THE SOCIO PERSONAL PROFILE OF THE MEMBERS OF SELFHELP GROPS IN SIHOR AND GARIYADHAR TALUKAS OF BHAVNAGAR DISTRICT

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ABSTRACT

The study was conducted by collecting primary data from 400 Self Help Groups women from Sihor and Gariyadhar talukas of Bhavnagar district. The data was collected through interview schedule using random sampling methods and analysed with help of statistical tools. The study revealed that about 35.00 per cent of the self help group women belonged to middle age , education up to (37.00 per cent) primary level, belonged to medium (52.00 per cent) size of family, low annual income (29.00 per cent), up to 1 ha of land holding (19.25 per cent) , more than three fourth (79.00 per cent) SHG women were married, less than half (42.00 per cent) of the daily labour in agriculture and allied fields, low social participation (26.00 per cent), about three fouth (74.00 per cent) of the respondents had not undergone any training through self help group, amount of saving (60.00 per cent) up to Rs. 26-50 per month, more than half (54.00 per cent) of the self help groups' age were 5 to 10 years, more than half (80.00 per cent) of the respondents were more than 10 SHG members, had medium market orientation (59.00 per cent) of the respondent.

Keywords *: self help group, social participation, market orientation*

INTRODUCTION

Women sector occupies nearly 45 % of the Indian population. The literary and educational status of women improved considerably during the past few decades. More and more higher educational and research institutions are imparting skill, knowledge and specialization. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programmes to women. The institutions available at present are very limited. Moreover, their functions and opportunities available with them are not popularized much (Parmar et al, 2011).

Pt. Jawaharlal Nehru truly said that " When women moves forward the family moves, the village moves and the nation moves". Following the succeed of Grameen Bank experiment in Bangla Desh, the strategy of forming Self Help Groups (SHGs) and extending micro-credit through them has been successfully adopted in India, SHG Bank Linkage Programme launched by NABARD in 1991-92, as an experiment in providing hassle free institutional credit to rural poor has achieved phenomenal success over last 15 years and is now acclaimed as largest micro credit programme in the world. The programme received further boost during 2003-04 in the country. (Chauhan and Kshirsagar, 2013).

A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia.

Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

The emergence of women empowerment in a society depends to a great extent on the economic, religious, cultural, social and psychological factors also. In this context, women owned business are highly increasing in the economics of almost all countries. The hidden empowerment potential of women have gradually been changing with the growing sensitivity to the role and economic status in the society. In this context, there is hardly detailed research available on socio personal characteristics of the rural women engaged in the Self Help Group. That's why following objective is studied.

OBJECTIVE

To study the socio-personal profile of the member of Self Help Groups

METHODOLOGY

In Bhavnagar district, various organizations are engaged in the identification/formation of Self Help Group and striving hard for their development. Keeping in mind the time facilities and reasons available for collecting the data this area is more suitable. So the Bhavnagar district was purposively selected for the study. Among 9 Talukas of Bhavnagar district, two talukas viz. Sihor and Gariadhar were selected randomly from Bhavnagar district. After selection of talukas, 10 villages from each taluka were selected randomly. Thus total 20 villages from the two selected talukas were considered for the study. The respondents were selected by completely random sampling process. The respondents were selected from Bhavnagar district. Total 400 respondents were selected from 20 SHG groups in order to select 20 respondents form the available and most active SHG. Hence two SHG from each selected village was approached for data collection. There are mainly two programmes are existing to work for SHG i.e. watershed development programme, and Mission Mangalam. The collected through interview schedule. They were coded, processed, tabulated, classified and analyzed with the help of suitable statistical techniques.

RESULTS AND DISCUSSION

Empowerment through self help groups are influenced by different characteristics of the self help groups women. It was beyond the scope of the present study to include all the characteristics of the self help groups women. However, some of important characteristics were selected and findings have been presented in the following sub heads:

Table 1 : Distribution of respondents according to their Characteristics n = 400

Sr. No.	Characteristics		Frequency	Per cent	Mean	Standard Deviation
1	**Age**					
	Young age (up to 30 years)		80	20.00		
	Middle age (31 to 45 years)		140	35.00	2.25	0.77
	Old age (above 45 years)		180	45.00		
2	**Education**					
	Illiterate		92	23.00		
	Primary		148	37.00		
	Secondary		80	20.00	2.39	1.09
	Higher secondary		72	18.00		
	College level		08	02.00		
3	**Family size**					
	Small size family (up to 5 member)		156	39.00		
	Medium size family (6 to 8 members)		208	52.00	1.7	0.63
	Large size family (above 8 member)		36	09.00		
4	**Family type**					
	Nuclear family		196	49.00	1.51	0.50
	Joint family		204	51.00		
5	**Annual income**					
	Low (Below ₹ 20,000)		116	29.00		
	Medium (₹ 20,001 to 50,000)		232	58.00	1.84	0.63
	High (above 50,000)		52	13.00		
6	**Size of land holding**					
	Land less labour		135	33.75		
	Marginal farmers (Up to 1.00 ha.)		77	19.25		
	Small farmers (1.01 to 2.0 ha.)		60	15.00	1.51	1.35
	Medium farmers (2.01 to 4.0 ha.)		104	26.00		
	Large farmers (Above 4.0 ha.)		24	06.00		

Sr. No.	Characteristics	Frequency	Per cent	Mean	Standard Deviation
7	**Marital status**				
	Married	316	79.00	1.21	0.41
	Unmarried	84	21.00		
8	**Occupation**				
	Housewife	76	19.00		
	Daily labour	168	42.00	**1.21**	**0.85**
	Agriculture and Allied Activities	128	32.00		
	Small and Independent Business	28	07.00		
9	**Social participation**				
	Low social participation	<0.88	26.00		
	< Mean – S.D	104			
	Medium social participation	0.88 to 2.76	66.00	**1.82**	**0.94**
	Mean ± S.D	264			
	High participation	>2.76	08.00		
	>Mean + S.D	32			
10	**Traning undergone**				
	No Training	296	74.00	0.26	0.44
	Training undergone	104	26.00		
11	**Saving and deposit**				
	Less than Rs.25/-	00	00		
	Rs.26/-to 50/-	240	60		
	Rs.51/-to 75/-	96	24	2.56	0.75
	Rs.76/-to 100/-	64	16		
	More than Rs.100/-	00			
12	**Age of self help group**				
	Less than 5 years	184	46.00		
	5 to 10 years	216	54.00	1.54	0.50
	More than 10 year	00	00		
13	**Number of members in self help group**				
	Less than 10 members	80	20.00	1.80	0.40
	More than 10 members	320	80.00		
14	**Market orientation**				
	Low	<1.26	10.00		
	< Mean – S.D	40			
	Medium	1.26 to 2.34	59.00	1.80	0.54
	Mean ± S.D	236			
	High	>2.34	31.00		
	>Mean + S.D	124			

Age

A perusal of the data in Table 1, revealed that majority 45.00 per cent of the self help groups women were found in old age group. While 35.00 per cent were of middle age group followed by 20.00 per cent belonged to young age group.

The observed findings might be due to the fact that generally in the rural community system, the head of families who in majority cases were belonged to old age and used to take decision in all activities.

Education

The data presented in Table 1, revealed that maximum 37.00 per cent self help groups women had primary level education followed by 23.00 per cent illiterate. While 20.00 per cent had secondary level education followed by 18.00 per cent had higher education and only 2.00 per cent had college level education. It can be observed that there was a remarkable per cent of the illiterate women in the research areas.

However it can be concluded that majority (75.00 per cent) self help groups women were found educated between primary to higher education level.

Size of Family

The data in Table 1, revealed that 52.00 per cent of the self help group women had medium size of family where as 39.00 per cent and 09.00 per cent of the self help group women had small and large size of family, respectively. Hence majority of the self help group women had medium size of family. This might be due to the fact that still joint family system is existed in the rural areas and unawareness of family planning.

Type of family

The types of family are important social factors. There are two types of family i.e. nuclear and joint. A nuclear family consists of husband, wife and minor children. Joint family consists of more than one primary family on the basis of closed blood relation and common residence.

It is evident from Table 1 that majority of (51.00) per cent of the self help group women belonged to joint families, while 49.00 per cent were belonged to nuclear families. The possible reason behind this might be social custom of joint family and unawareness of family planning.

Annual income

The data in Table 1, revealed that majority (58.00 per cent) of the self help group women had medium annual income followed by 29.00 per cent and 13.00 per cent with low and high income, respectively. It could be inferred from the close observation of the data that majority of self help group women had low to medium income.

This might be due to the fact that most of the self help group women were land less and dependent only on wages.

Size of land holding

A perusal of the data in the above Table 1 stated that majority (33.75 per cent) of the self help group women were land less labourers. While 26.00 per cent were belonged to marginal farmers category. It was followed by 19.25 per cent, 15.00 per cent and 06.00 per cent of the women were marginal, small and large farmers, respectively.

It is thus, conclude that a great majority of self help group women were (60.25 per cent) were from marginal to medium land holding. Of course land less laburers were considerably high. This might be due to the fact that in rural areas the division of land is increasing with the increase of nuclear family system.

Marital status

According to marital status respondent were classified in to two groups (i) married and (ii) unmarried. It is evident from Table 1 that majority (79.00 per cent) of the self help group women were married followed by 21.00 per cent of women were unmarried.

It is concluded that more than 3/4th farm women were married.

Occupation

From the Table 1 it is clear that 42.00 per cent of the self help group women were daily labourer in agriculture followed by 32.00 per cent had involved in agriculture and allied activity, while 19.00 and 07.00 per cent of the self help group women were house wife and concerned with small and independent business, respectively. Only 07.00 per cent respondents have their own small and independent business for their livelihood.

The data presented in table 4 indicate that majority (74.00 per cent) of the respondents were daily labourer to agriculture and allied activities as their main occupation. It is also a sign of agriculture based economy of our rural areas.

The probable reason might be that self help group women were small, marginal or land less labourer and dependent on daily wages in agriculture and allied activity.

Social participation

It is evident from the data in Table 1 that majority (66.00 per cent) of the SHG women had medium level of social participation followed by 26.00 and 08.00 per cent of respondents had low and high social participation respectively.

It is known that co-operative sector in Gujarat is deep rooted and well established . Almost all the villages of Saurashtra region having at least two co-operative organizations *viz.,* service cooperative society and milk producers co-operative society. Majority SHG women were the members of both the co-operative societies.

Training undergone

A perusal of the data in the above Table 1 shows that the type of training received by the SHG members from different agencies. The figure shows that clear majority (74.00 per cent) of the respondents had not received any training followed by 26.00 per cent of those had received training.

Training programmes enabled them in access to bank linkages, market linkages, linkages with government departments and officials and provided opportunities for confidence building, skill development and leadership aspect in various programmes and improving their status in the society.

Amount saved and deposited by the respondents

Table 1 showing the average amount saved by the SHG members every month. More than half of the respondents (60.00 per cent) save Rs.26-50 every month. The next higher per cent (24.00 per cent) makes savings to the tune of Rs.51-75 every month. Only 16.00 per cent of the respondents save and deposit Rs.76-100 every month. Not a single respondent was found with monthly saving of more than Rs.100 every month and Less than Rs. 25/- every month.

Hence there was a trend of a low saving among the respondents. The probable reason might be that SHG women were from poorer family and land less labour so their saving was limited.

Age of self help groups

The duration of existence of the self-help groups since their formation has been taken as the age of the SHG. A perusal of the data in the above Table 1 showing age of self help groups. The majority 54.00 per cent of self-help groups' age had 5 to 10 years followed by 46.00 per cent of the self help groups age had less than 5 years. Not a single group was more than 10 year old.

It is fact that as the age of self help group increase, the group activities and empowerment level are also increase.

Number of the members of the self-help groups

Table 1 shows number of group member-wise distribution of the groups. The figure depicts that majority (80.00 per cent) of the groups have more than 10 members where the rest 20.00 per cent consisting of less than 10 members.

Market orientation

The data in Table 1, revealed that 59.00 per cent SHG women had medium level of market orientation, followed by 31.00 per cent and 10.00 per cent who had high and low level of market orientation, respectively.

It is obvious from the data that a half section of SHG women had medium level of market orientation. It implies that they are conscious to sell their produces at better price may be due to information gain through training centre.

Hence, it is very urgent need to develop market network for produces and provide market information to the self help group women.

CONCLUSION

From the above result it is concluded that 45.00 per cent of the respondents belonged to middle age group, while 35.00 per cent and 20.00 per cent of the respondents were belonged to old and young age group, respectively. About 37.00 per cent respondents have primary level of education followed by 23.00 per cent illiterate. There were 52.00 per cent of the respondents belonged to medium size of family while 51.00 per cent of the respondents were live in joint family. About 58.00 per cent of the respondents were belonged to medium income group (Rs. 20,001 to 50,000) while majority (33.75 per cent) of the respondents were land less labourers followed by 26.00 per cent were medium farmers (2.01 to 4.0 ha) of land holding. The great majority i.e. 79.00 per cent of the respondents were married where less than half (42.00 per cent) of the respondents were daily labour in agriculture and allied fields. A considerable 66.00 per cent respondent had medium social participation while only 26.00 per cent of the respondent had training undergone through self help group. There were 60.00 per cent of the respondent's saving was Rs. 26-50 per month while more than half (54.00 per cent) of the self help groups' age were 5 to 10 years. The pure majority (80.00 per cent) of the respondents have more than 10 SHG members, while 59.00 per cent of the respondent had medium market orientation.

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