

**RESEARCH ARTICLE :**

# Background profile of S.H.G. members of Jorhat district of Assam

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**SUMMARY :** A self-help group (SHG) is a voluntarily association of people with common goal. The concept of “self-help groups appears to be a good substitute strategy to involve people in the improvement process. Empowerment of women through self-help groups has benefited not only the individual women but also her family and community as a whole. The study was carried out in the Jorhat district of Assam. Four blocks were selected from national rural livelihood mission (NRLM) initiative blocks. Thus, all total 16 self-help groups were selected from these blocks for the present study. Ten members from 16 SHG’s, total 160 members were selected using simple random sampling for the study. Majority of 54.4 per cent of the members belonged to young aged category *i.e.* 27 – 39 years. A large majority ( 95.00 % ) of the respondents were married and 37.50 per cent of the respondents had education upto high school level. A majority of the respondents (56.30 %) belonged to the OBC category, 68.10 per cent belonged to nuclear family and 62.50 per cent belonged to small family size. Majority of the respondents ( 48.8 % ) were marginal *i.e.* having 3 – 7.5 bigha of land holdings. Majority of the respondent’s family occupation (41.70 %) was cultivation and 56.30 per cent had medium income level and 91.00 per cent were member of one organization. Majority of the respondents ( 91.25 % ) possessed television and 40.00 per cent attended training programme during the year 2017, 91.87 per cent source of information were extension officers, 88.75 per cent had contact with community resource person. A high percentage ( 62.50 % ) of members of self-help group were completely dependent on bank namely Gramin Vikash Bank for their entrepreneurship development.

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## **BACKGROUND AND OBJECTIVES**

A self-help group (SHG) is a voluntarily association of people with common goal. The concept of “Self-help groups appears to be a good substitute strategy to involve people in the improvement process. NABARD defines SHGs as “small, economically homogenous affinity groups of rural poor, voluntarily formed

to save and mutually contribute to a common fund to be lent to its members as per the group members’ decision”. Most SHGs in India have 10 to 20 members, who can be either only men, or only women, or only youth, or a mix of these (Mohideen, 2015). Self-help groups are mostly informal group where members pool savings as a thrift deposit. The groups

have common perception of need and improvise towards collective activity. Many such groups formed around specific production activities, promote saving among members and use the pooled resources to meet the various credit needs of members. Where funds generation is low in the initial phases due to low saving capacities, this is supplemented by external resources. Thus, self-help groups have been able to provide primitive banking service to its members that are cost effective, inflexible and without defaults, based on local requirement. Self-help group approach, in the recent years has been rightly recognized as the best way of socio-economic empowerment of people living below poverty line in India and elsewhere. Self-help groups can act as an empowerment resource centres for the women members, percolating the benefits to the society. Empowerment of women through self-help groups has benefited not only the individual women but also her family and community as a whole. It is true that the poor status of Indian women in villages can be transformed with the help of self-help groups. SHGs are the real pathfinders in the life of rural Indian women.

Self-help groups are considered as one of the most significant tools to adopt a participatory approach for social and economic empowerment of women. In many cases, SHG has been crucial elements in increasing women's economic opportunities (Jerinabi, 2006). It is an important institution for improving the life of the women at large (Empowerment of women being one of the primary objectives of the ninth plan 1997 – 2002, every effort to create an environment where women can freely exercise their rights both within and outside home as equal partners along with men).

The women force of India will get another dimension if the entrepreneurial skills among them especially rural women is developed and channelized appropriately. Constant efforts in this direction would lead to a better human resource development and strengthen the nation's economic development.

In today's world as technology speeds up the lives and the new millennium upon, it is useful to take time to reflect what will surely be one of the driving forces of the global economy of the 21<sup>st</sup> century. This is an entrepreneur's era as we can see that many of the government sectors are turning into private sectors. So this is the right to enter into the market as entrepreneurs. Currently, Assam is having a good number of self-help

Groups with good talented members and is witnessing a large number of entrepreneurs but there is definitely potential for many more. The role of the members of the self-help groups in economic development is inevitable as it is being recognized and steps are being taken to promote entrepreneurship development across the state of Assam.

## RESOURCES AND METHODS

The study was carried out in the state of Assam which is situated in the north east part of India. A purposive cum random sampling design was followed for the present study. Jorhat district was purposively selected for the present study. Blocks will be selected from national rural livelihood mission (NRLM) initiative blocks. NRLM has clustered all blocks of Jorhat district into 6 blocks. Out of the 6 blocks, 4 blocks were selected purposively. A list of SHG from each selected blocks who had continuously functioning for the last 10 years and engaged in some entrepreneurial activities were prepared. From the list four SHG favourable were selected by using simple random sampling method. Thus, all total 16 self-help groups were selected for the present study. After selection of the SHG, 10 members from each SHG were selected using simple random sampling for the study. Thus, a total of 160 respondents were taken as a sample for the study.

## OBSERVATIONS AND ANALYSIS

The findings of the present study as well as relevant discussion have been summerized under following heads:

### Personal characteristics of the respondents :

#### Age:

Age is considered as one of the most important personal characteristics of the self-help group members as maturity and experiences varies according to the age level of the respondents.

Table 1 reveals that 54.40 per cent of the members belonged to young aged category *i.e.* below 39 years followed by 43.10 per cent of the members belonged to middle aged category *i.e.* 40-52 years. Furthermore, less percentage *i.e.* 2.50 per cent of the respondents belonged to old aged category (above 53 years). Similar study was done by Sharma and Kumar (2015) found that majority (50%) of the respondents were in age group 26-35 years,

26.67 per cent were in age group 36-45 years, 11.67 per cent were in age group of 18-25 years, 7.5 per cent were in age group of 46-55 years and 4.17 per cent were above 55 years.

**Marital status :**

It is defined as the condition of having or not having a spouse by the respondent.

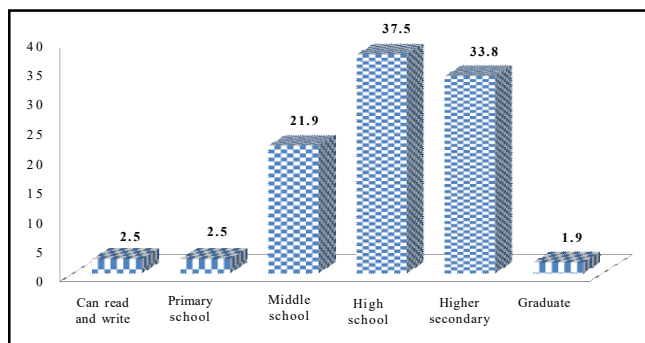
Table 2 shows that a large percentage (95.00%) of the respondents were married followed by 3.10 per cent unmarried. A very negligible percentage (1.90%) of the members were widow. From the findings it can be inferred that with marriage the women members learn to shoulder the responsibility of their families and develop maturity and hence, come forward to take membership in the self-help group.

**Socio-economic characteristics of the respondents:**

**Education level :**

Individual’s ability to read and write and the amount of formal education, he/she possesses will affect the manner in which the individual gathers information and relates herself to the environment . In this study, education refers to the level of formal education of the respondents.

The data in Fig. 1 reveals that 37.50 per cent of the respondents had education upto high school level followed by higher secondary (33.80%) and middle school (21.90%), followed by Primary school (2.50%) and can read and write (2.50%). Very negligible percentage *i.e.* 1.90 per cent belonged to graduate category. Similar study was done by Verma *et al.* (2013) in which it was found that among the members of SHGs, majority (91.1%) was literate and most of them were educated upto High school.

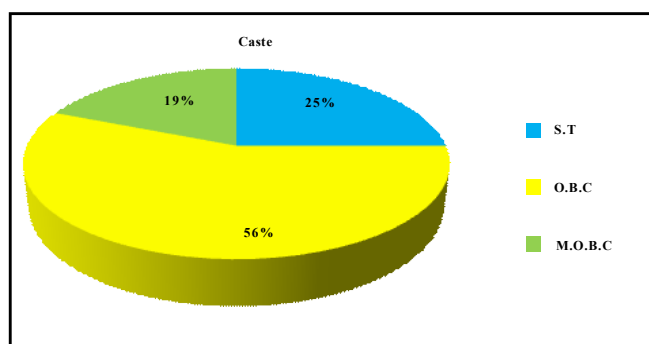


**Fig. 1: Distribution of respondents according to their educational level**

**Caste :**

Caste is an endogamous group, where the status of an individual related to a group is determined by birth. In the present study, it refers to different class in the society.

From Fig. 2 shows that majority of the respondents (56.00%) belonged to the OBC category followed by ST (25.00%) and MOBC (19.00%). This findings revealed that the respondents of the present study were from different castes with higher in OBC which might be due to the area covered under study for the present investigation.



**Fig. 2: Distribution of respondents according to their caste**

Sr. No.	Category	Range	Frequency	Percentage
1.	Young	Below 39 years	87	54.40
2.	Middle	40 – 52 years	69	43.10
3.	Old	Above 53 years	4	2.50

Sr. No.	Category	Frequency	Percentage
1.	Married	152	95.00
2.	Unmarried	5	3.10
3.	Widow	3	1.90

*Type of family :*

It is a particular feature of family considering how the family exist.

Fig. 3 there were different types of family found in the study area and it was seen that majority of the respondents (68.00%) belonged to nuclear family followed by Joint family (29.00%) and extended family (3.00%), respectively. Similar study was done by Lalitha and Prasad (2011) reported that the percentage distribution of the women by the type of family they lived was found that most of the respondents live in nuclear type (73.9 %) and 26.3 per cent of them live in joint family.

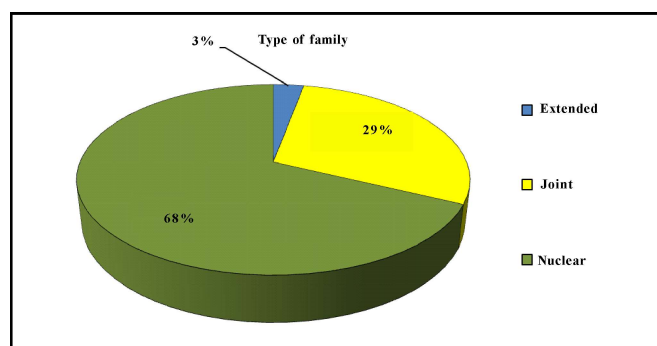


Fig. 3: Distribution of respondents according to the type of family

*Family size :*

Size of the family refers to the number of family members.

From Fig. 4. reveals that highest percentage of the respondents (63.00%) belonged to small family size followed by medium family size (33.00%) and large family

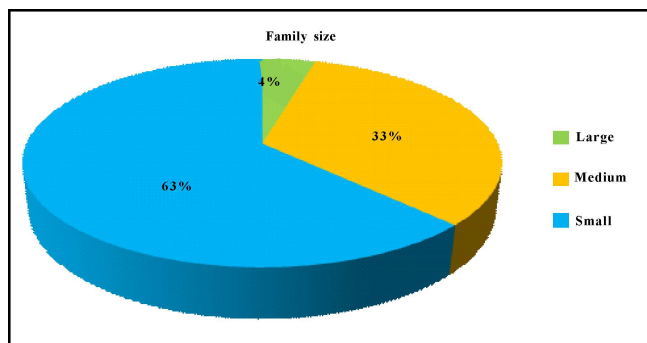


Fig. 4: Distribution of respondents according to family size

size (4.00%), respectively. Similar study by Rewani and Tochwawng (2014) revealed that 51.4 per cent members were having small families.

*Land holdings :*

It refers to the cultivable land and the land around the house expressed in bigha possessed by the respondent family.

The data given in Table 3 shows that less than fifty per cent of the respondents had marginal land holding *i.e.* having 3 – 7.5 bigha of land followed by small land holding (25.60%) *i.e.* 7.5 to 15 bigha, landless land holding (24.40%) *i.e.* below 3 bighas of land and large land holding (1.30%) *i.e.* above 15 bigha of land.

*Family occupation :*

It refers to the type of engagement of the head of the family for their livelihood or sustenance.

It is apparent from Fig. 5 that majority of the respondent’s family occupation (42.00%) was cultivation followed by daily wage earner (26.00%). There was

Sr. No.	Land holdings	Range (bigha)	Frequency	Percentage
1.	Landless	Below 3	39	24.40
2.	Marginal	3 – 7.5	78	48.80
3.	Small	7.5 – 15	41	25.60
	Large	Above 15	2	1.30

Sr. No.	Monthly income	Range (Rs.)	Frequency	Percentage
1.	Low	Less than 12000	59	36.90
2.	Medium	12000 – 18000	90	56.25
3.	High	More than 18000	11	6.90

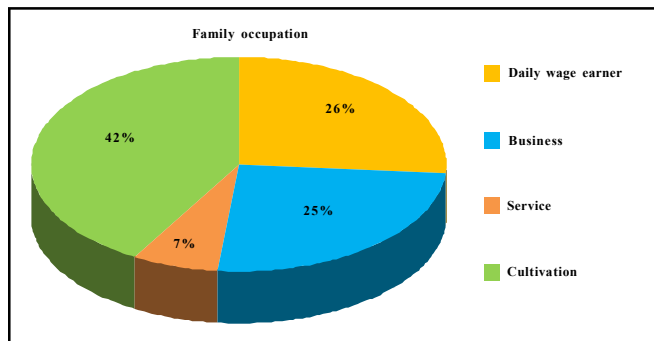


Fig. 5: Distribution of respondents according to their family occupation

25.00 per cent who earned their income from business. A few respondent's family earned their income from service (7.00%).

*Monthly income :*

It refers to the total earnings from all the sources obtained by the family in a month.

It is evident from the Table 4 that the monthly income of the majority of the respondents (56.25%) had medium income followed by low income (36.90%). Only a small portion of the respondents (6.90%) had high income.

*Organizational membership :*

It refers to the extent to which a respondent was associated with various organization in terms of membership.

From Fig 6. shows that majority of the respondents (91.00%) were member of one organization followed by

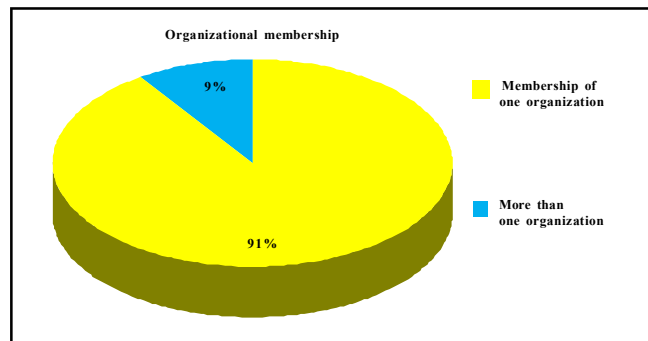


Fig. 6: Distribution of respondents according to organization membership

9.00 per cent had membership in more than one organization.

*Media possessions :*

It refers to the frequency of using various mass media viz., radio, television, newspapers and magazines by the respondents.

Fig. 7 reveals that majority of the respondents (91.25%) possessed television followed by newspaper (28.75%) and radio (12.50%) and magazines were the least percentage of 5.00 per cent. These findings will help the extension for communicating any information related to SHG members at the right time using different types of ICT.

*Number of training programme attended during last 5 years :*

It refers to the number of trainings programmes

Sr. No.	Year	Frequency	Percentage
1.	2014	10	6.25
2.	2015	25	15.62
3.	2016	34	21.25
4.	2017	64	40.00
5.	2018	44	27.50

Sr. No.	Source of information	Frequency	Percentage
1.	Extension officers	147	91.87
2.	Neighbours, relatives and friends	112	70.00
3.	Print media	12	7.50
4.	Electronic media	20	12.50
5.	Community resource person	142	88.75

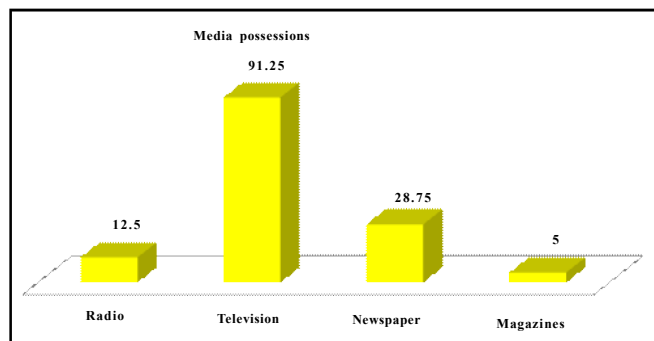


Fig. 7: Distribution of the respondents according to their media possession

attended by the respondent in the last 5 years that were conducted by the different institutions in different areas.

Table 5 shows that majority of the respondents (40.00%) attended training programme during the year 2017 followed by (27.50%) in 2018, 21.25 per cent in 2016, 15.62 per cent in 2015 and least percentage *i.e.* 6.25 per cent in the year 2014.

*Source of information:*

It refers to the different sources which the respondents gets access to different ideas, information, suggestions etc by different channels like Extension officers, VLEW, neighbours, relatives or friends, print media, electronic media or community resource person.

Table 6 shows that majority of the respondents (91.87%) the source of information were extension officers followed by community resource person (88.75%), 70 per cent by neighbours, relatives and

friends. A very less percentage of source of information were electronic media (6.25%).

*Contact with change agents:*

It refers to the extent of contact with various change agent like Agriculture Extension Officers (AEO), KVK personal NGO staff/member and community resource person during the last 6 months.

Table 7 shows that majority of the respondents (88.75%) had contact with community resource person followed by Agriculture Extension Officer (12.50%), KVK personal by 9.30 per cent and a low percentage of 7.50 per cent with NGO.

*Source of fund :*

It refers to the source of financial support that the self-help group receives from any organizations or government offices etc.

It was evident from the collected data in Table 8 that a high percentage (62.50%) of members of self-help group were completely dependent on bank namely Gramin Vikash Bank for their entrepreneurship development followed by Allahabad Bank (20.00%) and U.B.I. bank (20.00%), Apex bank ( 10.00 % ) and S.B.I bank (10.00%), respectively for their financial support of the SHG's.

**Conclusion:**

Self-help groups can act as an empowerment resource centres for the women members, percolating the benefits to the society. Empowerment of women

Sr. No.	Contact with agents	Frequency	Percentage
1.	AEO	20	12.50
2.	KVK Personnel	15	9.30
3.	NGO	12	7.50
4.	Community resource person	142	88.75

Sr. No.	Name of the bank	Frequency	Percentage
1.	Gramin Vikash Bank	100	62.50
2.	Allahabad Bank	20	12.50
3.	Apex Bank	10	6.25
4.	U.B.I Bank	20	12.50
5.	SBI	10	6.25

through self-help groups has benefited not only the individual women but also her family and community as a whole. It is true that the poor status of Indian women in villages can be transformed with the help of self-help groups. SHGs are the real pathfinders in the life of rural Indian women.

From the above findings it is concluded that majority of 54.4 per cent of the members belonged to young aged category *i.e.* 27-39 years. A large majority (95.00%) of the respondents were married. Majority of 37.50 per cent of the respondents had education upto high school level. Majority of the respondents (56.30%) belonged to the OBC category. Majority of the respondents (68.10%) belonged to nuclear family. Majority of the respondents (62.50%) belonged to small family size. Majority of the respondents (48.8%) were marginal *i.e.* having 3-7.5 bigha of land holdings. Majority of the respondent's family occupation (41.70%) was cultivation. Monthly income of the majority of the respondents (56.30%) had medium income level. Majority of the respondents (91.00%) were member of one organization. Majority of the respondents (91.25%) possessed television. Majority of the respondents (40.00%) attended training programme during the year 2017. Majority of the respondents (91.87%) the source of information were extension officers. Majority of the respondents (88.75%) had contact with community resource person. A high percentage (62.50%) of members of self- help group

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