

SOCIO-ECONOMIC PROFILE OF SHGS IN URBAN AND RURAL COMPARISON

M SIRISHA RANI¹

MBA, M.Phil, (Ph.D), Asst Professor
Vignan's Institute of Engineering for Women

Prof. V KRISHNA MOHAN²

M.Com. MBA., Ph.D., FDP (IIM-A)
Andhra University, DCMS

ABSTRACT:

In India, social structure of the people is intimately connected with the economic activities. Economic and social conditions are interrelated. The present study made an attempt to assess the impact of SHG programme on socio-economic conditions of the sample women SHG members in Andhra Pradesh. In order to understand the impact of SHG programme, it is necessary to analyze the social and economic conditions of the SHG women respondents. For the purpose of the study a stratified multi stage random sampling technique is used. The study reveals that SHGs have provided a good environment for the upliftment of the socio-economic conditions of the rural poor women.

Keywords: Self-Help Group, Women, Socio and Economic Conditions.

INTRODUCTION:

The analysis of socio-economic conditions of respondent is indispensable research. In this we have made an attempt to analyze the socio-economic conditions of the SHGs .115 members in the study area. To analyze the socio-economic conditions of the respondent members, we have collected data related to their caste, religion, education.

COMMUNITY-WISE DISTRIBUTION OF SHGS MEMBERS:

Indian society consists of people belonging to different communities. Indian society where superstition, social taboos and conservatism prevails, the social status of the people basically depends on the community to which they belong. Among different communities, Schedule Caste and Schedule Tribes are marked as the most economically and socially backward communities in the society.

Table 1.1

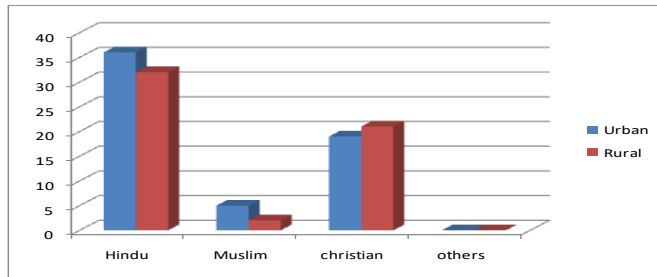
Religion-wise Distribution of SHGs Members in selected areas of Visakhapatnam District

RELIGION	URBAN	PERCENT	RURAL	PERCENT	TOTAL	PERCENT
Hindu	36	60.00	32	58.18	68	59.13
Muslim	05	8.33	2	3.63	07	6.08
Christian	19	31.66	21	38.18	40	34.78
Total	N=60	100	N=55	100	N=115	100

Source: Field Survey

Graph 1.1

Religion-wise Distribution of SHGs Members in selected areas of Visakhapatnam District



Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.406 ^a	2	.495
Likelihood Ratio	1.446	2	.485
N of Valid Cases	115		

NULL HYPOTHESIS (H₀): There is no significant difference between the **Religion** of Urban and Rural group members

RESULT: ACCEPT NULL HYPOTHESIS (H₀)

INTERPRETATION:

As can be seen from the table 1.1, the majority of respondents are of Hindus and Christians representing 59.13 Percent and 34.78 percent respectively. Out of total respondents of SHGs. It is identified that the Hindu religion are proportionately higher in both urban and rural areas, the next stands Christians which comes to 31.66 percent in Urban areas and 38.18 in Rural areas thereby contributing a total of 34.78Percent.

The chi-square test of independence. Shows that the “p” value for test statistic is higher than the significance level of 0.05. Therefore the null hypothesis formulated can be accepted. Thus, it is conclude that there is no significant difference between the religion of urban and rural groups.

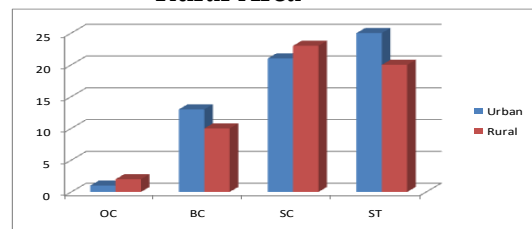
Table No: 1.2

Caste of Respondents of SHGs of Urban and Rural Area

Caste	Urban	Percent	Rural	Percent	Total	Percent
OC	1	1.66	2	3.63	3	2.60
BC	13	21.66	10	18.18	23	20
SC	21	35	23	41.81	44	38.26
ST	25	41.66	20	36.36	45	39.13
Total	N=60	100	N=55	100	N=115	100

Graph No: 1.2

Caste of Respondents of SHGs of Urban and Rural Area



Chi-Square Tests

	Value	Df	Asymptotic (2-sided)	Significance
Pearson Chi-Square	1.156 ^a	3	.764	
Likelihood Ratio	1.162	3	.762	
N of Valid Cases	115			

NULL HYPOTHESIS (H_0): There is no significant difference between the **Caste** of Urban and Rural groups
RESULT: ACCEPT THE NULL HYPOTHESIS (H_0)

INTERPRETATION:

From the table 1.2 majority of respondents are caste composition ST are higher than SC Comprising 38 Percent .It is identified that the scheduled tribes are proportionately higher in urban sample around 41 Percent whereas, scheduled caste are higher in rural sample approximately 42Percent.

The above chi-square test of independence shows that “p” value for test statics is higher than the significance level of 5Percent. Therefore we accept the null hypothesis .It is concluded that there is no significant difference between caste structure of urban and rural samples.

EDUCATIONAL LEVEL OF SHGS MEMBERS:

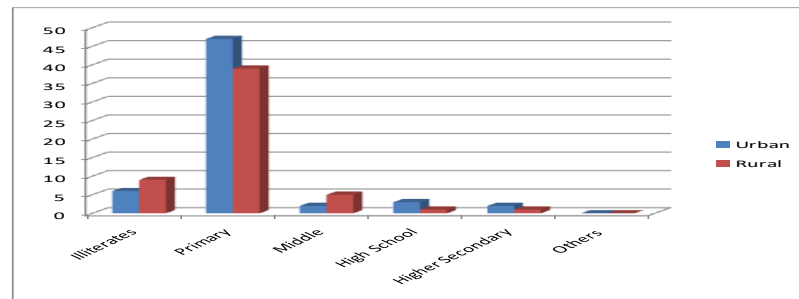
Education is the basic requisite that improves the efficiency of a person. The importance of minimum education cannot be disregarded in case of carrying on any kind of economic activity successfully. Education increases knowledge and patience. For the success of any developmental program me, active participation of the people for whom the program me has been designed is utmost essential. Participation is increased with the spread of knowledge about the benefits available under the developmental program me. There is a close relationship between level of education and level of productivity. Education removes all the barriers that stand against the new changes. If an SHGS having more than 20 per cent of members can read and write, that will be very good for the SHGS (Banking with SHGs, a handbook for branch level bankers, NABARD). The following table shows the educational level of SHGS members in the study area.

TableNo.1.3
Literacy level of Respondents of SHG's of Urban and Rural Area

Literacy level	Urban	Percent	Rural	Percent	Total	Percent
a) Illiterates	6	10	9	16.36	15	13.04
b) Primary	47	78.33	39	70.90	86	74.78
c) Middle	2	3.33	5	9.09	7	6.08
d) High School	3	5	1	1.81	4	3.47
e) Higher Secondary	2	3.33	1	1.81	3	2.60
f) Others	0	0	0	0	0	0
Total	N= 60	100	N= 55	100	N= 115	100

Source: Field Survey

Graph No.1.3
Literacy level of Respondents of SHG's of Urban and Rural Area



Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.753a	4	.440
Likelihood Ratio	3.846	4	.427
N of Valid Cases	115		

NULL HYPOTHESIS (H₀): There is no significant difference between the literacy level of Urban and Rural groups

RESULT: ACCEPT NULL HYPOTHESIS (H₀)

INTERPRETATION:

From the above table no.1.3 it is evident that a majority of SHGS members have studied up to primary level i.e., 78.33 percent in urban and 70.90 percent in rural area comprising a percentage of 74.78 percent in total. Overall we can find that 13.04 percent in total have been illiterates. By the above analysis with regard to the literacy level of respondents it is evident that majority of them have been illiterates. The above chi-square test of independence shows that "p" value for test statistic is higher than the significance level of 5Percent. Therefore we accept null hypothesis. It is concluded that there is no significant difference between educational levels of urban and rural samples.

FINDINGS

- The analysis of socio-economic profile of urban and rural SHGs members has revealed major properties of study area.
- From the analysis it is identified that the Hindu religion are proportionately higher in both urban and rural areas. It is also found that the scheduled tribes are proportionately higher in urban sample around 41Percent whereas, scheduled caste is higher in rural sample approximately 42Percent.

SUGGESTIONS:

- It is identified that urban and rural SHGs member's income is found below 90,000 per annum. Therefore it is recommended that the SHGs should seek to identify various alternatives business ideas to improve the Income levels of the group members. However income for urban groups has increased but the improvement found low for rural groups.

- SHGs should take measures to encourage more number of women towards SHGs to improve their social and economical conditions. Further SHGs should focus on improving educational levels of members as well for effective functioning and welfare of the members.
- It is suggested to improve group size especially for urban groups since their average group size found lesser than the rural groups around 10-11 members per group

CONCLUSION:

The profile of the SHGs members has revealed that a large number of socially and financially weak and illiterates and conscious communities. They have come forward to improve their living conditions through group formation. Every economic development programme has an objective to cover vulnerable and most deprived section of the society and uplift their socio-economic conditions. The formation of SHGs has succeeded in this regard, as it has covered a satisfactory number of SHGs members that fall under this category. We can conclude that even the majority of members in SHGs are illiterate they have been successful as they are physically and mentally strong and capable of working hard.

This section of analysis focused on investigating the socio-economic conditions of members of urban and rural SHGs and identifying significant differences if any. From the analysis it is observed that urban and rural SHGs differ in their residential status, rental payments and average income aspects. It is also found both groups are similar and there is no statistical significant difference between them in their socio-economic conditions like religion, caste, marital status, literacy levels and family structure, family size, income and savings. The results from the analysis support the argument that there is significant improvement in income levels of members of both urban and rural groups after joining the SHGs.

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