

Entrepreneurial uniqueness of self-help group women in Junagadh district of Gujarat

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ABSTRACT

In the present study, attempt has been made to know the entrepreneurial uniqueness self-help groups women in Junagadh district of Gujarat state. The study was conducted in three Taluka like Kodinar, Keshod and Vanthli randomly selected in Junagadh district. The information about personal, socio-economic characteristics and aspect of social change were collected through personal interview. From this study it could be revealed that majority of the SHG women were of middle age, educated up to Primary School level and more, medium size of family, had joint family, low annual income, marginal and small land holding, daily labour in agriculture and allied activities.

INTRODUCTION

Women empowerment is critical to the process of the development of the community. Bringing women into the mainstream of development has been a major concern of the government since independence. Yet, despite of significant steps taken by the government, the participation of women in all walks of life varies in the context of differences in the social, economic, cultural and regional factors. It is being increasingly realized that the goal of poverty alleviation cannot be achieved without the full and active participation of women who constitute a large section of the work force in our country. In order to empower women and bring them into the mainstream, an enabling environment with requisite policies and programmes, institutional mechanisms at various levels and adequate financial resources have been created. There is hardly any study so far conducted and reported on this important aspect. Hence, this study was confined to investigate the entrepreneurial uniqueness of self-help group women.

METHODOLOGY

The study was conducted in Saurashtra zone of Gujarat state covering, Junagadh district. Among 15 Talukas of Junagadh district, three Talukas were selected randomly from

Junagadh district. After selection of three Talukas, three villages from each taluka were selected randomly. Total 200 respondents were selected from 20 SHG groups of 10 members from each SHGs purposively.

The data were collected with the help of interview schedule by conducting personal interview. For the measurement of various variables, suitable scales developed by various social scientists were used. Mean and per cent were used to analyze the data.

RESULTS AND DISCUSSION

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

Age:

A perusal of the data in Table 1, reveals that 62.00 per cent of the self-help groups women were found in middle age group. The observed findings might be due to the fact that generally in the rural community system, the head of families who in majority cases belonged to middle age and used to take decision in all activities.

Education:

The data presented in Table 1 also reveal that maximum 44.00 per cent self-help groups women had Primary level education,

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followed by 26.00 per cent had Secondary level (up to 7th standard) education. It is interesting to note that not a single self-help group women was illiterate.

Probable reason might be that most of the respondents were middle aged. Higher education among self-help group women might have helped them to understand the new concept of self-help group during imparting the activity of groups. So, majority of the respondents were educated between Primary levels to Secondary levels of education. In case of lower level of education or illiteracy, it becomes hurdle in understanding the concept of self-help groups.

Size of family:

The data in Table 1, reveal that 48.00 per cent of the self-help group women had medium size of family. This might be due to the fact that still joint family system existed in the rural areas with unawareness of family planning.

Type of family:

Majority (53.00 per cent) of the self-help group women belonged to joint families, while 47.00 per cent were having nuclear families. The possible reasons behind this might be social custom of joint family and unawareness of family planning.

Annual income:

The data in Table 1 reveal that 44.00 per cent of the self-help group women had low annual income. This might be due to the fact that most of the self-help group women were land less and dependent only on wages.

Size of land holding:

A perusal of the data in the above Table 1 stated that 44.50 per cent and 30.00 per cent of the self-help group women were having marginal and small land holding, respectively. This might be due to the fact that in rural areas yet follows in joint family system is followed.

Marital status:

According to the marital status respondents were classified into two groups (i) married and (ii) unmarried. It is evident from Table 1 that majority (72.00 per cent) of the self-help group women were married followed by 28.00 per cent of women were unmarried.

Occupation:

It is clear from Table 1 that 39.00 per cent of the self-help group women were found to be the daily labour and 31.00 per cent had been involved in agriculture and allied activities. The probable reason might be that self-

help group women were small or land less labour and dependent on daily wages in agriculture and allied activities.

Social participation:

It is evident from the data in Table 1 that majority of the SHG women (62.00 per cent) had medium level of social participation. Almost all the villages of Saurashtra region are having at least two co-operative organizations viz., service cooperative society and milk producers co-operative society. Majority of SHG women were the members of both the co-operative societies.

Training undergone:

A perusal of the data in the above Table 1 show that more than half of the respondents (57.00 per cent) had received training in tailoring (design stitching) followed by 43.00 per cent of those who had not received any training.

Training programmes enabled them in access to bank linkages, market linkages, linkages with government departments and officials and provided opportunities for confidence building, skill development and leadership aspect in various programmes and improving their status in the society.

Amount saved and deposited by the respondents:

Table 1 is showing the average amount saved by the SHG members every month. Nearly half of the respondents (52.00 per cent) saved Rs.26-50 every month. The next higher per cent (19.00 per cent) made savings to the tune of Rs.51-75 every month. The probable reason might be that SHG women were of poorer family and land less labour so their saving was limited.

Age of self-help groups:

The duration of existence of the self-help groups since their formation has been taken as the age of the SHG. In the perusal of the data showing age-wise distribution of self-help groups, the majority (51.50 per cent) of self-help groups had 5 to 10 years age. It is fact that when the age of self-help group increased, the group activities increased and thus increase in empowerment level.

Number of the members of the self-help groups:

Table 1 shows number of group member-wise distribution of the groups. The figure depicts that majority of the groups (82.5 per cent) had more than 10 members where the rest 17.5 per cent consisting of less than 10 members. This might be due to that the guidelines of

Table 1: Distribution of the respondents according to their characteristics (n = 200)

| Sr. No. | Characteristics | Number | Per cent |
|---------|-------------------------------------|--------|----------|
| 1. | Age | | |
| | Young age (up to 30 years) | 76 | 38.00 |
| | Middle age (31 to 45 years) | 124 | 62.00 |
| | Old age (above 45 years) | 0.00 | 0.00 |
| 2. | Education | | |
| | Illiterate | 0.00 | 0.00 |
| | Primary | 88 | 44.00 |
| | Secondary | 52 | 26.00 |
| | Higher Education | 44 | 22.00 |
| | College level | 16 | 8.00 |
| 3. | Family size | | |
| | Small size family (up to 5 member) | 76 | 38.00 |
| | Medium size family (6 to 8 members) | 96 | 48.00 |
| | Large size family (above 8 member) | 28 | 14.00 |
| 4. | Family type | | |
| | Nuclear family | 94 | 47.00 |
| | Joint family | 106 | 53.00 |
| 5. | Annual income | | |
| | Low (below Rs. 20,000) | 88 | 44.00 |
| | Medium (20,001 to 50,000) | 82 | 41.00 |
| | High (above 50,000) | 30 | 15.00 |
| 6. | Size of land holding | | |
| | Marginal farmers (up to 1.00 ha.) | 89 | 44.50 |
| | Small farmers (1.01 to 2.0 ha.) | 60 | 30.00 |
| | Medium farmers (2.01 to 4.0 ha.) | 44 | 22.00 |
| | Large farmers (Above 4.0 ha.) | 7 | 3.50 |
| 7. | Marital status | | |
| | Married | 144 | 72.00 |
| | Unmarried | 56 | 28.00 |
| 8. | Occupation | | |
| | Housewife | 29 | 14.50 |
| | Daily labour | 78 | 39.00 |
| | Agriculture and allied activities | 62 | 31.00 |
| | Small and independent business | 31 | 15.50 |
| 9. | Social participation | | |
| | Low social participation | 62.00 | 31.00 |
| | Medium social participation | 124.00 | 62.00 |
| | High participation | 14.00 | 7.00 |
| 10. | Training undergone | | |
| | No training | 86 | 43.00 |
| | Training undergone | 114 | 57.00 |

Table 1 contd..

Contd...Table 1

| | | | |
|-----|---|------|-------|
| 11. | Saving and deposit | | |
| | Less than Rs.25/- | 26 | 13.00 |
| | Rs.26/-to 50/- | 104 | 52.00 |
| | Rs.51/-to 75/- | 38 | 19.00 |
| | Rs.76/-to 100/- | 32 | 16.00 |
| | More than Rs.100/- | 0.00 | 0.00 |
| 12. | Age of self-help group | | |
| | Less than 5 years | 82 | 41.00 |
| | 5 to 10 years | 103 | 51.50 |
| | More than 10 year | 15 | 7.50 |
| 13. | Number of members in self-help group | | |
| | Less than 10 members | 35 | 17.5 |
| | More than 10 members | 165 | 82.5 |
| 14. | Market orientation | | |
| | Low | 34 | 17.00 |
| | Medium | 110 | 55.00 |
| | High | 56 | 28.00 |

different Government Projects suggest that every self-help group should have at least 10 members to strengthen the savings-credit activities.

Market orientation:

The data of Table 1 reveal that 55.00 per cent SHG women had medium level of market orientation. It is obvious from the data that a half section of SHG women had medium level of market orientation. It implies that they were conscious to sell their produces at better price which may be due to information gained through training centre. Hence, it is very urgent need to develop market network for produce and to provide market information to the self-help group women.

Conclusion:

From this study it can be concluded that majority of the SHG women were of middle age, educated up to Primary School level and more, medium size of family, had joint family, low annual income were having marginal and small land holding, daily labour in agriculture and allied activities, medium level of social participation, had received training, saving of Rs.26-50 every month, medium level of market orientation. Majority (51.50 per cent) of self-help groups' age had 5 to 10 years and 82.5 per cent had more than 10 members.

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