

**A Study on the Socioeconomic Profile of Self Help Groups  
Established under NRLM in the Jammu Region**

**Abstract**

The present study was conducted in purposively selected Jammu and Samba districts in the Jammu region. Out of a total of 670 SHGs set up till 2017, a sample of 20 SHGs, 10 from each purposively selected Dansal block of Jammu district and Ghagwal block of Samba district were selected employing random sampling technique without replacement. Data collection was done by personal interview method with a semi structured interview schedule. The results revealed that all the respondents were female and majority were married belonging to the scheduled castes, with a nuclear family type having an average formal education upto 5<sup>th</sup> standard. It is also understood that there is a significant relationship between the education levels of the respondents with their caste and group membership. The study also found that majority of the respondents engaged into self help groups under NRLM belonging to the below poverty line category.

Keywords: Self help group, NRLM, Demographics

**Introduction**

Schemes like Development of Women and Children in Rural Areas (DWACRA), Integrated Rural Development Programme (IRDP), South Indian Textile Research Association (SITRA) and Training of Rural Youth for Self Employment (TRYSEM) were implemented in a row after Community Development Programme (CDP) in 1952. All the schemes were target oriented but the issue of poverty alleviation was so grave and complicated that the desired results remained an

unachieved or distant dream. A realization about the schemes came and the failure of these schemes was accepted (Qasba *et al.* 2016).

It further reported that new avatar with the name of Swarn Jayanti Grameen Swarojgar Yojana (SGSY) was launched in 1990. The aim and objective of this scheme were to bring the assisted families above the poverty line by ensuring an appreciable increase in incomes over a period of time. It was envisaged that this objective could be achieved by inter-alia organizing the rural poor into Self Help Groups (SHGs) through a process of social mobilization by the year 1990 (NRLM: Mission Document, MoRD 2015). With the realization that a subsidy is not going to help this nation of rural poor (change status of any family below poverty line (BPL) to above poverty line (APL)), subsidy of Rs.7500 and Rs.10000 in case of general and scheduled caste & tribe category, respectively did not yield desired and expected results.

With the overview of the SGSY and its implementation on the ground revealed that a new approach which must be poor centric and community-centric is to be adopted. After lots of thinking and introspection of previous schemes, a new philosophy and approach saw the light of the day and SGSY was restructured as National Rural Livelihoods Mission (NRLM). Based on the Ministry of Rural Development's extensive consultations with various stakeholders including the State Governments Civil Society Organizations, Bankers and Academicians NRLM framework for implementation has been developed (Jagadeeswari, 2014). NRLM scheme was launched in 2011 with a budget allocation of Rs.34,170 crores and is one of the flagship programmes of the Ministry of Rural Development (MoRD). NRLM is a centrally sponsored scheme and the financing of the programme is shared between central and the state in the ratio of 75:25 and in case of North Eastern states including Sikkim the central and state share is 90:10 (Mishra, 2014).

The mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial and selected public services. NRLM has set out with an agenda to reach out, and mobilise seventy million BPL households into self-managed SHGs and federal institutions and support them through livelihood collectives (NRLM: Mission Document, MoRD 2015).

The focus of the programme is on institution building such as SHGs, village organizations, and cluster level federations (Qasba *et al.*2016). To achieve the purpose, mission works on the principle of promoting the habit of own savings among members of SHGs and then pooling of catalytic capital like revolving fund (RF), community investment fund (CIF) and ultimately linkage with bigger financial institutions (Qasba *et al.*2016).

This study made an attempt to understand the characteristics and demographics of self help groups established under NRLM in contrast to the self help groups established under various schemes and NGOs. It also tries to elicit the association of SHG member's caste with education level and membership of the established SHGs, reasons for joining the SHGs and purpose of availing loan from SHG account.

### **Material and methods**

The study was conducted in purposively selected Jammu and Samba districts in the Jammu region of J&K state. Out of a total of 670 SHGs set up till 2017, a sample of 20 SHGs, 10 from each purposively selected Dansal block of Jammu district and Ghagwal block of Samba district were selected employing random sampling technique without replacement. The data were collected by administering the pretested semi-structured interview schedule to the women SHG respondents. The data were analyzed in percentage and chi square test is employed for understanding the association between SHG members' caste with their educational level and membership of the group.

### **Results and Discussion**

#### **Demographics of SHG Members**

All the SHG members were female including chief volunteer of each SHG. Thus, in fact, the SHGs established under NRLM are 'women self-help groups'. Profile of the SHG members in terms of age, education, social category, family type, family size, marital status and landholding were studied. The average age of the respondent SHG members of the Dansal block was 38.15 years and Ghagwal was 39.38 years (Table 1). Overall the age of SHG members of

blocks Dansal and Ghagwal was 38.7 years. Majority of the SHG members (74%) in Dansal block belongs to scheduled caste whereas in Ghagwal block only 45 per cent were from scheduled caste. Overall 60 per cent of the SHG members belong to scheduled caste (Table 1). The percentage of SHG members belonging to other backward classes (OBC) was 30 per cent in Ghagwal and 11 per cent in Dansal blocks and the overall percentage was 20 per cent. A high percentage of SHG members were illiterate, 42 per cent in Dansal block and 27 per cent in Ghagwal block (Table 1). SHG members in Ghagwal block were more educated as 35 per cent of SHG members had an education level between matriculation and graduate compared to 19 per cent members in Dansal block.

Majority of the SHG members (90%) in Dansal block were married. The percentage of married women was 89 per cent in Ghagwal block and the overall percentage was 90 per cent (Table 1). Average family size of SHG household in Dansal block was 5.17(±) members whereas the average family size of SHG households in Ghagwal was 4.75(±) members and overall was 4.97 members in both the blocks (Table 1). A high percentage of SHG households belong to a medium family of 4-7 members as 84 per cent in Dansal block and 72 per cent in Ghagwal block and the overall was 79 per cent (Table 1). A majority (78%) SHG households in Ghagwal block belong to nuclear family followed by 22 per cent as joint, whereas only 70 per cent SHG households in Dansal block belong to the nuclear family and 30 per cent to the joint family. Overall SHG households belonging to the nuclear family were 74 per cent and joint 26 per cent (Table 1). The SHG households owning the land in Dansal and Ghagwal blocks were 85 and 65 per cent respectively. Overall in the two blocks, 25 per cent were landless. The percentage of landless was more in Ghagwal block (35%) compared to Dansal block only 15 per cent. Average landholding of the SHG households in Ghagwal block was 0.28 ha and Dansal block was 0.18 ha. Overall was 0.22 ha (Table 1). A majority (99%) of the of the SHG households in Dansal block who owned land were marginal farmers having less than 1 ha of land whereas 94 per cent in Ghagwal were having less than 1 ha, and overall was 97 per cent (Table 1).

**Table 1: Descriptive statistics of the sampled SHG members**

Particular	SHG members (%)		
	Dansal (n=93)	Ghagwal (n=83)	Pooled (n=176)
Average age (years)	38.15±15	39.3 ±11.03	38.72±10.59

Gender			
Women	100	100	100
Social category			
General	15	25	20
Other backward class	11	30	20
Scheduled caste	74	45	60
Average formal schooling years completed	4.62±4.28	6.22 ±4.40	5.38±4.40
Education level			
Illiterate	42	27	35
Primary	13	19	16
Middle	26	19	23
Matriculate	16	23	19
10+2	2	10	5
Graduation and above	1	2	2
Marital status			
Married	89	90	90
Unmarried	3	3	3
Widowed	8	7	7
Average family size of household (No.)	5.17±1.46	4.75±1.61	4.97 ±1.54
Family categorisation#			
Small family (1-3)	11	21	15
Medium family (4-7)	84	72	79
Large family(>7)	5	7	6
Family type			
Nuclear	70	78	74
Joint	30	22	26
Landless	15	35	25
Land owned	85	65	75
Average landholding of households owning land(ha)	0.18±0.16	0.28±0.42	0.22±0.32
Irrigated	6	35	20
Un irrigated	94	65	80
Farm size			
<1 ha(Marginal farmer)	99	94	97
1-2 ha (small)	1	4	2
2-4 ha(semi medium)	-	2	1

± = standard deviation #categorization: mean ± standard deviation

### Association of SHG members' caste and their education level

The association between caste and education level of the SHG respondents was found using chi-square ( $\chi^2$ ) test. The result revealed that the  $\chi^2$  value was 28.503 with p-value 0.000. Therefore it can be concluded that there was a significant relationship between the education level of SHG respondents and their caste (Table .2).

**Table 2: Association of SHG members' caste and their education level**

caste		Qualification				Total
		Illiterate	Primary	Middle	Secondary and above	
SC	Count	45	8	26	27	106
	Expected Count	(36.7)	(16.3)	(24.7)	(28.3)	(106.0)
OBC	Count	8	14	8	5	35
	Expected Count	(12.1)	(5.4)	(8.2)	(9.3)	(35.0)
Gen	Count	8	5	7	15	35
	Expected Count	(12.1)	(5.4)	(8.2)	(9.3)	(35.0)
Total	Count	61	27	41	47	176
	Expected Count	(61.0)	(27.0)	(41.0)	(47.0)	(176.0)

*The association is statistically significant as the calculated value  $\chi^2$  is 28.503 which is greater than the table value of  $\chi^2$  at  $p < 0.05$  for  $d.f = 6$  is 25.331*

*All figures in the parenthesis are expected frequencies*

*Classes where frequencies were less than 5 combined with an adjacent class (es)*

**Association of SHG members' caste and their group membership**

The association between caste and group membership was found using a chi-square ( $\chi^2$ ) test. The result revealed that the  $\chi^2$  value was 28.503 which is greater than table value 5.99 with  $p < 0.05$ . Therefore it was concluded that there was a strong association between the social categories and group members (Table 3).

**Table 3: Association of SHG member's caste and their membership in the group**

		Group members from the different caste			
		SC	OBC	GEN	TOTAL
Group members	Observed	106	35	35	176
	expected	58.67	58.67	58.67	58.67

The association is statistically significant as the calculated value  $\chi^2$  is 70.57 which is greater than the table value of  $\chi^2$  at  $p < 0.05$  for  $d.f = 2$  is 5.99

### Profile of the self-help groups

Profile characteristics related to SHG such as year of joining, group strength, possession of the mobile phone, type of ration card were studied. Majority of the SHG members (88%) in Ghagwal block joined the SHG in 2015 whereas, only one per cent in Dansal block joined in 2015 as the programme started late and overall respondent SHG members joined the SHGs in 2015 was 42 percent (Table 4.4). Majority of the SHG members (87%) in Dansal block joined the SHG in 2016 whereas only 6 per cent in Ghagwal block joined SHG in 2016, and overall it was 49 per cent. The overall average group strength of SHGs established under NRLM was 8.8 members however the average group strength of SHGs in Dansal block was 9.3 members and Ghagwal it was 8.3 members per SHG (Table 4). Overall 90 per cent SHG households possessed a simple mobile phone followed by seven per cent smart mobile phones with three per cent Whatsapp users (Table 3). However, SHG households of Ghagwal possessed 92 per cent of simple mobile phones and 6 per cent smart mobile phones with two per cent Whatsapp users. Whereas in Dansal block respondent SHG members possessed 89 per cent simple phones and 8 per cent smartphones with 3 per cent Whatsapp users. Majority of SHG household (68%) fell under below poverty line (BPL) category followed by 32 per cent above poverty line (APL) category.

**Table 4: Profile of the self- help group members**

Detail	Dansal (n=93)	Ghagwal (n=83)	Pooled (n=176)
Year of joining of the SHG (% SHG members)			
2014	1	88	42
2015	87	6	49
2016	12	6	9
Average group strength	9.3±1.56	8.3±1.41	8.8±1.54
Possession of mobile phone (% SHG households)			
Simple phone	89	92	90
Smart phone	8	6	7
No phone	3	2	3
Using Whatsapp	1	6	3

Type of ration card (% SHG households)			
Above the poverty line	33	31	32
Below poverty line	67	69	68

± = standard deviation

## Conclusion

The study made clear about the profile and demographic characteristics of the self help groups established under NRLM. Based on the results it can be concluded that all the respondents were female and majority were married belonging to the scheduled castes, with a nuclear family type having an average formal education upto 5<sup>th</sup> standard. It is also understood that there is a significant relationship between the education levels of the respondents with their caste and group membership. It is evident from the study that the NRLM had been successful in mobilizing the rural poor into self managed self help groups as 3/4<sup>th</sup> of the respondents belonging to BPL category. Yet, necessary measures need to be taken to strengthen the SHGs for successful functioning.

## References:

- Jagadeeswari, B. Y. 2014. Is SHG empowering women in Trichy district: An empirical study. *International Journal of Management and Social Science Research Review*,1(6): 1-7.
- Mishra, A. 2014. National rural livelihood mission in Sonapur district: Scaling the progress. *International Journal of Current Research*, 6(11): 9903-9905.
- NRLM: *Mission Document*. 2015. [aajeevika.gov.in/content/nrlm-mission-document](http://aajeevika.gov.in/content/nrlm-mission-document). (Accessed February 23, 2017)
- Qasba, G. N. Dar, M. F. Tanki, A. A. and Gilkar, S. S. 2016. Self help groups leading towards socio-economic empowerment of women - A success Story of Block Lar- Jammu & Kashmir, India. *The International Journal of Business and Management*,4(5): 365-375.



Qasba, G. N. Sharma, K.Tanki, A. A. and Akram, Z. 2016. Socio-economic empowerment of rural women: SHG approach. *The International Journal of Business and Management*, **5**(4): 365-375.

UNDER PEER REVIEW