



# Study on Profile Characteristics of Women Self Help Group Members

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## ABSTRACT

In recent years, SHGs have become significant institutions for rural development. It is now being increasingly realized that instead of targeting the individual in the process of development, it would be more useful to adopt the approach of group development. The group approach makes available the collective wisdom and combined resources for any task. With this background, a critical study of the evaluation of the profile characteristics of the SHGs and Non SHG members was carried out. The diagnostic study was confined to 10 villages from which 90 SHGs and 90 Non SHG respondents were selected for the study. The result revealed that the independent sample 'Z' test showed that there was significant difference in the mean values of SHG members and Non SHG members in case of education, family size, social participation, land holding, annual income, material possession, source of information, extension participation, achievement motivation, market orientation, risk orientation, innovativeness and attitude towards SHGs whereas, there was no significant difference in the mean values with respect to age, family type and marital status.

**Key Words:** SHG and Non SHG members, Self Help Groups, Profile characteristics

## INTRODUCTION

In recent years self help groups (SHG) are emerging as alternative credit source to the poor. In self help groups, collective actions and solidarity is an important empowering mechanism. The empowerment of women through SHGs would lead to benefits not only to the individual woman and women groups but also for the family and community as a whole through collective action for development.

Self help groups also play a very vital and critical role towards empowering women in almost all the fields. In recent years the group approach to various poverty alleviation programmes is getting recognition in India. Mostly, women are mobilized into groups for undertaking mutually beneficial social and economic activities. The group provides women, a base for self-employment and empowerment through group dynamics. In India

the mutual help based groups are known as self help group. It is being realized in India that SHGs can establish relationship between the formal institutions and the poor for providing information, credit and other facilities.

It has been very well established that providing finance to the poor after organizing them into homogenous group commonly known as SHGs have given statutory results in India and other developing countries, especially among the rural poor women. Group approach to poverty alleviation is gaining momentum in India and other developing countries. This approach aims at inculcating the habits of saving even in small amounts, supplemented by borrowing from outside sources and rotation of saved and borrowed funds by lending within the group. Hence, present study was carried out to know the profile characteristics of SHG and non SHG members.

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## MATERIALS AND METHODS

Different five talukas of Amreli district were randomly selected where SHGs were formed under Integrated Watershed Management Programme. Two villages from each taluka were purposively selected where SHGs conducted their livelihood activities more than four years under IWMP. Villages having effective and coordinated working of SHG were also one of the criteria to select. In addition, from each village ninety women (n = 90) who were not members of SHG were studied for comparative purposes. SHG member and Non SHG member was the unit of analyses. The data were collected by personal interviews using a pre-tested structured schedule. The findings were tabulated, analyzed and presented in a different groups like socio, personal, economic, communicational and psychological characteristics of the SHG and Non SHG members.

## RESULTS AND DISCUSSION

### Profile Characteristics of the SHG and Non SHG members

**Age:** Physical and psychological development of an individual is related to his age. It thus influences the interest and needs of an individual. It also plays a vital role in deciding future goals and expectations. It was evident from Table 1 that there was no significant difference in the mean values of SHG members (38.08) and Non SHG members (39.54) in case of age. This finding was in conformity with the finding of Naik *et al* (2012) and Shelke *et al* (2013).

**Education:** Education is a process of bringing desirable changes in knowledge, skill and attitude of an individual. Education in a society is a primary requirement for its socio-economic development. Formal education is helpful to the women to equip them to face difficulties and challenges in a better way. The data (Table 1) revealed the independent sample 'Z' test was highly significant difference in the mean values of SHG members (6.09) and Non SHG members (3.88) in case of education. In

general, it can be said in case of Non SHG members that women had poor and low economic status, rural social environment; poor education facilities during their childhood days and schools located in faraway were the contributing reason for low level of education. This finding was in conformity with those reported by Chandravadia (2009) and Gethanjali and Prabhakar (2013).

**Family Size:** Independent sample 'Z' test showed significant difference in the mean values of SHG members (5.87) and Non SHG members (6.43) for family size. This might be due to the fact that in case of SHG members' majority had nuclear family and aware about family planning as compared to Non SHG members and also because of the realization of the advantages of nuclear families in terms of educating their children, for saving money, assets, responsibilities, etc.

**Social Participation:** Membership in any social organizations provide platform to the women to exchange their views and feelings. It is believed that more social participation by the women in the family has greater influence on decision-making. Thus, to know the social participation of women in various organizations the information was gathered. In Table 1 the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (2.44) and Non SHG members (0.83) in case of social participation. It was observed during survey that most of the SHG members women were members in other SHGs groups' formation by ATMA as well as informal association including caste mandals, religious groups etc., which might have motivated them to take part in the social activities and to get the benefit of related to agriculture and livestock. This finding was supported by the results of George *et al* (2012).

**Land holding:** Land holding has been considered as one of the factors that determine the economic and social status. Size of land holding has also role in maintaining family and socio-economic development therefore, the variable land holding was included in present investigation. The

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independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (1.47) and Non SHG members (1.00) in case of land holding. The finding is in agreement with the findings reported by Soni and Pandya (2007).

**Material Possession:** The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (27.77) and Non SHG members (15.81) in case of material possession. This could be attributed to the reasons like majority of the respondents belonged up to small land holding category and rest to landless category in case of Non SHG members. They cannot buy the improved agricultural implements

because of cost and feasibility of maintenance of implement. Hence the income level of respondents may restrict them to do so. These findings were in line with Devalatha (2005).

**Annual Income:** Annual income refers to the gross annual earning of family from all resources. It also indicated that socio-economic position of the individual affects the behaviour of them. Generally the sound and multipurpose activities can only be possible when money is available on hand. It was found from the Table 1 that there was significant difference in the mean values of SHG members (2.55) and Non SHG members (1.98) in case of annual income. Summarizing the findings it can be stated that overwhelming majority of the women

**Table:1. Profile Characteristics of SHG and Non SHG members n=180**

Sr. No.	Variables	Mean (SHG members)	Mean (Non SHG members)	Mean Difference	Z value
<b>Socio-Personal Variables</b>					
1	Age	38.08	39.54	1.467	1.523NS
2	Education	6.09	3.88	2.21	4.59**
3	Family type	1.42	1.50	0.08	1.04NS
4	Family Size	5.87	6.43	0.567	2.14*
5	Marital Status	1.97	1.98	0.011	0.451NS
6	Social Participation	2.44	0.83	1.61	6.259**
<b>Economic variables</b>					
7	Land holding	1.47	1.00	0.47	3.07**
8	Material Possession	27.77	15.81	11.96	6.577**
9	Annual Income	2.55	1.98	0.572	2.606*
<b>Communication Variables</b>					
10	Source of Information	24.93	13.62	11.31	12.45**
11	Extension Participation	8.62	3.49	5.13	18.79**
<b>Psychological variables</b>					
12	Achievement motivation	7.96	5.63	2.32	10.23**
13	Market Orientation	16.72	10.51	6.21	11.37**
14	Risk Orientation	3.03	2.34	0.689	7.41**
15	Innovativeness	9.03	5.83	3.20	12.54**
16	Attitude towards SHGs	66.89	36.86	30.03	27.23**

had low to medium annual income in case of Non SHG members because they were resources poor and having poor knowledge about the efficient use of resources to raise their income. This finding was in agreement with the findings of Soni (2009).

**Source of Information:** Information seeking was operationally defined as the frequency of contact or exposure of women to different sources for obtaining information regarding their enterprises. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (24.93) and Non SHG members (13.62) in case of source of information. The probable reason might be that the majority of the respondents had low level of education, social participation, extension participation and mass media exposure in case of Non SHG members. This finding was in conformity with the finding reported by Devalatha (2005), Biradar (2008) and Sharma and Das (2012).

**Extension Participation:** Extension participation helps the women to acquire knowledge about their business, scientific practices in agriculture, animal husbandry and household activities to solve their problems with the help of extension personnel. There was highly significant difference in the mean values of SHG members (8.62) and Non SHG members (3.49) in case of extension participation. It can be pointed out that majority of the SHG members had medium level of extension participation. This type of result is attributed to, District Watershed Development Unit, Krishi Vigyan Kendra, ATMA activities and Krishi Mahostav programme. While in case of Non SHG respondents had in low level of extension participation this might be poor education, low social participation, low mass media exposure, etc. and also lack of awareness in different extension activities may also contribute for the above said observation. These findings were similar confined with the findings of Devalatha *et al* (2013).

**Achievement motivation:** It is defined as a value associated with women, which drives her to excel

in their business and related fields to reach a sense of personal accomplishment. A highly significant difference in the mean values of SHG members (7.96) and Non SHG members (5.63) in case of achievement motivation was observed. Hence, it can be concluded that overwhelming majority of the SHG members had medium to very high level of achievement motivation. Obviously it can be said that all of the SHG members involved in the entrepreneurial activities were with mentality of medium to high level of realistic estimation of progressive and prosperous life in future and might have understood and realized significance of their business to reach up to high level of progressive and prosperous life as compared to Non SHG members and in case of Non SHG respondents majority had low level achievement motivation due to poor educational level, low mass media exposure, low level of innovativeness and risk orientation, very less entrepreneurial activities had taken up, etc. The finding was in concurrence with the findings reported by George *et al* (2012).

**Market orientation:**

The market orientation is such a psychological trait that is associated with market related implementation to manage their business. This helps the respondents to analyze market intelligence to avail better price of their products. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (16.72) and Non SHG members (10.51) in case of market orientation. Thus, it can be concluded that all the SHG members had medium to high level of market orientation as the SHG members had taken up entrepreneurial activities, where constant touch with market is must to recognize suitable place for selling the products at high rate as investment in the transportation and other input is more against high fluctuation in prices of products leads them to become more market oriented. While in case of Non SHG groups very less number of the respondents had involved in entrepreneurial activities and had landless, marginal and small farmers and that's why they had low level of market orientation.

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### Risk orientation

The risk orientation is described as the degree to which an individual is oriented towards the risk and uncertainty and has courage to face the problems in their business. This is one of the important qualities to manage risks. It could be seen (Table 1) that there was highly significant difference in the mean values of SHG members (3.03) and Non SHG members (2.34) in case of risk orientation. Hence it can be said that majority of the Non SHG members were low level of risk orientation. This might be up to primary level of education and illiteracy and the respondents were not in a position to withstand economic losses and entrepreneurial activities is taken by some of the Non SHG members and is somewhat risky business as perceived by them and Non SHG members might have preferred to take calculative risk to prevent loss in the business. This finding was in line with result reported by George *et al* (2012).

### Innovativeness

It is orientation of individual to get linked or closing associated with change adopting innovative ideas and practices and hence, it plays an important role in influencing socio-economic change and their by empowerment of an individual. There was highly significant difference in the mean values of SHG members (9.03) and Non SHG members (5.83) in case of innovativeness. Thus, it can be concluded that in case of SHG members had more innovativeness as compared to Non SHG members. This might be due to poor economic condition, poor education, and low level of mass media exposure, low extension and social participation as compared to SHG members. This finding was in concurrence with the findings reported by Devalatha *et al* (2013) and Verma *et al* (2013).

### Attitude towards SHGs

Attitude strength is an important determinant of the attitude-behavior relationship. Strong attitudes are based on past knowledge and may be retrieved, whereas weak attitude is often constructed on the

spot. Strong attitudes have more impact on behavior, are less susceptible to self-perception effects and are more stable over time (Holland *et al* 2002). Attitudes are relatively stable and once adopted, provide a long-term positive effect (Olgyaiova *et al* 2005). It was evident (Table 1) that there was highly significant difference in the mean values of SHG members (66.89) and Non SHG members (36.86) in case of attitude towards SHGs. It can be concluded that vast majority of the SHG members were high to very high level of attitude towards Self Help Groups. This is because of the most of the respondents had benefited a lot by the SHG under the project IWMP and due to improvement in their socio-economic condition. This finding was in line with the findings of Meena and Singh (2013) and Sangeetha *et al* (2013).

## CONCLUSION

It could be concluded that the SHG members have been benefited by microfinance. It has helped them in their socio-economic upliftment. The women now feel that they can also be partners in the process of family welfare by joining the SHG movement. This study has also indicated that even though the members have joined the SHGs for various reasons, all of them have one common goal, which is seeking a better standard of living via a better organization that works for their benefits. Hence, it could be concluded that the SHGs have proved that they could serve as an alternative instrument of financial intermediation for the poor. Also, the microfinance services offered by them have helped to push back. SHG can contribute to changes in economic conditions, social status, decision making and increases women in outdoor activities. These SHGs play a very important role in social change

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