

Impact of self help group on socio economic development in Parbhani district of Maharashtra

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ABSTRACT

The investigation was carried out in Parbhani District of Marathwada region of Maharashtra state to know the profile of SHG members and impact of SHG on socio-economic development of its members. Out of 2147 SHGs functioning in the district through DRDA, 12 SHGs organized exclusively by women were selected purposively from Parbhani, Purna and Gangakhed Taluks for the study. Ten members were selected from each SHG by making a sample of 120 respondents drawn by resorting to proportionate random sampling method. The data was collected personally with the help of structured interview schedule. Frequency and percentage were used as statistical tools for analysis. Finding showed that majority of SHG members were young, educated up to Middle school level, had Rs. 18001 to 40000 annual income level with medium family size. Regarding occupation, majority of them had business, service, labour followed by farming as a occupation with satisfactory family climate and low social participation. In respect of impact of SHG on socio-economic development of its members, it was observed that majority of them stated that, there were change in their income level up to 35 per cent, education aspects, food habits, material possession, employment while medium change in thrift habit. Regarding overall impact of SHG, it was found low on its members.

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Presently self-help groups (SHGs) are fast emerging as powerful tool of socio-economic empowerment of the poor in rural areas. SHG is a small body formed by the people for meeting their specific objectives, particularly credit. It is managed by the rules and regulations formed by them and functioned on democratic principles. In self-help groups, it is assumed that all poor household need to save and have the inherent capacity to save small regularly. Early access to credit is more important than cheap subsidized credit which involves intricate bureaucratic procedures. The poor are the best judge of their credit needs and are good users and repayres of credit when formed in group. SHGs are extremely useful in generating savings, ensuring successful delivery of credit to individual rural poor and effecting recovery. The concept of SHGs may serve as an alternative to some extent to the credit cooperatives. At present in Parbhani district, 2147 SHGs have been formed and started various kinds of income generating activities. Under this situation, it was felt to examine the impact of women SHGs functioning in the district. Therefore, study on "Impact of self help group on socio-economic development" was conducted with the following objectives to study personal, socio-economic and psychological characteristics of members of self help group and to study the impact of self-help group on its members.

METHODOLOGY

The present study is based on the successional

experimental design (before and after) of social research to measure the impact of self-help group. This study was conducted in Parbhani district of Maharashtra state. Information regarding SHGs were obtained from district Rural Development Agency (DRDA) Parbhani. Out of total 2147 SHGs functioning in the district through DRDA, 12 SHGs organized exclusively by women were selected purposively from Parbhani, Purna and Gangakhed taluks. Ten members were selected randomly from each identified SHG and a sample of 120 members was drawn by resorting to proportionate random sampling method which constituted the sample respondents for the purpose of study. The data were collected personally with the help of structured interview schedule developed for this purpose. Statistical tests such as frequency and percentage were used for analysis.

RESULTS AND DISCUSSION.

Personal, socio-economic and psychological characteristics of members of self help group:

The data from Table 1 indicate that over two third of respondents (66.67 per cent) were young, followed by middle age to the extent of 23.33 per cent. One third of respondents (33.33 per cent) were educated up to Middle school level followed by 30.00 per cent of them having education up to High school level. While 30.00 per cent of the respondent had income between Rs. 18001 to 40000/ - followed by 26.67 per cent of the respondents had income