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# Socioeconomic characteristics of women SHG Members from Disadvantaged district of the Maharashtra

## Monica Singh and Sandeep Deshmukh

**Abstract**
In a global context where more than 800 million people still subsist on less than $1.25 a day, the study focuses on the socioeconomic characteristics of women members within Self-Help Groups (SHGs) in Ahmednagar and Nandurbar districts of Maharashtra, India. Swift economic growth in nations like China and India has alleviated poverty for many, but gender disparities persist due to unequal access to education, employment, and property ownership. The United Nations Sustainable Development Summit in 2015 established seventeen Sustainable Development Goals (SDGs) aimed at eradicating poverty, inequality, and climate change impacts by 2030.
Microfinance, exemplified by India's SHG-Bank Linkage Program (SHG-BLP), has emerged as a potent tool against poverty. Sampling 240 participants, the study reveals that SHG participation is more prevalent among younger and middle-age members, demonstrating its appeal to productive age groups. Contrary to prior studies, the research area predominantly embraces the joint family system. Family sizes tend to be smaller or medium-sized. Income distribution analysis highlights how SHG involvement has elevated numerous Below Poverty Line (BPL) families to Above Poverty Line (APL) status, contrary to earlier research findings. Training is a key aspect of SHG empowerment, with most members participating in various training sessions offered by organizations like MAVIM and KVK. The study contributes insights into the socioeconomic dynamics of women SHG members, emphasizing their role in poverty reduction, skill enhancement, and overall livelihood improvement. These findings resonate with global efforts towards sustainable development, showcasing the transformative potential of grassroots initiatives like SHGs.

**Keywords:** Socioeconomic, self-help group, women, Disadvantaged district

## Introduction
Around the globe, over 800 million individuals still exist on less than $1.25 a day, facing shortages in food, pure drinking water, and proper sanitation. Swift economic growth in nations like China and India has elevated countless from destitution, though the journey has been uneven. Women bear a greater burden of poverty due to unequal opportunities in paid labor, education, and property ownership. During the United Nations Sustainable Development Summit on September 25, 2015, global leaders embraced a plan for sustainable progress, including seventeen Sustainable Development Goals (SDGs) intended to eradicate poverty, combat inequality and injustice, and confront climate change by 2030. Microfinance has risen as a pioneering tool in alleviating poverty in various developing nations. Microfinance serves as a dynamic force towards realizing the SDGs of eradicating poverty and hunger by 2030. These microfinancial initiatives offer small loans to impoverished individuals for self-employment ventures, enabling clients to enhance their quality of life.
Self-help groups (SHGs) in India have emerged as a significant grassroots approach to address poverty and financial inclusion. These groups typically consist of women from the same community or locality who come together to pool their resources, save money collectively, and provide mutual financial assistance. SHGs serve as platforms not only for financial empowerment but also for social and skill development. They offer members a chance to learn about financial management, decision-making, and entrepreneurship, fostering a sense of independence and self-confidence. Moreover, SHGs act as avenues for information dissemination, promoting health awareness, education, and women's rights. Many SHGs collaborate with government agencies, non-governmental organizations, and microfinance institutions to access loans, grants, and training opportunities. Through their collective efforts, SHGs contribute not only to poverty reduction but also to women's empowerment, community development, and inclusive growth across various regions of India. In India, microfinance through the SHG-Bank Linkage Program (SHG-BLP) has surpassed the ten million self-help

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group mark and now covers over 120 million families. The SHG-BLP reached over 10 million groups, of which over 5 million have access to credit from mainstream banks. With savings of more than ₹ 233 billion, these groups have borrowed ₹ 870 billion. Out of 10 million groups, Maharashtra state has promoted nearly one million savings and credit-linked SHGs. The state ranked 5th in the overall coverage of the SHGs-BLP. Maharashtra state was purposefully considered as the best fit based on this data. Therefore, the objective of present study was to determine the socioeconomic characteristics of Women SHG Members from Disadvantaged District of the Maharashtra.

**Methodology**
The study was carried out in the disadvantaged districts of Ahmednagar and Nandurbar in Maharashtra. We used a multi-stage sampling strategy to gather a sample of 240 participants. In the first stage, we chose these two districts due to their classification as economically challenged areas by the planning commission. Then, we selected two development blocks from each district - 'Akole' and 'Rahata' blocks from Ahmednagar and 'Taloda' and 'Akkalkuwa' blocks from Nandurbar, based on criteria such as tribal populations, remoteness, and the presence of bank-linked Self-Help Groups (SHGs). To collect our sample, we obtained a list of SHGs from institutions like NABARD, MAVIM, and KVK that play crucial roles in SHG development. These institutes

facilitated the growth and capacity-building of SHGs. Using random sampling, we identified 40 SHGs in the selected districts. In the final sampling stage, we randomly chose six women members from each SHG, resulting in a total sample of 240 SHG households across the four blocks. Data was collected through personal interviews and subjected to statistical analysis.

**Results and Discussion**
**Socioeconomic Characteristics of Women SHG Members**
This section presents the profile of SHG members, outlining their personal, socio-economic attributes. Age often signifies maturity, experience, and a breadth of general knowledge. Analyzing the age distribution of SHG members in Table 1, it becomes apparent that a significant portion (50.00%) falls within the younger age bracket (up to 35 years). Following this, 33.33% of participants fall into the middle age range of 36 to 50 years, and 16.66% belong to the older category of 51 years and above. The average age of SHG members stands at 38.26 years. This data indicates that the SHG primarily attracts young and middle-aged women as its members. Additionally, this period of life is widely recognized as the most productive phase in an individual's journey. These findings were in consensus with Anjugam and Ramasamy (2007) [1], Guha (2010) [2] and Lalitha and Prasad (2011) [3] who also observed that most of SHG members belonged to young and middle age category.

**Table 1:** Distribution of Women SHG Members according to their Socioeconomic Characteristics

| Sr. No. | Characteristics | Frequency (N=240) | Percentage |
|---|---|---|---|
| 1 | **Age (Years)** | | |
| | Young (Up to 35) | 120 | 50.00 |
| | Middle (36 to 50) | 80 | 33.33 |
| | Old (51 & above) | 40 | 16.67 |
| | Average-=38. 26 SD=10. 92 | | |
| 2 | **Type of family** | | |
| | Nuclear | 96 | 40.00 |
| | Joint | 144 | 60.00 |
| 3 | **Size of family** | | |
| | Small (Up to 4) | 96 | 40.00 |
| | Medium (5 to 8) | 112 | 46.67 |
| | Large (9 & above) | 32 | 13.33 |
| | Average-=5.83 SD=2.49 | | |
| 4 | **Family income (Rs)** | | |
| | Low (Up to 5000/-) | 120 | 50.00 |
| | Medium (5001 to 25000/-) | 88 | 36.66 |
| | High (25001 & above) | 32 | 13.34 |
| | Average =15,425/- SD= 9895 | | |

The data presented in Table 1 also indicates that a majority (60.00%) of SHG members were part of joint families, while the remaining 40.00% belonged to nuclear families. This suggests that the selected area predominantly follows the joint family system. Interestingly, these findings contrast with the observations of Lalitha and Prasad (2011) [3], Devalatha (2005) [4], and Bharathi (2005). These researchers noted that the majority of SHG members were from nuclear families. Further, taking a closer look at Table 1, it becomes evident that 46.67% of SHG households fall within the range of medium family size (5 to 8 members), while 40.00% of respondents are from small family units (up to 4 members). A smaller portion of SHG households (13.33%) have a larger family size (9 members and above). On average, there are around 6 individuals in a typical SHG family. This suggests

that generally, SHG members tend to belong to either small or medium-sized families. These findings align with the research of Devalatha (2005) [4], Jayaraman (2005) [6], Badatya et al. (2006) [7], Anjugam and Ramasamy (2007) [1], and Biradar (2008) [8], all of whom reported that the majority of SHG members come from families of medium size.
The SHG households were categorized into three groups based on their monthly income. An examination of Table 20 reveals that approximately half (50.00%) of the SHG households had a low monthly income level (up to Rs 5000/-). Additionally, 36.66% fell within the medium income range (Rs. 5001 to 25,000/-), and 13.34% reported a high monthly income level (> Rs 25,001/-). The SHG members with higher income were typically involved in activities like irrigated farming, contract business, medical shops, teaching,

government service, newspaper agencies, and LIC agencies. Conversely, those with lower income were engaged in occupations such as agricultural wage labor or village craftsmanship. The average monthly income for SHG members was calculated as Rs 15,425/-. In this context, a family with a monthly income above Rs 1500 was classified as APL (Above Poverty Line), suggesting that the SHGs had contributed to elevating the economic circumstances of a substantial number of BPL (Below Poverty Line) families. This outcome contrasts with findings by Aruna Katole (2001) [10], Mishra *et al*. (2001) [11], Anand (2002) [12], Jayaraman (2005) [6], Biradar (2008) [8], and Meena *et al*. (2008) [13], who indicated that a majority of SHG members belonged to the BPL category or had a lower level of monthly income.

**Training received by Women SHG Members**
Training serves as a vital mechanism for enhancing knowledge, reshaping attitudes, and honing skills through instructional methods, demonstrations, and other techniques, ultimately fostering participants' confidence.

**Table 2:** Distribution of Women SHG Members according to Training Received

| Sr. No | Particulars | Frequency (N=240) | Percentage |
|---|---|---|---|
| a. | Number of trainings | | |
| 1 | No training | 48 | 20.00 |
| 2 | Up to 2 training | 104 | 43.33 |
| 3 | 3 to 4 trainings | 40 | 16.67 |
| 4 | 5 and above | 48 | 20.00 |
| | Average-=3 SD=1.12 | | |
| b. | Areas of training | Training agency | |
| 1 | Concept and principles of SHG | • SHPIs | |
| 2 | Book maintenance and accounting | • *Mahila Arthik Vikas Mahamandal* (MAVIM) | |
| 3 | Mushroom production | • KVK | |
| 4 | Kitchen gardening | • DRDA | |
| 5 | Aonla & tamarind processing | • NGOs | |
| 6 | Finger millet processing | • State Department of Agriculture | |
| 7 | Making gunny bags for onion packaging | • ATMA | |
| 8 | Goat rearing | • Agricultural University | |
| 9 | Dairy | • MITCON | |
| 10 | Alovera processing | • PRIs | |
| 11 | Vegetable production | | |
| 12 | Fruit processing | | |
| 13 | Water management | | |
| 14 | Backyard poultry management | | |
| 15 | Child nutrition | | |

Table 2 and Figure 1 reveals that a significant portion, 43.33%, of SHG members have undergone two training sessions, while 20.00% have participated in over five trainings, and 16.67% have attended 3-4 training sessions.

Surprisingly, 20.00% of SHG members have never received any form of training in their lifetime. On average, SHG members have participated in three training sessions since the formation of their group.
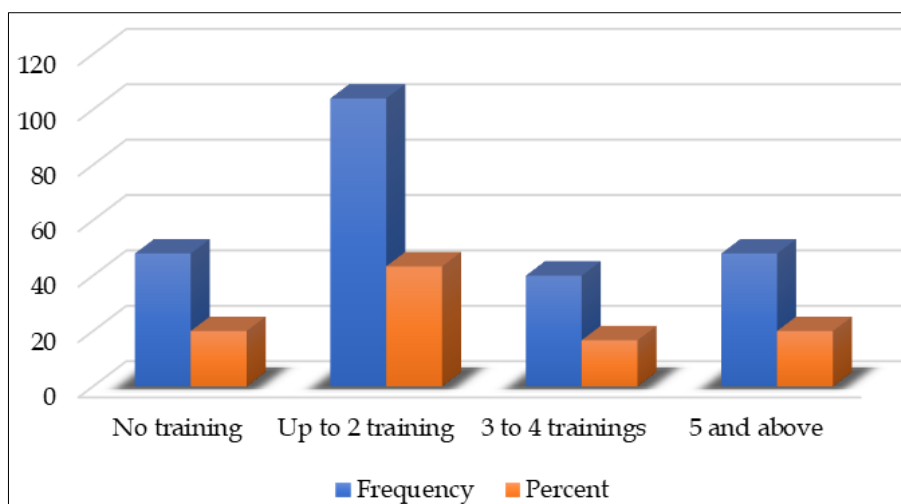


**Fig 1:** Number of trainings received by SHG member

The majority of these training programs were conducted by Mahila Arthik Vikas Mahamandal (MAVIM) - Women Economic Development Corporation, Krishi Vigyan Kendras (KVK), ATMA, and District Rural Development Agency (DRDA). These training sessions usually focused on topics

such as SHG concepts, operational procedures, record-keeping, and governance. Other training themes included mushroom cultivation, goat husbandry, kitchen gardening, value addition in millet, vegetable cultivation, and backyard poultry within the agribusiness sector. KVK played a crucial

role in enhancing the capabilities of SHGs in secondary agriculture, while MAVIM also played a role in elevating livelihood opportunities for SHG members through training initiatives. Therefore, it can be deduced that the majority of SHG members had undergone various forms of training. This observation aligns with the findings of Devalatha (2005) [4].

## Conclusions and Implications

This study has delved into the socioeconomic characteristics of women Self-Help Group (SHG) members, unveiling a spectrum of insights that have implications for policy, program design, and community development. The analysis of age distribution within the SHG membership reveals a significant representation of young and middle-aged individuals, a demographic that aligns with the most productive phase of life and mirrors earlier researchers. The prevalence of joint families among SHG members underscores the opportunity to extend the benefits of SHGs to larger family units, potentially amplifying their positive impact. The diverse income distribution among SHG households showcases the substantial strides made in lifting families out of poverty, with a considerable proportion now achieving medium and even high-income levels, countering previous studies highlighting income disparities. Turning to training participation, the disparities observed in the engagement levels stress the importance of targeted outreach efforts to ensure all members benefit from the skill-building and knowledge transfer opportunities provided by key institutions like MAVIM and KVK. These findings collectively underscore the transformative role of SHGs in empowering women, fostering economic growth, and imparting valuable skills. As policymakers chart the course for inclusive development, these insights can guide decisions that maximize the positive impact of SHGs, driving equitable progress and sustainable community advancement. In this era of shifting socio-economic landscapes, SHGs have demonstrated their efficacy as vehicles for change, lifting families from poverty, promoting financial independence, and equipping women with tools for a brighter future. As this study illuminates the intricate tapestry of socio-economic attributes woven among SHG members, it unveils a canvas of potential – one where these grassroots initiatives play a pivotal role in shaping the destiny of individuals, families, and communities at large.

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