

Research Paper :

Socio economic development of women members of self help groups

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ABSTRACT

The present study was conducted purposively in Gangakhed and Palam talukas of Parbhani district of Maharashtra state to know the benefit availed by the women members through SHGs and its relation with profile of women member. Out of 554 SHGs functioning through Swapnabhumi Organization, 12 SHGs were selected as they have a significant contribution in developmental activities. Ten respondents were selected randomly from each identified SHGs, contributing the sample of 120 respondents for the study. The data were collected personally with the help of structured interview schedule. From the study it is found that majority of the women member expressed that there was medium socio-economic change with regards to leadership development, social status, annual income, availability of supplementary employment opportunity, general knowledge, self confidence, participation of various cultural programmes, possible to provide children with good educational facilities, family prestige, participation in family decision making and to take balanced diet. The independent variables viz., education, type of family, occupation and annual income had shown positive and highly significant relationship with the socio-economic change in women members of self help groups, while age had shown negative significant relationship.

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SHG is a small, economically homogenous and affinity group of rural poor who is voluntarily ready to contribute to common fund to be lent to its members as per group decision which works for group solidarity, self group awareness, social and economic empowerment in the way a democratic functioning (NABARD, 1995).

SHGs have emerged as a popular method of working with people in the recent years. This movement stems from the people's desire to meet their needs and to determine their own destinies through the principle of "by the peoples, for the people and of the people". SHGs enable the poor women from the poor households, to collectively identify, priorities and tackle the problems they face in their socio-economic environment. Swapnabhumi (NGO) provides special training to members, arranges tours and visit, provides guidance on important aspects of life, which leads to social and economic change among the women member of SHGs. Therefore, study on Socio-economic development of women member of SHGs was conducted with the following objectives : to study socio-economic change among the women members of self help groups and to study relationship of personal and socio-economic characteristics of women members of self help groups with socio-economic change.

METHODOLOGY

The present study was conducted purposively in

Gangakhed and Palam talukas of Parbhani district of Maharashtra state. Information regarding SHGs was obtained from Swapnabhumi Organization Office, Kerwadi. Out of 554 SHGs functioning through organization, 12 SHGs were selected as they have a significant contribution in developmental activities (six SHGs from each taluka i.e. Palam and Gangakhed were selected). Ten respondents were selected randomly from each identified SHGs, contributing the sample of 120 respondents for the study. The data were collected personally with the help of structured interview schedule developed for this purpose. Statistical tests such as frequency, percentage, standard deviation and correlation coefficient were used for analysis.

FINDINGS AND DISCUSSION

The results obtained from the present investigation are presented below:

Socio-economic change among the women members of self help groups:

Social change :

The data of Table 1 show that the majority of the respondents reported that medium change has taken place in leadership development (49.17 per cent) and social status (62.50 per cent). While majority of the respondents stated that no social change has taken place in respect of

Table 1: Distribution of the respondents according to the socio economic changes

Sr. No.	Particulars	Extent of change			
		More	Medium	No	Total
1.	Social change				
1.	Possibilities of leadership opportunities	30 (25.00)	59 (49.17)	31 (25.83)	120 (100.00)
2.	Improvement in social status	25 (20.83)	75(62.50)	20 (16.67)	120 (100.00)
3.	Increase in participation in community development programmes	9 (7.50)	24 (20.00)	87 (72.50)	120 (100.00)
4.	Increase in participation in welfare programmes	5 (4.17)	25 (20.83)	90 (75.00)	120(100.00)
5.	Increase in participation in Panchayat institutions	4 (3.33)	22 (18.33)	94 (78.34)	120(100.00)
2.	Economical change				
1.	Increase in total annual income	15 (12.50)	83 (69.17)	22 (18.33)	120(100.00)
2.	Availability of supplementary employment opportunity	12 (10.00)	91 (75.83)	17 (14.17)	120(100.00)
3.	Intellectual change				
1.	Increasing general knowledge	38 (31.67)	67 (55.83)	15(12.5)	120(100.00)
2.	Increasing professional skills	10 (8.33)	36 (30.00)	74 (61.67)	120(100.00)
4.	Psychological change				
1.	Development in self confidence	52 (43.33)	63 (52.50)	5(4.17)	120(100.00)
2.	Development in professional outlook	8 (6.67)	32 (26.67)	80 (66.66)	120(100.00)
5.	Change in entertainment				
1.	Increase in sources (Means) of entertainment	15 (12.50)	25 (20.83)	80 (66.67)	120(100.00)
2.	Increase in participation in entertainment programmes	1 (0.83)	24 (20.00)	95 (79.17)	120(100.00)
6.	Cultural change				
1.	Increase in participation in various cultural programmes	20(16.67)	73(60.83)	27(22.50)	120(100.00)
2.	Development in mode of presentation of cultural programmes	00(00.00)	21(17.50)	99(82.50)	120(100.00)
7.	Religious change				
1.	Religious programmes could be celebrated publicly	62 (51.67)	27 (22.50)	31(25.83)	120(100.00)
2.	Individual religious programmes could be celebrated properly	24 (20.00)	28 (23.33)	68(56.67)	120(100.00)
8.	Educational change				
1.	Possible to provide children with good educational facilities	36 (30.00)	45 (37.50)	39 (32.50)	120(100.00)
2.	Deduction in disparities regarding providing education to girls and boys	21 (17.50)	35 (29.17)	64 (53.33)	120(100.00)
9.	Change in family				
1.	Increase in family prestige	20 (16.67)	68 (56.66)	32 (26.67)	120(100.00)
2.	Increase in use of materialistic and useful articles	15 (12.50)	20 (16.67)	85 (70.83)	120(100.00)
3.	Increase in participation in family decision making	25 (20.83)	60 (50.00)	35(29.17)	120(100.00)
10.	Change in housing				
1.	Availability of shelter	5 (4.17)	15 (12.50)	100 (83.33)	120 (100.00)
2.	Improvement of water supply	5 (4.17)	15 (12.50)	100 (83.33)	120 (100.00)
3.	Construction of new house	8 (6.67)	3 (2.50)	109 (90.83)	120 (100.00)
4.	Renovation or repairs of old house	2 (1.67)	29 (24.17)	89 (74.16)	120 (100.00)
5.	Construction of toilet and bathrooms	10 (8.33)	3 (2.50)	107 (89.17)	120 (100.00)
11.	Change in health				
1.	Possible to avail proper medical aids	24 (20.00)	46 (38.33)	50 (41.67)	120 (100.00)
2.	Improvement in community cleanliness facilities	6 (5.00)	38 (31.67)	76 (63.33)	120 (100.00)
3.	Possible to take preventive measures for maintaining proper health	18 (15.00)	51(42.50)	51 (42.50)	120 (100.00)
12.	Change in diet				
1.	Possible to take required diet	10 (8.33)	26 (21.67)	84 (70.00)	120 (100.00)
2.	Possible to take balanced diet	38 (31.67)	52 (43.33)	30 (25.00)	120 (100.00)

(Figures in parenthesis indicates percentage)

participation in community development programme (72.50 per cent), participation in welfare programme (75.00 per cent) and participation in Panchayat institution (78.34 per cent).

Economical change :

Table 1 shows that there was medium change in the economic development in respect of increase in total annual income (69.17 per cent) and availability of supplementary employment opportunities (75.83 per cent),

while remaining of them reported either more or no change in this respect.

Intellectual change :

It is revealed from Table 1 that majority of the respondents reported that there was medium change in respect of increasing general knowledge (55.83 per cent). While most of the respondents stated that no intellectual change has taken place in case of increasing professional skills (61.67 per cent) while remaining of them reported either there was more or no change in this respect.

Psychological change :

Further Table 1 shows that majority of the respondents reported medium (52.50 per cent), followed by more (43.33 per cent) change in development of their confidence, while most of the respondents reported no change (66.66 per cent), followed by medium change (26.27 per cent) in them about professional outlook.

Change in entertainment :

The data from Table 1 reveals that majority of the respondents women reported that there was no change (66.67 per cent) in respect of increase in sources of entertainment, while remaining reported medium (20.83 per cent) and more (12.50 per cent) change in this respect. However, majority (79.17 per cent) of them reported that there was no change in their participation in entertainment programmes, followed by 20 per cent of them reported medium change in their participation.

Cultural change:

It was observed from Table 1 that majority (60.83 per cent) of the respondents reported medium change in participation in various cultural programmes, while remaining reported no (22.50 per cent) and more (16.67 per cent) change in this respect. However, 82.50 per cent of them reported that there was no change in development in mode of presentation of cultural programmes.

Religious change :

Majority of the respondents reported more change (51.67 per cent) while remaining (25.83 per cent) reported no and medium (22.50 per cent) change in celebration of religious programmes publicly. However, 56.67 per cent of the respondents stated that there was no change in celebration of religious programmes at individual level. (Table 1)

Educational change :

Table 1 also reveals that about 37.50 per cent of the

respondents reported medium change, while remaining reported no change (32.50 per cent) and more change (30.00 per cent) in providing educational facilities for their children. About 53.33 per cent of the respondents stated that there was no change by reduction of disparities in providing education to girls and boys, followed by medium (29.17 per cent) and more (17.50 per cent).

Change in family :

Majority of the respondents stated that there was medium change (56.66 per cent) in family prestige, 50.00 per cent of the respondents reported medium change in participation in family decision making. Regarding use of materialistic and useful articles, majority (70.83 per cent) of the respondents reported no change. (Table 1)

Change in housing :

The data from Table 1 show that most of the respondents women reported that there was no change in all aspects of housing that is availability of shelter (83.33 per cent), improvement of water supply (83.33 per cent), construction of new house (90.83 per cent), repairs of old house (74.16 per cent) and construction of toilet and bathrooms (89.17 per cent). However, remaining of them reported either medium or more change in this aspect.

Change in health :

The data from Table 1 show that the majority of the respondents women reported no change (41.67 per cent) and medium (38.33 per cent) followed by more (20.00 per cent) change in availing medical aids. Majority of them stated that there was no change (63.33 per cent) in improvement in community cleanliness facilities. However 42.50 per cent each of them reported medium and no change in taking preventive measures for maintaining proper health.

Change in diet :

The data from Table 1 show that majority (70.00 per cent) of the respondents reported no change in taking required diet. However, majority reported changes in taking balanced diet *i.e.* medium (43.33 per cent) and more (31.67 per cent) level.

Extent of socio-economic change :

The data from Table 2 reveal that medium level of socio-economic change occurred among the large proportion (67.50 per cent) of respondents as a result of benefits derived through self help groups of Swapnabhumi. However, more change was occurred among the 18.33 per cent of women member, while less change took place

Table 2 : Distribution of the respondents according to the extent of socio economic change

Sr. No.	Extent of socio-economic change	Extent of change	
		Frequency	Percentage
1.	Less	17	14.17
2.	Medium	81	67.50
3.	More	22	18.33
	Total	120	100

among 14.17 per cent women respondent. This indicates that medium to more extent of socio-economic change occurred among respondents of self help groups. Similar findings were also reported by Deshmukh (2000), Jasudkar (2000), Sonkamble (2000) and Kulkarni (2003).

Relationship between personal and socio-economic characteristics of women member of SHGs and socio-economic change:

It is observed from Table 3 that, there was positive and significant correlation found between socio-economic change and independent variable viz., education, type of family, occupation and annual income at 1 per cent level of significance. The age was found to be negatively and significantly associated with socio-economic change at 1 per cent level of significance and variables like size of family and social participation have not shown any relationship with socio-economic change.

Table 3 : Relationship between personal and socio-economic characteristics of the respondents and socio-economic change

Sr. No.	Independent variables	Coefficient of correlation
1.	Age	-0.345**
2.	Education	0.390**
3.	Size of family	0.108
4.	Type of family	0.298**
5.	Occupation	0.301**
6.	Annual income	0.464**
7.	Social participation	0.167

* and ** indicate significance of values at P = 0.05 and 0.01, respectively,

Conclusion :

Majority of the women member expressed that there was medium socio-economic change with regards to leadership development, social status, annual income, availability of supplementary employment opportunity, general knowledge, self confidence, participation of various cultural programmes, possible to provide children

with good educational facilities, family prestige, participation in family decision making and to take balanced diet. Most of the women members expressed that no socio-economic change occurred with regards to participation in Panchayat institutions, participation in entertainment programmes, availability of shelter and construction of new house.

The independent variables viz., education, type of family, occupation and annual income had shown positive and highly significant relationship with the socio-economic change in women members of self help groups. While age had shown negative significant relationship with socio-economic change, whereas size of family and social participation did not show any relationship with socio-economic change in women members of self help groups.

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