

## SOCIO-ECONOMIC CHARACTERISTICS OF SHG AND NON - SHG 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. Hence the present study has been formulated with the objective i.e. to study the profile characteristics of SHG and Non SHG members. The purpose of the study was to compare the SHG and Non SHG members with respect to their profile characteristics. 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 whereas, there was no significant difference in the mean values of SHG members and Non SHG members in case of age and marital status.*

**Keywords:** SHG and Non SHG members, self help groups, profile characteristics

### INTRODUCTION

In recent years self help groups are emerging as alternative credit source to the poor. In self help groups, collective actions and solidarity is an important empowering mechanism (Rathod and Ganga, 2019). The empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Roul (1996) stated that an SHG is a group where members come together with certain objectives to manage their own funds and affairs by themselves to achieve better control over their resources and to meet their credit needs.

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.

Self-help groups must sustain as an economic venture for the overall development of rural areas. It is very important to study individual member traits to understand the sustainability of self-help groups. The present study was conducted in Amreli district of Gujarat state to assess socio-economic variables of self-help group members and to make a comparison with non SHG member.

**OBJECTIVE**

To know the profile characteristics of SHG and Non SHG members for comparative study

**METHODOLOGY**

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 are conducting 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 nine 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.

**RESULTS AND DISCUSSION**

**Socio-economic characteristics of the SHG and non- SHG members**

To study the profile characteristics of the SHG and Non SHG members was the objectives of the present study. On the basis of review of literature some of the important characteristics of the SHG and Non SHG members were selected and studied. 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.

**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. The data in respect of age of the respondents are presented in Table 1. It is evident from the data presented in Table 1 indicate that slightly less than three-fourth of the SHG members (70.00 per cent) and Non SHG members (71.11 per cent) were fall in middle age group followed by (24.44 and 21.11 per cent) with young age and (5.56 and 7.78 per cent) of them were with old age group, respectively. The independent sample ‘Z’ test showed 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. It can be concluded that nearly three- fourth of SHG and Non SHG members were belonged to the middle age group. Usually, women of middle age are enthusiastic and more efficient than younger and older age groups. Further, middle aged women are more responsible than their younger counter parts and also they are more interested in development; aspire

to earn more from subsidiary occupation as compared to old women. This might be the reason to find majority of the respondents in the middle age group.

**Table 1: Distribution of the respondents according to their age** (n=180)

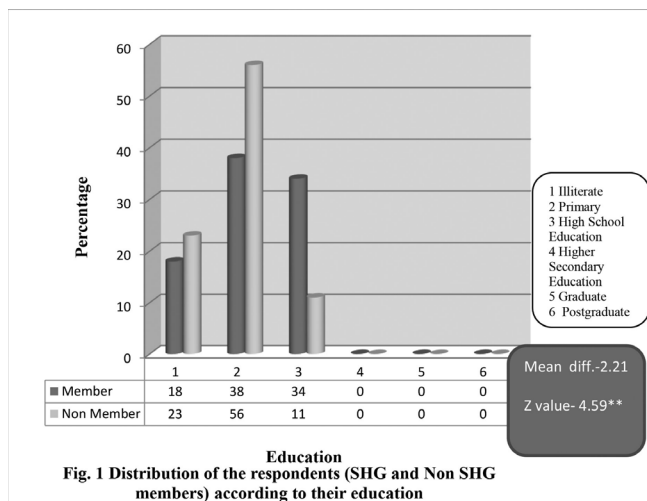
Sr. No.	Categories	SHG Members (n=90)		Non-SHG Members (n=90)	
		F	P	F	P
1	Young age (Up to 35 years)	22	24.44	19	21.11
2	Middle age (36 to 50 years)	63	70.00	64	71.11
3	Old age (Above 50 years)	05	05.56	07	07.78
Mean		38.08		39.54	
Mean difference		1.467			
Z value		1.523 <sup>NS</sup>			

F= Frequency P= Per cent

This finding is in conformity with the finding of Amutha (2011), Naik *et al.* (2012), Shelkeet *al.* (2013) Bariya *et al.* (2020) and Patel and Bhatt (2022).

**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. Understanding this, information regarding level of education of SHG and Non SHG women was collected.



**Fig. 1 Distribution of the respondents (SHG and Non SHG members) according to their education**

The data presented in fig. 1 revealed that slightly more than two-fifth (42.22 per cent) of the SHG members were from primary level of education followed by 37.78 per cent and 20.00 per cent of them were high school level of education and illiterate, respectively. While in case of Non SHG members more than half (62.22 per cent) were belonged to primary level of education followed by 25.56 per cent and

12.22 per cent of them were illiterate and high school level of education, respectively. It was interesting to note that no one was from the higher secondary education, graduate and post graduate level of education in both the groups. The independent sample ‘Z’ test indicated that there was highly significant difference in the mean values of SHG members (6.09) and Non SHG members (3.88) in case of education. From the above facts, it can be concluded that cent per cent of the women were belonged from illiterate to high school level of education. In general, it can be said that women had poor and medium economic status, rural social environment; poor education facilities during their childhood days and schools located in faraway were the contributing reason for medium level of education. This finding is in conformity with those reported by Rangiet *al.* (2002) Chandravadia (2009) and GeethanjaliPrabhakar (2013) and Bariya *et al.* (2020).

**Family size**

The data in Table 2 revealed that slightly less than half (45.56 per cent) of the self help group women were from small size of family, whereas 42.22 per cent and 12.22 per cent of the self help group women were medium and large size of family, respectively. In case of Non SHG members slightly more than half (53.33 per cent) of the respondents had medium size of family followed by small and large family with 33.33 per cent and 13.34 per cent, respectively.

**Table 2: Distribution of the respondents according to their family size** (n=180)

Sr. No.	Categories	SHG Member (n=90)		Non SHG Member (n=90)	
		F	P	F	P
1	Small family (Up to 5 members)	41	45.56	30	33.33
2	Medium size family ( 6 to 8 member)	38	42.22	48	53.33
3	Large family (Above 8 members)	11	12.22	12	13.34
Mean		5.87		6.43	
Mean difference		0.567			
Zvalue		2.14*			

F= Frequency P= Per cent

The independent sample ‘Z’ test showed that there was significant difference in the mean values of SHG members (5.87) and Non SHG members (6.43) in case of 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. This result is in line with the result reported by Rangiet *et al.* (2002) and Bariya *et al.* (2020)

**Marital status**

According to marital status respondent were classified into two groups (i) married and (ii) unmarried. It is evident from Table 3 that vast majority 96.67 per cent of the SHG women and 97.78 per cent of Non SHG members were married and only 3.33 per cent of SHG and 2.22 per cent of Non SHG members were unmarried. The independent sample ‘Z’ test showed that there was found no significant difference was found in the mean values of SHG members (1.97) and Non SHG members (1.98) in case of marital status. Because of most of the women belonged to the middle age group.

**Table 3: Distribution of the respondents (SHG and Non SHG members) according to their marital status**

(n=180)

Sr. No.	Marital status	SHG Member (n=90)		Non SHG Member (n=90)	
		F	P	F	P
1	Unmarried	03	03.33	02	02.22
2	Married	87	96.67	88	97.78
Mean		1.97		1.98	
Mean difference		0.011			
Z value		0.451 <sup>NS</sup>			

F= Frequency P= Per cent

This finding is line with Sowjanya (2007), Sekhon and Dhillon (2008) Chandravadia (2009), Naiket *al.* (2012) and Bariya *et al.* (2020).

**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 and classified as depicted in fig.2. indicated that nearly half (47.78 per cent) of SHG members were from medium social participation followed by very low level with 40.00 per cent, and only 6.67 per cent of women were high social participation and no one from in the category of very high level and in case of Non SHG members nearly three-fourth (74.44 per cent) were from very low level of social participation followed by low level with 25.56 per cent. No respondents were seen in the category of medium, high and very high level. 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.

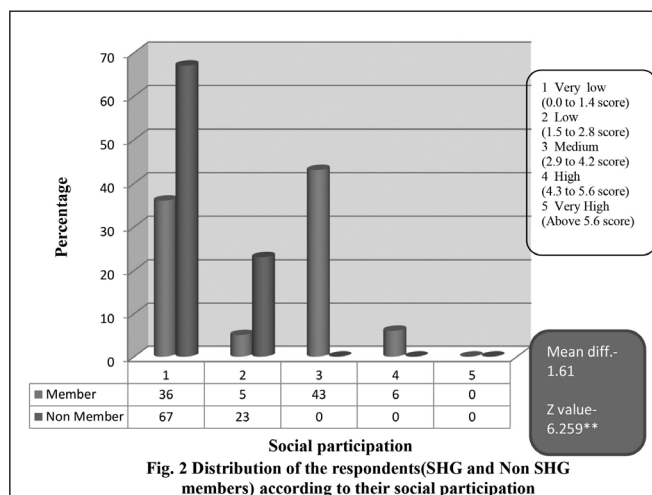


Fig. 2 Distribution of the respondents (SHG and Non SHG members) according to their social participation

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. Whereas, two fifth of the respondents had very low level of social participation in case of SHG members while in Non SHG members all had very low to low level of social participation might be due to inability of women respondents to devote their time, lack of awareness of activities of various social institutions and lack of social mobility due to family restrictions and self confidence resulted in poor social participation of women. This might be the probable reason for this. This finding is supported by the result of Vinaya *et al.*, (2013), Chandravadia (2009), George *et al.* (2012), Parashar (2004) and Patel and Bhatt (2022).

### 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 respondents were grouped into five categories as shown in Table 4.

It is obvious from the Table 4 that equal number of the SHG members were found to have landless and small land holding (27.78 per cent each) followed by 26.67 and 16.67 per cent were having medium and marginal size of land holding, respectively and only 1.11 per cent SHG members were big land holding. In case of Non SHG members exact two-fifth (40.00 per cent) had small land holding followed by landless and marginal with 31.11 per cent and 28.89 per cent, respectively. The 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. It can be concluded from the above finding that majority of the respondents were having size of land holding below 2.0 hectare. Division of land as their generation progresses might be the possible explanation of this result and in case of SHG members this was the main reason to force the women to engage in income generating activity for livelihood.

Table 4 : Distribution of the respondents (SHG and Non SHG members) according to their land holding (n=180)

Sr. No.	Categories	SHG Member (n=90)		Non SHG Member (n=90)	
		F	P	F	P
1	Landless	25	27.78	28	31.11
2	Marginal farmers (Upto 1.00 ha)	15	16.67	26	28.89
3	Small farmers (1.01 to 2.00 ha)	25	27.78	36	40.00
4	Medium farmer (2.01 to 4.00 ha)	24	26.67	-	-
5	Big farmer (above 4.00 ha)	01	01.11	-	-
Mean		1.47		1.00	
Mean difference		0.469			
Zvalue		3.07**			

F= Frequency P= Per cent

The finding is in agreement with the findings reported by Satyanarayana *et al.* (2002), Soni and Pandya (2007), Chandravadia (2009).

### Material possession

Through material possession it can easily identify standard of living of the respondents. Distribution of their annual income is also reflected by material possession.

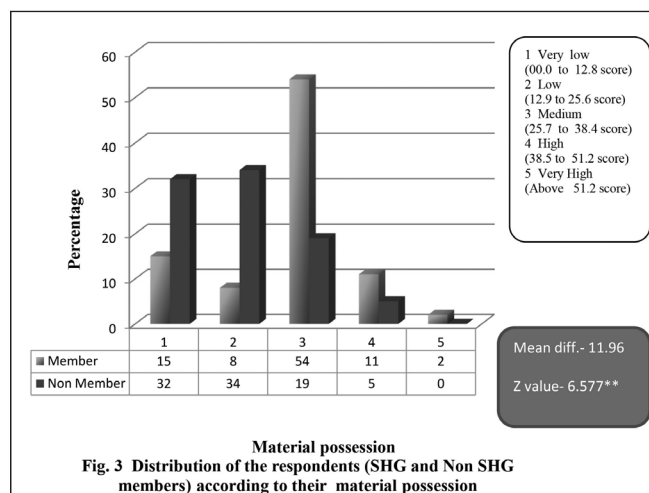


Fig. 3 Distribution of the respondents (SHG and Non SHG members) according to their material possession

It is indicated from fig 3 showed that exactly three-fifth (60.00 per cent) of the SHG members were from medium level of material possession followed by 16.67, 12.22, 8.89 and only 2.22 per cent were very low, high, low and very high level, respectively. While in case of Non SHG members slightly less than three-fourth (73.34 per cent) were low and very low level of material possession followed by 21.11 per cent and only 5.56 per cent were medium and high level, respectively. 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. 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 are in line with Devalatha (2005) and Bariya *et al.* (2020).

#### Annual income

Annual income refers to the gross annual earning of family from all resources. It also indicates 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. Keeping this in view, annual income of the women was studied and data are presented in Table 5.

**Table: 5 Distribution of the respondents (SHG and Non SHG members) according to their annual income (n=180)**

Sr. No.	Categories	SHG Member (n=90)		Non SHG Member (n=90)	
		F	P	F	P
1	Up to ₹ 50000/-	09	10.00	17	18.89
2	In between ₹ 50,001 to ₹ 1,00,000/-	06	6.67	09	10.00
3	₹ 1,00,001 to ₹ 1,50,000/-	08	8.89	10	11.11
4	₹ 1,50,001 to ₹ 2,00,000/-	38	42.22	30	33.33
5	Above ₹ 2,00,000/-	29	32.22	24	26.67
Mean		2.55		1.98	
Mean difference		0.572			
Z value		2.606*			

F= Frequency P= Per cent

It is observed from the Table 5 that slightly more than two-fifth (42.22 per cent) of the SHG members were

annual income between 1.5 to 2.0 lakh, followed by 32.22 per cent, 10.00 per cent, 8.89 per cent and 6.67 per cent of them were income above Rs. 2.0 lakh, Rs. Up to 0.50 lakh, Rs. 1.0 to 1.5 lakh and Rs 0.50 to 1.0 lakh, respectively. Whereas, in case of Non SHG members exactly one third (33.33 per cent) were annual income between Rs. 1.5 to 2.0 lakh followed by 26.67, 18.89, 11.11 and 10.00 per cent of them were income above Rs 2.0 lakh, below Rs.0.5 lakh, between Rs. 1.0 to 1.5 lakh and between 0.5 to 1.0 lakh, respectively. The independent sample 'Z' test showed 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 had low to medium annual income because they were resources poor and having poor knowledge above the efficient use of resources to raise their income.

This finding is agreement with the findings of Chandravadia (2009) and Soni (2009).

#### CONCLUSION

In sum, 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 inter mediation for the poor. Also, the microfinance services offered by them have helped to push back. The 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. In other words it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people. The characteristics influencing the impact of self help group on empowerment of women should be considered during the planning of any development programme. More socio-economic capability building programmes should be organized to promote small savings and women's active role in developmental activities and to enhance socio-economic empowerment of women.

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