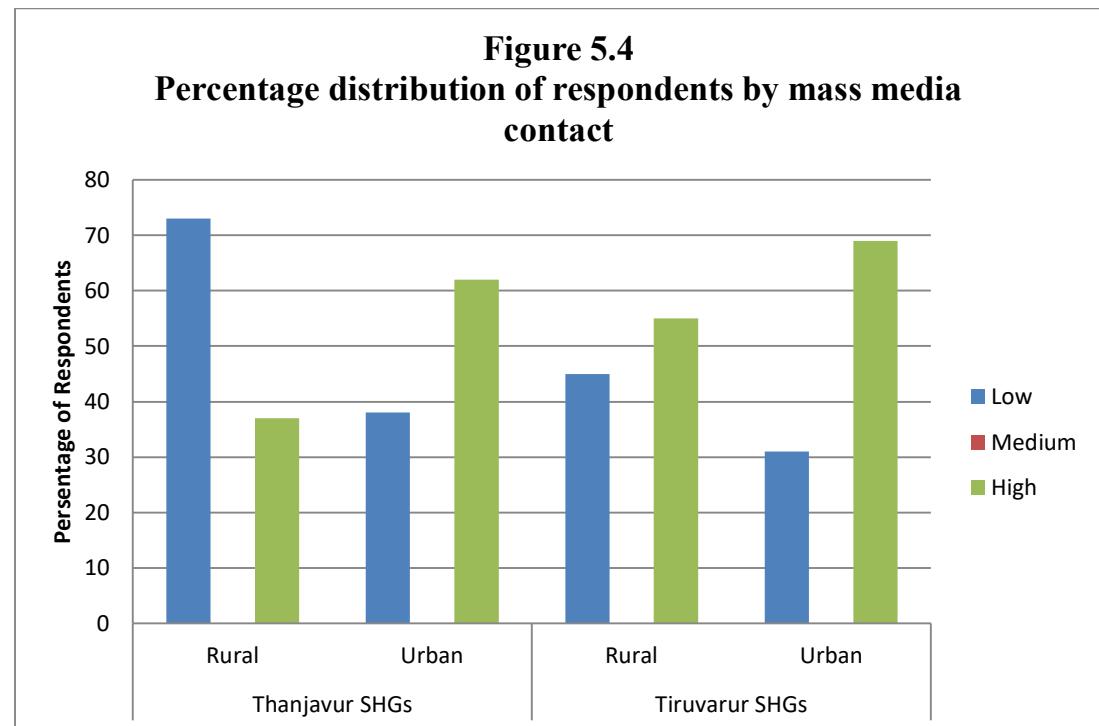
Mass Media Contact

Mass media contact is operationally defined as the extent to which a rural women is exposed to different mass media communications such as Radio, newspaper and Television.

Table 5.15
Percentage distribution of respondents by mass media contact

Mass Media Contact	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
	Low	38		45	31	
Medium	-	-	24.08*	-	-	4.16*
High	37	62		55	69	
Total	100	100		100	100	

* Significant at 0.05% level



It could be seen from Table 5.15 that among Thanjavur SHGs 73 per cent of the rural SHGs have low mass media contact and more than one-fourth of the respondents 37 per cent had high mass media contact. In the case of Tiruvarur SHGs nearly half of rural SHGs (45%) had low mass media contact. There is much difference between rural and urban SHGs of Thanjavur when compared with Tiruvarur. Because of the literacy rate in Tiruvarur most of the households subscribed for atleast one news paper and every family possess radio or television and naturally their mass media contact will be high.

Credit Orientation

Credit orientation is operationally defined as the favourable and positive attitude of an individual rural women towards obtaining credit from institutional sources for self-employment.

Table 5.16
Percentage distribution of respondents by credit orientation

Dimension	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	41	34	1.204@	17	15	1.149@
Medium	41	48		46	47	
High	18	18		37	38	
Total	100	100		100	100	

@ Not Significant

The distribution pattern of the respondents based on their credit orientation revealed that in case of Thanjavur Self-help groups and Tiruvarur self-help groups, there is no significant differences with regard to credit orientation. In case of Thanjavur Self-help groups, nearly 75 per cent of (both rural and urban SHGs) respondents had low credit orientation. Since credit orientation is an important precursor, all the groups have a fairly good representation.

Attitude towards Self-employment

Attitude towards self-employment is operationally defined as the degree of positive or negative feeling of rural women towards self-employment.

Table 5.17
Percentage distribution of respondents by attitude towards self employment

Attitude towards self employment	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	77	40	28.195*	-	2	2.993@
Medium	23	60		42	48	
High	-	-		58	50	
Total	100	100		100	100	

* Significant at 0.05% level @ Not Significant

A critical review of the data shows that among Thanjavur SHGs, majority of the rural SHGs got low scores with regard to attitude toward self-employment. In the case of Tiruvarur SHGs no significant difference was found between urban and rural SHGs, with regard to attitude towards self-employment.

More than half of the respondents had high scores. In this present context of extreme unemployment, the only alternative for income generation is to take-up self-employment where initial investment is less and can be taken up with the available resources.

Decision-making in family and community

The respondents were distributed by decision making in family and community activities.

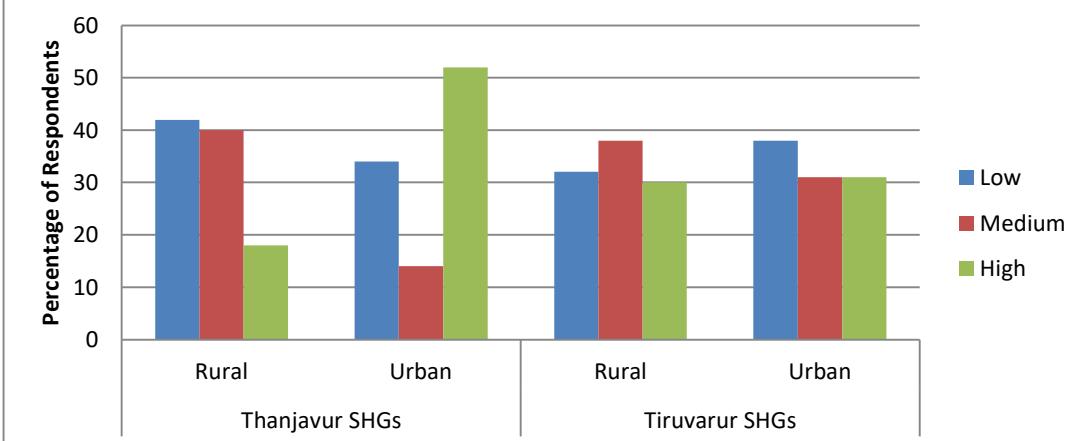
Table 5.18
Percentage distribution of respondents by decision making in family and community

Decision making in family and community	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
	Low	34		32	38	
Medium	40	14	29.87*	38	31	1.241@
High	18	52		30	31	
Total	100	100		100	100	

* Significant at 0.05% level @ Not Significant

The data indicate that in case of decision making in family and community among Thanjavur rural SHGs, 42 per cent had low level of decision making family and community followed by 40 per cent with medium level of decision-making and 18 per cent with high level of decision-making in family and community. Where as among urban SHGs, 52 per cent had high decision making in family and community and 34 per cent had low and 14 per cent had medium level of decision making capacity. There is no significant difference between Tiruvarur rural and urban groups. Nearly three-fourths of SHG members of Thanjavur and 70 per cent SHGs of Tiruvarur had low decision making in family and community. This may be due to the reason that the members of group might be far away from the sources of information along with their chances in meeting and contacting others. The trend is depicted in Fig. 5.5.

Figure 5.5
**Percentage distribution of respondents by decision
making in family and community**



Perception about Self-help Groups

Perception is a process of becoming aware of objects or events by means of sensory operations.

Table 5.19
Percentage distribution of respondents by perception about self-help groups

Perception about self-help groups	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	42	34	29.87*	32	38	1.241@
Medium	40	14		38	31	
High	18	52		30	31	
Total	100	100		100	100	

@ Not Significant

Perusal of Table 5.19 reveals that majority of the Thanjavur SHGs (94 & 95%) were in the low category and only a negligible per cent belonged to high perception score. As these rural women in Thanjavur did not involve in any self-employment training programmes and hence had very low perception about self-help groups. They lack interest in attending training programmes. But in case of Tiruvarur, more than half of the respondents (62 & 56%) had high scores. High perception about one's group energises the group members to push the group to better stability. But the difference between the two groups is not significant. Table 18 presents the comparative view of the perception levels of the SHGs beneficiaries of both Thanjavur and Tiruvarur.

Self-esteem

Self-esteem was measured using a standardized instrument used by Seema (1997) with minor modification. The inventory was constructed making use of Self-reporting method.

Table 5.20
Percentage distribution of respondents by self-esteem

Self-esteem	Thanjavur		χ^2	Tiruvarur		χ^2		
	SHGs			SHGs				
	Rural	Urban		Rural	Urban			
Low	72	22	58.46*	1	6	8.605@		
Medium	23	73		39	52			
High	1	5		60	42			
Total	100	100		100	100			

* Significant at 0.05% level @ Not Significant

A glance through Table 5.20 reveals that there is significant difference between Thanjavur rural SHGs and Thanjavur urban SHG with regard to Self- esteem score 72 & 22%). Most of the rural SHGs had low scores in Thanjavur when compared with urban SHGs and 73 per cent of urban SHGs got medium scores, while only negligible per cent had high scores (1 and 5%). In Tiruvarur SHGs, significant difference was not found between rural and urban SHGs. Majority of the respondents (60%) in rural SHGs got High scores as 42% in urban SHGs. A negligible per cent (1 and 6%) had low scores.

Cosmopoliteness

Cosmopoliteness is operationally defined as the degree to which a rural women is oriented to her immediate outside social system.

It is evident from the Table 5.21 that nearly half of the respondents of Thanjavur SHGs got low scores with regard to cosmopoliteness and the remaining half of the respondents (48 & 50%) had high scores. Whereas among Tiruvarur SHGs, more than half of the respondents i.e., 68 and 70 per cent had low scores and 32 per cent of rural SHGs and 30 per cent of urban SHGs got high scores. Cosmopoliteness refers to the tendency of the SHG members to be in contact with outside village on the belief that all the needs of an individual cannot be met within his own village.

Table 5.21
Percentage distribution of respondents by cosmopoliteness

Self-esteem	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	52	59	0.125@	68	70	0.094@
Medium	-	-		-	-	
High	48	50		32	30	
Total	100	100		100	100	

@ Not Significant

Hence, the hypothesis that ‘there is no significant difference in the socio-demographic and psychological characteristics of SHG women beneficiaries in Thanjavur and Tiruvarur is rejected.

SUM UP

Majority (67% and 59%) of the rural and urban SHG respondents of Thanjavur, 71 per cent and 63 per cent of rural and urban SHG respondents of Tiruvarur were in the age group of 31-50 years. Majority (94% and 78%) of the SHG respondents in Thanjavur, (93% and 91%) and of Tiruvarur were Hindus. A high proportion (79% and 63%) of the SHG respondents in Thanjavur and nearly half of the (49% and 64%) SHG respondents in Tiruvarur belonged to backward castes.

Majority (79% and 45%) of the rural and urban SHG respondents in Thanjavur had education below high school level. In case of Tiruvarur, a comparatively small proportion (43% and 58%) had below high school education. About one-third in Thanjavur (31%) of rural SHGs and 10 per cent of urban SHGs were illiterates. Tiruvarur SHG respondents were better educated as compared to Thanjavur SHG respondents.

Majority of the respondents (93% and 73%) of Thanjavur SHGs (76%) of Tiruvarur SHGs were married. A great proportion (74% and 43%) of Thanjavur SHGs were living in tiled houses and among Tiruvarur SHGs 82 per cent and 59 per cent were living in tiled houses.

A large proportion (64% and 70%) of Thanjavur SHGs belonged to nuclear family system as more than three fourths (80% and 83%) of a Tiruvarur SHGs. Majority of (54% & 58%) of the respondents in Thanjavur had below 4 members in their family and more than half (62% and 70%) of the respondents in Tiruvarur had less than 4 members in the family.

A higher percentage (93% and 67%) of respondents in Thanjavur and (66% and 76%) Tiruvarur SHGs were possessing land below 5 cents. Majority (53% and 34%) of the respondent's spouses Thanjavur were non-agricultural labourers and in Tiruvarur 38% and 49% were non-agricultural labours. More than three-fourths (81% and 80%) of Thanjavur SHGs and (70% & 78%) Tiruvarur SHGs had a family income of Rs.10,000 - 25,000 per annum.

More than one fourth (26% and 40%) of Thanjavur SHGs attended three or more training programmes and 25% and 60% of Tiruvarur SHGs attended three or more training programmes. Majority (99%) of the Thanjavur SHGs (91% and 96%) of Tiruvarur SHGs were members of one organization. A higher percentage (91% and 41%) had low level of extension participation among Thanjavur SHGs and among the Tiruvarur SHGs, 74% and 59% had low level of extension participation. With regard to mass media contact, 73% and 38% of Thanjavur SHGs and 45 and 31% SHGs had low level of mass media contact. Majority (41 and 48%) of Thanjavur and (46% each) Tiruvarur SHGs had medium scores for credit orientation higher percentage of Thanjavur SHGs (77 and 40%) got low scores with regard to attitude towards self-employment and more than half (58 and 50%) of Tiruvarur SHGs had positive attitude towards self- employment.

Nearly three-fourths (74%) of the Thanjavur SHGs and 70 per cent of Tiruvarur had low decision making in family and community. Majority (94 and 95%) of the Thanjavur SHGs had low perception score while more than half (62 and 56%) of the respondents got high scores with regard to perception about self-help groups. A greater percentage (72 and 22%) of Thanjavur SHGs got low scores and among Tiruvarur SHGs more than half (60%) of rural SHGs and 42% of urban SHGs in Tiruvarur had high mean scores for self-esteem. With regard to cosmopolitanism nearly half of the respondents (52% and 49%) in Thanjavur got low scores and among Tiruvarur SHGs more than half of the respondents (68% and 70%) got low scores.

SECTION - II

ECONOMIC EMPOWERMENT OF SELF-HELP GROUPS

“When tiny, tiny things start happening a million times, it becomes a large thing.. It lays down the foundation of a strong economic base. With women participating in building this economic base, it becomes the foundation for better social and economic future”.

- Srinivas .H

Economic empowerment and progress in any country could be achieved only if poor people could be organized into groups for assertion of various services related to their progress. This can be achieved through mobilization of thrift, easy credit, upgradation of services and improved income generation opportunities essential for emancipation of women. Credit needs of the rural women are fulfilled through providing economic assistance to them through Self-help

groups. SHGs are an effective economic approach for ensuring access of credit to the poor and vulnerable sections of the society. Self-help groups is a form of association of like minded people who are coming together for economic activities.

The status of women is intimately connected with their economic position which in turn depends on opportunities for women in participating in economic activities. Women's ability to save and access to credit would give them an economic role not only within the household, but may be outside as well. Investment in economic activities of women would improve employment opportunities for women and their participation in decision making process with regard to raising and distribution of resources - income investment and expenditure. The basic objective of DWCRA-SHG is to promote income generating skills and activities among poor women in rural areas thereby improving their social and economic status. Promoting thrift and savings has been accepted as a key entry point activity to organize the women's groups and undertake economic activities.

Self-Help Groups and. Economic Empowerment

The initial efforts of SHGs was to empower women economically. Economic empowerment means financial self reliance inside and outside the household. Economic empowerment is a key and may lead to all kind of development. Economic empowerment means not only creation of wealth, but also creation of peoples capacity to create wealth and this resides in their health, education, knowledge and skills. The succeeding chapter deals with the economic empowerment of SHG women in the districts of Thanjavur and Tiruvarur.

Table 5.22
Percentage distribution of SHG respondents by economic empowerment

Economic Empowerment	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Increase in women earning capacity	100	100	100	100
Improved financial status	100	100	100	100

100 percent of the women respondents were of the view that SHGs had helped them in increasing their earnings and income levels. Only negligible per cent among rural and urban SHGs in Thanjavur opined that they don't have financial support at house hold. Majority of the respondents in Tiruvarur SHGs stated that SHGs helped to increase the financial status.

Table 5.23
Percentage distribution of SHG respondents by financial self-reliance

Level	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	45	44		36	42	
High	44	55	0.20@	64	56	0.757@

@ Not Significant

With regard to financial Self reliance, there is no significant difference between Thanjavur and Tiruvarur Self-help groups. It was noticed from both the groups, that nearly half of the respondents agreed that financial decisions were taken by their husbands, while the remaining reported that decisions were taken by both husband and wives (64 and 56). Women's participation in economic decision was a vital means by which their economic dependency and social inequality could be overcome.

Table 5.24
Percentage distribution of respondents by improved family living conditions after joining the SHG

Family Living Conditions	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Improved	100	100	100	100
Not improved	100	100	100	100

A perusal of Table 5.24 reveals that all of the women respondents, were of the view that their family living conditions have improved after joining the SHGs. Majority of the respondents were utilizing the additional income for better food, consumption for the family and to educate their children. Only a small per cent of respondents were spending their additional income to purchase assets and perform marriage/functions.

Savings

Self-help groups through savings has been adopted as a mass movement by the rural women, a path chosen by them, to shape the future destiny. The World Bank Micro Credit Summit held in Washington (2001-02) has agreed that women's Self-help is one of the most important schemes to tackle socio-economic poverty.

According to an World Bank estimate, out of 10 million in the world who are carrying on thrift activity, two million were in India itself. There are about 4.75 lakhs SHG in the Tamil Nadu state with the main objective of improving the economic status of rural women and their children. The District Rural Development Agency (DRDA) in most of the districts are actively involved in transforming SHGs into savings and credit groups to generate self-employment opportunities.

Table 5.25
Financial assistance provided for promotion of savings and credit groups in Tamil Nadu

Total assistance provided in savings & credit groups in Tamil Nadu	Amount in Rs.
Total number of Self Help Groups	4.75 lakhs
Total advance to women groups	880 crores
Savings mobilized through SHGs	1600 crores
Total corpus funds released	640 crores
Total number of women groups benefited	2.10 lakhs
Total number of women benefited	26.5 lakhs

Source: Ministry of Rural development and Panchayat Raj, Government of T.N 2002.

One of the key objectives of DWCRA-SHG is to promote thrift among the members. Saving by each member is introduced as an entry point in the formation of groups. Apart from meeting, the immediate consumption needs, the Savings of the members is expected to become the seed money for investment to economic activities at a later stage. Therefore, regularity of savings as well as the amount saved is important for the group dynamics. Besides the utilization of the savings i.e., the number of times the amount is revolved, the rate of interest, the purpose for which the borrowed funds are utilized and the repayment assume importance in the context of successful group functioning.

Table 5.26
Percentage distribution of respondents by monthly savings

Family Living conditions	Thanjavur SHGs		Tiruvarur SHGs	
	Rural	Urban	Rural	Urban
Below 500	-	-	-	-
501 – 750	100	80	100	100
Above 750	-	20	-	-
Total	100	100	100	100

It can be observed from Table 5.26 that majority of the SHG members have their monthly savings of Rs. 500-750. In Thanjavur 20 urban SHGs members had a monthly savings of Rs. 750-1000. At the initial stage they used to save the amount of Rs.500 per month, but after discussing with the leaders, the group decided to increase their monthly savings as Rs. 500-750 per month. All the SHG members in both the districts agreed that the most striking advantage of the SHGs was the savings which help them to meet emergencies and acted as informal bank at their door step.

The economic activities undertaken by the SHG members in the districts of Thanjavur and Tiruvarur fall under following categories. In order to maintain uniformity, all the members drawn for the study were from among those SHGs which were atleast three years old, and effective by functioning. The sample selected for the study had various income generating activities and also members in self-employment groups.

Table 5.27
Economic Activities (Micro-enterprise) under taken by SHG
respondents in Thanjavur and Tiruvarur

Location	Name of SHG	Type of Income generating activity	Source of loan
Thanjavur			
Rural	DWCRA	Petty shops, individual self employment	Thrift / Bank
Urban	DWCUA-SJSRY	Handloom units (2) Handicrafts (1) Soft toys (1) Embroidery (1)	Thrift / Bank Thrift / Bank Thrift / Bank Thrift / Bank
Tiruvarur			
Rural	DWCRA-SGSY	Dairy (2) Tailoring & Redymade (1) Palm leaf plate making (1) Idol making (1) Vanitha Canteen (1) Computer Unit (1) Cleaning & Sanitation units (2)	Govt / Bank Thrift / Bank Thrift / Bank Thrift / Bank Thrift / Bank Thrift / Bank Govt / Bank
Urban	DWCUA		Govt / Bank

The initial investment for certain economic activities is much higher than the revolving fund amount given to the individual members. Since bank loan is also advanced to the members they are able to make some investment through the amount of revolving fund

and many respondents were of the opinion that even if the assistance was less than actual requirement, it had improved their credit worthiness and consequently helped them in raising supplementary resources. The additional income generated would ultimately depend on the economic activity undertaken. The additional income generated would improve the access of the women to better nutrition, health care, general living conditions etc.

Employment Generation

The increase in income is a result of the changes in the occupational shift and employment of SHG members. A significant proportion of the respondents who were formerly housewives and employed marginally in household economic activities have taken up full time economic activities which yield additional employment and income. An examination of data in Table 5.28 reveals that there is significant occupational mobility in respect of the respondents, as a result of being a self-help group member of DWCRA, SGSY, SJSRY etc.

Employment Generation

The aggregate benefit of employment generation due to self-help Groups, in both the districts irrespective of location (rural/urban) is shown in the Table 5.28.

The data in Table 5.28 reveal that majority of SHG beneficiaries in both the districts of Thanjavur and Tiruvarur had an increase in employment generation after joining in Self-help groups. Majority of

the (62%) respondents of Thanjavur had less than 100 days of employment per annum, 17 per cent had 101-200 days of employment in a year, and 21 per cent had above 200 days per annum (Fig. 5.6). Among Tiruvarur SHGs. 36 per cent had an employment of less than 100 days followed by 35 per cent between 101-200 days per annum and 29 per cent above 200 days. After joining in self help groups, both Thanjavur SHGs and Tiruvarur SHGs had increased their additional employment for more than 200 days per annum.

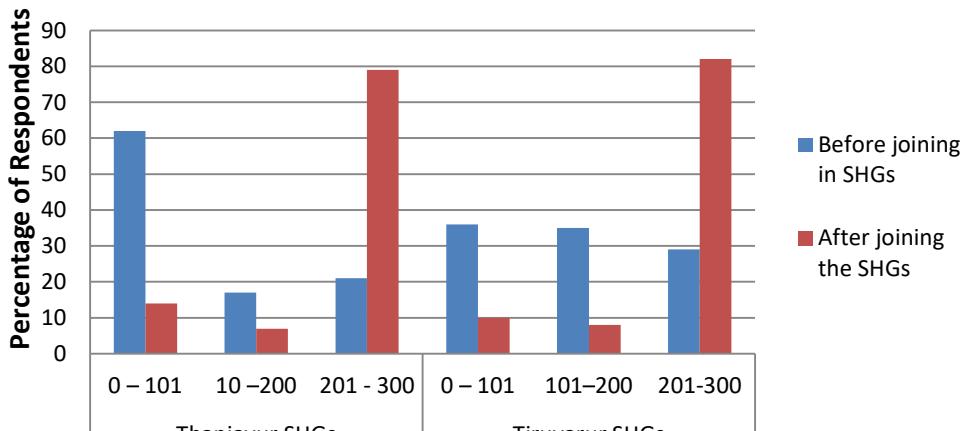
Table 5.28
Percentage distribution of respondents by employment generation
(Number of days per annum)

Employment generation (Number of days per annum)	Thanjavur SHGs			Tiruvarur SHGs		
	0 – 101	10 – 200	201 - 300	0 – 101	101–200	201-300
Before joining in SHGs	123 (62)	34 (17)	43 (21)	72 (36)	71 (35)	57 (29)
After joining the SHGs	28 (14)	15 (7)	157 (79)	21 (10)	15 (8)	164 (82)

Figures in parentheses are the percentages.

From the Table 5.28, it is also clear that members who were employed for less than 100 days in a year had moved to higher employment groups after joining DWCRA - SHG activities. DWCRA, SGSY and SJSRY had contributed to the employment of SHG members for more than 200 days. The additional employment generated by SHGs appears to be responsible for the additional income generated. The results are depicted in Fig.5.6.

Figure 5.6
Percentage distribution of respondents by Employment Generation



Increase in Income

In India, annual income of the family has been considered as the sole parameter to detect poverty. But this opaque indicator is just one among the numerous causes for the curse called poverty. The income columns of ration cards invariably tell wrong stories. More over income based surveys to identify poverty give the bureaucracy ample room for favouritism and corruption.

Poverty detection - The nine-factor risk index' of SHGs : Small hut, No access to safe- drinking water, No access to sanitary latrine, illiterate adult in the family, Family having not more than one earning member, Family getting barely two meals a day or less, Presence of children below 5 years in the family, Alcoholic or drug addict in the family, Scheduled caste or tribe in the family.

Families that omit red signals to at least four out of the above nine risk factors will come under the category of “high risk poor families”. Even the chosen risk factors have been envisaged as flexible one's as the situation prevailing in different regions of the state differ.

Increase in Income - Thanjavur SHGs

Earning money give an economic independence to a women to do purchase or to spend money according to her own interest, requirements of children and their family. Further, it supplements the income and improves the standard of living.

From Table 5.29 it can be seen that there is no significant difference in the level of income after joining self-help groups among rural SHG members of DWCRA groups where as in urban groups there is significant difference in income levels of SHG members after joining in SHGs. It can be inferred from the results that group enterprises leads to success in urban areas.

Table 5.29
Percentage Distribution of respondents by increase in income
among Thanjavur SHGs

Increase in Income	Thanjavur (Rural) SHGs				Thanjavur (Urban) SHGs			
	Number	Mean	S.D	Paired t' value	Number	Mean	S.D	Paired t' value
Before joining SHGs	100	1965.00	2435.94	1.682@	100	1853.50	1483.22	4.725*
After joining SHGs	100	2472.50	1954.65		100	2537.00	1219.36	

* Significant at 0.05% level

@ Not Significant

Table 5.30
Percentage Distribution of respondents by increase in income
among Tiruvarur SHGs

Increase in Income	Tiruvarur (Rural) SHGs				Tiruvarur (Urban) SHGs			
	Number	Mean	S.D	Paired t' value	Number	Mean	S.D	Paired t' value
Before joining SHGs	100	1831.50	1147.47	4.270*	100	1418.50	81.108	12.115*
After joining SHGs	100	2214.00	1031.52		100	2157.00	120.58	

* Significant at 0.01% level

Increase in Income – Tiruvarur SHGs

Women were empowered through an increasing control of economic resources, especially income, and through education. According to a recent study improvement in women's economic position may not only increase their happiness but also enhance their status.

Table 5.30 envisages that there is a significant difference in the levels of income among Tiruvarur SHGs before and after joining the SHGs. The difference is more in urban area. Both in urban groups of Thanjavur and Tiruvarur, SHGs seem to be significantly influencing the income levels of the respondents.

Hence, the null hypothesis, that the SHGs had no significant impact on employment generation and increase in income', is rejected.

Economic Motivation

Economic Motivation is an important character that persuades people to adopt improved practices that are proven worthy.

The results in the Table 5.31 reveal that economic motivation differs significantly in case of rural and urban SHGs in Thanjavur. In case of Tiruvarur SHGs, there is no significance between rural and urban SHGs.

Table 5.31
Percentage distribution of respondents by economic motivation

Level	Thanjavur		χ^2	Tiruvarur		χ^2
	Rural	Urban		Rural	Urban	
Low	9	35	37.609*	28	28	0.327@
Medium	65	24		52	55	
High	26	41		20	17	

* Significant at 0.05% level @ Not Significant

Economic motivation is an important character that persuades people to adopt improved practices that are proven worthy.

SUM UP

All the women respondents in both the districts of Thanjavur and Tiruvarur agreed that self-help groups helped to improve their financial status. With regard to financial self-reliance, SHGs both Thanjavur and Tiruvarur agreed, that financial decisions were taken by their husbands. 100 per cent of respondents from both the districts were of the view that their family living conditions have improved after joining the SHGs. Majority of the respondents in both the districts (80% and 100%) had their monthly savings of Rs.500-1000 per month. Majority of the respondents (79%) of Thanjavur SHGs and Tiruvarur SHGs (82%) stated that there was additional employment generation for more than 200 days per annum had after joining the Self-help groups. Both in urban groups of Thanjavur and Tiruvarur SHGs were significantly influencing the income levels of the respondents.

A large proportion of Thanjavur (65% and 24%) and (52% and 55%) Tiruvarur SHGs had medium scores on economic motivation. SHG women who were working for less than 100 days per annum had moved up to higher employment levels. Women who were principally occupied in agriculture prior to DWCRA had shifted to other principal occupations such as dairy, weaving, canteens, readymade units, tailoring and embroidery, handicrafts etc. The occupational shift however was in conformity with their domestic roles. Economic motivation has significantly influenced the members of the SHGs in both the districts.

SECTION - III

COMPONENTS OF EMPOWERMENT

Empowerment, is a multifaceted process which encompasses many aspects - enhancing awareness, increasing access to resource, mobilisation and organisation of women into groups etc. In the present study, the components of empowerment comprised of issues like achievement motivation, risk taking ability, decision making ability, management orientation, initiativeness and self confidence.

Achievement Motivation

Achievement motivation is the desire to do well, not so much for the sake of the social negotiation or prestige level, but to attain an inner feeling of personal accomplishment.

Table 5.32
Percentage distribution of respondents by achievement motivation

Level	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	65	44	20.379*	1	2	6.616*
Medium	32	32		42	25	
High	3	24		57	73	

* Significant at 0.05% level

A perusal of Table 5.32 makes it clear that of the total SHG members the rural SHG members in Thanjavur had low level of Achievement motivation (65%) while the remaining 32 per cent of

both rural and urban SHGs had medium level of achievement motivation. Whereas, the Tiruvarur SHGs members had high levels of achievement motivation both in rural and urban groups i.e., 57 per cent and 73 per cent, 42 per cent of rural and 25 per cent of urban SHG members had medium level of achievement motivation.

Risk-taking Ability

It is defined as the degree to which a rural woman is oriented towards risk and uncertainty and has the courage to face the problems in starting an income generating activity.

Table 5.33
Percentage distribution of respondents by risk taking ability

Level	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	52	1	101.246*	43	21	17.545*
Medium	47	44		40	38	
High	1	55		17	41	

* Significant at 0.05% level

Data presented in Table 5.33 discloses that there is significant difference with regard to risk taking ability among Thanjavur and Tiruvarur groups. Thanjavur urban groups had high level of risk raking ability when compared with rural groups. On other hand Tiruvarur urban group had high level of risk taking ability than rural SHGs.

Decision-making ability

Decision making is an important dimension that throws light on the performance of the SHG members. As has been done for achievement motivation, the decision making ability of SHG members in the financial matters has been divided into three categories namely, low, medium and high. From Table 5.34, it may be seen that most of the SHG members belonged to low category of decision-making.

Table 5.34
Percentage distribution of respondents by decision making ability

Level	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	52	32	8.210*	69	73	0.389@
Medium	-	-		-	-	
High	48	68		31	27	

* Significant at 0.05% level @ Not Significant

A glance at the table shows that the level of decision making ability of Thanjavur groups had significant difference when compared with Tiruvarur SHGs. The urban groups of Thanjavur high level of decision making ability than their counterparts. In Tiruvarur the process of arriving at a rational decision was more for urban SHGs of Thanjavur as compared to Tiruvarur SHGs.

Management Orientation

Management orientation refers to the degree to which a rural women is oriented towards scientific management comprising of planning, production and marketing in their production unit. The results on management orientation was presented in Table 5.35.

Table 5.35
Percentage distribution of respondents according to their
management orientation

Level	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	48	70	10.6288	59	52	0.992@
Medium	-	-		-	-	
High	52	29		41	48	

* Significant at 0.05% level @ Not Significant

There exists a significant difference between Thanjavur rural and urban self-help groups. Highest score for management orientation is for urban groups. With regard to management orientation among SHGs, there is significant difference was found between the two groups. Management means getting things done and it is considered as one of the most important factor in making an enterprise profitable. Progress, prosperity and success mainly depends on the managerial role played by women. An individual with high managerial efficiency can effectively utilize the available resources towards achieving the goal.

Initiative

It is defined as the capacity of SHG women to come forward on her own to take up some activity.

Table 5.36
Percentage distribution of respondents by initiativeness

Level	Thanjavur		χ^2	Tiruvarur		χ^2
	SHGs			SHGs		
	Rural	Urban		Rural	Urban	
Low	52	38		41	52	
Medium	-	-	3.9608	-	-	2.432@
High	48	62		59	48	

* Significant at 0.05% level @ Not Significant

A critical review of Table 5.36 shows that 52 per cent of Thanjavur rural SHGs and 38 per cent of urban SHGs had low level of initiativeness 48 per cent of rural and 62 per cent of urban respondents had high level of initiativeness and the difference was significant. Where as among Tiruvarur SHGs, the difference between rural and urban as not significant. Majority of rural SHGs (59%) had high level of initiativeness than urban SHGs (48%). High level of aspiration is an indicator of development and this requires free initiation on the part of the respondents only. That is to say that if one has a positive attitude and high level of aspiration naturally the development will be more.

Self-confidence

It refers to the extent of a SHG women about her own powers, abilities and resourcefulness to perform any activity which she desires to undertake.

Table 5.37
Percentage distribution of respondents by self-confidence of
SHG members

Level	Thanjavur SHGs		χ^2	Tiruvarur SHGs		χ^2
	Rural	Urban		Rural	Urban	
Low	21	21	1.242@	55	39	10.314*
Medium	-	-		-	-	
High	66	44		20	42	

* Significant at 0.05% level @ Not Significant

The results presented in Table 5.37 shows that with regard to self-confidence there is no significant difference between Thanjavur and urban groups where as in Tiruvarur rural groups the difference was highly significant Tiruvarur SHGs had high self-confidence scores because they were venturesome and were dealing with the group. The chances of risk was less and hence had more self-confidence compared to the other groups. Self- confidence is the belief of an individual in his or her own abilities. Participation in the production unit increases the degree of faith among the SHG women by increasing their self-confidence. Hence, the null hypothesis that ‘the SHGs had no significant impact on the component of empowerment’, is rejected.

SUM UP

Majority of the (65 and 44%) Thanjavur SHG respondents had low level of achievement motivation whereas, majority of the Tiruvarur SHGs (57% and 73%) had high level of achievement motivation. There is significant difference with regard to risk taking ability among Thanjavur and Tiruvarur Self-help groups. A higher percentage of Thanjavur Urban SHGs (68%) had higher level of decision making ability than their counterparts. With regard to management orientation among Tiruvarur SHGs significant difference was found between the groups. Nearly half of rural (48%) and urban (62%) Thanjavur SHGs had high level of initiativeness, 59% and 48% of Tiruvarur rural and urban SHGs had high level of initiativeness. With regard to self-confidence, there is significant difference between rural and urban SHGs of Tiruvarur. Significant differences in components of empowerment was noticed among Thanjavur and Tiruvarur SHGs. The mean difference between rural and urban SHGs was found and the level of significance was beyond 0.1 probability, in comparison with Thanjavur and Tiruvarur SHGs. However it was noted that they are yet to improve and there was a greater need to empower those women integrally. Empowerment manifests itself in improved awareness and Self- confidence, larger roles and responsibilities within the family and in the community, improved self identify and greater participation in decision making. The key objective of Self-help groups is empowerment of women. It is a process of giving power to women to control their own lives.

SECTION - IV

EFFECT OF AGE AND EDUCATION ON SOCIO PSYCHOLOGICAL VARIABLES

Table 5.38, reveals the mean scores, standard deviation and ‘F’ values of the Thanjavur SHGs on extension participation, mass media contact, decision making in family and community, credit orientation, attitude towards Self-employment, and perception about self-help groups. Age of the SHG respondents had no significant influence on the socio-psychological variables.

Table 5.38
Effect of age on socio-psychological variables (Thanjavur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Extension Participation	Young	72	2.097	1.375	0.071@
		Middle	126	2.167	1.349	
		Old	2	2	2.000	
2.	Mass media contact	Young	72	2.611	1.623	0.885@
		Middle	126	2.865	2.045	
		Old	2	1.500	0.707	
3.	Decision making in family and community	Young	72	9.167	3.327	0.367@
		Middle	126	8.794	2.852	
		Old	2	8.500	2.121	
4.	Credit orientation	Young	72	13.333	3.373	0.978@
		Middle	126	13.556	3.061	
		Old	2	10.500	3.536	

5.	Attitude towards self-employment	Young Middle Old	72 126 2	28.847 28.608 26.500	2.771 3.067 0.707	0.816@
6.	Perception about SHGs	Young Middle Old	72 126 2	23.944 24.048 26.000	1.949 1.987 0.000	1.074@

It may be inferred from Table 5.39 that the mean scores across the age groups reveals that mass media contact, decision making in family and credit orientation are significant at 5 per cent level. Data on extension participation, attitude towards self-employment and perception about self-help groups revealed the age or the SHG respondents had no significant influence among Tiruvarur groups.

Table 5.39
Effect of age on socio-psychological variables (Tiruvarur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Extension Participation	Young	37	2.595	1.301	0.081@
		Middle	134	2.403	1.383	
		Old	29	2.172	1.167	
2.	Mass media contact	Young	37	3.432	1.608	0.601*
		Middle	134	2.940	1.418	
		Old	29	2.483	1.299	
3.	Decision making in family and community	Young	37	9.757	3.562	8.865**
		Middle	134	8.873	2.454	
		Old	29	7.034	2.146	
4.	Credit orientation	Young	37	15.514	2.765	7.255**
		Middle	134	15.716	2.250	
		Old	29	13.793	3.028	
5.	Attitude towards self-employment	Young	37	40.865	4.158	0.809@
		Middle	134	39.993	3.894	
		Old	29	39.862	3.553	
6.	Perception about SHGs	Young	37	26.054	3.153	0.756@
		Middle	134	25.963	3.328	
		Old	29	26.759	2.294	

@Not Significant; * Significant at 0.05% level; ** Significant at 0.01% level

It is evident from Table 5.40 that the mean scores of the age groups do not have any influence on the components of empowerment, no significant difference was found with respect of any dimensions. Age effect on components of empowerment was not found among Thanjavur Self-help groups.

Table 5.40
Effect of age on components of empowerment (Thanjavur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Achievement Motivation	Young	72	18.930	3.681	0.118@
		Middle	126	19.206	3.954	
		Old	2	19.000	0.000	
2.	Management Orientation	Young	72	8.479	1.714	1.336@
		Middle	126	8.667	1.872	
		Old	2	8.000	1.414	
3.	Decision making ability	Young	72	6.847	2.366	2.325@
		Middle	126	7.262	2.256	
		Old	2	10.000	0.000	
4.	Risk taking ability	Young	72	19.542	4.179	1.325@
		Middle	126	19.170	3.745	
		Old	2	23.500	0.707	
5.	Initiative	Young	72	5.083	1.143	1.771@
		Middle	126	4.762	1.428	
		Old	2	4.000	0.000	
6.	Self-confidence	Young	72	5.153	1.933	1.187@
		Middle	126	4.833	1.934	
		Old	2	3.500	0.707	

@Not Significant

The data in Table 5.41 shows that the impact of age on components of empowerment is not significant as the obtained values in the above table indicates that there is no significant difference with regard to Achievement motivation, management orientation, decision making ability, risk taking ability and self confidence among Tiruvarur SHGs.

Table 5.41
Effect of age on components of empowerment (Tiruvarur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Achievement Motivation	Young	37	25.081	3.722	0.336@
		Middle	134	27.761	3.215	
		Old	29	23.891	1.896	
2.	Management Orientation	Young	37	9.243	1.949	0.336@
		Middle	134	8.948	1.975	
		Old	29	9.034	1.802	
3.	Decision making ability	Young	37	5.216	2.496	1.375@
		Middle	134	5.754	2.126	
		Old	29	60.69	1.944	
4.	Risk taking ability	Young	37	19.162	5.419	0.578@
		Middle	134	19.493	4.779	
		Old	29	18.448	3.978	
5.	Initiative	Young	37	4.919	1.847	0.682@
		Middle	134	4.993	1.514	
		Old	29	4.862	1.959	
6.	Self-confidence	Young	37	3.486	1.938	0.682@
		Middle	134	3.866	2.095	
		Old	29	4.034	1.973	

@Not Significant

In this section the significance of difference between Thanjavur (Table 5.52) and Tiruvarur a (Table 5.53) SHG groups with respect to mean scores is tested by using ANOVA.

The impact of education on socio-psychological variables has been studied with the help of one way analysis of variance. The mean and S.D. along with F- ratio and its significance are presented in Table 5.43.

Table 5.42
Effect of education on socio-psychological Variables
(Thanjavur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Extension Participation	Illiterate	41	1.878	1.327	1.981@
		Primary	82	2.061	1.211	
		High Scl	77	2.364	1.486	
2.	Mass media contact	Illiterate	41	2.122	1.005	16.94**
		Primary	82	2.220	1.449	
		High Scl	77	3.675	2.262	
3.	Decision making in family and community	Illiterate	41	8.171	2.459	8.347**
		Primary	82	8.305	2.770	
		High Scl	77	9.987	3.263	
4.	Credit orientation	Illiterate	41	12.878	2.977	0.821@
		Primary	82	13.573	3.348	
		High Scl	77	13.610	3.104	
5.	Attitude towards self-employment	Illiterate	41	27.780	2.770	4.442*
		Primary	82	28.341	3.050	
		High Scl	77	29.338	2.799	
6.	Perception about SHGs	Illiterate	41	24.268	1.831	1.151@
		Primary	82	23.780	2.006	
		High Scl	77	24.169	1.996	

@Not Significant; * Significant at 0.05% level; ** Significant at 0.01% level

It is clear from Table 5.42 and Table 5.43 that the mean score across the education is significantly different in Thanjavur SHGs in the dimensions of mass media contact, decision making in family and community, attitude towards self-employment, whereas among Tiruvarur SHGs significant difference was found only with regard to decision making in family and community, while no difference was observed in other dimensions.

Table 5.43
Effect of education on socio-psychological Variables
(Tiruvarur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Extension Participation	Illiterate Primary High Scl	8 93 99	2.250 2.409 2.414	1.165 1.287 1.407	0.056@
2.	Mass media contact	Illiterate Primary High Scl	8 93 99	2.500 2.753 2.202	1.690 1.349 1.512	2.750@
3.	Decision making in family and community	Illiterate Primary High Scl	8 93 99	6.375 8.290 9.414	2.875 2.513 2.792	7.608**
4.	Credit orientation	Illiterate Primary High Scl	8 93 99	13.875 14.957 15.939	2.696 2.541 2.440	5.625@
5.	Attitude towards self-employment	Illiterate Primary High Scl	8 93 99	38.625 39.914 40.465	3.739 3.964 3.834	1.107@
6.	Perception about SHGs	Illiterate Primary High Scl	8 93 99	26.125 25.925 26.253	2.900 3.424 21.946	0.256@

@Not Significant; * Significant at 0.01% level

Table 5.44
Effect of education on components of empowerment
(Thanjavur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Achievement Motivation	Primary	41	17.725	4.750	6.718*
		Middle	82	18.720	3.525	
		High Scl	77	20.234	3.312	
2.	Management Orientation	Primary	41	8.525	1.961	0.095@
		Middle	82	8.659	1.573	
		High Scl	77	8.558	1.977	
3.	Decision making ability	Primary	41	7.561	2.599	1.034@
		Middle	82	6.927	2.287	
		High Scl	77	7.143	2.156	
4.	Risk taking ability	Primary	41	17.439	4.410	9.834**
		Middle	82	19.146	3.274	
		High Scl	77	20.610	3.826	
5.	Initiative	Primary	41	4.756	1.562	0.187@
		Middle	82	4.902	1.384	
		High Scl	77	4.896	1.154	
6.	Self-confidence	Primary	41	4.073	1.385	9.283**
		Middle	82	4.768	1.336	
		High Scl	77	5.571	2.452	

@Not Significant; * Significant at 0.05% level; ** Significant at 0.01% level

The critical review of Table 5.44 shows that the mean scores of education is significantly different in components like achievement motivation, risk taking ability and self-confidence among Thanjavur SHG members, and in the other dimensions the difference was not significant.

The findings presented in the Table 5.45 indicates that there is no significant difference in all the components of empowerment of the Tiruvarur SHGs.

Table 5.45
Effect of education on components of empowerment
(Tiruvarur SHGs)

S.No.	Variables	Age	Number	Mean	SD	F Value
1.	Achievement Motivation	Illiterate	8	24.000	2.268	0.213@
		Primary	93	24.763	2.913	
		High Scl	99	24.687	3.466	
2.	Management Orientation	Illiterate	8	9.500	1.690	2.720@
		Primary	93	8.677	1.872	
		High Scl	99	9.293	1.986	
3.	Decision making ability	Illiterate	8	6.625	2.326	0.909@
		Primary	93	5.753	2.348	
		High Scl	99	5.576	1.995	
4.	Risk taking ability	Illiterate	8	19.625	5.153	2.787@
		Primary	93	20.097	4.580	
		High Scl	99	18.485	4.868	
5.	Initiative	Illiterate	8	5.000	1.307	0.39@
		Primary	93	4.849	1.769	
		High Scl	99	5.061	1.544	
6.	Self-confidence	Illiterate	8	4.125	2.100	0.722@
		Primary	93	3.978	2.010	
		High Scl	99	3.646	2.077	

@Not Significant

Hence, the null hypothesis that age and education had no significant impact on socio-psychological variables and on components of empowerment is rejected.

SUM UP

Among Tiruvarur SHGs, age had an effect on socio-psychological variables such as mass media contact, decision making in family and community and credit orientation. The education of the SHGs was significantly influencing the components of empowerment like achievement motivation, risk taking ability and self-confidence. Among both the Thanjavur and Tiruvarur SHGs the obtained mean values indicates the SHGs the urban respondents was found to be high than the rural respondents. The Government of India has launched a number of programmes for the promotion of skills, abilities and components among the masses in various spheres. The investigator came to know from the respondents that the literate SHG members were approaching the bankers and government officials directly. Whereas illiterate SHG members were depending on the literates for this purpose.

SECTION - V

GROUP VARIABLES

Description of differences in group characteristics and comparison between the Districts - rural and urban separately is presented in this section.

Group interaction

Group interaction refers to the tendency of members to mix freely with each other without inhibition.

The results presented in Table 5.46 revealed that with regard to group interaction there is a significant difference between Thanjavur rural self-help groups and Tiruvarur rural self-help groups. The Tiruvarur rural SHGs had high scores in group interaction. Perception of similarity is an important factor that affects group interaction.

Table 5.46
Distribution of respondents according to Group interaction-
Rural SHGs

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	30.777	1.85	2.8210*
	Tiruvarur SHGs	36.250	5.49	

* Significant at 5% level.

The data in Table 5.47 show that the group interaction among Tiruvarur urban group were very high when compared with Thanjavur urban groups and the difference is also at 5 per cent level of probability. The trend is depicted in Figs. 5.7 and 5.8.

Table 5.47
Distribution of respondents according to Group interaction -
Urban SHGs

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	30.777	1.85	2.8210*
	Tiruvarur SHGs	36.250	5.49	

* Significant at 5% level.

Muller 11997) reported that social participation and training showed positive correlation with group interaction in effective groups.

Figure 5.7
Group interaction- Rural SHGs

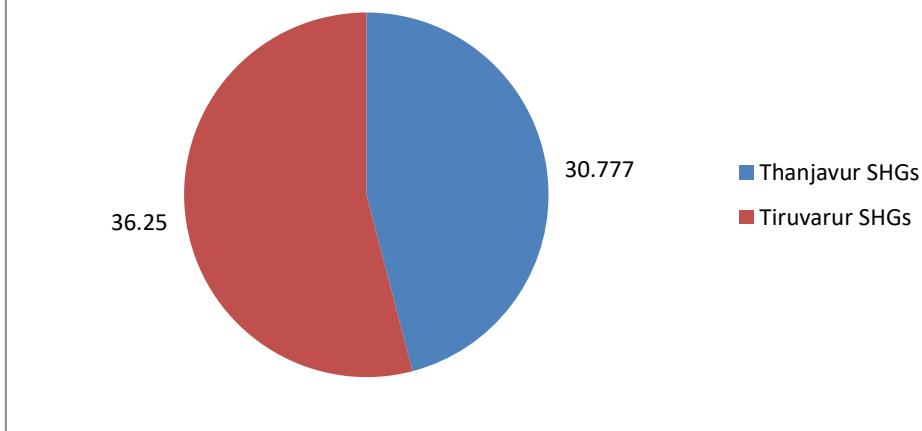
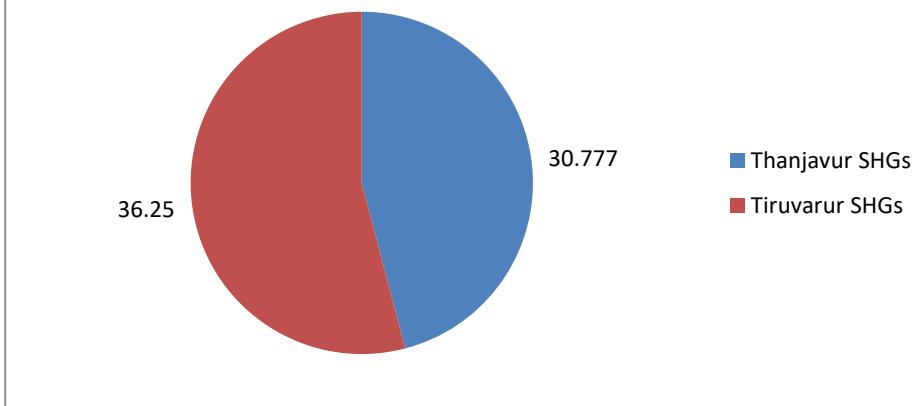


Figure 5.8
Group interaction - Urban SHGs



Group Motivation

Group motivation is defined as the goal directing behaviour of individual members so as to influence mutually in achieving group goals.

Motivation may be external as well as internal for all members. It differs from individual to individual as well as from groups to groups. Tiruvarur rural groups had more score for group motivation the significant difference is noticed in case of group motivation.

It is evident from the Table 5.48 that there is significant increase in the group motivation score among rural SHGs of Tiruvarur.

Table 5.48
Distribution of respondents according to Group Motivation –
Rural SHGs

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	21.000	2.7386	7.0313*
	Tiruvarur SHGs	34.3750	4.9262	

* Significant at 5% level.

A glance at Table 5.49 reveals that there is significant difference with regard to group motivation between the two districts. Tiruvarur group had a high score as compared to urban Thanjavur Self-help groups.

Table 5.49
Distribution of respondents according to Group Motivation –
Urban SHGs

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	24.400	1.8974	5.6148*
	Tiruvarur SHGs	32.285	3.8607	

* Significant at 5% level.

Need-Satisfaction

It is defined as achieving individual members needs and requirements by the group within a stipulated time.

Data presented in Table 5.50 revealed that with regard to need satisfaction among rural Thanjavur and rural Tiruvarur rural SHGs of Tiruvarur had high score. As the obtained ‘t’ value was significant

beyond 0.05 level or probability, it indicates that there is significant difference between the groups. Need satisfaction is the achievement of individual members needs and requirements over a stipulated period of time.

Table 5.50
Distribution of respondents according to Need satisfaction –
Rural SHGs

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	30.00	0.000	3.22*
	Tiruvarur SHGs	36.50	6.0710	

* Significant at 5% level.

It is evident from Table 5.51 that the Thanjavur SHGs had high score when compared with Tiruvarur urban SHGs and when the difference was tested, it is significant at 5 per cent level.

Table 5.51
Distribution of respondents according to Need Satisfaction –
Urban SHGs

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	31.600	1.8379	3.5211*
	Tiruvarur SHGs	38.571	5.9402	

* Significant at 5% level.

Sreedaya (2000) reported that as the people are more experienced and more success oriented they are able to tackle their problems more wisely and try to satisfy their needs.

Equity

Equity refers to how far the group approach minimizes or removes the inequalities in the distribution of inputs, credits, resources and outputs among its members.

Table 5.52
Distribution of respondents according to equity – rural

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	14.5556	2.0683	6.5975*
	Tiruvarur SHGs	8.8750	1.3562	

* Significant at 5% level.

Hay (1995) Observed that equity means people enjoying equitable access to opportunities. Development without equity means a restriction of choices of many individuals in society. In equity, Thanjavur rural SHGs mean score was high when compared with Tiruvarur rural SHGs and the difference was significant at 5% level of significance.

Table 5.53
Distribution of respondents according to equity- urban

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	11.1000	0.5015	0.6233@
	Tiruvarur SHGs	10.5714		

@ Not significant

From Table 5.53, it is evident that there is no significant difference between the Thanjavur and Tiruvarur urban SHGs mean scores. Both these got mean score. Hence the difference between the groups was not significant. Fernandez (1998) reported that for the sustainability of self-help groups, the equity should be ensured.

Group Goal Achievement

It is defined as the extent of the achievement of the group goals by the SHG members of the group.

Table 5.54
Distribution of respondents according to Group goal achievement - Rural

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	27.2	0.44	6.654*
	Tiruvarur SHGs	19.5	3.46	

* Significant at 5% level.

An observation of the above data indicates, an increasing trend of mean scores in Thanjavur SHGs than Tiruvarur SHGs. The data in the above tables also reveals that the obtained t value is significant beyond 0.05 level of probability. It is clear that there is a significant difference in the group goal achievement scores of Thanjavur and Tiruvarur SHGs.

Table 5.55
Distribution of respondents according to group goal achievement – urban

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	27.0000	2.7889	3.4493*
	Tiruvarur SHGs	19.8571	5.6988	

* Significant at 5% level

A cursory glance through the above data reveal that the obtained ‘t’ value ($t = 3.449$) is significant at 0.05 level of probability. This indicates that Thanjavur urban - SHGs had more group goal achievement than Tiruvarur urban SHGs. Hence, the null hypothesis, is rejected.

Table 5.56
Distribution of respondents according to transparency
Rural SHGs

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	15.66	0.00	17.32*
	Tiruvarur SHGs	13.25	6.07	

* Significant at 5% level.

The data show that the difference in the mean scores of transparency between Thanjavur rural SHGs and Tiruvarur SHGs is significant. The results indicate that Thanjavur SHG respondents were very transparent in their group activities. Hence the null Hypothesis, is rejected.

O' Brien (1997) is of the opinion that good governance involving participation and transparency were essential for sound development.

Table 5.57
Distribution of respondents according to transparency –
Urban SHGs

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	15.800	1.6193	1.8475@
	Tiruvarur SHGs	14.5714	0.7868	

@ Not significant

Mukherjee (1997) reported that some people in community have individualistic approach and do not easily get involved in community efforts. Participatory group approach depends largely on collective activities, initiatives and efforts.

It divulges from Table 5.57 that the obtained 't' value is not significant and that Thanjavur urban SHGs and Tiruvarur urban SHGs had similar transparency mean scores. That means in both the states urban SHG respondents were not maintaining transparency in group activities.

Interpersonal Communication

Interpersonal communication refers to the communication skill of SHG members which helps them to express their ideas in the group and in turn to know the ideas of the members.

Table 5.58
Distribution of respondents according to Interpersonal communication - Rural

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	19.111	1.6159	12.6964*
	Tiruvarur SHGs	34.750	3.2842	

* Significant at 5% level.

Data presented in Table 5.58 revealed that there is a significant difference in interpersonal communication scores between Thanjavur Rural SHGs and Tiruvarur Rural SHGs. Rural SHG members had very good interpersonal communication skills than Thanjavur group, the reason being the higher literacy level of Tiruvarur women respondents. Hence, the null hypothesis, is rejected.

Table 5.59
Distribution of respondents according to Interpersonal communication – Urban

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	20.400	.6576	6.8122*
	Tiruvarur SHGs	32.714	3.6839	

* Significant at 5% level.

The data in Table 5.59 show that there is significant difference with regard to interpersonal communication. The Tiruvarur urban SHGs had higher mean score when compared with Thanjavur urban SHGs. Tiruvarur urban SHGs had good interpersonal communication skills. Hence, the null hypothesis, is rejected.

Group Leadership

It is defined as the role and status of one or more individuals in a group which enables the group to meet the group goals.

Table 5.60

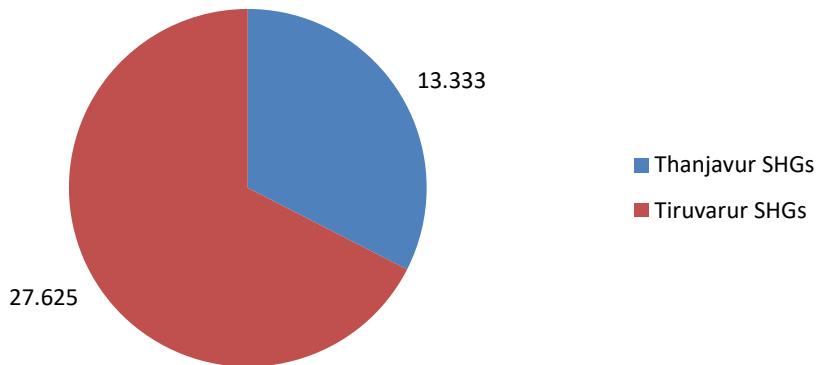
Distribution of respondents according Group leadership – Rural

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	13.333	1.000	18.03*
	Tiruvarur SHGs	27.625	2.1339	

* Significant at 5% level.

It is clear from Table 5.60 that there is a significant difference between Thanjavur rural and Tiruvarur rural SHGs about group leadership. Tiruvarur SHGs got higher mean score for group leadership, indicates the Tiruvarur women had more of leadership potential. This variable in turn has relation with the variable interpersonal communication. The more the interpersonal communication the higher the leadership ability. Leadership is the role and status of one or more individuals in a group which enables the group to meet the group goals. Hence, the null hypothesis, is rejected. The trend is depicted in Fig.5.9.

Figure 5.9
Group leadership – Rural



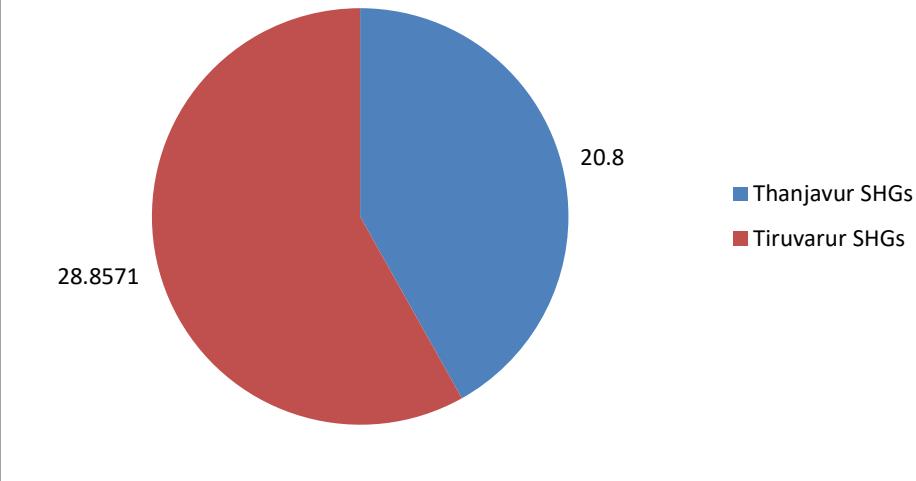
The results presented in Table 5.61 shows that with regard to group leadership there is a significant difference between two groups. Tiruvarur rural groups had high mean score. According to Sitalakshmi and Jyothimani (1994) leadership role played by the group organizer is of great importance in making DWCRA group active. The results are presented in Fig 5. 10.

Table 5.61
Distribution of respondents according to Group Leadership — Urban

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	20.8000	6.2681	3.0036*
	Tiruvarur SHGs	28.8571	3.8914	

* Significant at 5% level.

Figure 5.10
Group Leadership — Urban



Interpersonal Trust

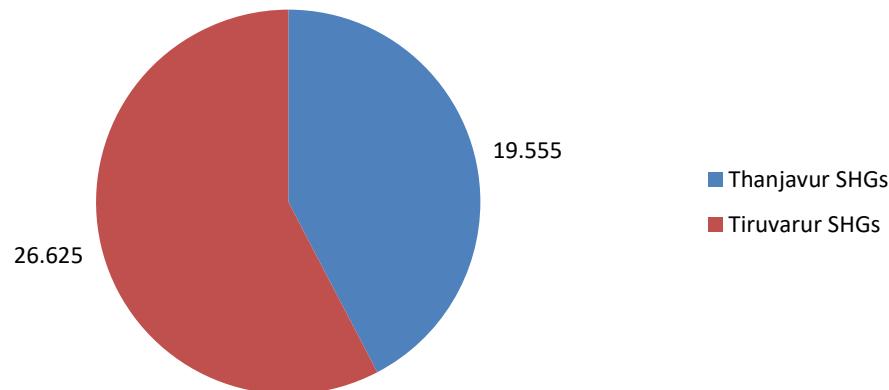
Interpersonal Trust refers to the extent to which the members trust each other for the successful functioning of the group.

Table 5.62
Distribution of respondents according to interpersonal trust-rural

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	19.555	2.96	3.274*
	Tiruvarur SHGs	26.625	5.68	

* Significant at 5% level.

Figure 5.11
Interpersonal Trust - Rural



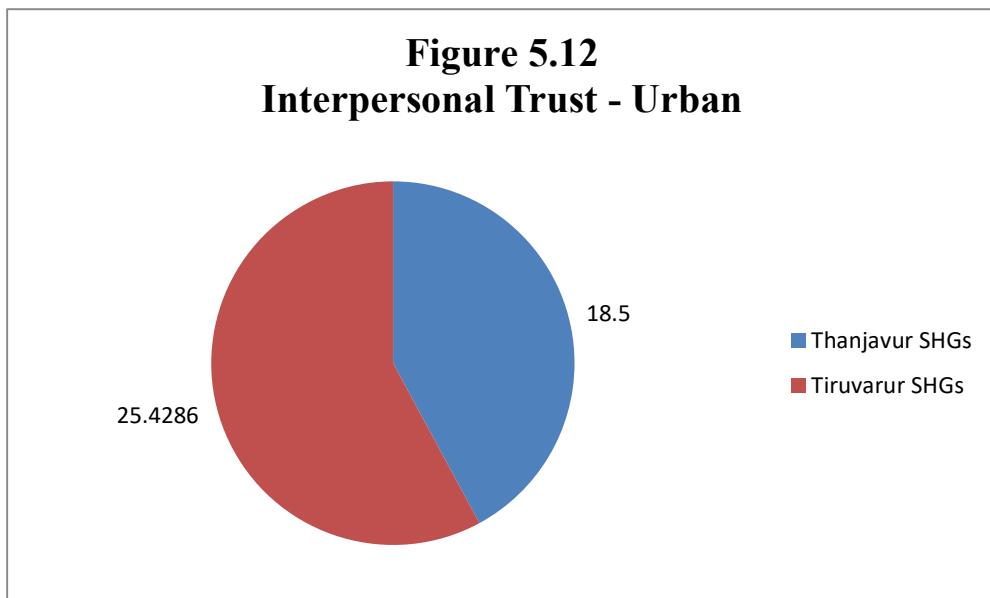
The results presented in the Table 5.62 indicates the mean scores with regard to interpersonal trust of Thanjavur rural and Tiruvarur rural SHGs. It is clear from the above table that there is a significant difference in the mean scores of interpersonal trust, as the obtained ‘t’ value is significant at 5 per cent level of significance. It is also noticed that some of the members of Tiruvarur groups were relatives and naturally the trust among the group would be more as they knew each other. The results are presented in Fig. 5.11.

Table 5.63
Distribution of respondents according to interpersonal
trust – urban

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	18.5000	3.1358	3.5280*
	Tiruvarur SHGs	25.4286	4.9952	

* Significant at 5% level.

With regard to interpersonal trust, Tiruvarur urban SHGs had a higher mean score as compared to Thanjavur SHGs and the difference is at 5 per cent level significance. Tiruvarur urban respondents were sharing more interpersonal trust than Thanjavur urban respondents. Hence, the null hypothesis, is rejected. The results are depicted in Fig. 5.12.



Team Spirit

It refers to the coordinated efforts both physical and mental aspects of the members in order to achieve the best possible results derived by the group.

Table 5.64
Distribution of respondents according to their team spirit - Rural groups

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	13.2500	1.7525	3.8145*
	Tiruvarur SHGs	15.667	0.7071	

* Significant at 5% level.

It is evident from the data Tiruvarur rural SHGs had higher team spirit score, when compared with of Thanjavur rural SHGs. The difference between the group is significant at 0.05 level of probability. This is because the members of the rural SHGs of Tiruvarur interact and cooperate with each other during their production activities. The members are mutually dependent with a ‘we feeling’ and are responsible for the effective functioning of the group. This may be the reason for the high values.

Table 5.65
Distribution of respondents according to their team spirit - urban groups

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	15.8000	1.6193	1.8475@
	Tiruvarur SHGs	14.5714	0.7868	

* Significant at 5% level.

It may be observed that there is no significant difference between the mean scores of Thanjavur urban SHGs and Tiruvarur ban SHGs with regard to team spirit. It is evident that there is an apparent difference between the groups, but the difference is not significant statistically as the calculated ‘t’ value is below the table value even at 0.05 level of probability. That means the urban SHG members in both the districts had no team spirit, indicating the influence of urbanization. Hence, the null hypothesis, is retained.

Accountability

Accountability refers to the extent to which members are responsible and answerable for their action or achievement of objectives as decided upon.

The mean values in the above table shows that the Tiruvarur rural SHGs got high mean scores. The findings in the above table signifies a lot of difference in the accountability scores of the Thanjavur rural and Tiruvarur rural SHGs. The members of Tiruvarur SHGs are mutually lent with a ‘we feeling’ and are accountable and responsible to the group. This may be the reason for high group characteristic values.

Table 5.66
Distribution of respondents according to their accountability scores — Rural SHGs

Category	Rural Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	6.000	1.1180	7.0342*
	Tiruvarur SHGs	10.5000	1.5119	

* Significant at 5% level.

Table 5.67
Distribution of respondents according to their Accountability scores - Urban SHGs

Category	Urban Groups	Mean	SD	t - value
Group Interaction	Thanjavur SHGs	8.3000	1.595	4.6441*
	Tiruvarur SHGs	11.2857	1.4960	

* Significant at 5% level.

From the Table 5.67, it may be inferred that the Tiruvarur urban SHGs showed higher accountability than Thanjavur SHGs. From the above table, it is clear that the obtained 't' value (t 4.644) is significant at 5% level of significance, indicating that like Tiruvarur rural SHGS, Tiruvarur Urban SHGs were also having accountability in their group activities than Thanjavur urban SHGs. Hence, the null hypothesis is rejected.

The highest group characteristic score SHGs may be due to their right choice of group activities with locally available resources, education, interest, mutual understanding, etc. which creates interest in the group members to actively participate in the activities of the group. This in turn will inspire the members to strive for group success and achievement of group goals.

Thanjavur rural SHGs has the lowest values for the group characteristics namely group interaction, interpersonal trust group motivation, interpersonal communication, team spirit, equity and Tiruvarur rural SHGs had the lowest values for equity and accountability.

The group characteristic values of Thanjavur urban SHGs has the lowest values for group interaction, interpersonal trust, group motivation, group goal achievement, group leadership, need satisfaction etc. and the Tiruvarur urban SHGs has the lowest values for team spirit, equity and accountability.

The poor group characteristic values of these groups may be due to lack of interest, wrong choice of group activity or poor leadership.

SUM UP

Of the group variables, a highly significant difference was found between Thanjavur and Tiruvarur SHGs in group interaction, group motivation, Need satisfaction, group goal achievement, interpersonal communication, group leadership, interpersonal trust and accountability.

It is noticed that majority of the Tiruvarur rural and urban SHGs got high mean score for group interaction. It is noticed that the members of Tiruvarur group freely mix with each other and this may reason for the high group score. With regard to group motivation, need satisfaction, interpersonal communication, group leadership, interpersonal trust and accountability Tiruvarur SHGs had higher mean scores. It may be concluded that group action efforts Tiruvarur SHGs had created tremendous impact on the respondents to have better group characteristics score.

The figure shows the significant relationship of socio-psychological, economic and group characteristics of the SHG respondents in Thanjavur and Tiruvarur. The socio-psychological variables like extension participation, mass media contact, attitude towards self-employment decision making in family and community and self-esteem had significant relationship among Thanjavur rural and urban SHGs.

With regard to the empowerment components viz., increase in income economic motivation, achievement motivation, risk-taking ability, decision making ability, initiativeness and self-confidence figured significant relationship in both Thanjavur rural & urban SHGs and also among Tiruvarur and urban SHGs. Among Tiruvarur SHGs age had an effect on variables like mass media contact, decision making in family and community. Among both the Thanjavur and Tiruvarur the obtain mean values indicate that among the SHGs urban respondents was found we high then the rural respondents. The group variables like group interaction, group motivation, need satisfaction, group goal achievement, interpersonal communication, interpersonal trust and team spirit figured significant influence on both rural and urban SHGS among Thanjavur self-help groups.

The group characteristics like group interaction, group motivation, need satisfaction, group goal achievement, interpersonal communication, group leadership, interpersonal trust, and team spirit shows significant influence on both rural and urban SHGs.