



## Socio-economic Profile of Self Help Groups members under Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in Gwalior Division of Madhya Pradesh

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**ABSTRACT:** The study was conducted to assess the socio economic profile of the Self Help Groups members under Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in Gwalior Division of Madhya Pradesh. A sample of 300 members from 30 Self Help Group (SHGs) was drawn through Stratified random sampling method. Eleven criteria were used in order to establish socioeconomic status of self help group member under DAY NRLM. The findings indicates that majority of the respondents engaged into self help group under DAY-NRLM belonging to the below poverty line category and a sizeable group of the respondents (67.66%) were from middle age category. More than half of the respondents (52.34%) belonged to OBC category while about one fifth of them (21.34%) received education up to higher secondary/intermediate level. A vast majority (85.00%) of the respondents were married. In case of income, maximum numbers of the respondents (57.34%) were earn annual income ranging from Rs. 50117 to 120829, whereas nearly half of the respondents (51.00%) were living in Joint families. They majorly lives medium size of family and two third of them had medium level of achievement motivation. The study also concludes that despite of the fact that the respondents belong of BPL category, a significant number of them had medium to high level of social participation, innovativeness and a medium level of group cohesiveness was also observed in the group.

**Keywords:** SHG under DAY-NRLM and socio-economic profile.

### INTRODUCTION

In the recent years, empowerment of women has been recognized as a central issue in determining the status of women. The active participation of women in micro financing activities through SHGs have made a significant impact on their empowerment both in social and economic aspects. The reason overdue is that if half of our population remains weak and dependent, development of the nation would only be half-hearted. Empowerment of women is therefore, the pressing need of the day. The concept of Self-Help Groups serves to underline the principle 'for the people, by the people and of the people' (Anand, 2002).

The outcome of achieving goal of sustainable development in our country lies in empowering rural areas. Various innovative strategies and approaches have been adopted for ensuring the essential rights of the rural population. In spite of rapid growth of Gross Domestic Product (GDP) in India, a large rural population of the country is scarcely getting benefitted through it and still lives below poverty line (BPL). In spite of the various efforts, the rural poverty continues to be a serious challenge to the Government at different levels.

India prevailing a growing territory, respite part of its population endures from under nutrition, starvation unemployment (Sivaraj *et al.*, 2015).

The extent to which women are integrated into economic development serves as a key indicator of both economy, autonomy and social standing. Studies have shown that when women are empowered economically, it not only benefits their families but also uplifts their villages and contributes to national progress. To address the challenges of unemployment and underemployment effectively, it's essential to recognize that women's role extends beyond simply creating jobs for themselves. They should also be encouraged to become employers by engaging in entrepreneurial activities. By doing so, they not only generate additional wealth for the nation but also contribute to solving their own economic challenges. Promoting entrepreneurial development among women, especially those in rural areas, holds the potential to bolster both local and national economies significantly.

Consequently, women inaugurate 50% of the inhabitants, overall work two third part of work is performed by women population and generate 50 per cent of sustenance engrossed by the nation, they gain

one third of stipend and concede 10 per cent of their sources of affluence of the nation (Indiresan, 2002).

**DAY-NRLM (Deendayal Antyaodaya Yojana-National Rural Livelihood Mission).** To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) initiated in the year 2011. NRLM was renamed as DAY-NRLM (Deendayal Antyaodaya Yojana-National Rural Livelihood Mission) with effect from March 29, 2016. It is a centrally sponsored scheme and the Central and State Governments jointly fund the projects. It is also popularly known as National Rural Livelihoods Mission-Aajeevika.

The main aim of DAY-NRLM is that all the poor families in a village are covered and a woman from each poor family is motivated to join the SHG meaning male SHGs are not allowed except persons with disability where male and/or mixed (male and female) SHG may be formed. Under DAY-NRLM there is a provision for Revolving Fund (RF) to the various SHGs who are in existence for a minimum period of 3 months and there are five cardinal principles (*Panchsstras*) each group has to follow. These keep group alive and on the other hand it's a way to bring the members to come closer and take the collective decision (Qasba *et al.*, 2016).

1. Regular Meetings
2. Regular Savings
3. Regular Internal Lending
4. Regular Repayment
5. Good Book Keeping

The SHGs that have not received any Revolving Fund earlier will be provided with Revolving fund as corpus, with a minimum of Rs. 10,000 and a maximum of 15,000 per SHG. The purpose of Revolving Fund is to strengthen their institutional and financial management capacity and build a good credit history within the group of SHGs. In addition to Revolving Fund, there is a provision of Community Investment support Fund (CIF).

The DAY-NRLM scheme is operational in the state of Madhya Pradesh since beginning. But none of the systematic research study had been undertaken in the area regarding assessment of functioning status and socio-economic profile of the members associated with the scheme. Therefore, a detailed study was conducted to assess the socioeconomic profile of the Self Help Groups members under Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in Gwalior Division of Madhya Pradesh.

## RESEARCH METHODOLOGY

Gwalior Division of Madhya Pradesh consists of five districts namely Gwalior, Shivpuri, Ashoknagar, Datia and Guna and all five districts were selected for the present study. The stratified random sampling method was used to select the sample of SHGs from district wise list of SHGs downloaded from the concerned website. A total of 300 members from 30 Self-Help Groups (SHGs) were selected for present study. Number of SHGs from each selected district was

determined using the population to proportion method. The lists of randomly selected SHGs were obtained from the State Rural Livelihood Mission (SRLM) offices located in various districts of Gwalior Division. All the members of the selected SHGs were considered as respondents for the study. Thus, a total of 300 SHG members served as sample for the study. The data regarding personal and socio-economic profile of the respondents were directly collected from selected members through personal interviews with the help of a structured interview schedule.

## RESULTS AND DISCUSSION

The findings of the study with logical discussions are presented hereunder

### A. Age

The data presented in Table 1 depicts that more than two-third of the respondents (67.66%) were in middle age category followed by 22.00 per cent and 10.34 per cent of respondents belonging to old and young age group, respectively. It concludes that SHGs are formed with middle aged mature women who are in position to take decisions in their families. The findings of the present study are in consonance with the findings of Tejaswini and Panigrahi (2021); Khalkho and Mazhar (2022) who also reported that majority of the respondents belonged to the middle age group and in their respective researches on SHGs under DAY-NRLM and other schemes.

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

Sr. No.	Category	Number of Respondents	Percentage
1.	Young (Up to 31 years)	31	10.34
2.	Middle (32 to 49 years)	203	67.66
3.	Old (Above 49 years)	66	22.00
<b>Total</b>		<b>300</b>	<b>100</b>

### B. Caste

Maximum number of the self help group members (52.34%) belonged to Other Backward Classes followed by Schedule Caste (29.34%), Schedule Tribe (13.66%) and General category of caste (04.66%), respectively (Table 2). This observation is similar to the findings reported by Tejaswini and Panigrahi (2021) in their study on Socio-Economic Profile of Self Help Group (SHG) members - A Study in Anantapur District of Andhra Pradesh.

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

Sr. No.	Category	Number of Respondents	Percentage
1.	General	14	04.66
2.	Other Backward Classes (OBCs)	157	52.34
3.	Scheduled Caste (SC)	88	29.34
4.	Scheduled Tribe (ST)	41	13.66
<b>Total</b>		<b>300</b>	<b>100</b>

### C. Education

In terms of educational status of SHG members, the study indicate that maximum respondents (21.34%) received education up to higher secondary/ intermediate level followed by 20.34 per cent who were educated up to middle level and 19.66 per cent received education up to high school whereas 15.34 per cent of them had primary level education (Table 3). It is notable that 7.66 per cent respondents were graduate whereas 6.66 per cent were illiterate and only five per cent were having post graduate degree. These findings are align with the observations made by Gehlot *et al.* (2023) in their study on personal socio-economic profile of the women SHG members in Udaipur district of Rajasthan.

**Table 3: Distribution of the respondents according to their level of education.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Illiterate	20	06.66
2.	Neo-literate	12	04.00
3.	Primary School	46	15.34
4.	Middle School	61	20.34
5.	High school	59	19.66
6.	Higher secondary/ Intermediate	64	21.34
7.	Graduation	23	07.66
8.	Post graduation	15	05.00
<b>Total</b>		<b>300</b>	<b>100</b>

### D. Marital status

Table 4 indicate that an overwhelming majority of the respondents (85.00%) were married followed by 08.00 per cent were widow. Only 07.00 per cent of them were divorced and none of the members were unmarried and widower. This observation is supported by Gehlot *et al.* (2023); Tejaswini & Panigrahi (2021) in their researches.

**Table 4: Distribution of the respondents according to their marital status.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Unmarried	00	00.00
2.	Married	255	85.00
3.	Divorced	21	07.00
4.	Widower	00	00.00
5.	Widow	24	08.00
<b>Total</b>		<b>300</b>	<b>100</b>

### E. Annual Income

It can be concluded from the data presented in Table 5 that majority of the respondents (57.34%) were earning annual income between Rs. 50117 to 120829 while 23.66 per cent were earning Rs. 120829 lakh or more annually and categorized in to high income group among respondents and 19.00 per cent were reportedly earning less than Rs. 50117 in a year. This observation is similar to the findings reported by Khalkho & Mazhar (2022) in their study on knowledge of tribal women through self-help group (SHG) under DAY-NRLM in Ranchi district of Jharkhand.

**Table 5: Distribution of the respondents according to their annual income.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Low (Up to Rs 50117)	57	19.00
2.	Medium (Rs 50118 to 120829)	172	57.34
3.	High (Above Rs 120829)	71	23.66
<b>Total</b>		<b>300</b>	<b>100</b>

### F. Family Type

The data in Table 6 reveals that a little more than half of the respondents (51.00%) were living in Joint family system while (37.00%) were belonged to nuclear families and remaining (12.00%) belonged to sub nuclear type of family. Similar findings are reported by Trivedi and Patel (2018) in their study the socio personal profile of the SHG members Sihor and Gariyadhar talukas of Bhavnagar district.

**Table 6: Distribution of the respondents according to their family type.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Nuclear	111	37.00
2.	Sub Nuclear	36	12.00
3.	Joint	153	51.00
4.	Extended	00	00.00
<b>Total</b>		<b>300</b>	<b>100</b>

### G. Family Size

Table 7 is depicting data concerned with family size of the respondents. It shows that more than half of the respondents (56.66%) were living in medium sized family followed by large family size (35.34%) and only 08.00 per cent of the members were living in small family size which indicates that in rural areas people are still preferably living with their parents and married children. The findings of the present study are in consonance with the findings of Trivedi and Patel (2018).

**Table 7: Distribution of the respondents according to their family size.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Small (Up to 3 Member)	24	08.00
2.	Medium (4 to 14 Member)	170	56.66
3.	Large (Above 14 Member)	106	35.34
<b>Total</b>		<b>300</b>	<b>100</b>

### H. Achievement Motivation

As far as achievement motivation of SHG members is concerned, the study reveals that a two-third majority of the respondents (66.00%) had medium level of achievement motivation followed by 17.34 per cent who had high level of achievement motivation and 16.66 per cent had low level of achievement motivation (Table 8). Hence, it is can be resolved that women who

are associated with DAY-NRLM created SHGs in rural areas are highly motivated to achieve, if get an opportunity. Findings of the study are aligned with Asha (2015) who studied performance of Self Help Groups (SHGs) in Ramanagar district of Karnataka.

**Table 8: Distribution of the respondents according to their achievement motivation.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Low	50	16.66
2.	Medium	198	66.00
3.	High	52	17.34
<b>Total</b>		<b>300</b>	<b>100</b>

### I. Social Participation

The data presented in Table 9 reveals that 45.89 per cent of SHG members had medium level of social participation whereas about one fourth of them (35.74%) showed high level of social participation and only 18.35 per cent had low level of social participation. Trivedi and Patel (2018) in their study the socio personal profile of the members of SHG also reported similar results on social participation.

**Table 9: Classification of the respondents according to extent of social participation.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Low	38	18.35
2.	Medium	95	45.89
3.	High	74	35.74
<b>Total</b>		<b>207</b>	<b>100</b>

### J. Innovativeness

It is observable from the data portrayed in Table 10 that more than half of the SHG members (52.00%) shown a medium level of innovativeness, whereas 30.67 per cent of them indicate low and 17.33 per cent high level of innovativeness in adopting newer technologies and ideas. The findings are supplementing the results reported by Priya *et al.* (2018) in their study on Profile of SHG Members and their Relationship with Attitude.

**Table 10: Distribution of the respondents according to their innovativeness.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Low	92	30.67
2.	Medium	156	52.00
3.	High	52	17.33
<b>Total</b>		<b>300</b>	<b>100</b>

### K. Group Cohesiveness

Table 11 showed that more than two-third majority of the respondents (69.00%) had a medium level of cohesiveness among group members followed by low (20.67%) and high level of cohesiveness (10.33%) within group.

It is notable that in rural settings, people are working cohesively and secured significant level of social capital. Tanjay *et al.* (2024) also reported similar trend

in their study on effectiveness of group dynamics in fishery based SHGs in Tripura.

**Table 11: Distribution of the respondents according to their overall group cohesiveness.**

Sr. No.	Category	Number of Respondents	Percentage
1.	Low	62	20.67
2.	Medium	207	69.00
3.	High	31	10.33
<b>Total</b>		<b>300</b>	<b>100</b>

## CONCLUSIONS

The present study conducted on Socioeconomic Profile of Self Help Groups members under Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in Gwalior Division of Madhya Pradesh. The study concluded that majority of the self help group members (DAY-NRLM) in the present study were middle aged category with most of them belong to OBC category educated up to higher secondary/ intermediate level. Further, it states that majority of the respondents categorized in medium income group living in medium sized Joint families. The respondents had reported medium level of achievement motivation, social participation and innovativeness.

In response to the variable associated with group dynamics, majority of the respondents had shown medium level of cohesiveness among group members which is a good sign of having secured a higher level of social capital in rural areas which play a key role in success of programmes on women empowerment.

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**Conflict of Interest.** None.

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