

Influential socio-economic variables for progressiveness of SHG

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■ **ABSTRACT** : The study was done in three districts of Odisha namely, Cuttack, Puri and Khurda. About 240 women were selected randomly as respondents having experience as SHG member. Data were collected through survey method by using a pre-tested questionnaire and attempt was made to know the influence of socio-economic variables on progressiveness of self-help groups. However, it was found that out of nine variables and 35 sub-variables, only in eight cases, the self-help groups were found to be progressive. On the other hand, the particular eight factors like (i) monthly income range upto Rs. 10000, (ii) social status including high and (iii) medium, (iv) occupation as service and (v) farming, (vi) caste as OBC and (vii) general and (viii) large family size with seven and above members have a great influential role on progressiveness of self-help groups having significant differences in percentage analysis.

■ **KEY WORDS** : Progressiveness, SHG, Socio-economic variables, Women

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The socio-economic information is very important to know which help to understand the relationship of a person with others in a social system. It is very much essential to study the life style of an individual for taking right steps in right time. Many researchers have found that socio-economic parameters have a great influence on SHG members for their social contact. Studies also indicate that SHG members have experienced higher improvement in their economic conditions *vis-a-vis* non-members (Puhazhendi and Badatya, 2002). Further, Deshmukh (2000) indicated that medium to more extent of socio-economic change occurred among respondents of self-help groups. In this present study, an attempt has been made to determine the various independent variables and their effect on progressiveness of self-help groups as reflected in different tables.

■ RESEARCH METHODS

The study was undertaken in three districts (Cuttack, Puri and Khurdha) of Odisha covering six blocks two in each. About 240 self-help groups members were randomly selected as sample respondents @ one from each self-help groups, Criteria was fixed for the respondents having experience as group members and having three years experience as a

housewife with children in family. The interview schedule was developed, pre-tested and modified to be used for data collection in the field along with PRA and FGD methods. The collected data were processed and analyzed with the help of statistical tools and techniques.

■ RESEARCH FINDINGS AND DISCUSSION

The findings obtained from the present study have been discussed under the following sub-heads:

Socio-economic profile of SHG members:

After analysis as much as nine numbers of variables like monthly income, year of experience as SHG member, caste, educational qualification, social status of the family, family occupation, family size, age and outside exposure, were selected for the purpose of investigation.

Monthly income:

Socio-economic profile includes monthly income as an important parameter. In this study, four income groups have been considered *viz.*, (i) upto Rs.10000, (ii) Rs.1 0001 to Rs. 20000, (iii) Rs.20001 to Rs.30000 and (iv) above Rs. 30000 per month. In finding out the influence of monthly income on