Factors influencing socio-economic impact of women SHG members

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ABSTRACT

Women are now coming out of their seclusion and they are assuming greater responsibilities in national reconstruction activities. Women comprise of almost half of the available human resource. The Self Help Group concept is a silent revolution promoting women development in many parts of the world. This study aims at analyzing the factors influencing socio-economic impact of members of women self help groups. A sample size of 120 women SHG members organized by the NGOs under the TNCDW formed the sample of the study. The study was undertaken with six SHGs of Cuddalore district in Tamil Nadu . Data were collected through a well structured and pre-tested interview schedule and the results were analysed using Zero-order correlation and linear multiple regression analysis to know the relationship and contribution of characteristics of the respondents with their socio-economic impact of SHG members. The variables educational status, social participation, mass media, caste, socio-economic status, exposure, farm power, credit orientation and empowerment had shown positive and significant association with socio-economic impact of women SHG members. The study further revealed that socio-economic status, credit orientation and empowerment were crucial variables which had maximum effect on socio-economic impact of SHG members.

Key words : Factors influencing, Socio-economic impact and SHG members.

INTRODUCTION

Over the past two decades, considerable efforts have been made to increase the quantum of institutional credit for rural development in order to reduce the extent of dependence of rural households on exploitative, non-institutional sources. There is, however a general feeling that the increased flow of institutional credit has not yielded the expected results. A vast majority of rural people were not involved in the development activities because they lacked the economic based frame to intervene in the local development process. In this scenario, the challenge was to develop a village centered development strategy for the marginalised rural poor who always experienced shortage of liquidity to respond to new investment opportunities, especially in agriculture. The strategy was to develop in such a way that people can 'plan' for their means and have the 'power' to implement their programmes. Analysing this possibility, the Non-governmental organizations decided that the strategy of raising their economic status can be made possible by putting together small groups of poor people with similar interests and other homogenous factors. Hence, a study was undertaken with the objective to study the factors influencing socio-economic impact of the members of women Self Help Groups.

MATERIALS AND METHODS

The study was undertaken with the women Self Help Groups formed by the NGOs under Tamil Nadu Corporation for Development of Women of Cuddalore District in Tamil Nadu. They were selected considering the criteria of its establishment period and the location of the NGOs. Accordingly, six Self Help Groups were selected from six blocks of Cuddalore district. Thus, twenty members from each SHGs comprising of 120 women SHG members formed the sample for the study. Twenty one independent variables viz., age, educational status, caste, occupation, annual income, nature of family, farm size, farming experience, house owned, farm power, livestock possession, material possession, social participation, socio-economic status, extension agency contact, mass media exposure, information seeking behaviour, information giving behaviour, credit orientation, economic motivation and empowerment were selected for the study. The socio-economic impact of the members of the SHGs were measured under ten dimensions. The selected dimensions were area, production, income, information, credit, marketing, knowledge, attitude, adoption of recommended paddy technologies and asset creation. The impact on the dimensions viz., area, production and income were measured by taking the difference between the scores before and after becoming members and the respective indices for SHG

members were calculated. For the remaining dimensions viz., information, credit, marketing and attitude, the perceived change was measured with the help of in the scales developed for calculating the respective SHG members cumulative frequency and indices. The level of knowledge, adoption and asset creation of the members before and after becoming members were considered based on the score the respective indices. The data were collected through personal interview using a well structured, pre-tested interview schedule and analysed using appropriate statistical tools.

RESULTS AND DISCUSSION

Relationship of characteristics with the socio-economic impact of the members

The zero-order correlation was computed to know the relationship of characteristics of the respondents with their socio-economic impact of the members. The results are presented in Table 1.

NS Non-significant

Out of 21 variables, nine variables were found to have positive and significant relationship with the socio-economic impact of the members. The variables caste, socio-economic status, credit orientation and empowerment had shown positive and significant relationship at 0.01 level of probability, whereas the characteristics namely educational status, farm size, farm power, social participation and mass media exposure were found to be significant at 0.05 level of probability. All those characteristics that had exhibited significant relationship with the socio-economic impact of the members alone were considered for discussion and presented here under.

Education had created a positive and significant association with their socio-economic impact. This might be due to the fact that majority of the women had acquired education and this situation might have influenced the women to involve themselves intensively in socio-economic related activities. The impact of SHG members on the social front was assessed mainly in terms of improvement in literacy level. The women with higher education would have easily understood the information on credit and marketing facilities, would possess favourable attitude towards group and may have adequate knowledge. Hence, they would have easily adopted the recommended paddy practices. This finding is in line with the findings of Suguna (1994) and Jamatia (1999).

Caste had a positive and significant association with their socio-economic impact. The reason might be due to the fact that a majority of women belonged to backward caste and scheduled caste.

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