

Socio Economic Condition of Self Help Groups' Beneficiaries: A Case Study of Block Bhiwani

¹Dr. Dalbir Singh Kaushik & ²Mamta

¹Associate Professor, Department of Commerce, G.B.D. College, Rohtak (Haryana) (India)

²Research Scholar, Department of Commerce, Maharshi Dayanand University, Rohtak (Haryana) (India)

ARTICLE DETAILS

Article History

Published Online: 13 March 2019

Keywords

Self Help Groups, Social economic status, Beneficiaries.

ABSTRACT

Main obstacle in the path of economic development of our Country especially in rural areas are poverty, inequalities, unemployment among these poverty deprives a section of the society to avail even its basic necessities of life, for poverty alleviation, micro finance is a well recognized world's effective tool which is improving social, economic status of the rural poor people. In India too, microfinance has developed its roots. Commercial bank, NABARD, regional rural Banks and NGO's are some supply drawn approaches for microfinance. Self Help Groups are playing a major role in eliminating poverty in the rural areas. The present paper also highlights the social-economic condition of 'Self Help Groups' of beneficiaries of Bhiwani block Bhiwani district of Haryana. It also tries to draw conclusion and to give suggestion wherever necessary for the purpose of improving social economic condition of members.

1. Introduction

Self Help Groups are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. Self Help Groups are playing a major role in eliminating poverty in the rural areas. Self Help Groups can be registered or non-registered. It makes the people mobilize to give them voice and build people's organizations that will overcome barriers to participation and empower. Members of SHG agree to save regularly and contribute to a common fund. The members of group agree to use this common and such other funds which they receive as a group, to give small loans to needy members as per decision of the group.

Self Help Group is a self governed, peer controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around saving and credit activities. Funds for credit activities are coming through regular saving deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common problems and plan solution, share information, make efforts to improve their health and literacy skills.

Prof. Mohammed Yunus of Bangladesh started women's groups in Bangladesh in the year of 1976 and developed saving among rural poorest. Self Help Groups play a major role in eliminating poverty in rural areas.

2. Objective of the study

This study is an attempt to carry an analysis to know the impact of self help group on beneficiaries. The main objective of the study are :-

1. To study and analyze the social conditions of members of self help groups.
2. To assess the economic condition of Self Help Groups beneficiaries.

3. Research Methodology :-

Multistage sampling techniques has been used to select primary sampling units. The study has been conducted in Bhiwani District of Haryana as the formation of self help groups are highest in Bhiwani district. Self help groups have been formed in all the seven block of the district. Among these blocks Bhiwani block was selected as the study area as it had maximum number of self help Groups as compared to other blocks. Further, six villages from block Bhiwani and one self help group from each village was selected randomly. 10 respondents from each village have been also selected once again randomly. To collecting the primary data, the time period has been selected during 2018 throughout scheduled questionnaire and interview and high sampling procedure. To achieve the objective, the collected data has been analyzed and tabulated with the help of tool and techniques such as percentage has been used in the study.

4. Result and discussion

The study has consisted two sections. Section one explains the social conditions of beneficiaries of SHG while section two depress the economic condition of beneficiaries of Self Help Groups.

SECTION – I

The section presents the social status of the beneficiaries of Self Help Groups as like education status, age, social category, occupational status, marital status, religion, size of the family, etc.

Education status of the beneficiaries:-

Educational status of the beneficiaries have been presented in the table 1.1. This table shows that a huge proportion of SHG members were either uneducated or below Matric. In this category, 48 members were found which comprises 80 percent of total beneficiaries whereas a small proportion of 10 (16.67 percent) members are educated up to the senior secondary level. A very normal proportion of 2 (3.33 percent) members are educated up to the graduation level.

Expect to above mention three educational qualifications not a single member of Self Help Groups are highly educated that means above- graduation level. Thus it can be emerged that most of the SHG members were either literate or illiterate. It can be conclude that less educated employed persons have shown a keen interest to join the Self Help Groups.

Table 1.1 Educational status of Beneficiaries :-

Educational Status	No. of beneficiaries
Below Matric Level	48 (80.00)
Up to Intermediate Level	10 (16.67)
Up to Graduation Level	2 (3.33)
Above Graduation Level	-
Total	60 (100)

Source: -Field Survey

Note: The figure in parenthesis represents the percentage.

Age Profile of the beneficiaries:

The findings of the study reveals the age of the beneficiaries that has been presented in the table 1.2.

Table 1.2 Age of the beneficiaries

Age of Beneficiaries	No. of Beneficiaries
20-30	14 (23.33)
30-40	33 (55.00)
40-50	09 (15.00)
50-60	04 (6.67)
Total	60 (100)

Source : Field Survey

Note : The figure in parenthesis represent the percentage.

This table reveals that there are four age categories of beneficiaries. Most of the beneficiaries 55.00 percent as SHG members lie in the age group 30-40. Second largest number was 14 (23.33) of the members who were belong to age group of 20-30. 15 percent members were in the age group of 40-50. The least numbers 6.67 percent of SHG members belong to age group of 50-60.

Social category of the beneficiaries

The findings of the study pertained to class by the selected SHG members as per their category. Table 1.3 shows the fact four social category have been examined through the study.

Table 1.3 : Social category of the beneficiaries :

Social category	Beneficiaries
General	8 (13.33)
Backward Class	7 (11.69)
Other Backward Class	3 (5.00)
Schedule Caste	42 (70.00)
Total	60 (100)

Source : Field Survey

Note : The figure in parenthesis represent the percentage.

A majority of the beneficiaries of SHG belong to Schedule Caste. They comprise to percent of the total beneficiaries. Only 7 SHG members belonging to backward class comprise 11.69 percent of the total. Only 8 SHG members of general category comprise 13.33 percent of the total but the least SHG member 3 belong to other backward class that comprise 5 percent of

the total beneficiaries. Thus, Researcher concluded that the schedule caste members have shown much belief in pooling the SHG. Reason behind this was also due to member of welfare schemes through SHG to uplift the weaker section of the society.

Occupational Status of the beneficiaries

In this subsection, the findings of the study reveals to which occupation the beneficiaries of SHGs belong. This aspect has been presented in the table 1.4.

Table 1.4 : Occupation status of the Beneficiaries

Occupational Status	No. of Beneficiaries
Agriculture Labour	40 (66.67)
Farmer	14 (21.33)
Small Businessman	4 (6.67)
Any Other	2 (3.33)
Total	60 (100)

Source: Field Survey

Note: The figures in parenthesis represent the percentage.

This table shows maximum SHG members 40 (66.67 percent) are working as agricultural labour. Next to are the small farmer whose number is 14 (21.33 percent) of the total. 2 (3.33 percent) belong to Any other occupation only 4 (6.67 percent) belong to small business. This it can be said that the SHG members showed much interest in agricultural activities mainly because they are almost unskilled for the other economic activities.

Status of Residential House of the Beneficiaries :

This table shows the status of residential house of the beneficiaries of Self Help Groups. It means to which kind of houses they reside in.

Table 1.5: Status of Residential House of the Beneficiaries

Type of House	No. of Beneficiaries
Kaccha	11 (18.33)
Pakka	49 (81.67)
Open	-
Total	60 (100)

Source: Field Survey

Note : The figure in parenthesis represent the percentage.

Table 1.5 reveals that maximum proportion of SHG members were residing in pakka house 49 (81.67 percent) members of SHGs were facilitated with pakka houses. Next to this proportion 11 (18.33 percent) members of SHGs were residing in Kaccha house. No SHG members were residing in open area. It can be said that 18.33 percent beneficiaries of the SHGs were not having the proper residential facilities.

Marital Status of the Beneficiaries :-

In this subsection, the finding of the study reveals about marital status of the beneficiaries. Table 1.6 reveals the marital status of the beneficiaries of the Self Help Groups i.e. un married, married, widows and separated cases. A major segment 55 (91.67 percent) of the SHG were married. Only five members were widows. Another fact which is revealed through the table is that no SHG members lies in the unmarried and separated cases. So it can be concluded that

most of SHG members were married and participating in the SHG activities.

Table 1.6 : Marital status of the beneficiaries

Marital Status	No. of Beneficiaries
Married	55 (91.67)
Unmarried	-
Widows	5 (8.33)
Separated Cases	-
Total	60 (100)

Size of Family members of the Beneficiaries

In this Subsection, the findings of the study reveals to which kind of family size the SHG members belong. The table 1.7 shows the fact that SHG members families have been grouped into four types of sizes. Most of SHGs members 38 (63.33 percent) reside in the family size of 3 to 6 members. Next to it only 11 (18.33 percent) members were residing in the family size 6 to 9 members but a small segment of SHG members 9 (15 percent) were residing in the family size of more than 9 members. But only 2 (3.33 percent) members were residing in the family size upto 3 members. It can be concluded that SHG members were residing in joint family.

Table 1.7 :Size of the family members of the beneficiaries

Size of family members	No. of beneficiaries
Upto 3 members	2 (3.33)
3-6 members	38 (63.33)
6-9 members	11 (18.33)
Above 9 members	9 (15.00)
Total	60 (100)

Source: Field Survey

Note: The figure in parenthesis represent the percentage.

SECTION -2

This section presents the economic conditions of members include income, saving and expenditures .

Monthly Income level of the members

In this, the finding as the study reveals the monthly income level of the members. Table 2.1 shows the various income levels of the beneficiaries. Income levels have been grouped into various kinds of groups. A majority of 27 (45 percent) SHG members income lie in the monthly income category of Rs. 3000 to 4000 while a small proportion of SHG members. 12 (20 percent) lie in the monthly income category of Rs. 2000 to Rs. 3000. Relative to these above mention to income category there were 2 other categories (Rs. 4000-5000, above 5000) also though they have very small proportions at 8 (13.33 percent), 10 (16.67 percent) of SHG members respectively. A small segment of 3 (5 percent) of SHG monthly income lie in income category Rs. 1000-2000.

Table 2.1 : Monthly Income level of the Beneficiaries

Monthly Income (In Rupees)	No. of Beneficiaries
Less than 1000	-
1000-2000	3 (5.00)
2000-3000	12 (20.00)
3000-4000	27 (45.00)
4000-5000	8 (13.33)

Above 5000	10 (16.67)
Total	60 (100)

Source : Field Survey

Note: The figure in parenthesis represent the percentage.

Monthly saving of the Beneficiaries :

This table 2.2 shows the monthly saving pattern of the beneficiaries. It means what proportion of the SHG members can save a part of their monthly income.

Table 2.2:- Monthly saving of the beneficiaries

Monthly Saving (In Rupees)	No. of Beneficiaries
Less than 1000	05 (8.33)
1000-2000	11 (18.33)
2000-3000	25 (41.67)
3000-4000	12 (20.00)
Above- 4000	7 (11.67)
Total	60 (100)

Source : Field survey

Note: The figure in parenthesis represent the percentage.

Table 2.2 shows that s scenario of monthly saving by SHG members. There were 2000 to 3000 monthly saving category of SHG members have maximum 25 (41.67 percent) saving. Relative to these above mention to saving there were four other categories Rs. less than 1000, 1000-2000, 3000-4000 and above 4000 also though they have saving 5 (8.33 percent), 11 (18.33 percent), 12 (20 percent) and 7 (11.67 percent). SHG members saving pattern suggests that much of the total members were unable to save a big amount monthly as saving.

Monthly Expenditure of family members of the beneficiaries

In this subsection, the finding of the study reveals about the monthly expenditure of the members. The table 2.3 monthly expenditure of the SHG members has been presented. For this there monthly expenditure has been grouped into Five Categories. The most of the SHG members were in the Fourth Categories of Rs. 3000 to Rs. 4000, whose number was 28 (46.67 percent). These SHG members do the highest monthly expenditure. But in the second category 14 (23.33 percent) SHG members whose monthly expenditure was between Rs. 2000 to Rs. 3000. Just above to this category 11 (18.33 percent) SHG members whose monthly expenditure was between Rs. 1000 to Rs. 2000. The least number of SHG members 7 (11.67 percent) can be notice in the category of above Rs. 4000. But no SHG members expenditure was less than 1000.

Table 2.3: Monthly Expenditure of family members of the beneficiaries

Monthly Expenditure (In Rupees)	No. of beneficiaries
Less than 1000	-
1000-2000	11 (18.33)
2000-3000	14 (23.33)
3000-4000	28 (46.67)
Above 4000	7 (11.67)
Total	60 (100)

5. Conclusion

On the basis of the result, it can be found that most of the beneficiaries 33 (55 percent) as SHG members lie in the age group 30-40 and a majority of the beneficiaries of SHG belong to schedule Caste. It was also observed that huge proportion of SHG members were either uneducated or below Matric level, maximum SHG members are agricultural labour because they were almost unskilled for the other economic activities. It has been also found that a majority of 27 (45 percent) SHG members monthly income lies between the income level of Rs. 3000 to Rs. 4000. While a small proportion of SHG members 12 (20 percent) monthly income category of Rs. 2000 to 3000

and a set of the least saving groups as Rs. less than 1000. Some suggestions are given as follows :-

1. The facility of sufficient loan must be in order to run the SHG's functioning smoothly.
2. Government should provide proper training as SHG members for effective use of fund management.
3. The meeting should be regularly and these meeting must be attended by the SHGs members as it is a matter of their interest.
4. The self help groups members should be made literate after joining SHG's since it prove to be a hurdle in the success of SHGs.
5. Timely inspection of SHG's should be for the effective of the functioning of SHG.

References

1. Anila Anjel A.A Study on Socio-Economic Condition of Self Help Group Members in Tirunelveli District, Tamil Nadu. ZENITH International Journal of Business Economics & Management Research. 2012; 2(2); 216-227.
2. Ajith B, Satyanarayan K, Jagadeeswary V, Rajeshwari YB, Beeranna KC, Harisha M. Problems Faced by SHG Members among Self-Help Groups in Karnatak. International Journal of Science, Environment and Technology. 2016; 6(2) : 1080-1085.
3. Rane, Sumista. Socio-economic condition of Self Help Groups beneficiaries : A case study of block Sirsa. International Journal of Advanced Research and development. ISSN: 2455-4030, Volume; issue 6; November 2017; Page No.- 334-338.
4. Bhuyan, Hiranya Jyoti. Impact Evaluation of SHGs in Socio Economic Changes: A case study of Nagaon District. A Peer-Reviewed International Journal of Humanities & Social Science. 2015; 3(4): 35-41.
5. Devi, Uma R, An Evaluative Study on the Role of Self Help Groups in Empowering Women in India. The International Journal of Management. 2013; 2(1) : 1-16.
6. Gaonkar, Gopalkrishna M. Significance of SHGs in Improving Socio-Economic Condition of Society: With Special Reference to Udupi Taluk of Karnataka. Asia Pacific Journal of Research. 2014; 1(18) : 20-30.
7. Kureel, Radhika Choudhary, Gazala Ahmad. Socio-Economic Conditions of SHG Members in Jhansi District of Uttar Pradesh- A Micro Study of Badagaon Block. International Journal of Science, Technology & Management, 2015; 4(4) : 142-149.
8. Maheshwari Meenu, Shobhna Goyal, Socio-Economic Empowerment of Women through Self Help Groups. An Empirical Analysis. Pacific Business Review International 2016; 8(8) : 87-100.
9. Mehta, Sushil Kumar, Hari Govind Mishra, Amrinder Singh, Role of Self Help Groups in Socio-Economic Change of Vulnerable Poor of Jammu Region. International Conference on Economics and Finance Research. 2011; 4: 519-523.
10. Mishra Kailash Chandra. Problems of Self Help Groups : A Micro Study. International Journal of Advanced Research and Review. 2016; 1(3): 23-33.
11. Narang Uma. Self Help Group: An Effective Approach to Women Empowerment in India. International Journal of Social Science & Interdisciplinary Research. 2012; 1(8):8-16.
12. Sasikumar P. Natarajan G. Socio-Economic Development of Self Help Groups in Namkkal District, in Tamilnadu. IJEMR. 2014: 4(6) : 1-10.
13. Rajendran K. Micro Finance Through Self Help Groups : A Survey of Recent Literature in India. International Journal of Marketing, Financial Services & Management Research. 2012 : 1(12) : 110-125.
14. Sahoo, Ansuman, Self Help Group & Women Empowerment : A Study on some selected SHGs. International Journal of Business and Management Invention. 2013; 2(9): 54-61.