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Socio-economic profile of members of self-help groups in rural Haryana: A sociological study

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Abstract

The study follows an exploratory-cum-descriptive research design, and information related to research is collected through an interview schedule, observation methods, and secondary sources. Using stratified random sampling, 480 respondents were selected from the universe of the study. The study found that most respondents in Self-Help Groups (SHGs) were in the age range of 31-40 and 41-50 years, with a majority being Hindu and illiterate or having only received primary level education. They mostly came from joint families and belonged to the below poverty line category, with occupations such as agriculture, self-employment, and labor before joining the SHGs. The primary reason for joining the SHGs was to meet household expenses and financial support. The study also found that many members reported that their SHGs accounts were up to date, but upon examination, it was found that they were not properly maintaining their records. The highest percentage of account records were maintained by Mohd. Ahir village at 81.2%, while the lowest percentage in Dhatir, Nasibpuri, and Dulhera Khurd villages at 0%.

Keywords: Socio-economic profile, religion, family types, occupation, income, education, poverty

Introduction

According to Aristotle, the legendary Greek philosopher, "Man is by nature a social animal; an individual who is unsocial naturally and not accidentally is either beneath our notice or more than human. Society is something that precedes the individual." This is a universal truth. When people come together and jointly make efforts to remove poverty, Self-Help Groups (SHGs) come into existence. For ages, farmers in rural areas have used this technique, coming together to form temporary associations and pooling their workload. SHGs do not emerge suddenly, it takes a long history. The concept of Self-Help Groups (SHGs) developed in 1970 by Professor Muhammad Yunus. In 1974, there was a great famine in Bangladesh, and in order to tackle the situation, Professor Yunus requested formal financial institutions to give loans to poor people, but they refused due to the lack of collateral. The same pattern was also adopted by the moneylenders and turned the poor into slaves. To address this, Professor Yunus distributed collateral-free small loans to the poor. After a long effort, banks agreed to give loans to the poor on the condition that Professor Yunus became the guarantor for these loans. As a result, a new bank was established in 1983 named 'Grameen Bank' (Hossain, 2013) [6].

Characteristics of the Self Help Groups (SHGs)

- 1. SHGs Size:** The minimum requirement for the formation of Self Help Groups is 10 to 20 members. The small size of the group ensures active participation and effective involvement in the decision-making process.
- 2. Closeness:** Members of SHGs typically reside in a nearby geographical area, as this helps to establish closeness among the members of the group and ensure the smooth functioning of the group conveniently.
- 3. Homogeneity:** Members of SHGs are probably similar in age and have similar economic conditions, which creates homogeneity among the members of the group. This helps to ensure that the members have a shared understanding of their needs and goals, and can work together effectively to achieve them.

- Additionally, members with similar backgrounds are more likely to trust and support each other, which is crucial for the success of the group.
4. **Solidarity:** Solidarity also helps members to support each other during difficult times and to share resources and knowledge. It also allows members to take joint decisions and to act collectively in order to achieve common goals. Overall, solidarity is a key factor in the success and sustainability of SHGs.
 5. **Informal Nature:** SHGs have their own unique identity, and most of its members are not registered under any official act or organization. This is because many of the members are illiterate and therefore their membership in the group is informal in nature.
 6. **Identity:** Having a unique identity for the SHGs also helps in building a sense of community and pride among its members, which can further strengthen the group's solidarity and effectiveness in achieving its goals. It also allows the group to be recognized and acknowledged by other organizations, such as banks and government agencies, which can lead to greater access to resources and support. Overall, having a distinct identity for the SHGs is crucial for its success and sustainability.
 7. **Regular Meetings:** This allows for transparency and accountability among the members, and helps ensure that the group's finances are managed effectively. The meetings also provide an opportunity for members to share their experiences, provide support to one another, and make decisions collectively. Additionally, the meetings can be used to plan and implement group activities and projects, such as income-generating activities or community development initiatives. Overall, the regular meetings are an important aspect of SHGs as they help to strengthen the group's cohesion and ensure that the group's goals and objectives are being met. All types of financial transactions are discussed in the meeting.
 8. **Active participation:** This active participation in group discussions helps in finding solutions to the issues faced by the members and also helps in building a sense of unity and trust among the members. It also helps in making informed decisions as all members get to share their perspectives and experiences.
 9. **Executive Body:** SHGs executive body includes –the Treasurer, Secretary and President. Their role is to facilitate the functioning of the group, ensure that meetings are conducted regularly, and manage the group's financial transactions. They are also responsible for maintaining records and reporting to the higher authorities if required. The elected members of the executive body hold their positions for a specific period of time, usually one year, and are eligible for re-election. The decision-making process of the group is democratic and all members have an equal say in the group's activities and decisions.
 10. **Record-Keeping:** As an association, SHGs are required to keep records of financial transactions and meetings. It is the duty of the treasurer to maintain all records, including saving ledgers, passbooks of members, a minute book, a group passbook, and an external loan ledger etc.
 11. **Common Barriers:** All members of SHGs share similar socio-economic conditions, with poverty being the root cause of various problems such as school dropouts, poor health, low socio-economic status, and malnutrition. The poor are often at a disadvantage when it comes to obtaining employment throughout their lifetime.
 12. **Common Goals:** The members of the group collectively decide on common goals, such as improving their economic status, starting small enterprises, eliminating the need for moneylenders, developing a savings habit, becoming self-reliant, and achieving social status.
 13. **Saving as Motivator Factors:** The habit of saving is crucial for the cohesion of the group. It is a common factor in the formation of SHGs. Even though members may not have had this habit prior to joining the group, they develop it after joining. Savings are collected within the group for internal loans. These savings include not only money but also time and energy. The collective savings of the group serve various needs, including immediate consumption needs of the members and other financial needs.
 14. **Micro Credit:** SHGs are a significant way of reducing poverty as they provide microcredit to members without the need for collateral, as the group acts as collateral for the loans. This helps women to start income-generating activities. Microcredit has the advantages of appropriate use of funds, reliability, and prompt repayment.
 15. **Transparent Financial Transactions:** Transparency is crucial for the long-term success of the group. In SHGs, all cash transactions, such as collection of savings, depositing, loan payments, and loan repayments, take place in front of all members. The details of these financial transactions and decisions made during group meetings are also recorded in the meeting minutes. Members can also request to view the information in their passbook at any time.
 16. **Mutual Help:** SHGs can only function effectively with trust and mutual understanding among members, including the willingness to address and solve problems within the group. This is because all members understand that their problems will be resolved collectively.
 17. **Capacity Building:** In SHGs, members have the opportunity to learn about technology, management, and communication skills. They also develop abilities such as negotiating, discussing and problem-solving. Capacity building also empowers members to assert their rights within their families, communities, and with the government.
 18. **Pressure Group:** As SHGs become self-reliant and mature, they begin to take an interest in village-level activities and can act as a pressure group. They also become monitoring agents and ensure that government schemes and various departments are functioning properly.
 19. **Democratic in Nature:** SHGs operate based on democratic values. All group decisions are made unanimously. An elected leader is responsible for overseeing the group's activities in a democratic manner, and all members participate in all group activities.
 20. **SHGs an instrument of empowerment:** SHGs are beneficial in improving the economic status of members. Initially, members gain economic freedom

and later on, they attain social autonomy. They also become more politically active. After joining SHGs, members become more positive and confident in their abilities, often expressing a sense of determination and empowerment with the phrase "We Can and We Will." (Mahajan, 2017) ^[9].

Empowerment as a word is widely used and recently included in the vocabulary of government and non-government organizations, development agencies including the United Nations, World Bank, International Monetary Fund, and other international organizations. However, this word is seldom defined, particularly when it comes to women's empowerment. So, before discussing the empowerment of women, let's first explain the concept of empowerment. Empowerment means acquiring power in the fields of social, economic, and political arenas. According to Wilkinson (1990) ^[19], empowerment is when people increase their involvement in defining and promoting their agenda for social, economic, and political strength. Therefore, it simply means to change one's entire life. explained that the process of empowerment changes the nature and direction of women and other weaker sections. Sorensen (1997) ^[16] said that an empowered person becomes an agent of development, enhances their capability to involve in the decision-making process, and is able to challenge and change their subordinate position in society in the fields of socio-economic and political arenas. According to Reddy (2002) ^[12], women's empowerment begins with awareness of their rights, which enhances their capabilities in social, economic, and political affairs that have traditionally been controlled by men. Sharma (2011) ^[13] defines women empowerment as a process of acquiring resources through their potentials and active involvement in decision-making at home, community, and national levels.

Review of Literature

Gurumurthy (2000) ^[5] in his article "SHGs Empower Rural Women" said that Self-Help Groups (SHGs) provide microcredit to poor women, which enables them to enter into entrepreneurial work. The author stated that SHGs fulfilled the financial needs of poor women. He also said that SHGs increased women's equality as participants in decision-making and socio-economic aspects of life. Additionally, SHGs support women's participation in social, economic and political growth and progress in the country. The study by Puhazhendi and Badatya (2002) ^[11] entitled "Impact of SBLP" aimed to understand the socio-economic conditions of respondents before and after joining Self-Help Groups (SHGs) and to assess the impact of the SHG-Bank Linkage Programme. The study was conducted with 115 respondents from 60 WSHGs in three states in middle India, and found that the average annual savings per household increased by 96%, loan repayment increased from 86.5% to 94.9%, and employment days per household increased by 34%. Additionally, the study found that 15% of SHG member households moved from Below Poverty Line (BPL) to Above Poverty Line (APL) and their social status improved in terms of increased self-confidence, better communication, and better treatment for their family members. They were also able to make joint decisions with confidence.

Erhard and Suran (2002) ^[3] conducted a study entitled "Linking Banks and Self-Help Groups in India: An

Assessment." The aim of the study was to understand the significance of SHGs for poor women. The researchers found that training and capacity building programs have made a significant impact on changing traditional attitudes. They also noted that linking banks with SHGs was a new and low-risk approach to micro-banking. The SHG-banking program was found to be flexible and was seen as a necessary step towards the feminization of micro-banking. Overall, the study found that SHGs were playing a positive role in the lives of poor women.

Karmakar, Anupam (2008) ^[7] explained in his article titled "Indian Micro-Finance - An Avenue towards Human Capital Development" that due to the expansion of the banking system, microfinance has become an important tool in alleviating poverty. The Self-Help Group (SHG) model, in which banks provide collateral-free loans to poor rural women, has become an acknowledged part of rural finance. SHG-based microfinance, promoted by Non-Government Organizations (NGOs), has become a significant alternative to the conventional lending system. The researcher explained that SHGs and microfinance have the potential to change the socio-economic and political profile of Indian rural poor women.

Subramanian and Paramasivan (2008) ^[18] attempted a study entitled "Employment Generation through SHGs in Dharamapuri District, Tamil Nadu." The primary objective of the study was to examine the role of Women Self-Help Groups (SHGs) in generating employment in Pappiretti Patti Taluk of Dharamapuri district in Tamil Nadu. Primary data were collected through interviews and observations, and secondary data were collected from official reports and published materials. The study found that women's entrepreneurship through SHGs had a rising and fast-growing trend towards socio-economic development, employment generation, and women's empowerment. A total of 3551 women got employment opportunities through the SHGs, and there were 79 SHGs engaged in various business activities such as brickwork, animal husbandry, vegetable stalls, flower trading, and petty shops.

Srinivas *et al.* (2010) ^[17] conducted a study titled "Leveraging Livelihoods for Muslim Women in Hyderabad: Role of SHGs." This study was based on interactions with women of SHGs and captured the experiences of Muslim women in Hyderabad. The paper described the rising number of women in rural south India and how SHGs were mainly engaged in providing credit services and savings for their members. SHGs members also pursued social programs such as encouraging health facilities, the anti-liquor movement, and education for their children. In this way, SHGs provided various benefits not only for the community but also for the entire society. NGOs and state agencies supported these efforts. In addition to this, the most significant benefits for SHGs members were the freedom to come out of their houses and speak openly. Thus, SHGs confirmed women empowerment regarding economic, social, and political issues.

Chitagubbi, Shivalli, and Devendrappa (2011) ^[1] conducted a study titled "A Study on the Usefulness of Self-Help Group Membership to Women for Empowerment." The goals of the study were to understand the socio-economic status of SHG members and to evaluate the performance of SHGs. The study was conducted with the help of 400 respondents (100 respondents from each district). The results showed that nearly two-thirds (61%) of the

respondents were from nuclear families, belonged to the age group of 26 to 45 years, and more than 50% had a primary level of education. The groups enhanced the situation of the respondents in the conventional family system by increasing their awareness about the legal system. In addition to this, the members also developed their leadership skills through their dedication to work.

Mehta, Sushil Kumar (2011) ^[10]: in their study entitled, "Role of Self Help Groups in Socio-Economic Change of Vulnerable Poor of Jammu Region," the SHGs movement was based on the principle of "by the people, for the people, and of the people." The study was descriptive in nature and was facilitated by Gramudhyog Hastakala Kendra, an NGO working to promote women's SHGs in the Kathua District (Jammu). The aim of the study was to examine the effect of SHGs and for this purpose; a sample of 162 members was taken from 10 SHGs. The study's findings suggested that SHGs had significantly enhanced the monetary services for the rural poor and had a positive impact on the respondents.

Dass and Boruah (2012) ^[2] conducted a study entitled "Micro Finance Through Self Help Groups: A Tool for Socio-Economic Development of Rural Assam -A Case study of Lakhimpur and Dhemaji District." The goal of the study was to understand the role of microfinance and self-help groups in the socio-economic development of poor people. The study used a multi-stage purposive random sampling method and gathered data from 500 respondents, selected from 10 blocks, 10 self-help groups, and 5 members from each group. The results of the study showed that after joining self-help groups, poor women were able to increase their income and improve their living standards by independently engaging in various income-generating activities. The study concluded that self-help groups played a significant role in socio-economic development.

Sharma, Gopal (2014) ^[14] conducted a study entitled "Microfinance through SHGs: A boom for Socio-Economic Development." The study aimed to analyze the socio-economic position of SHG members and examine the performance of micro-financial institutions empowering women in the Cooch Behar district of West Bengal. One hundred respondents were selected using the purposive random sampling method, with five members chosen from each of the 20 selected SHGs in Cooch Behar. The researcher found that after joining the SHGs, all members engaged in some form of income-generating work, resulting in an increase in income. Microfinance had also brought encouragement and confidence to the women members, and their saving habits had improved. Additionally, the participation of women in microfinance through SHGs had led to an improvement in their mental health.

Goyal and Goel (2014) ^[4] conducted a study entitled "Impact of Self Help Group scheme of micro-finance in Kaithal district of Haryana." The objective of the study was to understand the socio-economic impact of micro-finance on the respondents, and to determine the sustained ability of the respondents' income and their standard of living. The district had six blocks and 263 villages. Guhla and Siwan blocks were selected purposively from the six blocks for the study. In the second stage, two villages from each block were randomly selected. Thus, 12 SHGs from four villages and a total of 82 respondents were selected. The findings of

the study revealed that after joining SHGs, income and savings increased significantly. Expenditure on food, health, education, etc. also increased. Nearly two-thirds (63%) of families had crossed the poverty line. Self-Help Groups helped members to free themselves from moneylenders because the groups fulfilled the members' immediate credit needs. Microfinance also enhanced the social status of rural women in their family and community. Groups were also helpful in reducing domestic violence among the members of SHGs.

Kumar, Praveen (2016) ^[8] conducted a study entitled "Role of SHGs in Women's Empowerment in Haryana." The objective of the study was to understand the socio-economic background of the respondents and the performance of self-help groups (SHGs) in two districts of Bhiwani and Mahendergarh. The study employed a multistage random sampling method to select SHGs from the two districts. Two blocks were selected randomly from the Bhiwani district, namely Bawanikhera and Loharu, and four villages, Baliyali, Jamalpur, Brdu Chena, and Suhasra, were selected from these blocks. Similarly, two blocks, Mahendergarh and Narnaul, were selected from the Mahendergarh district and four villages, Patikra, Khatoti Kalan, Beri, and Pali, were selected from these blocks. A total of 280 respondents were selected from the eight villages, 140 from each district. The findings of the study revealed that most of the respondents belonged to Schedule Caste (56%), followed by other Backward Caste (33%) and General Caste (11%). The majority of respondents (51%) were illiterate, followed by those with primary education (28%), middle education (8.6%), matriculation (5%), senior secondary (2.5%), and graduation or higher (5.3%). The results of the research showed that 94% of the respondents took loans after joining SHGs and 73% of group members repaid their installments on time. Additionally, 93.5% of the respondents had a positive attitude towards saving and 95% of the respondents reported that they voted in all elections.

Methodology

In brief, methodology is a detailed blueprint for conducting research. The nature of the present study is descriptive and exploratory, and information related to research is collected through interview-schedule, observation methods, and secondary sources. This study tries to know the socio-economic background of Self-Help Groups (SHGs) Members. Stratified random sampling is used in the present study. The study was conducted in Haryana, and the top three districts with the highest number of Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM) are Mewat, Bhiwani, and Fatehabad. The districts with the lowest number of SHGs are Palwal, Mahendergarh, and Rewari. The top three villages with the highest number of SHGs are Baliali, Bhirhdhana, and Mohammadpur Ahir, and the lowest three SHGs villages are Dhatir, Nasibpur, and Dulhera Khurd. The total number of SHGs in these six villages is 148, and the total number of members in these SHGs is 1,599. A sample of 480 respondents (30% from each SHG) from a total of six villages in six districts was selected for this study. Members of Self-Help Groups were considered as the unit of study and selected randomly from each SHG.

Table 1: Sample Size of Study

Sr. No	District	Block	Village	SHG	Member	Respondent (30%)
1.	Bhiwani	Bawani Khera	Baliali	57	630	189
2.	Fatehabad	Fatehabad	Bhirdhana	45	473	142
3.	Mewat	Taoru	Mohammadpur Ahir	43	460	138
4.	Palwal	Palwal	Dhatir	1	15	5
5.	Mahendrgarh	Ateli Nangal	Nasibpur	1	11	3
6.	Rewari	Bawal	Dulhera Khurd	1	10	3
Total				148	1599	480

Socio-economic profile of SHGs members

The Socio- Economic and demographic aspects of the respondents are discussed in the present research paper such as their age composition, religion, education, type of family; occupation, income etc. are discussed. The functioning of Self Help Groups are also discussed, including the frequency of meetings, help given to join SHGs, reasons for joining SHGs and maintenance of accounts etc.

Age composition of the SHGs members

Age is an important variable to understand the patterns of development, social status, roles, and responsibilities of any person. Generally, age determines the social position of a human being. In conventional societies, older people are valued more due to their skills and experience. However, in modern societies, there have been significant changes in the economy and social structures that have affected the social position of older people. Young people are now often playing a dominant role in modern societies.

Table 2: Age wise distribution of the respondents

Name of the Villages	Age category						Total
	Below 20	21-30	31-40	41-50	51-60	Above61	
Baliali (Bhiwani)	3(1.6%)	35(18.5%)	92(48.7%)	36(19%)	14(7.4%)	9(4.8%)	189(100%)
Bhirdhana (Fatehabad)	2(1.4%)	15(10.6%)	64(45.1%)	34(23.9%)	15(10.6%)	12(8.5%)	142(100%)
Mohd.Ahir (Mewat)	1(0.7%)	17(12.3%)	72(52.2%)	28(20.3%)	17(12.3%)	3(2.2%)	138(100%)
Dhatir (Palwal)	0(0)	2(40%)	1(20%)	2(40%)	0(0)	0(0)	5(100%)
Nasibpuri (Mahendrgarh)	0(0)	1(33.3%)	1(33.3%)	1(33.3%)	0(0)	0(0)	3(100%)
Dulhera Khurd (Rewari)	0(0)	0(0)	3(100%)	0(0)	0(0)	0(0)	3(100%)
Total	6(1.2%)	70(14.6%)	233(48.5%)	101(21%)	46(9.6%)	24(5%)	480(100%)

Table 2 indicates the age composition of the respondents. The maximum number of respondents, 233 (48.5%), fall in the age group of 31 to 40 years, followed by 101 (21%) in the age group of 41 to 50 years. We can say that these two age categories have the most active and interested in becoming members of the SHGs.

Religion of SHGs members

According to Edward B. Tylor, "Religion is a belief in spiritual beings." It is a universal phenomenon found in all societies. Religion is the most influential force of social control, but also the most effective guide of human behavior. Sociologists define "religion as a cultural system of commonly shared beliefs and rituals that provides a sense of ultimate meaning".

Table 3: Religion wise distributions of the respondents

Name of the villages	Religion			Total
	Hindu	Muslim	SIKH	
Baliali (Bhiwani)	175(92.6%)	0(0)	14(7.4%)	189(100%)
Bhirdhana (Fatehabad)	115(81%)	0(0)	27(19%)	142(100%)
Mohd. Ahir (Mewat)	121(87.7%)	17(12.3%)	0(0)	138(100%)
Dhatir (Palwal)	5(100%)	0(0)	0(0)	5(100%)
Nasibpuri (Mahendrgarh)	3(100%)	0(0)	0(0)	3(100%)
Dulhera Khurd (Rewari)	3(100%)	0(0)	0(0)	3(100%)
Total	422(87.9%)	17(3.5%)	41(8.5%)	480(100%)

The religion-wise distribution is presented in Table 3, Out of 480 respondents, 422 members (87.9%) are Hindu, 41 members (8.5%) are Sikh, and 17 members (3.5%) are Muslim. In Baliali village, 175 (92.6%) members belong to Hindu and only 14 (7.4%) members belong to Sikh religion. In Bhirdhana village, 115 (81%) members belong to Hindu and only 27 (19%) belong to Sikh religion. In Mohd. Ahir, 121 (87.7%) members belong to Hindu religion and only 17 (12.3%) members belong to the Muslim religion. In Dhatir,

Nasibpuri and Dulhera Khurd, all members are related to the Hindu religion.

Education Level of SHGs members

Education is a powerful tool. Education played important in the process of socialization of the human. The primary function of the educational process is to pass on understanding from generation to generation for the development of culture.

Table 4: Educational levels of SHGs Members

Name of the villages	Education						Total
	Illiterate	Primary	Middle	Matric	12 th	Grad. & above	
Baliali (Bhiwani)	71(37.6%)	53(28%)	28(14.8%)	23(12.2%)	7(3.7%)	7(3.7%)	189(100%)
Bhirdhana (Fatehabad)	60(42.3%)	36(25.4%)	18(12.7%)	17(12%)	7(4.9%)	4(2.8%)	142(100%)
Mohd.Ahir (Mewat)	32(23.2%)	48(34.8%)	23(16.7%)	19(13.8%)	13(9.4%)	3(2.2%)	138(100%)
Dhatir (Palwal)	2(40%)	0(0)	2(40%)	1(20%)	0(0)	0(0)	5(100%)
Nasibpuri (Mahendrgarh)	1(33.3%)	1(33.3%)	0(0)	0(0)	1(33.3%)	0(0)	3(100%)
DulheraKhurd (Rewari)	0(0)	1(33.3%)	2(66.7%)	0(0)	0(0)	0(0)	3(100%)
Total	166(34.6%)	139(29%)	73(15.2%)	60(12.5%)	28(5.8%)	14(2.9%)	480(100%)

Table 4 shows that out of 480 respondents, 166 (34.6%) were illiterate, while the remaining were literate at different levels. 139 (29%) respondents had attained education up to the primary level, while 73 (15.2%), 60 (12.5%), and 28 (5.8%) respondents were educated up to middle, higher school, and intermediate levels, respectively. Only 14 (2.9%) respondents were educated up to graduation and above. The highest percentage of illiterate members was in Bhirdhana village, followed by Dhatir, Baliali, Nasibpuri, Mohammadpur Ahir, and Dulhera Khurd. The highest percentage of literacy up to matric education was related to Dhatir village (01 member, 20%). The highest percentage of literacy up to 12th education was related to Nasibpuri village (01 members, 33.3%), and the highest percentage of

literacy with graduation and above education was related to Baliali village (07 members, 3.7%).

Types of family

According to Burgess and Lock "A family is a group of people integrated by ties of marriage, blood or adoption constituting a single household interacting with each other in their respective social role of husband and wife, mother and father, brother and sister creating a general culture." G.P Murdock defines "The family as a social group characterized by general residence, economic cooperation and reproduction" (<http://www.sociologyguide.com/marriage-family-kinship/Family.php> 02/04/2019). In a broad category, the family can be divided into two types', i.e. nuclear family and joint family. Table No 5 explains the same.

Table 5: Type of family

Name of the villages	Type of family		Total
	Nuclear	Joint	
Baliali (Bhiwani)	36(19.9%)	153(81%)	189(100%)
Bhirdhana (Fatehabad)	39(27.5%)	103(72.5%)	142(100%)
Mohd. Ahir (Mewat)	31(22.5%)	107(77.5%)	138(100%)
Dhatir (Palwal)	2(40%)	3(60%)	5(100%)
Nasibpuri (Mahendrgarh)	1(33.3%)	2(66.7%)	3(100%)
Dulhera Khurd (Rewari)	0(0)	3(100%)	3(100%)
Total	109(22.7%)	371(77.3%)	480(100%)

Table 5 indicates that the majority of respondents, 371 (77.3%), belong to joint families, while the remaining 109 (22.7%) belong to nuclear families. Majority of respondents, 320 (66.7%), own their house, while 160 (33.3%) do not.

Economic Status of Members

Economic status is important variables to understand the social status of the family. If a family has below poverty line status, it means their social status is also low in comparison to those who have above poverty line status. So it is important to collect the economic status data to understand the grass root situation.

Table 6: Economic Status before joining Self Help Groups

Name of the Villages	Economic Status		Total
	BPL	APL	
Baliali (Bhiwani)	160(84.7%)	29(15.3%)	189(100.0%)
Bhirdhana (Fatehabad)	102(71.8%)	40(28.2%)	142(100.0%)
Mohd. Ahir (Mewat)	93(67.4%)	45(32.6%)	138(100.0%)
Dhatir (Palwal)	5(100.0%)	0	5(100.0%)
Nasibpuri (Mahendrgarh)	2(66.7%)	1(33.3%)	3(100.0%)
Dulhera Khurd (Rewari)	3(100.0%)	0	3(100.0%)
Total	365(76.0%)	115(24.0%)	480(100.0%)

Table 6 shows that 365 members (76%) belonged to the category of below poverty line and the remaining 115 (24%)

belonged to the category of above poverty line. In Baliali village, 160 (84.7%) respondents in Bhirdhana village, 102 (71.8%), in Mohammadpur Ahir village, 93 (67.4%), in Nasibpuri village, 2 (66.7%) belonged to the category of below poverty line as their counter parts. In Dhatir and Dulhera Khurd village, all respondents belonged to the category of below poverty line. The results of the study indicate that 117 respondents (24%) were involved in the agricultural sector, 127 respondents (26.5%) were self-employed, 88 respondents (18.3%) were laborers, 39 respondents (8.1%) were employed, and 109 respondents (22.7%) were unemployed before joining SHGs.

The data of the field work reveals that before joining SHGs, the majority of respondents (44.2%) earned up to Rs. 1000 per month, followed by 25.4% of respondents who earned between Rs. 1001 and 2000. 17.9% of the respondents earned between Rs. 2001 and 3000, and only 12.5% of the women respondents earned above Rs. 3000 per month. This indicates that their economic conditions were poor before joining the Self-Help Groups (SHGs). The main reason for the majority of respondents, 327 (68.1%), to join Self Help Groups was to meet their household expenses. This was followed by a desire for self-dependency, which was cited by 17.5% of respondents. 9.6% of respondents joined to improve their social status, and 4.8% joined to increase their skills. This data also indicates that a large portion of women

(68.1%) are primarily concerned with providing financial support for their households.

Regular maintenance of accounting record

The maintenance of records is an important indicator of the competence and effectiveness of the Self Help Groups. It

also shows the positive attitude and maturity of the groups, as they are taking responsibility for their records. However, many of the women members are illiterate and have difficulty maintaining records. In these cases, the facilitator helps the group with writing and maintaining records, or the group may look for other options.

Table 7: Regular maintenance of accounting record

Name of the villages	Accounting record			Total
	Yes	No	Can't Say	
Baliالي(Bhiwani)	137(77.8%)	18(4.2%)	34(18%)	189(100%)
Bhirdhana(Fatehabad)	89(73.2%)	28(9.2%)	25(17.6%)	142(100%)
Mohd. Ahir(Mewat)	102(81.2%)	14(2.9%)	22(15.9%)	138(100%)
Dhatir(Palwal)	0(0)	5(100%)	0(0)	5(100%)
Nasibpuri(Mahendrgarh)	0(0)	3(100%)	0(0)	3(100%)
Dulhera Khurd(Rewari)	0(0)	3(100%)	0(0)	3(100%)
Total	328(68.3%)	71(14.8%)	84(17.5%)	480(100%)

Table No. 7 illustrates the regular maintenance of accounting records. 328 members (68.3%) reported that their SHGs accounts are up to date, but upon examination, it was found that they were not properly maintaining their records. Only the names of the women who attended the meetings were written in their registers. 71 (14.8%) members gave a negative response, while 84 (17.5%) members gave a neutral response. The highest percentage of account records being maintained was found in Mohd. Ahir village at 81.2%, while the lowest percentage of account records being maintained was found in Dhatir, Nasibpuri, and Dulhera Khurd villages at 0%.

Conclusion

The result of the study indicates the age composition of the respondents. The maximum number of respondents, 233 (48.5%), fall in the age group of 31 to 40 years, followed by 101 (21%) in the age group of 41 to 50 years. We can say that these two age categories have the most active and interested in becoming members of the SHGs. The religion-wise distribution is presented in Table 3, Out of 480 respondents, 422 members (87.9%) are Hindu, 41 members (8.5%) are Sikh, and 17 members (3.5%) are Muslim. In Baliالي village, 175 (92.6%) members belong to Hindu and only 14 (7.4%) members belong to Sikh religion. In Bhirdhana village, 115 (81%) members belong to Hindu and only 27 (19%) belong to Sikh religion. In Mohd. Ahir, 121 (87.7%) members belong to Hindu religion and only 17 (12.3%) members belong to the Muslim religion. In Dhatir, Nasibpuri and Dulhera Khurd, all members are related to the Hindu religion. Table 4 shows that out of 480 respondents, 166 (34.6%) were illiterate, while the remaining were literate at different levels. 139 (29%) respondents had attained education up to the primary level, while 73 (15.2%), 60 (12.5%), and 28 (5.8%) respondents were educated up to middle, higher school, and intermediate levels, respectively. Only 14 (2.9%) respondents were educated up to graduation and above. The highest percentage of illiterate members were in Bhirdhana village, followed by Dhatir, Baliالي, Nasibpuri, Mohammadpur Ahir, and Dulhera Khurd. The highest percentage of literacy up to matric education was related to Dhatir village (01 members, 20%). The highest percentage of literacy up to 12th education was related to Nasibpuri village (01 members, 33.3%), and the highest percentage of literacy with graduation and above education was related to Baliالي

village (07 members, 3.7%). Table 5 indicates that the majority of respondents, 371 (77.3%), belong to joint families, while the remaining 109 (22.7%) belong to nuclear families. Majority of respondents, 320 (66.7%), own their house, while 160 (33.3%) do not. Table 6 shows that 365 members (76%) belonged to the category of below poverty line and the remaining 115 (24%) belonged to the category of above poverty line. In Baliالي village, 160 (84.7%) respondents, in Bhirdhana village, 102 (71.8%), in Mohammadpur Ahir village, 93 (67.4%), in Nasibpuri village, 2 (66.7%) belonged to the category of below poverty line as their counter parts. In Dhatir and Dulhera Khurd village, all respondents belonged to the category of below poverty line. The results of the study indicate that 117 respondents (24%) were involved in the agricultural sector, 127 respondents (26.5%) were self-employed, 88 respondents (18.3%) were laborers, 39 respondents (8.1%) were employed, and 109 respondents (22.7%) were unemployed before joining SHGs.

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