

# A Study on Personal, Socioeconomic, Communicational and Psychological Characteristics of Self Help Group Members

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## Authors' contributions:

This work was carried out in collaboration between both authors BS and PPB. Author BS designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript, managed the analyses of the study and the literature searches under the supervision of author PPB. All authors read and approved the final manuscript.

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## ABSTRACT

The present study was carried out in Akola District of Vidarbha region in Maharashtra state. Three talukas namely Akola, Balapur and Telhara of Akola district were purposively selected for the study as they were having self help groups which were actively running, reaping profits and sustaining their livelihoods when compared to other talukas in Akola district. Total 120 respondents were selected for the present study. An exploratory design of social research was used. Majority of self help group members were young and middle age, possessing marginal land holding, having medium level of social participation and exposed to medium level of sources of information.

**Keywords:** Self help groups; women; landholding; social participation; source of information.

## 1. INTRODUCTION

The origin of Self Help Groups can be traced to 1976, when Prof. Mohammed Yunus of

Bangladesh started women's group in Bangladesh. He began experimenting with micro-credit and women Self Help Groups. The strategy made a quiet revolution in Bangladesh;

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in poverty eradication by empowering the poor women. A Self Help Group is a group of women or men who work for the capacity building of themselves. The goal of Self Help Groups is to become effective agents of change. They serve as a platform to establish the banking with the poor which is reliable, accountable and a profitable business. SHGs also enables livelihood opportunities for village women through micro credit with the existing banks in the area. Self Help Group is a small voluntary association of poor people preferably from the same socio economic back drop. The main objective of self help groups is to make socio economic development of rural poor and bring up the rural people above poverty line, SHGs are necessary to overcome exploitation and create confidence for economic self reliance of rural poor. These groups enable members to come together for a common objective and gain strength from each other. It was expected that formation of Self Help Groups will encourage the women members and other too to form thrift group in the process of self help groups. They learn to go and deal with the Government officials any formal credit system, build up self confidence and make them economic dependent.

## 2. MATERIALS AND METHODS

The present study was carried out in Akola District of Vidarbha region in Maharashtra state. Three talukas namely Akola, Balapur and Telhara of Akola district were purposively selected for the study. Out of three talukas 4 villages were selected from each taluka and from each village 10 self help group members as respondents were selected randomly. Thus, total 120 respondents were constituted for the present study. The data were collected by personal interviews using a pre-tested structured schedule. Statistical methods such as Percentage and Coefficient of Correlation was used. The data collected were classified, tabulated, analyzed, and interpreted in order to make the finding meaningful.

### 2.1 Objective

1. To study about personal, socio economic, communicational and psychological characteristics of self help group members

## 3. RESULTS AND DISCUSSIONS

### 3.1 Age

Age of the respondents also happens to be an important variable. The data regarding this were

collected and has been presented in Table 1 and diagrammatically illustrated in Fig. 1.

The data in the Table 1 indicated that, young and middle aged women members were distributed equally (45.84%) and (45.00%), respectively. Meager women respondents were belonged to old age (09.16%) category. It was therefore concluded that, 90.84 percent of women respondents of self help groups belonged to young to middle age group.

Thus the findings were in line with Mankar *et al.* [1] Komal Kashid [2] and Meenakshi [3].

### 3.2 Academic Qualification

It is well known that education increases the understanding in decision making and develops positive attitude towards any new practice. The distribution of respondents according to their education is presented in the Table 2.

The data in Table 2 indicated that, 34.17 per cent of women members were educated up to higher secondary level, followed by 24.16 per cent were educated up to secondary school. Further it was noticed that, 15.83 per cent respondents were educated up to college level and 14.17 per cent of respondents educated up to middle school level. Respondents belonging to primary school level and illiterate category were 10.00 per cent and 01.67 per cent, respectively. Thus, it was inferred that, nearly one-third of the women members of the self help group were educated up to higher secondary school level.

The outcomes of the variable were in line with the findings of Bhagyasree [4], Sharma and Kumar [5].

### 3.3 Experience in SHGs

From the Table 3 it was clear that, 54.16 per cent of respondents had medium level of experience, followed by 37.50 per cent had low experience in SHGs and 08.34 per cent of respondents had high experience. Therefore, it was evident that more than half (54.16%) of the respondents had medium experience in SHGs.

The results were found to be in similar with the outcomes of Bhairmakar [6] and Jayashri Jadhav [7].

### 3.4 Land Holding

Having Relatively more land in family may prohibit women from engaging herself as labour

or vice-versa. The women having more land are mostly involved in income generating activities and farm activities.

Distribution of women members according to their land holding in Table 4 revealed that, 36.66 per cent of the respondents possess marginal size of land holding (0.01 to 1.00 ha), followed by 32.50 per cent of respondents possess small size (1.01 to 2.00 ha), 19.17 per cent of respondents had semi-medium land holding (2.01 to 4.00 ha), 07.50 per cent of respondents were landless and 04.17 per cent possess medium size of land holding (4.01 to 10.00 ha). It has been concluded that, majority of women respondents of SHG in the study were grouped in marginal category of land holding.

The results found to be in line with Komal Kashid [2] and Sanju Kumar Meena [8].

### 3.5 Family Occupation

Based on the different occupations, the respondents were categorized into five categories and distribution of respondents are presented in the Table 5. The data depicted in Table 5 revealed that, 44.17 per cent of respondents had agriculture as a main occupation, followed by 23.33 per cent of respondents occupation as agriculture+ subsidiary occupation. 11.67 per cent and 13.33 per cent of respondents occupation as agriculture+ labour and agriculture + services, respectively.

The results were similar with the findings of Manasa Gandhi [9] and Sanju Kumar Meena [8].

### 3.6 Annual Income

Family income of women helps to project the overall economic stability of family. From the data in Table 6 was clear that, 45.83 per cent of the respondents had annual income between Rs 1,00,000/- to 1,50,000/- whereas, 25.00 per cent of them had income ranging from Rs 50,000/- to 1,00,000/-, while 19.17 per cent of respondents

could earn income above Rs 1,50,000/-. The percentage of respondents earning annual income up to Rs 50,000/- was 10.00 per cent. This is because they were resources poor and having poor knowledge above the efficient use of resources to raise their income.

The results were similar with the findings of Manasa Gandhi [9] and Sanju Kumar Meena [8].

### 3.7 Training Received

Training plays an important role in income generating activity and to educate person and make proficient in doing his job effectively. Thus, in view of the importance of training received the respondents were studied.

It was apparent from Table 7 that, 37.50 per cent of respondents had undergone two day duration of training, followed by 33.34 per cent and 29.16 per cent of them had one day and three day training duration, respectively.

The findings were in line with Meenakshi [3] and Jeba [10].

### 3.8 Social Participation

Social participation of women exposes them to various spheres of life, it leads to their achievement motivation. The social participation of women respondent had been studied in the present investigation and the results has been discussed below In Table 8.

It is evident from the Table 8 that, majority of the respondents (53.34%) participated in social organization to medium extent category, followed by 28.33 per cent in high category of social participation and 18.33 per cent of respondents found in social organization to a lower extent. It is concluded that, majority of respondents were found in the middle category of social participation.

The results were found to be in agreement with Mubeena [11], Deepika Chauhan [12].

**Table 1. Distribution of the self help group members according to age**

Sl.No	Age(Years)	Respondents (n=120)	
		Frequency	Percentage
1	Young (Up to 35)	55	45.84
2	Middle (36-50)	54	45.00
3	Old (Above 50)	11	09.16
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table 2. Distribution of the self help group members according to academic qualification**

SI.No	Academic qualification	Respondents(n=120)	
		Frequency	Percentage
1	Illiterate	02	01.67
2	Primary school	12	10.00
3	Middle school	17	14.17
4	Secondary school	29	24.16
5	Higher secondary school	41	34.17
6	College	19	15.83
<b>Total</b>		<b>120</b>	<b>100.00</b>

**Table 3. Distribution of the SHG members according to experience**

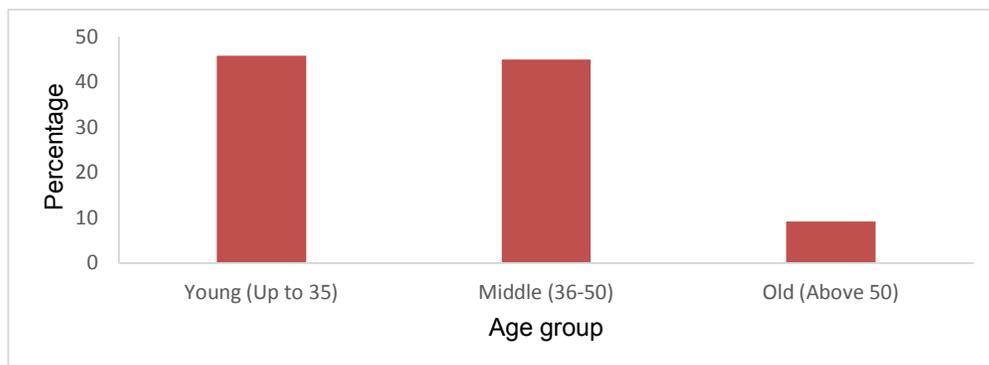
SI. No	Experience (Yrs)	Respondents(n=120)	
		Frequency	Percentage
1	Low	45	37.50
2	Medium	65	54.16
3	High	10	08.34
<b>Total</b>		<b>120</b>	<b>100.00</b>

**Table 4. Distribution of the self help group members according to land holding**

SI. No	Land holding (ha)	Respondents(n=120)	
		Frequency	Percentage
1	Landless	09	07.50
2	Marginal	44	36.66
3	Small	39	32.50
4	Semi-medium	23	19.17
5	Medium	05	04.17
<b>Total</b>		<b>120</b>	<b>100.00</b>

**Table 5. Distribution of the self help group members according to family occupation**

SI. No	Occupation	Respondents(n=120)	
		Frequency	Percentage
1	Labourer	09	07.50
2	Agriculture+ labourer	14	11.67
3	Agriculture	53	44.17
4	Agriculture+subsidiary occupation	28	23.33
5	Agriculture+services	16	13.33
<b>Total</b>		<b>120</b>	<b>100.00</b>



**Fig. 1. Distribution of the self help group members according to age**

**Table 6. Distribution of the self help group members according to annual income**

Sl. No	Category	Respondents(n=120)	
		Frequency	Percentage
1	Up to Rs 50,000/-	12	10.00
2	Rs 50,001/- to 1,00,000/-	30	25.00
3	Rs 1,00,001 to 1,50,000/-	55	45.83
4	Above Rs 1,50,000/-	23	19.17
<b>Total</b>		<b>120</b>	<b>100.00</b>

**Table 7. Distribution of the self help group members according to training received**

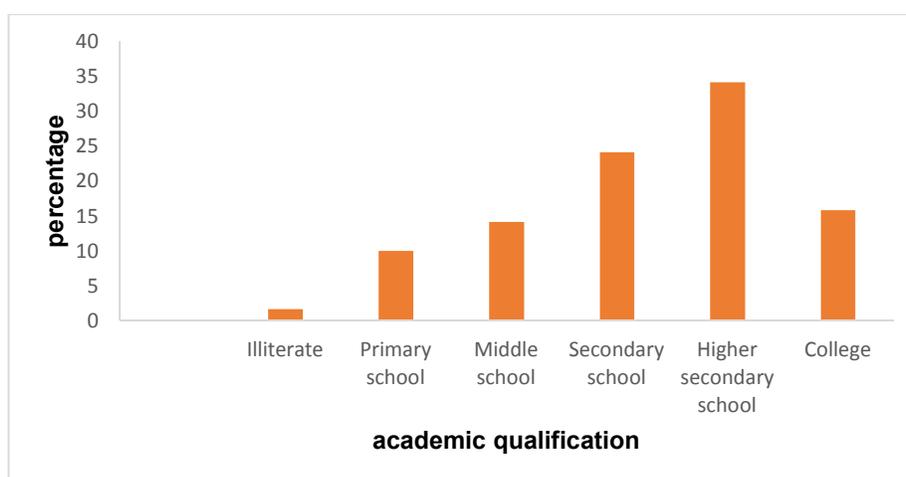
Sl. No	Training received	Respondents (n=120)	
		Frequency	Percentage
1	One day duration	40	33.34
2	Two day duration	45	37.50
3	Three day duration	35	29.16
<b>Total</b>		<b>120</b>	<b>100.00</b>

**Table 8. Distribution of the self help group members according to social participation**

Sl. No	Category	Respondents(n=120)	
		Frequency	Percentage
1	Low	22	18.33
2	Medium	64	53.34
3	High	34	28.33
<b>Total</b>		<b>120</b>	<b>100.00</b>

**Table 9. Distribution of the self help group members according to overall sources of information**

Sl. No	Category	Respondents(n=120)	
		Frequency	Percentage
1	Low	23	19.16
2	Medium	75	62.50
3	High	22	18.34
<b>Total</b>		<b>120</b>	<b>100.00</b>



**Fig. 2. Distribution of the self help group members according to academic qualification**



Fig. 3. Distribution of the self help group members according to experience in SHGs

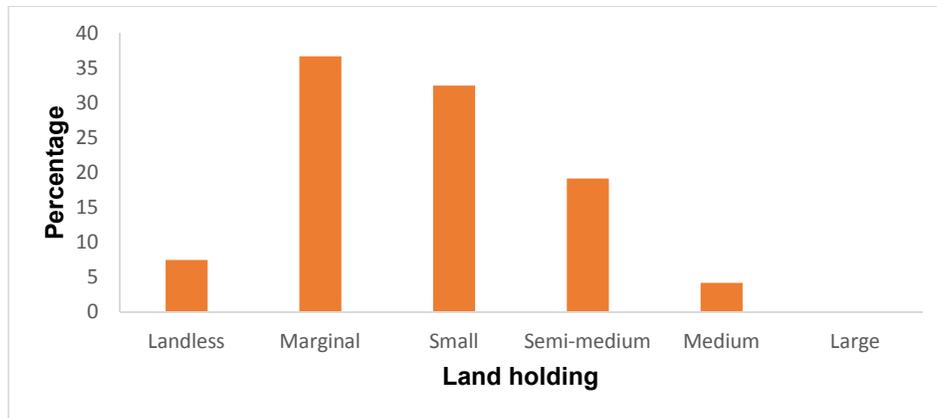


Fig. 4. Distribution of the self help group members according to land holding



Fig. 5. Distribution of the self help group members according to family occupation

### 3.9 Sources of Information

Due to exposure to various sources of information women get influenced to do something new to increase their socio-economic status. From this point of view the sources of

information has been considered for the present study.

The frequency of use of various sources of information by SHG respondents presented in Table 9 revealed that, amongst the localite

sources, majority (89.16%) of the respondents always contact to relatives, followed by 83.34 per cent to neighbours. 75.00 per cent of the respondents sometimes contacted to Sarpanch for any type of information. In case of cosmopolite sources, 68.33 per cent of respondents were always in contact with subject matter specialist of KVK, Whereas 83.34 per cent of them sometimes contact NGOs for information. In case of mass media, 91.66 per cent respondents always watching TV, While 78.33 per cent respondents sometimes listening radio.

The data in Table revealed that, three- fifth (62.50%) of the respondents were found in medium category of sources of information, followed by 19.16 per cent and 18.34 per cent of them having low and high access to sources of information, respectively. Thus, it inferred that, majority of the respondents had an access to the sources of information to a medium

extent probably due to less mass media exposure.

The above findings were in line with Vidya Tayde [13] and Krishna Priya [14].

### 3.10 Economic Motivation

Distribution of self help group members according to economic motivation depicted in Table 10.

From the Table 10 it was clear that, two-third of the respondents (66.66%) found under medium level of economic motivation, followed by 20.00 per cent and 13.34 per cent under high and low economic motivation, respectively. Thus it is concluded that, majority of self help group members had medium level of economic motivation.

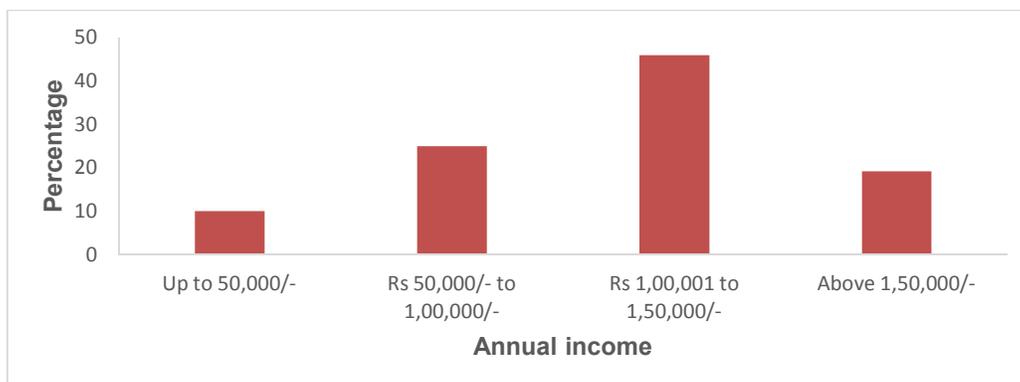
The results are found to be similar with Nita Devikar [15], Devalatha [16], Keisham[17].

**Table 10. Distribution of the self help group members according to economic motivation**

SI. No	Category	Respondents(n=120)	
		Frequency	Percentage
1	Low	16	13.34
2	Medium	80	66.66
3	High	24	20.00
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table 11. Distribution of the self help group members according to scientific orientation**

SI. No	Category	Respondents(n=120)	
		Frequency	Percentage
1	Low	20	16.67
2	Medium	76	63.33
3	High	24	20.00
	<b>Total</b>	<b>120</b>	<b>100.00</b>



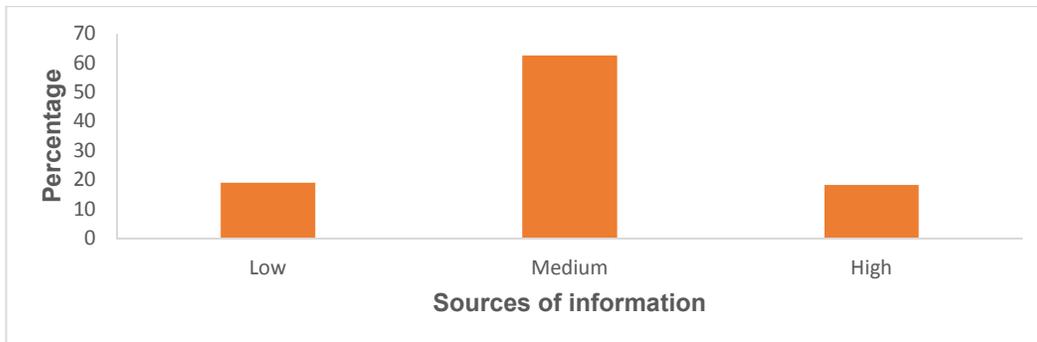
**Fig. 6. Distribution of the self help group members according to annual income**



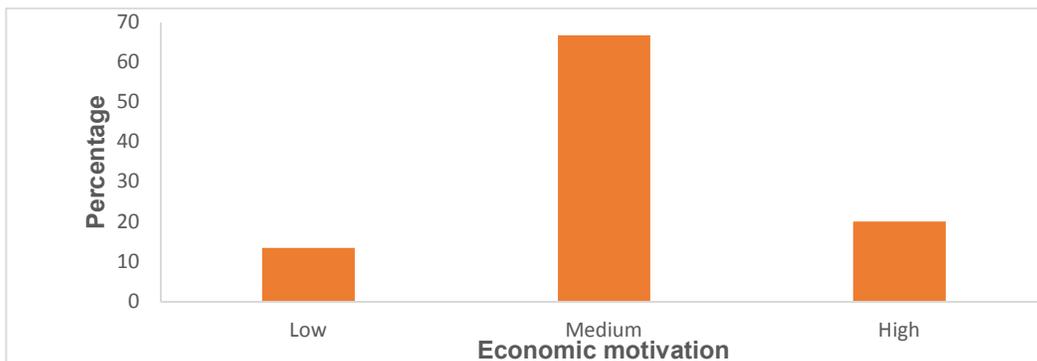
**Fig. 7. Distribution of the self help group members according to training received**



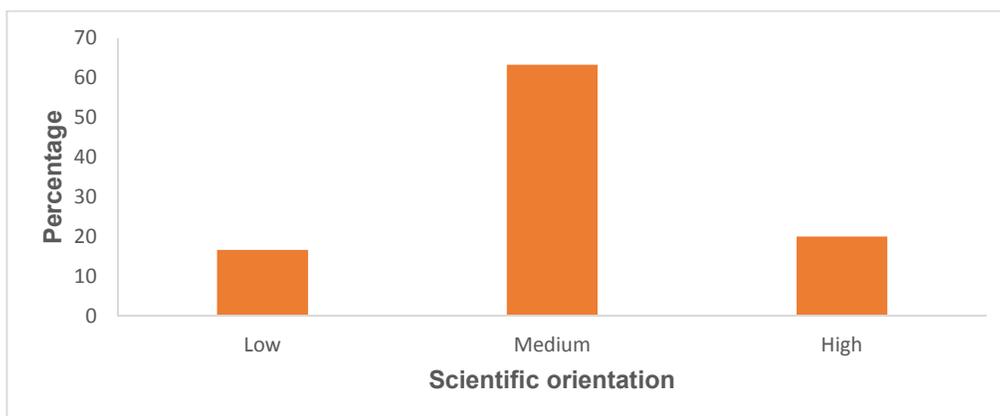
**Fig. 8. Distribution of the self help group members according to social participation**



**Fig. 9. Distribution of the self help group members according to sources of information**



**Fig. 10. Distribution of the self help group members according to economic motivation**



**Fig. 11. Distribution of the self help group members according to scientific orientation**

### 3.11 Scientific Orientation

From the data in Table 11 it was clear that, 63.33 per cent of respondents had medium level of scientific orientation, followed by 20.00 per cent and 16.67 per cent of women respondents had high and low scientific orientation, respectively. Hence it is concluded that, majority of the self help group members had scientific orientation to a medium extent.

Findings of the study are in line with Megha Landage [18].

### 4. CONCLUSION

It could be concluded that the SHG members have been benefited by trainings, the informational sources and participating in various social activities. 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. Hence suggestions to organize meetings, trainings, workshops, tours, field visits, publish the success stories in newspapers and magazines and on agriculture technology related information and make such publications easily available to them in order to increase their social participation and information sources. Capacity building programmes should be planned by KVKs, State Govt. and intervening agencies for these women on education and enterprise development. 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.

### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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