

Original Research Article

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## Profile and Problems faced by Woman Self Help Groups in Chandrapur District

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### ABSTRACT

The present study on “Profile and problems faced by the women Self Help Groups in Chandrapur District” was conducted in Chandrapur districts of Maharashtra State. The exploratory research design was used for the study. In all, 120 womans SHG members were selected by random sampling method. The data were collected by personal interview method with the help of structured interview schedule. The data collected were examined, classified, quantified and tabulated. Frequencies, mean, standard deviation and coefficient of correlation were employed for interpreting the results. This study concluded that majority (47.50%) of SHG woman members belonged to middle age group, one third of the respondents i.e. 36.67 per cent were illiterate, higher percentage of the respondents i.e. 85.00 per cent were married, 63.33 per cent of the respondents were having medium level of family size. Majority of the respondents (77.50%) possessed annual income Rs. 45,001 to Rs 90,000. While considering the overall mass media exposure, extension participation, social participation, management orientation and achievement motivation majority of the respondents were observed in medium category. Restrictions from family members for active involvement in SHGs activities was the major problem faced by the women member of SHGs.

#### Keywords

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## Introduction

Self-Help Group (SHGs) is now a well-known concept. It is now almost more than four-decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are woman. Consequently, participation of woman in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of woman's

empowerment. In the recent years, empowerment has been recognized as the central issue in determining status of woman. Since woman become more potent source of development empowering them is prerequisite for over all development. By empowering woman not only make them to share in the development progress but also bring out their lasting efficiency.

The origin of self-help group can be traced is from Grameen Bank of Bangladesh, which was founded by Mohamed Yunus. SGHs were started and formed

in 1975 In India, NABARD initiated in 1986-1987. The basic principles of the SHGs are group approach, mutual trust of small and manageable group, spirit of thrift, demand based lending, collateral free, poor-friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment. This study was plan with the objective to study the profile and problems faced by the SHGs woman members

## **Materials and Methods**

From Chandrapur district two tahsils namely Sindewahi and Saoli are purposively selected as both the selected tahsils having the highest number of Self Help Groups. From each selected tahsils of the district six villages selected for this study on the basis of maximum number of SHG. Total 12 villages were selected. From each selected village one self- help group was selected and 10 members from each selected Self Help Group were randomly selected to comprise of 120 respondents.

The exploratory research design was used for the present study. The data collected was processed, quantified, categorized and tabulated by computing mean, frequency, percentage, standard deviation, etc.

## **Results and Discussion**

### **Profile of selected SHGs woman members**

The study of the profile of selected Self- Help Groups members was done with reference to age, education, marital status, family size, annual income, mass media exposure, extension participation, social participation, management orientation and achievement motivation. The results pertaining presented under following sub heads.

#### **Age**

Age is important factor, which determines the role of self- help group for performance of womans self- help group members. The age wise distribution of

the respondents is presented in Table-1. The age wise distribution of the respondents in Table-1 shows that 47.50 per cent of respondents were included in the middle age (36 to 50 years) category, followed by 30.00 per cent respondents were observed in young age (18 to 35 years) category and remaining 22.50 per cent respondents were above 50 years i.e. old age category.

Thus, it was concluded that majority (47.50%) of SHG woman members belonged to middle age group, followed by (30.00%) young age group and remaining (22.50%) members belonged to old age group categories. Similar finding were reported by Thakur (2011), Bhabar (2012) and Sharma N. and Kumar S. (2015).

#### **Education**

On the basis of formal schooling the respondents were categorized into six categories and the results obtained were depicted in Table-2.

It could be noticed form Table 2 that 36.67 per cent of respondents were Illiterate. The percentage of members educated up to Secondary School was 28.33 per cent, followed by Higher Secondary School (13.34%), primary School (08.33%), Middle School (07.50%) and College and above (05.83%) of the respondents.

Thus, it could be concluded that one third of the respondents i.e. 36.67 per cent were Illiterate. Similar results were reported by Bharati (2005) and Mehra (2008).

#### **Marital Status**

It could be evident from Table 3 that majority 85.00 per cent of women SHG members are married, 11.67 per cent are widowed, 2.50 per cent divorced and only 0.83 per cent were unmarried. Thus, it could be concluded that higher percentage of the respondents i.e. 85.00per cent were from married category. Similar results were reported by Asha *et al.*, (2015).

### **Family size**

The data in the Table 4 indicated that 63.33 per cent of the respondent had medium category of family size, Followed by 26.67 per cent respondents had small category of family size and 10.00 per cent respondents had high category of family size.

Thus it could be concluded that 63.33 per cent of the respondents were having medium level of family size. The results are line with the finding of Boruah (2009), Sangappa (2012) and Asha (2015) who reported majority of the respondents were medium level of family size.

### **Annual Income**

Annual income is the total income that respondent earn in one year.

From the distribution of the respondents according to annual income in Table 5, observed that 77.50 per cent of the respondents had annual income between Rs. 45,001 to Rs 90,000, followed by the respondents having annual income up to Rs. 45,000 were 13.33 per cent and 09.17 per cent respondents were found to have annual income above Rs. 90,000.

Therefore, it was concluded that majority of the respondents (77.50%) possessed annual income Rs. 45,001 to Rs 90,000. Similar result was reported by Ujwala Jadhav (2011).

### **Mass Media Exposure**

The mass media exposure plays vital role in acquiring knowledge and information about performance of woman self- help group members. The data regarding various mass media exposure used by the SHG woman members for seeking information about performance of self-help groups is presented in Table 6. Among all the sources majority of the members were found to be regular acquiring information from Television (75.00%),

Watching and listening woman and children development programs (40.00%).

Among the available sources majority of the members were found to be occasionally mass media exposure used from Watching and listening woman and children development programs (50.00%) and Newspaper (45.83%). The majority of SHG woman members (95.00%) never used of mass media exposure them from Radio and Reading farm magazine (72.50%).

Thus it can be observed that majority 75.00 per cent of the respondents regular obtained information through Television, 50.00 per cent the respondents occasionally obtained information through Watching and listening woman and children development programs and 95.00 per cent of the respondents never obtained information through Radio.

It is seen from the distribution in Table 7. That majority 50.83 per cent of the respondents belonged to medium category of overall mass media exposure, followed by 31.67 per cent of the respondents belonging to low category of mass media exposure and 17.50 per cent of respondents belong to high category of mass media exposure. Thus, it could be concluded that majority 50.83 per cent of the respondents belong to medium level of mass media exposure.

### **Extension Participation**

The participation of extension activities plays vital role in acquiring knowledge and information about performance of woman self- help group members.

The data presented in Table 8 reveals that, majority 70.00 per cent of the respondent's regular obtained extension activities through Group discussion/ Meeting, 40.83 per cent of the respondents occasionally obtained extension activities through Exhibition and Krishi mela 61.66 per cent of the respondents never obtained extension activities through method demonstration.

**Table.1** Distribution of the respondents according to their age

Sl. No.	Age Category	Respondents (n=120)	
		Frequency	Percentage
1.	Young (18 to 35)	36	30.00
2.	Middle (36 to 50)	57	47.50
3.	Old (Above 50)	27	22.50
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table.2** Distribution of the respondents according to their Education

Sl. No.	Education level	Respondents (n=120)	
		Frequency	Percentage
1.	Illiterate ( No schooling)	44	36.67
2.	Primary school (Up to 4 <sup>th</sup> std.)	10	08.33
3.	Middle school (5 <sup>th</sup> to 7 <sup>th</sup> std.)	09	07.50
4.	Secondary school (8 <sup>th</sup> to 10 <sup>th</sup> std.)	34	28.33
5.	Higher Secondary School (11 <sup>th</sup> to 12 <sup>th</sup> std.)	16	13.34
6.	College (Above 12 <sup>th</sup> std.)	07	05.83
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table.3** Distribution of the respondents according to their Marital Status

Sl. No.	Marital Status	Respondents (n=120)	
		Frequency	Percentage
1.	Married	102	85.00
2.	Unmarried	01	00.83
3.	Divorced	03	02.50
4.	Widowed	14	11.67
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table.4** Distribution of the respondents according to family size

Sl. No.	Family size	No. of respondents (n=120)	
		Frequency	Percentage
1.	Small (1 to 3 Members)	32	26.67
2.	Medium (4 to 6 Members)	76	63.33
3.	High (Above 7 Members)	12	10.00
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table.5** Distribution of the respondents according to their Annual Income

Sl. No.	Annual Income	Respondents (n=120)	
		Frequency	Percentage
1.	Up to Rs 45,000.	16	13.33
2.	Rs 45,001 to Rs 90,000	93	77.50
3.	Above Rs 90,000	11	09.17
	<b>Total</b>	<b>120</b>	<b>100.00</b>

**Table.6** Distribution of the respondents according to their frequency of use of different Mass Media Exposure

Sl. No.	Mass Media Exposure Sources	Frequency of Mass Media Exposure		
		Regular	Occasional	Never
1.	Radio	04 (3.33)	02 (1.67)	114 (95.00)
2.	Television	90 (75.00)	25 (20.83)	05 (4.17)
3.	Newspaper	10 (8.34)	55 (45.83)	55 (45.83)
4.	FB/Whatsapp	33 (27.50)	12 (10.00)	75 (62.50)
5.	Watching and Listening woman and children development programs	48 (40.00)	60 (50.00)	12 (10.00)
6.	Reading farm magazine	02 (1.67)	31 (25.83)	87 (72.50)
7.	Watching and listening agricultural programs	40 (33.33)	51 (42.50)	29 (24.17)

**Table.7** Distribution of the respondents according to their overall Mass Media Exposure

Sl. No.	Category	Respondents (n=120)	
		Frequency	Percentage
1.	Low (up to 10)	38	31.67
2.	Medium (11 to 16)	61	50.83
3.	High (Above 16)	21	17.50
	<b>Total</b>	<b>120</b>	<b>100.00</b>
	<b>Mean= 12.75</b>	<b>SD=3.12</b>	

**Table.8** Distribution of the respondents according to their frequency of participation of different extension activities.

Sl. No.	Extension Activities	Frequency of Extension Participation		
		Regular	Occasional	Never
1.	Group discussion/Meeting	84 (70.00)	36 (30.00)	00 (00.00)
2.	Conducted tour/ Study tour	19 (15.83)	41 (34.17)	60 (50.00)
3.	Exhibition	33 (27.50)	49 (40.84)	38 (31.66)
4.	Field visit	36 (30.00)	47 (39.17)	37 (30.83)
5.	Krishi mela	70 (58.33)	49 (40.84)	01 (00.83)
6.	Method demonstration	05 (4.170)	41 (34.17)	74 (61.66)

**Table.9** Distribution of respondents according to their Extension Participation

Sl. No.	Extension Participation	Respondents (n=120)	
		Frequency	Percentage
1.	Low (up to 10)	41	34.17
2.	Medium (11 to 16)	70	58.33
3.	High (Above 16)	09	07.50
	<b>Total</b>	<b>120</b>	<b>100.00</b>
		<b>Mean= 12.30</b>	<b>SD=2.83</b>

**Table.10** Distribution of the respondents according to their Social Participation

Sl. No.	Social Participation	Respondents (n=120)	
		Frequency	Percentage
1.	Low (Up to 0)	23	19.17
2.	Medium (1 to 2)	78	65.00
3.	High (Above 2)	19	15.83
	<b>Total</b>	<b>120</b>	<b>100.00</b>
		<b>Mean= 1.31</b>	<b>SD= 1.04</b>

**Table.11** Distribution of the respondents according to their Management Orientation.

Sl. No.	Management Orientation	No. of respondents (n=120)	
		Frequency	Percentage
1.	Low (Up to 39)	30	25.00
2.	Medium (40 to 48)	69	57.50
3.	High ( Above 48)	21	17.50
	<b>Total</b>	<b>120</b>	<b>100.00</b>
		<b>Mean= 43.38</b>	<b>SD=4.61</b>

**Table.12** Distribution of the respondents according to their achievement motivation.

Sl. No.	Achievement motivation	No. of respondents (n=120)	
		Frequency	Percentage
1.	Low (Up to 14)	26	21.67
2.	Medium (15 to 18)	74	61.66
3.	High ( Above 18)	20	16.67
	<b>Total</b>	<b>120</b>	<b>100.00</b>
		<b>Mean= 16.28</b>	<b>SD= 2.04</b>

**Table.13** Problem faced by the woman members of Self Help Groups

Sl. No.	Problems	Respondents (n=120)		
		Frequency	Percentage	Rank
1.	Restrictions from family members	49	40.83	<b>I</b>
2.	Not able to attend training	41	34.17	<b>II</b>
3.	Not able to attend meeting	38	31.67	<b>III</b>
4.	Insufficient saving	27	22.50	<b>IV</b>
5.	Sometimes difficult to repay loan	23	19.67	<b>V</b>

In Table-9 observed that majority of the respondents 58.33 per cent were in the medium level of overall extension participation while, 34.17 per cent respondents were found in low level of extension participation and 7.50 per cent were in high level of extension participation.

Thus, it could be concluded that majority of 58.33 per cent the respondents belong to medium level of extension participation. Similar findings were found by Pavan Kumar (2019).

### **Social participation**

Social participation shows the involvement of SHG woman members in various activities of formal and informal organizations as either member or office bearer.

The distribution of SHG woman members based on their social participation has been given in Table-10. From the Table 10, it can be concluded that, majority i.e. 65.00 per cent of the respondents were included to the medium category of social participation followed by 19.17 per cent of the respondents were included in the low category and

15.83 per cent of the respondents were include in high category of social participation. Thus, it can be observed that majority (65.00%) of the respondents were included in the medium level of social participation. Similar findings were supported by Verma *et al.*, (2013).

### **Management Orientation**

The data in the Table 11 indicated that majority of 57.50 per cent of the respondents had medium level of management orientation, followed by 25.00 per cent of the respondents had low level of management orientation, and only 17.50 per cent of the respondents had high level of management orientation.

It was concluded that majority (57.50%) of SHG woman members belonged to medium level of management orientation. These findings are in line with findings of Lavanya (2010) and Asha (2015).

### **Achievement Motivation**

The data in the Table 12 indicated that majority of 61.66 per cent of the respondents had medium level

of achievement motivation, followed by 21.67 per cent of the respondents had low level of achievement motivation and 16.67 per cent of the respondents had high level of achievement motivation. It was concluded that majority (61.66%) of SHG woman members belonged to medium level of achievement motivation. These findings are in line with findings of Chikane (2018) and Tamana (2018).

### **Problem faced by the woman members of SHGs in organizing and managing their group affairs**

The problems faced by the woman members of Self Help Groups were collected and depicted in Table 13 as follows

The data depicted in Table 13 as a whole indicated that among the entire problem faced by woman members of SHGs, restrictions from family members (Rank I), not able to attend training (Rank II), not able to attend meeting (Rank III) were the major problems perceived by woman members of SHGs and insufficient saving (Rank IV) and sometimes difficult to repay loan (Rank V) were relatively least problems perceived by woman members of SHGs. The reason for most of the member problem faced like restrictions from family members is that as in all most all the families the head of the family would be male and they don't allow woman to go out for involving in the work of self- help groups.

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