

## SOCIO-PERSONAL CHARACTERISTICS OF RURAL WOMEN OF SHGS

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### ABSTRACT

*The study was conducted during April-June 2017 in Navsari district of Gujarat state. The main focus of the investigation is on empowerment of rural women through SHGs of Navsari district. Data were collected from a randomly selected sample of 100 SHGs members of Navsari district of Gujarat. Majority of the SHGs members were found in the middle aged group and most of them had education up to high school level. Majority of the members were married belongs to nuclear family type and engaged with one livelihood activity, they have medium level of annual income with medium level of extension contact and social participation.*

**Keywords :** self help groups, rural women, socio-personal characteristics

### INTRODUCTION

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two-decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment.

The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole through collection action the development. These SHGs have collection action. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labours.

In India, self-help groups represent a unique approach to financial inclusion. Self help groups- microfinance activities helps the poor, women are not just obtaining loans but also

inculcating in them habits of savings, credit and investing in micro insurance and money transfer services. Members of self help groups participate and improving access to micro credit management, marketing skills, and capacity building to promote financial inclusion, and empowerment. So it is essential to study the personal profile of SHGs members.

### OBJECTIVE

To study the personal profile of SHGs members

### METHODOLOGY

The study was conducted during April-June 2017 in Navsari district of Gujarat state. The main focus of the investigation is on empowerment of rural women through SHGs of Navsari district.

The District comprises of six talukas viz., Chikhli, Gandevi, Jalalpor, Navsari, Vansda and Khergam. Out of six talukas, two talukas Chikhli and Khergam were selected purposively considering highest number of Self Help Groups. Five villages were purposively selected from each selected taluka considering highest number of Self Help Groups. Thus, the total number of villages for the study were ten. Ten tribal women were selected randomly from each village considering their mandatory membership in Sakhi Mandal and thus, the 100 tribal women were selected as respondents. The data were collected by personal interview method. Statistical tools viz. frequency and percentage were used to analyses the data.

## RESULT AND DISCUSSION

**Table 1: Socio-Personal Characteristics of Rural Women of SHGs n=100**

Sr. No	Socio-Personal Characteristics	Frequency	Percent	
<b>1</b>	<b>Age</b>			
	Young(Upto 35 years)	40	40.00	
	Middle(36-50 years)	53	53.00	
	Old(Above 50 years)	07	07.00	
<b>2</b>	<b>Education</b>			
	Illiterate	27	27.00	
	Primary level	23	23.00	
	Secondary level	50	50.00	
	College and above level	00	00.00	
<b>3</b>	<b>Marital status</b>			
	Married	96	96.00	
	Un-Married	00	00.00	
	Divorced	00	00.00	
	Widow	04	04.00	
<b>4</b>	<b>Type of family</b>			
	Nuclear family	59	59.00	
	Joint family	41	41.00	
<b>5</b>	<b>Occupation</b>			
	Home maker	29	29.00	
	Labour	21	21.00	
	Subsidiary	03	03.00	
	Farming/Agriculture	18	18.00	
	Labour + Subsidiary	02	02.00	
	Labour + Agriculture	19	19.00	
	Subsidiary + Agriculture	03	03.00	
	Labour + Subsidiary + Agriculture	05	05.00	
	<b>6</b>	<b>Annual income</b>		
		Low annual income (up to ₹ 50,000/-)	29	29.00
Medium annual income (₹ 50,001 to 1,00,000/-)		49	49.00	
High annual income (Above ₹ 1,00,000/-)		22	22.00	
<b>7</b>	<b>Social participation</b>			
	No membership in any organization	00	00	
	Poor social participation	22	22.00	
	Moderate social participation	75	75.00	
	Good social participation	03	03.00	
<b>8</b>	<b>Extension contact</b>			
	Low extension contact	10	10.00	
	Medium extension contact	68	68.00	
	High extension contact	22	22.00	

The data present in Table 1 revealed that majority (53.00 per cent) of the SHGs members belonged to middle age group, followed by 40.00 per cent with young age and 7.00 per cent were from old age group. Nearly 50.00 per cent of the rural women had secondary level of education followed by 27.00, 23.00 per cent had illiterate and primary level of education respectively.

It can be observed from the data present in Table 1 that majority (96.00per cent) of the respondents were married followed by 4.00 per cent were widow. Majority (59.00 per cent) of the rural women belonged to nuclear family system and remaining of them 41.00 per cent belonged to joint family system.

It is apparent from table 1 that 29.00 per cent of the rural women were home maker followed by 21.00 per cent women were labour, 19.00 per cent women were (labour+ agriculture), 18.00 per cent women were (farming/agriculture), 05.00 per cent women were engaged with (labour+ subsidiary+ agriculture), 03.00 per cent women were subsidiary, 03.00 per cent women were (subsidiary+ agriculture) and 02.00 per cent women were (labour+ subsidiary).

The data presented in table 1 shows that majority of rural women (49.00 per cent) belonged to medium annual income, followed by 29.00 and 22.00 per cent of them had low and high annual income. Majority (75.00 per cent) of the rural women had medium social participation followed by 22.00 and 03.00 per cent of them had low social participation and high social participation respectively. Majority of rural women (68.00 per cent) had medium extension contact, followed by high (22.00 per cent) and low (10.00 per cent) extension contact.

**CONCLUSION**

Majority of the rural women were from middle age group, up to secondary level of education and married, having nuclear family system and engaged with one livelihood activity. Majority of the rural women belonged to medium annual income (Rs.50,000 to 1,00,000/-) with medium level of social participation and extension contact.

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