

DYNAMIC PROFILE OF THE SHGS WOMEN AND THEIR ASSOCIATION TOWARDS GROUP DYNAMICS EFFECTIVENESS

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ABSTRACT

The Government's five-year plans are aimed at empowering women. Efforts have been channelized to organize women into Self Help Groups (SHGs). This step is considered crucial and marks the beginning of a major process for empowering women. In this study, the dynamic profile of the women involved in Self Help Groups (SHGs) has been evaluated. In addition, the association between the women and SHGs was reviewed in an attempt to understand the group dynamic effectiveness in Junagadh district of Gujarat state. Most SHG women were middle aged, illiterate, involved to labour work, having low annual income and material possession, as well as low social participation, medium proactive attitude and low skill development, with middle family type. Different independent variables such as education, annual income, social participation, proactive attitude, and skill development had a positively higher significant relationship with Group Dynamic Effectiveness Index at 1 per cent level of significance.

KEYWORD: GDEI; Proactive attitude; Skill development; SHGs.

INTRODUCTION

Group dynamics effectiveness is portrayed by this study as the interactive forces among the group members in the group. These forces influence the group formation, its structure, progression, and functioning. In addition, group dynamics effect not only the individual members, but also other groups and the organization itself. Self Help Groups (SHGs), especially those involved with women, are the forerunners in women empowerment and rural entrepreneurship. This approach has proven to be a success not only in India and Bangladesh but the world over. The involvement of women SHGs in developmental policies are increasingly being recognized and, therefore, are considered valuable instruments for various developmental interventions. Credit and its delivery through SHGs have been deemed as a means for empowerment of rural women. Credit and delivery is an integrated modus operandi, in which credit only serves as an entry point and is in fact a tool to operationalize other aspects of group dynamics and management. This study endeavors to analyze the dynamic profile of Self Help Groups and their characteristics towards group dynamic effectiveness.

MATERIALS AND METHODS

The study was conducted in Junagadh district of Gujarat state. Two Talukas that is, Talala and Junagadh were selected in a random manner from among the 15 Talukas of Junagadh district. Thereafter, two villages were screened and selected from each Taluka. From all the selected villages, 8SHGs were carefully chosen for the study, with 15 members from each group. Finally, the study population had 120 respondents. Four SHGs were from rural area, while the remainder belonged to urban areas. There are three government-sponsored programmes existing under the aegis of SHG such as

watershed development programmes, Swarnjayanti Gram Swarojgar Yojana (SGSY) and Sakhimandal under the DRDA (District Rural Developmental Agency). This search was designed to assist the researcher in answering the research questions as authentically, objectively, accurately and economically as possible. The design used for this study was ex-post facto. The respondents were posted with open-ended questions. Frequency, percentage and correlation coefficient were applied for statistical analysis of data.

RESULTS AND DISCUSSIONS

The important characteristics of the women in Self Help Groups in relation to their socio-economic are displayed in Table 1.

Table: 1. Distribution of the respondents according to their profile characteristics

n=120

Sl. No.	Characteristics	Frequency	Per cent	Mean	Standard deviation
1.	Age group				
	Young age group (up to 35 years)	40	33.33		7.50
	Middle age group (between 36 and 55 years)	55	45.84	45.41	
	Old age group (above 55 years)	25	20.83		
2.	Education				
	Functionally literate	54	45.00		0.90
	Primary school level	30	25.00		
	Middle school level	25	20.90	2.80	
	High school level	09	07.50		
	College level and above	02	01.60		
3.	Occupation				
	Labour	45	37.50		1.70
	Self-employment	33	27.50		
	Anganvadi worker (job)	15	12.50		
	Animal husbandry (A.H)	12	10.00	2.60	
	Farming/Agriculture	11	09.20		
	Farming + labour	03	02.50		
	Farming + labour +A.H.	01	0.80		
4.	Income group				
	Up to Rs 50,000	95	79.17		0.50
	Rs. 50,001 to 1,00,000	22	18.33	1.20	
	Rs.1,00,001 to 1,50,000	03	02.50		
5.	Family type				
	Nuclear family (1 to 2)	30	25.00		0.64
	Middle family (3-5)	70	58.34	1.90	
	Joined family (6-7)	20	16.66		
6.	Material possession				

Table: 1 Contd.,					
	Low (up to 3)	60	50.00		0.57
	Middle (4 to 6)	55	45.83	1.54	
	High (above 6)	05	04.17		
7.	Social participation				
	Low	77	64.16		0.79
	Medium	20	16.68	1.55	
	High	23	19.16		
8.	Proactive attitude				
	Low	37	30.80		4.06
	Medium	42	35.00	22.14	
Table: 1:Contd...					
	High	41	34.20		
9.	Skill development				
	Low	25	20.83		2.00
	Medium	66	55.00	9.10	
	High	29	24.17		

Age

The data in Table 1 clearly reveals that nearly half (45.84 per cent) of the women in SHGs were middle aged, followed by 33.33 per cent belonging to the young age group. The remaining 20.83 per cent were old aged.

Education

Education was a low priority among women belonging to the SHGs, with less than half (45 per cent) of the respondents being only functionally literate. Furthermore, 25.00 per cent and 20.90 per cent of the women were educated till primary level and middle level of education, respectively. High school and college education were restricted to 7.50 and 1.60 per cent of the respondents, respectively.

Occupation

Approximately two-fifth (37.50 per cent) of the SHG women were involved in labour work, with only 27.50 per cent being self-employed with the assistance of government support and subsidies. Anganvadi work was the next popular profession, with 12.50 per cent women. Only 10.00 per cent and 9.20 per cent were found to be dependent on animal husbandry and farming, respectively.

Annual income

Majority (79.17 per cent) of the SHG women had an annual income up to of Rs.50, 000. However, only 18.33 percent had income in the range of Rs.50, 001 to 1, 00,000. The least income range of Rs.1, 00,001 to 1, 50,000 was reported in 2.50 per cent of the respondents.

Family type

The illustrated data in Table 1 show that most families belonged to middle family (58.34%), followed by 25 percent and 16.66 per cent belonging to nuclear and joint family, respectively.

Material possession

Material possession was noted to be scant in majority of the SHG women (50%). About half of the respondents had household goods such as television and refrigerator. About 45.83 per cent of the respondents had a middle level of material possession, with household goods including pricier equipments such as computer. Only 4.17 per cent of the respondents had expensive household and farm equipment. The rationale behind this observation was that majority of the women had no large farm and were mostly involved in labor work (37.5%).

Social participation

Social participation was noted to be ignored by most respondents, with 64.16 per cent reporting low level of participation. On the contrary, 19.16 per cent and 16.68 per cent of the respondents had high level and medium level of social participation, respectively.

Proactive attitude

Majority of the SHG women had medium (35 per cent) level of proactive attitude, followed by high and low levels of proactive attitude with 34.20 per cent and 30.80 per cent, respectively.

Skill development

Majority of the respondents had medium (55 per cent) level of skill development, followed by high and low levels of skill development with 24.17 per cent and 20.83 per cent, respectively.

Table 2: Relationship between Profile Characteristics of the Members and their Group Dynamics Effectiveness=120

Sr. no.	Independent variable	Co-efficient of correlation value 'r'
1	Age	-0.340**
2	Education	0.483**
3	Occupation	0.225*
4	Annual income	0.449**
5	Family type	0.216*
6	Material possession	0.132 ^{NS}
7	Social participation	0.431**
8	Proactive attitude	0.595**
9	Skill development	0.673**

* 5 % level of significance at $r = 0.1380$

** 1 % level of significance at $r = 0.1810$

NS = Non-significant

Table 2 clearly depicts that amongst the nine variables, education, annual income, social participation, proactive attitude, and skill development had a positively higher significant relationship with GDEI at 1 per cent level of significant. Two variables, occupation and family type, were positively significant with GDEI at 5 per cent level of significance. Material possession was in no manner related with GDEI. The age of the women had a negative and significant relationship (-0.340) with their GDE.

CONCLUSIONS

In conclusion, most SHG women were middle aged, illiterate, involved to labour work, having low annual income and material possession, as well as low social participation, medium proactive attitude and low skill development, with middle family type. Among the different variables analysed, skill development had a positive and highly significant relation with GDEI. Skill development is fundamental for expansion and up gradation of SHGs. Improved development of skills results in better interaction among the people involved; in addition, it is beneficial in enhancing the economic status of women, which ultimately results in higher GDEI among the members of SHGs.

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