



An analysis of the Personal, Socio-Economic and Psychological Characteristics of members of Women Self Help Groups.

Key words : Members, Personal, Psychological, Socio-Economic, Women Self Help Groups.

Women are the valuable human resource and their socio economic development is imperative for sustainable growth of the economy. Today, empowering women and their capacity building is the need of the hour because of increasing sex based criminal activities. Women need to be highly literate and aware about the social and economic rights which can help them to make right decisions. Therefore, we should stress on necessity and highlight the benefits of securing women's active participation in all stages of decision making, ensuring their all levels of empowerment and capacity building and their inclusion in devising strong gender responsive frameworks. Hence the present study was undertaken with an objective to study the personal, socio-Economic and psychological characteristics of members of women self help Groups in Thane district of Maharashtra.

The research study was undertaken during the year 2014 in Thane district of Maharashtra. Ex-Post-Facto Research Design study was followed. Thane district of Maharashtra was selected purposively. Two Talukas and six villages were chosen by random sampling. A total of 90 women respondents were chosen from the selected Self Help Groups, one each from the six villages selected randomly. Data was collected through interview schedule, which was subjected for statistical analysis and interpretation.

An analysis of the members of the Women SHG's personal, socio-economic and psychological characteristics was carried out and the summary of the result is contained in Table 1. It was evident from Table 1 that more than half (52.22%) of the members of the Women Self Help Groups belonged to the middle age group followed by remaining coming under young (40.00%) and old (7.78%) age groups. The reason might be that the youngsters are somewhat immature and inexperienced and the elders lack in physical capacity depending upon the

age. The result was in accordance with Vinay Kumar (2009) and Preethi (2011).

It was inferred from Table 1 that majority (34.45%) of the members of the Women Self Help Groups belonged to high school level of education followed by the rest belonging to Illiterate (30.00%), Middle School (18.89), Primary School (10.00%), Intermediate (4.44%) and Graduation (2.22) categories. The support of formal education might have helped them in taking up different activities of Self Help Groups. Further, for collecting information and maintaining contacts with different sources, formal education is essential so that the contacts can be done without any other's help. Also some women were found to be illiterates, due financial problems, non-availability of educational facilities in those areas, lack of encouragement of parents due to their traditional outlook towards female member's education, lack of motivation among women for participating in literacy programmes.

A glance at Table 1 revealed that majority (73.34%) of the members of the Women Self Help Groups had low annual income, followed by the remaining with medium (22.22%) and high (4.44%). This might be due to the low profile jobs of the family members undertaken due to lack of literacy and also the dependence of the family members on agriculture as the primary occupation. The result was in accordance with the findings of Jeevan Kumar (2013).

A critical look at Table 1 indicated that majority (87.78%) of the members of the Women Self Help Groups were married and 12.22 per cent of the women members were widow. None of the members were unmarried and separated. Generally, by the age of 20, rural girls get married. These married women might have joined the SHG in order to earn some income and save money. This might be the reason that majority of the members

were married. The findings were in line with Alam and Nizamuddin (2012) and Lokhande (2013).

A perusal of Table 1 revealed that more than two thirds (68.89%) of the members of the Women Self Help Groups had medium family size, followed by large (13.33%), small (12.22%) and very large (5.56%) family size. Also a little more than half (53.33%) of the members of the Women Self Help Groups belonged to nuclear family type and the remaining belonged to joint family type (46.67%). This was due to the growing trend of nuclear family type rather than joint family type. Further, it may also be due to gaining popularity for small family in the view of family planning. The findings were in accordance with Sarmah and Das (2012) and Kiranmayee (2013).

The data furnished in the Table 1 indicated that more than half (56.67%) of the members of the Women Self Help Groups run medium scale enterprise, followed by the rest with small (26.66) scale enterprise and large (16.67%) scale enterprises. This may be due to financial problems, lack of investment, lack of motivation and self confidence to take up large enterprises, lack of proper utilization of credit availed, low savings rate, low literacy rate, lack of training and skills development to the members, poor income levels, lack of knowledge and experience about the large scale enterprise, ignorance of opportunities. Also, more absorption is found in small skill jobs which are more suitable for illiterate and semi-literate women. The findings were in line with Rao (2010), and Himanshu (2012).

An overview of the Table 1 indicated that majority (62.22%) of the members of the Women Self Help Groups received low net returns, followed by the rest with medium (34.45%) and low (3.33%) net returns. The low net returns from the enterprises was due to the improper functioning of the enterprise, improper grading of the products, inadequate training given to the members, lack of proper marketing channels, less knowledge about new technologies to be used and traditional enterprise such as agriculture and horticultural nursery taken up by the members. Besides, the Self Help Groups thrive on small to medium level enterprises which results in low income, thus lowering the net returns. Similar results were reported by Shishirkala (2001).

It could be seen from Table 1 that majority (70.00%) of the members of the Women Self Help Groups had medium loan borrowing behaviour followed by the rest with high (30.00%) loan borrowing behaviour. Also, most (88.89%) of the members of the Women Self Help Groups borrowed credit from commercial banks followed by the rest (11.11%) from the Self Help Groups itself. The purpose of loan taken by less than half of the members of Women Self Help Groups is to establish the enterprise (47.78%), personal use (35.56%), medical (7.78%), vehicles (4.44%), and education (4.44%). No amount of loan was borrowed for marriage purpose. The type of loan that was borrowed by almost two thirds (63.33%) short term followed by the rest (36.67%) as medium term loans. Besides, majority of the members of the Women Self Help Groups borrowed low amount of loan (91.11%) followed by medium (6.67%) and high (2.22%) amount. More than half (52.22%) of the members of the Women Self Help Groups borrowed loan at low interest rates followed by remaining for medium (30.00%) and high (17.77%) interest rates, respectively. Self Help Groups get loans with a subsidy of 50 percent from banks where they borrow credit. Half (50.00%) of the members of the Women Self Help Groups are taking medium repayment period followed by taking large (30.00%) and short (20.00%) repayment period, respectively. It was seen that the women members had medium and high loan borrowing behaviour because of the high cost of the equipments for a various enterprises. Also, borrowing from the friends, relatives, moneylenders means they have to pay high interest rate which is unaffordable by the self help group's members. Nowadays government and other organizations are providing loans for various micro-enterprises with low interest rates and subsidies accounting more than 50 per cent for self help groups and micro entrepreneurs. So the women feel to borrow money from the institutional sources rather than investing their own personal savings. The finding was in line with Balachandran and Sekar (2013) and Kiranmayee (2013).

Table 1 clearly showed that half (50.00%) of the members of the Women Self Help Groups had medium incubation period, followed by the rest taking high (33.33%) and low (16.67%) incubation

period. The majority of enterprises were newly established. So the income generation period got prolonged. Also the credit that was borrowed by the members was partially used for the enterprises and partially for personal use. For the newly established Self Help Groups, Government agencies provide loans initially to start the enterprise. Due to lack of knowledge and training, these groups use the amount availed for their personal use instead using it on establishing the enterprise. The findings were not in line with the earlier studies.

An insight into the Table 1 showed that majority (57.78%) of the members of the Women Self Help Groups come under medium risk orientation, followed by low (25.55%) and high (16.67%) risk orientation. Risk Orientation is the cognitive aspect of change which reflects the preparedness of an individual to accept innovations with an element of risk in the income generating activity. The reason for medium and low risk orientation might be due to their low annual income, low net returns, poor education and also agriculture being their major enterprise which is at subsistence level. The finding is similar to the findings of Jeevan Kumar (2013) and Kiranmayee (2013).

From Table 1 it is evident that more than two third (64.44%) of the members of the Women Self Help Groups come under medium market orientation, followed by high (18.89%) and low (16.67%) market orientation. The reason for this trend might be due to no knowledge of information about the new markets, products and prices of the commodities because of their low annual income. Similar findings were reported by Jeevan Kumar (2013) and Kiranmayee (2013).

A bird's eye view at Table 1 brings to notice that majority of the members of the Women Self Help Groups had medium (64.45%) management orientation, followed by low (24.44%) and high (11.11%) management orientation, respectively. The plausible reason for this may be due to the confidence the women members had gained due to exposure to the outer world as they had established and were running the enterprise on their own without depending on the male members. Besides, this may be due to the financial and technical support provided by the Government

agencies involved in Self Help Groups implementation. The findings of the study were in obedience with Subramanyeswari and Veeraraghavareddy (2007) and Jeevan Kumar (2013).

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