

# **A Study on personal demographic traits of Self-Help Group Members (SHG) under National Rural Livelihood Mission (NRLM) in Lakhimpur Kheri district of Uttar Pradesh**

## **Abstract**

The study was conducted in Nighasan and Pasgawan block of Lakhimpurkheri district of Uttar Pradesh, by personal interview with 100 respondents. They were selected through proportionate random sampling technique from two selected gram panchayat and 10 SHGs from each gram panchayat. Total 20 SHGs (each block total fifty respondents) were selected randomly. The results of the study show that the majority of the Self Help Group Members were in their middle age (61.00%), other backward caste (41.00%), literates (90.00%) and those who completed intermediate education (38.00%), small family size (63.00%), marginal farmers (56.00%), engaged in farming (54.00%), married (80.00%), low annual income (63.00%), participate—participants in one organization (60.00%), medium level of risk orientation (53.00%), medium level of scientific orientation (59.00%), with formal sources in bank officials/community resource persons ranked 1<sup>st</sup>, informal sources in family ranked 1<sup>st</sup>, and mass media exposure in T.V. ranked 1<sup>st</sup>.

Keywords: Socio-economic, National Rural Livelihood Mission, Self Help Group Members.

## **INTRODUCTION**

The self-help groups are intended to empower rural women by focusing on rural women living below the poverty line in order to improve their family's socio-economic position through collective action for development. By empowering rural women through self-help groups will benefit not just the individual women, but also their families and communities as a whole. A self-help group is defined as a "self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to together perform mutual purpose." The National Rural Livelihood Mission (NRLM) was initiated by the Ministry of Rural Development (MoRD), Government of India (GoI) during June 2011. Under this programme, the emphasis is given on promoting self-employment and organization of rural poor women. The current coverage of NRLM across the country is up to 8.99 crore rural poor households, 742 districts, 7073 blocks, 269133 Gram panchayats and 725906 villages in September 2023.

Socio-economic status is the study of social and economic elements in order to better understand how the combination of both effects anything any aspect. The socio-economic aspects related to demographics, means of production and investment of income, and the expenditure pattern of individuals living in a certain location are some of the critical variables that aid in establishing the social and economic status of the inhabitants of that location. Development policies may be improved and planned based on these factors/dimensions, with the location serving as the focus point.

## **MATERIALS AND METHODS**

The study was carried out in Lakhimpur Kheri district of Uttar Pradesh to assess the Entrepreneurial Behaviour of SHG members functioning under National Rural Livelihood Mission (NRLM). Nighasan and Pasgawan block was selected purposely from 15 blocks of Lakhimpur Kheri district. They were selected through proportionate random sampling technique from two selected gram panchayat and 10 SHGs from each gram panchayat. A total 20 SHGs (each block total fifty respondents) were selected randomly. A total of 100 respondents who are members of SHGs were selected randomly. Data were collected with the help of pretested structured interview schedule. The classes were divided by using mean and standard deviation and the data was analysed by calculating frequency distributions and percentage.

## RESULTS AND DISCUSSION

### 1. Age

**Table – 1 Distribution of respondents according to their age**  
n=100

S. No.	Categories	Respondents	
		F	%
1.	Young (up to 33)	18	18.00
2.	Middle (34 to 60)	61	61.00
3.	Old (above 61)	21	21.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

Age of the SHG members was studied and the results obtained have been presented in Table 1. The respondents were categorized as young, middle-aged and old on the basis of mean (47.47) and standard deviation (14.41). The data revealed that, out of the majority of the women members, 61.00 per cent were middle aged (34 to 60), while 21.00 per cent belonged to old age, and the remaining 18.00 percent were young because this is due to the reason that at this age, the SHG members might be capable of taking responsibility, to try to increase their income and they want to initiate in small enterprises.

### 2. Caste

**Table 2 Distribution of the respondents according to their caste**  
n=100

S. No.	Categories	Respondents	
		f	%
1.	General Caste(GEN)	19	19.00
2.	Other Backward Caste(OBC)	41	41.00
3.	Scheduled Caste(SC)	27	27.00
4.	Scheduled Tribe (ST)	13	13.00

	<b>Total</b>	<b>100</b>	<b>100.00</b>
--	--------------	------------	---------------

Data regarding the caste of the SHG members has clearly been depicted in Table 2. The results revealed that majority of the SHG members(41.00 per cent) belonged to other backward caste followed by schedule caste (27.00 per cent), general caste (19.00 per cent) and only 13.00 per cent of the SHG members belonged to the schedule caste.

### 3. Education

**Table 3 Distribution of respondents according to their education**

n=100

S. No.	Categories	Respondents	
		f	%
<b>1.</b>	<b>Illiterate</b>	<b>10</b>	<b>10.00</b>
<b>2.</b>	<b>Literate</b>	<b>90</b>	<b>90.00</b>
<b>i.</b>	Primary (1 <sup>st</sup> to 5 <sup>th</sup> standard)	09	09.00
<b>ii.</b>	Middle (6 <sup>th</sup> to 8 <sup>th</sup> )	07	07.00
<b>iii.</b>	High school (9 <sup>th</sup> to 10 <sup>th</sup> standard)	18	18.00
<b>iv.</b>	Intermediate (11 <sup>th</sup> to 12 <sup>th</sup> standard)	38	38.00
<b>v.</b>	Graduate & Post Graduate	18	18.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

From the table 3, it can be observed that the majority (38.00 per cent) of respondents were educated up to intermediate, followed by 18.00 per cent of educated up to high school, 18.00 per cent of respondents were under graduate and post graduate, 09.00 per cent of respondents were educated up to under primary school, 07.00 per cent of respondents were educated up to middle school and only 10.00 per cent were found illiterate.

### 4. Size of Family

**Table- 4 Distribution of the respondents according to their family size (members)**

n=100

S. No.	Categories	Respondents	
		f	%
<b>1.</b>	Smallfamily(up to 4 members)	63	63.00
<b>2.</b>	Mediumfamily(5 to 9 members)	35	35.00
<b>3.</b>	Largefamily (above 10 members)	02	02.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

It was evident from the Table4 that the majority of the SHG members (63.00 per cent) had small size of the family, followed by 35.00 per cent with medium family size and only two per cent were having large family size.

### 5.Occupation

**Table- 5 Distribution of the respondents according to their occupation**

n=100

S. No.	Categories	Respondents	
		f	%
1.	Farming only	54	54.00
2.	Farming + Service	18	18.00
3.	Farming + Business	16	16.00
4.	Farming + Service + Business	12	12.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

Table 5. describes that the maximum number of respondents engaged in farming (54.00 per cent) followed by, farming + service (18.00 per cent), farming + business (16.00 per cent) and farming + business + service (12.00 per cent), respectively.

## 6. Land Holding

**Table- 6 Distribution of respondents according to their land holding (in ha.)**

n=100

S. No.	Categories	Respondents	
		f	%
1.	Marginal Farmers (below 1.00 ha.)	56	56.00
2.	Small Farmers (1.01 to 2.00 ha.)	17	17.00
3.	Medium Farmers (2.01 to 4.00 ha.)	11	11.00
4.	Large farmers (above 4.01 ha.)	16	16.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

The Table 6 describes that the majority of the SHG members (56.00 per cent) were having (below 1 ha.) of land who belonged to marginal farmers, followed by small farmers (17.00 per cent) who were having (1.01 to 2.00 ha.) of land, large farmers (16.00 per cent) were having (above 4.01 ha.) of land holding, and only medium farmers (11.00 per cent) who were having (2.01 to 4.00 ha.) land holding, respectively.

## 7. Marital Status

**Table- 7 Distribution of the respondents according to their marital status:**

n=100

S. No.	Categories	Respondents	
		f	%
1.	Married	80	80.00
2.	Unmarried	05	05.00
3.	Other specific (Separated, divorced or widowed)	15	15.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

Data in ~~the~~ Table 7 revealed that 80.00 per cent of the SHG members were married, followed by 15.00 per cent who were separated, divorced or widowed. Only 05.00 per cent SHG members were unmarried. The above distribution was due to the fact that married women wanted to provide a helping hand to their respective head of the family financially.

## 8. Annual Income

**Table- 8 Distribution of the respondents according to their annual income**  
n=100

S. No.	Categories	Respondents	
		f	%
1.	Low (below Rs. 86,000/-)	63	63.00
2.	Medium (Rs. 86,001 to 3,84,000/-)	29	29.00
3.	High (Rs. 3,84,001 and above)	08	08.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

Data pertaining to the annual family income of the SHG members has been illustrated in ~~the~~ Table 8. The data in the Table indicates that ~~the~~ maximum percentage of the SHG members (63.00 per cent) had low annual income (up to Rs. 0.86 lakh), followed by 29.00 per cent of the members who was/were of medium annual income (between Rs.0.87 to Rs. 3.84 lakh), and only 08.00 per cent members had high annual income (Rs. 3.85 lakh and above). Minimum annual income of the SHG members is Rs. 0.29 lakh and maximum annual income of the SHG members is Rs. 6.10 lakh.

## 9. Social Participation

**Table- 9. Distribution of the respondents according to their social participation**  
n=100

S. No.	Categories	Respondents	
		f	%
1.	Participation in one organization	60	60
2.	Participation in two organization	19	19
3.	Participation in more than two organization.	21	21
	<b>Total</b>	<b>100</b>	<b>100.00</b>

~~The~~ Table 9 indicates that the majority of SHG members (60.00 per cent) has participated in one organization, followed by (21.00 per cent) members who participated in more than two organizations, and (19.00 per cent) members who participated in two organizations.

## 10. Risk Orientation

**Table- 10 Distribution of respondents according to their risk orientation  
n=100**

S. No.	Categories	Respondents	
		f	%
1.	Low (up to 16)	20	20.00
2.	Medium (17 to 24)	53	53.00
3.	High (25 and above)	27	27.00
	<b>Total</b>	<b>100</b>	<b>100.00</b>

The-Table-10 shows that the majority of the SHG members (53.00 per cent) had medium level of risk orientation, followed by high (27.00 per cent) and low (20.00 per cent) level of risk orientation respectively.

## 11. Scientific Orientation

**Table-11 Distribution of respondents according to their scientific orientation  
n=100**

S. No.	Categories	Respondents	
		f	%
1.	Low (up to 13)	18	18
2.	Medium (14 to 19)	59	59
3.	High (20 and above)	23	23
	<b>Total</b>	<b>100</b>	<b>100.00</b>

The-Table11 shows that the majority of SHG members (59.00 per cent) had medium level of scientific orientation, followed by high (23.00 per cent) and low (18.00 per cent) level of scientific orientation respectively.

## 12. Extension Contact

### 12.A. Formal Sources:

**Table- 12.A. Distribution of respondents according to their formal sources**

S. No.	Formal Sources	MPS	Rank
1.	Line Department of NRLM department /mission coordinators.	1.51	VI
2.	Bank officials/ Community resource persons	4.75	I
3.	NGOs	2.31	IV
4.	KVKs/Training Centre's	2.27	V

5.	Cooperative Agencies	3.89	II
6.	Private agencies	3.38	III
	<b>Average</b>	<b>3.01</b>	

The Table-12.A Shows shows the extension of contact of respondents with different information sources as used by them for general information, as well as about various woman SHG. The information sources were categorized into three categories, namely formal, informal and mass media sources. So Asfar as the contact of SHG members with formal sources was concerned, it was found in descending rank orders viz bank officials/community resource persons got with MPS (4.75) ranked I, followed by cooperative agencies (3.89) ranked II, private agencies (3.38) ranked III, NGOs (2.31) ranked IV, KVKs/training centre's (2.27) ranked V, and line department of NRLM department/mission coordinators (1.51) ranked VI, respectively. The overall mean of score of all formal sources was found to be 3.01.

### 12.B. Informal Sources

**Table- 12.B. Distribution of respondents according to their informal sources.**

S. No.	Informal Sources	MPS	Rank
1.	FamilyMembers	8	I
2.	Neighbours	6.25	II
3.	Friends	4.89	III
4.	Relatives	2.51	VI
5.	LocalLeaders	3.5	IV
6.	ProgressiveFarmers	2.6	V
	<b>Total Average</b>	<b>4.62</b>	

The Table-12. B. Shows shows the extension of contact of respondents with different formal sources as used by them for general information. The contact of SHG members with informal sources was found in descending orders, like family members got with MPS (8.00) ranked I, followed by neighbours (6.25) ranked II, friends (4.89) ranked III, local leaders (3.5) ranked IV, progressivefarmers ranked V and relatives ranked VI, respectively. The mean of score of all informal sources for SHG members was found to be 4.62.

### 12.C. Mass media Sources

**Table- 12.C. Distribution of respondents according to their Mass media sources.**

S. No.	Mass media	MPS	Rank
1.	Radio	2.82	IV
2.	T.V.	5.33	I
3.	Mobile phones	4.81	II
4.	Internet	3.44	III

5.	NewsBulletins	1	XVII
6.	Field day	1.06	XVI
7.	Farmmagazines	1.11	XV
8.	Circularletters	1.39	X
9.	Posters	1.41	IX
10.	Exhibition	1.53	VIII
11.	FarmersFair	1.28	XII
12.	FLD(Demonstration)	1.24	XIV
13.	Folders	1.25	XIII
14.	Filmshows	1.64	VI
15.	NewsPaper	2.79	V
16.	Agrill.Books	1.56	VII
17.	OFT (OnFarmTrail)	1.38	XI
	<b>Average</b>	<b>2.06</b>	
	<b>Overall Average</b>	<b>3.23</b>	

The Table-12.C. Shows-shows the extension of contact of respondents with different mass media sources as used by them for general information. The contact of the SHG members with mass media exposure was found in descending order i.e., T.V got ranked I, followed by mobile phones ranked II, internet ranked III, radio ranked IV, newspaper ranked V, filmshows ranked VI, exhibitions ranked VII, agrill.Books ranked VIII, posters ranked IX, circular letters ranked X, onfarmtrail ranked XI, farmersfair ranked XII, folders ranked XIII, demonstrations ranked XIV, farmmagazines ranked XV, Field Day ranked XVI and news bulletins ranked XVII, respectively. The mean ~~of~~ scores of all mass media exposure among SHG members was found to be 2.06 respectively. The overall average for formal, informal and mass media sources was found to be 3.23, which may be considered as fair contact with information sources.

## CONCLUSION

According to the study's findings, the majority of the SHG members belonged to the middle age group having education up to intermediate level, small family size. It was observed that the majority of the SHG members were married and belonged to the other backward caste. The study also revealed that the majority of the SHG members were marginal farmers and farming was found as a major occupation with a medium annual income between Rs. 86,001 to 3,84,000. The Mmajority of the SHG members had a medium level of risk orientation and scientific orientation, participation in at least one organisation.

## REFERENCES

- Arya, K. (2012). Women Empowerment through SHGS: A Study in Uttarakhand. Thesis. Ph.D. GB Pant University of Agriculture and Technology Pantnagar, Uttarakhand.
- Bhat, M.A., Wani, I.A., Ahsan, A. and Ahmad, M. (2014). Empowerment of Women through Self Help Group in Madhya Pradesh: A Sociological Study. *Journal of Humanities and Social Science*, 19(1): 80-94.
- Gandhi, S. (2010). Progress, Performance and Problems of Self Help Group Movement in India: A Case Study of District Solan in Himachal Pradesh. *Research Journal of Humanities and Social Sciences*, 1(2): 60-65.
- Jain, S. (2017). Impact of Self Help Groups' Training on Empowerment of Rural Women of Udaipur District. *Indian Journal of Extension Education*, 53(1): 55-59.
- Lokhande, M.A. (2013). Micro Finance for Women Empowerment - A Study of Self- Help Groups-Bank Linkage Programme. *International Centre for Business Research Journal*, 2(2): 1-8.
- Maruthesha, A.M., Vijayalakshmi, D. and Pritham. (2018). Entrepreneurship Development among Rural Women in Bangalore Rural District of Karnataka. *India, International Journal of Current Microbiology and Allied Sciences*, 7(5): 2771-2777.
- Raina, V., Bhushan, B., Prasant, B. and Khajuria, S. (2016). Entrepreneurial Behaviour of Dairy Farmers. *Journal of Animal Research*, 6(5):1-7.
- Senthilkumar, C.B., Arumugam, A., Dharmaraj Indhumathi, B.C., Selvam, C.V. and Kandeepan E. (2020) "A Study On Women Empowerment Through Self- Help Groups With Special Reference To Villupuram District In Tamil Nadu". *International Journal of Critical Reviews* 7(6): 355-358.
- Sharma, N., Wason, M., Singh, P., Padaria, R.N., Sangeetha, V. and Kumar, N. (2009). Effectiveness of SHGs in Improving Livelihood Security and Gender Empowerment. *Economic Affairs*, 59: 747.
- Shreedutt, N.T. and Mazhar, S.H. (2022). Entrepreneurial Behaviour of Rose Growers in Prayagraj District of Uttar Pradesh. *International Journal of Applied and Natural Sciences*, 11(1):53-58.
- Swetha, M. (2013). A Study on Empowerment of Women Entrepreneurs in Medak District. Thesis. M.Sc. (Ag.). Acharya NG Ranga Agricultural University, Hyderabad, India.
- Tamta, P. (2011). Leadership and Performance of Self-help group - A Study in Almora District of Uttarakhand. Thesis. M.Sc. GB Pant University of Agriculture and Technology Pantnagar, Uttarakhand.
- Tiwari, G., Singh, P. and Roy, P. (2017). Study of Socio – Personal Profile and Awareness of Rural Women Regarding ICDS Activities in the Faizabad District of U.P. *Indian Journal of Extension Education*, 53(4):84-89.

Yewatkar, H., Lahariya, K.T., Raut, A. and Salame, S. K. (2019). Entrepreneurial behaviour of garlic growers. *International Journal of Chemical Studies*, 7(3): 2644- 2647.

UNDER PEER REVIEW