

A Study of Socio-economic background of Women Self-Help Groups in Matanhail Block of Jhajjar District (Haryana)

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ABSTRACT

The present paper is an endeavor to know the socioeconomic background of SHG members, the homogeneity factors and the sources through which the members know about SHGs. To fulfill the objectives of the present study, the data were collected from primary source with the help of 150 respondents in Jhajjar district of Haryana through an interview schedule. The data were analyzed with the help of frequency distribution, percentage and graph. It was found that the majority of respondents were lying in 31-40 age group, educated at primary and middle, occupied in agricultural activities, most of the respondents were married, belong to schedule caste, annual family income was lying between ₹50000 to ₹100000, and the homogeneity Factors of all SHGs was sex and poverty and source through which members know about SHGs is social worker.

1. Introduction

Self Help Groups are self managed groups of poor women, which primarily came into existence to mobilize financial resources through their own saving and lend the same amongst themselves to meet the credit needs of their members. The present self-help group's schemes are an alternative to achieve the objectives of rural development and get community participation in all rural development programs. The SHGs aim at promoting awareness among the poor about the on-going development programs. The poor should know how best to use existing government programs, and also the legal provisions meant for the disadvantaged sections of the rural communities.

SHGs have an inbuilt mechanism where emphasis has been given over capacity building of women through developing their dialogue skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well.

2. Review of literature

Agrawal, Harigopal G. (2018) exhibited a study on empowerment of women through Self-help group in the Baswana district of Rajasthan with the help of 100 samples selected from various social categories. The result of the study showed that most of the members join SHG to get loans to buy livestock, other members join because their husbands encourage them to join. The study further exhibited that awareness on various issues have increased after continuity in the SHGs.

Bhanwala, Harsh Kumar (2017) studied the report of microfinance in India, which includes 100 schedule bank, 39 DCCBs, 27 state rural livelihood mission and Above 5000

NGOs engaged in promoting SHGs. The study found overall progress under the SHG bank linkage program during 2014-2017. The number of SHGs, bank linkage, savings, outstanding, credit disbursement by banks was increased in 2016-17. The study also showed the region-wise distribution of loans to SHGs in 2016-17. Number of SHG and loan disbursed by SHG were highest in the southern and eastern region. The amount of the NPA was raised nearly 8.6 percent during 2016-17. NABARD play a role as a facilitator and mentor of microfinance initiative in India. The SHG bank linkage program is the largest microfinance program in the world.

Reddy, k. Raja and Reddy, C.S. (2012) studied the quality and sustainability of SHG and understand the factors which influenced the quality and sustainability of SHG by covering a sample of 1942 SHGs from 41 districts of 8 states in India. The result of the study found that wide disparity was a major barrier between the states in the growth of SHG movement. It was also revealed through the study that the number of SHG having saving bank account was found to be high in the Andhra Pradesh (14.96 lakh) and low in the Gujarat (2.27 lakh) in 2012. The trend is decreasing regarding the number of SHG that have a long outstanding with the bank in 2012.

Narang, Uma (2012) studied an effective approach to women empowerment in India in Self-help group by including a number of SHG, the progress of women SHG in India in 2007-10 and current position of women SHG in India (2009-10). The study showed that empowerment is through accessing the economic resource, become more confident, strength, more recognition and say in the family decision. The study found that empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices.

Ravi, S and Vikkaraman, P. (2012) studied the growth of Self-help Group in India. SHGs play a major role in the eradication of poverty in Indian villages. The study revealed that about 69.53 lakh SHGs benefited by the proper banking system through Self-help group bank linkage program in which about 90 per cent of SHG were women SHGs. The study also revealed the reason for rapid growth of SHG movement. SHGs help to keep their member away from money lenders, improve investment capabilities, wealth creation, and promote leadership qualities among its member were the reason of growth of SHGs.

Listana, Precious (2015) studied the process of formation of successful Self-help Groups in SAT village in Dokur. The study confirmed that the presence of SHGs in Dokur has a positive impact on the mentality of women. Regardless of the results of the investment, women become more empowered to have easy access to money and to decide how it is spent. The study also showed that SHG members spend their loans on income generated activities like Agriculture and their family's education. Investing in Agriculture is a risky decision because it is not guaranteed to provide any surplus, especially in drought-prone areas and so they invest their fund in family education.

Pangannavar, Arjun (2015) conducted a study on rural empowerment through women empowerment is possible. The study focused on the holistic role of SHG on rural and women empowerment. Rural development activities include Agriculture, growth, development of social & economic infrastructure, health, education, nutrition, housing, etc. The study found that SHGs helps women to get better education through women can involve in economic activities to earn more income, to spend on their health, improve economic and social status, get better access to credit, improves the political status through participation in village Gram Sabha, Panchayat meetings and overcome social evils, etc.

3. Objective of the study

1. To know the socioeconomic background of the women SHG members.
2. To analyze the reason of joining SHG.
3. To know the homogeneity factor and sources through which the members know about the SHGs.

4. Research Methodology

Research methodology can be defined as a way to systematically solve the research problem by logically adopting various steps. Followings steps are followed in the research methodology:

Research design

The present study is descriptive in nature as the study will identify the demographic profile of SHG members, reasons of joining SHGs, homogeneity factors of the groups.

Universe

All the women SHG in India will constitute the study of the universe.

Population

Women SHG functioning in Jhajjar district of Haryana constitutes the population of the study.

Sample size

Data is a collection of sample of 150 SHG members working under the NRLM scheme of SHGs

Sampling framework

The District Jhajjar is divided into five blocks, i.e. Beri, Bahadurgarh, Salhawas, Jhajjar, and Matanhail. The required data are collected from the members of women SHGs functioning in Matanhail block of the Jhajjar district.

Data Collection

A primary source is used to fulfill the objectives of the present study with the help of an interview schedule.

Sampling Technique

A multi stage simple random sampling will be used to select a block and village in the district. The Jhajjar District is divided in five blocks viz., Beri, Bahadurgarh, Salhawas, Jhajjar, Matanhail. Out of the five blocks, 20 percent of the block was selected for conducting the study. At the first stage, Matanhail block is selected for the convenience of the researcher. At the second stage, 10 per cent of the villages were selected from 43 villages.

5. Analysis and interpretation of data

Socioeconomic profile of SHG members

Table 1.1-Age of the Respondents

Age	Frequency	Percentage
21-30	27	18
31-40	62	41.3
41-50	28	18.7
Above 50	33	22
Total	150	100

Source: - Author calculation after field survey

It is clear from the above table 1.1, that out of 150 respondents, 41.3 per cent of the respondents are under the age group 31-40 years, 22.0 percent of the respondents are under the age group Above 50 years, 18.7 per cent are under 41-50 and only 18 percent respondent is under 21-30 year.

Table 1.2 Educational status of the Respondents

Education	Frequency	Percentage
Illiterate	53	35.3
Primary and Middle	69	46
Secondary and above	28	18.7
Total	150	100

Source: - Author calculation after field survey

It is clear from the table 1.2 that out of 150 respondents, 35.3 per cent of the respondents are under the category of illiterate that means most of the women working in the study area are uneducated. 46 per cent of the respondents are educated at primary and middle level and a total 18.7 per cent of the respondents are secondary and above.

The analysis of the data revealed that most of the women are illiterate; some of them are primary & middle level and only a small proportion of the respondent is well educated.

Table 1.3 Marital status of the Respondents

Marital status	Frequency	Percentage
Married	122	81.3
Widow /Separated	28	18.7
Total	150	100

Source: - Author calculation after field survey

It is clear from the table 1.3 that out of 150 respondents, the majority of (81.3 per cent) respondents are married. Only 18.7 per cent of the respondents which are either widow or separated. The table also revealed that no unmarried woman is the member of the SHG.

Table 1.4 Occupation of the Respondents

Occupation	Frequency	Percent
Agriculture	27	18
Household work	95	63.3
Others	28	18.7
Total	150	100

Source: - Author calculation after field survey

It is clear that from the table 4.4 that out of 150 respondents, the majority of the respondents are doing own household work which is 63.3 per cent. Out of the total, 18 per cent are engaged in agriculture and a small proportion (18 per cent) of the respondents are engaged in other activities like switching, midday meal helper and small petty shop.

Table 1.5 Community of the Respondents

Community	Frequency	Percent
General	19	12.7
SC	90	60
BC	41	27.3
Total	150	100

Table 1.8 Frequency distribution of reason of joining SHG

Statements	Frequency					Total	Ranking
	1 st choice	2 nd choice	3 rd choice	4 th choice	5 th choice		
Improving Socio- Economic Status	2(1.3)	56(37.3)	49(32.7)	22(14.7)	21(14)	150	2
Community Development Activities	21(14)	36(24)	56(37.3)	24(16)	13(86.7)	150	3
Promoting Saving Habit	110(73.3)	22(14.7)	15(10)	3(2)	0	150	1
Initiating Group Activity	13(8.7)	22(14.7)	7(4.7)	44(29.3)	64(42.6)	150	5
Influenced by Friends and Relatives	4(2.7)	15(10)	22(14.7)	58(38.7)	51(34)	150	4

Source: - Author calculation after field survey

The analytical table 1.8 analyses the reasons of joining the SHG by members. The priorities were asked to the members regarding joining of SHG. Five statements were provided to the members of the group in which members rank the statement according to the priorities. And it is clearly evident through the analysis that on the statement 'Improving Socio- Economic

Source: - Author calculation after field survey

It is clear from the above table 1.5, out of the total 150 respondents, 60 per cent of the respondents belong to schedule caste, community, 27.3 per cent of the respondents are from backward class, and only 12.7 per cent of the total respondents belong to General Community.

Table 1.6 Family Type of respondents

Family Type	Frequency	Percent
Nuclear	112	74.7
Joint	38	25.3
Total	150	100

Source: - Author calculation after field survey

It is clear from the table 1.6 that out of the total 150 respondents, 74.7 per cent of the respondents belong to Nuclear family type and rest 25.3 per cent respondent had joint family.

The analyses of data reveal that mostly women, who connect to SHG in Matanhail block, belong to nuclear family.

Table 1.7 Annual Family Income of Respondents

Annual Family Income	Frequency	Percentage
Up to ₹50000	29	19.3
Above ₹50000 to ₹100000	85	56.7
Above ₹100000	36	24
Total	150	100

Source: - Author calculation after field survey

It is clear from the above table, out of 150 respondents, the annual family income of 56.7 per cent respondents is ₹50000 to ₹100000, 24 per cent of the respondents annual family income is above ₹100000, 19.3 per cent of the respondent's annual family income belongs to up to ₹50000.

The information revealed that most of the respondent's annual family income is between ₹50000 to ₹100000.

Status', the majority of respondents were lying on 2nd choice. The responses on the statement 'Community Development Activities' shows that majority of respondents' preference were 3rd choice. The majority of respondents on the statement 'promoting saving habit' were lying on the very important option. The statement 'Initiating Group Activities' and

'Influenced by Friends and Relatives' were lying on 'least important' option and 4th choice respectively. The analysis of the study revealed that the most important reason of joining SHGs by members is promoting saving habits of group members.

Table 1.9 How did you know about SHGs

Options	Frequency	Percentage
Banks	1	0.67
Social workers	135	90
Others	14	9.33
Total	150	100

Source: Researcher's calculation after field survey

It is clear from the table 1.9, out of 150 respondents, a majority of respondents (90 percent) know about SHG through the social workers, 9.33 per cent of the respondents know about SHG through friends/relatives and rest a very few respondents (.67 per cent) of the total respondent know about SHG through a bank.

Table 1.10- Homogeneity factors of SHGs

Homogeneity factors	Frequency	Percentage
Sex	139	92.7
Poverty	11	7.3
Caste	0	0
Total	150	100

Source: Researcher's calculation after field survey

The table 1.10 exhibits the responses of respondents on the homogeneity factors of SHGs. Out of the total respondents, the majority of respondents (92.7 per cent) in almost group tell the basis of forming groups is 'sex' and few of the respondents tell the basis of the group is poverty.

6. Findings of the Study

The followings are the major findings from the analysis of the data:

The objectives of the research study were to know the socioeconomic background of SHG members, homogeneity factors, sources through which members know about SHGs, and reason of joining SHGs by the members and achieved with the help of frequency distribution, percentage, tables, and graphs. The study found the following:

- The majority of the respondents (41.3 per cent) are under the age group '31-40 years', 22.0 per cent of the respondents are under the age category 'more than 50 years', 18.7 per cent are under '41-50 years'

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and remaining 18 per cent respondents are under the age category '21-30 years'.

- Most of the respondents (46 per cent) are educated at 'Middle and Primary level', 35.3 per cent are 'Illiterate' and 18.7 per cent of the respondents are 'Secondary and above'.
- The majority of the respondents are married as compared to widow / separated. No unmarried woman is the member of the SHG.
- Maximum respondents (63.3 per cent) occupied by 'Own Household Work', followed by 'Agriculture' and minimum respondents having 'Another Work' like the small petty shop, stitching, midday meal helper etc.
- Maximum number of respondents (74.7 per cent) belong to 'Nuclear Family' type followed by 'Joint Family'.
- The majority of respondents (56.7 percent) annual family income are lying in '50000 to 100000', followed by 'above ₹100000' income group (24 per cent), remaining 19.3 per cent followed by 'up to ₹50000' income group.
- Maximum numbers of respondents (60 per cent) are lying in 'Schedule Caste', followed by 'Backward Caste', next by 'General Category'.
- The homogeneity factor of mostly SHGs is 'Poverty' and 'Sex'.
- The majority of respondents know about the SHGs through the social workers.

7. Reason of joining SHGs

The majority of the respondents join the SHG for the purpose of promoting saving habits among members, followed by improving socioeconomic status, community development activities and influenced by friends and relatives respectively. And minimum numbers of respondents join the SHGs for the purpose of initiating group activities.

8. Conclusion

The objectives of the present study were to identify the socioeconomic background, reason of joining of SHG by members, homogeneity factors and base of SHGs. The study found that maximum numbers of respondents are 31-40 age group, educated at primary and middle level, engaged in own household work, belonging to the nuclear family, annual family income lies between ₹50000 to ₹100000 income category. The analysis found that the majority of the members first reason of joining SHGs is promoting saving habits and the homogeneity factor of the groups is sex and poverty, and the source through which the members know about SHG is social workers.

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