



Socio-economic change among beneficiary women of self-help group

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ABSTRACT

The study was conducted in Parbhani and Purna Talukas of Parbhani district of Maharashtra state. Five villages from each Taluka were selected randomly thus total ten villages were selected. From each village, two SHGs were selected randomly thus total 20 SHGs were selected for the study. Six respondents from each Self Help Groups were selected randomly. Thus, 120 SHGs members were selected for study purpose. The result of the study showed that majority of women were young aged, literate, having medium size of family, belonged to nuclear family with exclusively agriculture as a occupation and were from medium annual income (from Rs.37,001 to 64,000) group, with medium social participation, majority of women were married and having small land holding and belonged from higher category of caste. The independent variables viz., education, annual income, occupation, knowledge had shown positive and significant relationship with the socio-economic change in women member of self-help groups. While age, size of family, type of family, marital status, land holding, social participation did not show any relation with socio-economic change in women member of self-help group.

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INTRODUCTION

SHGs will encourage the rural women and other too to form thrift group and in the process of SHGs, they learn to go and deal with government officials, any formal credit system, buildup self-confidence and make them economic independent. Awareness and availability of credit facility is another important factor that influences the participation in Self-Help Group. All these factors make it important to organizing women thrift group, so that they have earning in cash on which they can have control. Social change involves alteration in the structure and function of society. Implied in it is cultural change, as culture is an integral part of the society. Social changes occur in all the societies. It is slow in primitive and folk societies and rapid in complex modern societies. The aspects of social change are : it involves changes in roles, emergence of new roles, changes in class and caste structure, and changes in social institutions such as the family, the Government or the educational system etc.

METHODOLOGY

The study was conducted in Parbhani and

Purna Talukas of Parbhani district of Maharashtra state. Five villages from each Taluka were selected randomly thus total ten villages were selected. From each village, two SHGs were selected randomly thus total 20 SHGs were selected for the study. Six respondents from each Self-Help Groups were selected randomly. Thus, 120 SHGs members were selected for study purpose. The statistical methods like percentage, frequency and coefficient of correlation were employed for the analysis of data.

RESULTS AND DISCUSSION

The findings of the present study have been presented under following heads:

Personal and socio-economic characteristics of beneficiary women of Self-Help Group:

A close perusal of the Table 1 indicates that majority of the respondents (50.84 %) were from young age group. While (37.5 %) and (11.66 %) were from middle old age group, respectively. This finding is in confirmation with the earlier report of Nakhate (2006).

Key words :

Socio-economic change, Self-Help Group and Profile

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Table 1: Profile of selected members of SHGs

Sr. No.	Category	Frequency	Percentage
Age			
1.	Young	61	50.84
2.	Middle	45	37.50
3.	Old	14	11.66
Education			
1.	Illiterate	17	14.16
2.	Primary School	30	25.00
3.	Only read and write	09	07.50
4.	Secondary School	39	32.50
5.	High School	09	07.50
6.	Diploma	11	09.16
7.	Degree	05	04.16
Family size			
1.	Small (upto 4 members)	30	25.00
2.	Medium (4-7members)	55	45.84
3.	High (above 8 members)	35	29.16
Family type			
1.	Nuclear	61	50.84
2.	Joint	59	49.16
Annual income			
1.	Small (upto Rs. 37000)	35	29.16
2.	Medium (Rs. 37001 to Rs. 64000)	76	63.34
3.	Higher (Above 64001)	09	7.50
Social participation			
1.	Low	35	29.17
2.	Medium	69	57.50
3.	High	16	13.33
Marital status			
1.	Unmarried	-	-
2.	Married	88	73.33
3.	Widow	20	16.67
4.	Abanded	12	10.00
Occupation			
1.	Labourer	11	09.17
2.	Dairy occupation	19	15.83
3.	Exclusively agriculture	41	34.17
4.	Business	34	28.33
5.	Service	15	12.50
Caste			
1.	Lower	25	20.83
2.	Medium	32	26.66
3.	Higher	63	52.55
Land holding			
1.	Landless	19	15.84
2.	Submarginal	28	23.34
3.	Marginal	26	21.66
4.	Small	31	25.83
5.	Large	16	13.33

In case of education, majority of the respondents (32.50 %) were educated upto Secondary School. While 25.00 % of respondents were educated upto Primary School, whereas most of the respondents (45.84 %) were having medium family size and 25.00 % of respondents were having small family size. While 50.84 % respondents belonged to nuclear family system and 49.16 % of respondents belonged to joint family system. It is depicted from Table 1 that in the distribution of respondents, majority (63.33 %) were in medium income group, whereas 29.16 per cent of the respondents were form low income group. Only 7.50 per cent of the respondents had high level of annual income. This finding is in conformity with the earlier report of Thorat (2008).

With respect to the social participation, majority, (57.50 %) of the respondents had participated in social organization to a medium extent while 29.17% and 13.33 % of the respondents had participated in social organization to low and high extent, respectively. Whereas majority of the respondents (73.33 %) were married while 16.67 % and 10.00 % of the respondents were widow and abanded, respectively. This trend was in conformity with the findings of Kulkarni (2003).

With respect to caste, majority (52.55 %) of respondents belonged to higher caste. While 20.83 % and 26.66 % of the them were from lower and medium caste, respectively. while majority (34.17 %) of the respondents were engaged in agriculture occupation, while 28.33 % and 15.83 % of the respondents were engaged in business and diary occupation, respectively. While 25.83 % had small land holding and 23.34 % and 21.66 % of respondents had submarginal and marginal land holding, respectively. Whereas 15.84 % of respondents were landless. This trend is in conformity with the findings of Thorat (2008).

Socio-economic change among beneficiary women of Self-Help Group:

It was observed from Table 2 that before, 19.16 per cent respondents had annual income upto 10000 and after 46.66 per cent respondents had annual income upto Rs.

Table 2: Distribution of respondents according to their economic change

Sr. No.	Characteristics	Frequency (%)	
		Before	After
1.	Annual income Upto Rs. 10000	23 (19.16)	56 (46.66)
2.	Annual income Rs. 10001 to 20000	11 (9.16)	30 (25.00)

10000, while before, 9.16 per cent respondents had annual income in the range of Rs. 10001 to Rs. 20000, while after 30% respondents had annual income in the range of Rs. 10001 to Rs. 20000.

Table 3: Distribution of respondents according to their change in social participation

Sr. No.	Social institute	Frequency (%)	
		Before	After
1.	Bhajni Mandal	30 (25.00)	40 (33.33)
2.	Mahila Mandal	36 (30.00)	42 (35.00)

Change in social participation

It was observed from Table 3 that before 25.00 per cent respondents participated in Bhajni Mandal and after 33.33 per cent respondents participated in Bhajni Mandal, while before 30.00 per cent respondents participated in Mahila mandal and after 35.00 respondents participated in Mahila Mandal.

Change in expenditure behaviour:

Table 4 reveals that before joining the SHG average expenditure on food was Rs. 1253, while after average expenditure on food was Rs. 1503, then change in average expenditure on food was 16.63 per cent. As far as average expenditure on clothing was concerned, it was Rs. 4337 before, while after joining the SHG, average expenditure on clothing was Rs. 5952, then change in average expenditure on clothing was 27.23 per cent. Before average expenditure on material possession was Rs. 1099, while after average expenditure on material possession was Rs. 1897 and thus a major change was observed in the expenditure on material possession *i.e.* 42.06 per cent. In case of medical, before the expenditure was Rs. 740 and after it raised to Rs. 1169, then change in average expenditure on medical was 36.69 per cent. With respect to education, before the average expenditure on education

Table 4: Distribution of respondents according to their change in average expenditure behaviour

Sr. No.	Category	Before	After	Change (Rs.)	Percentage
		av. expd. (Rs.)	av. expd. (Rs.)		
1.	Food	1253	1503	250	16.63
2.	Clothing	4337	5952	1615	27.23
3.	Material possession	1099	1897	798	42.06
4.	Medical	740	1169	429	36.69
5.	Education	9183	11057	1874	16.94

Table 5: Distribution of respondents according to their change in saving habit

Sr. No.	Category	Frequency (%)	
		Before	After
1.	Saving at bank	107 (89.16)	120 (100)
2.	Saving in jewelry	31 (25.83)	31 (25.83)
3.	Saving in LIC	12 (10.00)	30 (25.00)

was Rs. 9183, while after the average expenditure on education was increased to Rs. 11057, and thus the change in average expenditure on education was 16.94 per cent.

Change in saving habit:

It is observed from Table 5 that before, 89.16 per cent change took place in saving at bank and after cent per cent change in saving was at bank. Whereas, before only 10.00 per cent change was in saving in LIC and after 25.00 per cent was change in saving at LIC. While there was no change in jewelry saving.

Table 6: Distribution of respondents according to their change in occupation

Sr.No.	Category	Frequency (%)	
		Before	After
1.	Housework	26 (21.66)	26 (21.66)
2.	Housework + labour	68 (56.66)	25 (20.83)
3.	Housework + business	17 (14.16)	70 (58.33)

Change in occupation:

It was observed from Table 6 that there was no change in the housework occupation before and after participation in SHGs. Whereas, before 56.66 per cent respondents had occupation of housework + labour and after 20.83 per cent respondents had occupation

Table 7: Relationship between personal socio-economic characteristics of respondents and socio-economic change

Sr. No.	Independent variables	Coefficient of correlation
1.	Age	0.124
2.	Education	0.554**
3.	Size of family	-0.131
4.	Type of family	0.195*
5.	Annual income	0.792**
6.	Social participation	0.008
7.	Occupation	0.373**
8.	Marital status	0.490**
9.	Caste	0.148
10.	Land holding	0.298**
11.	Knowledge	0.721**

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

housework + labour. While before 14.16 per cent respondents had occupation of housework + business and after 58.33 per cent respondents had the occupation of housework + business.

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

Coefficient of co-relation was worked out to find out the relationship between the independent and dependent variables. Table 7 indicates that, there was positive and significant correlation between socio-economic change and independent variables viz., education, type of family, occupation, annual income, marital status, land holding and knowledge at 1 per cent level of significance. However, age, size of family, caste, social participation, did not show any relationship with extent of socio-economic changes.

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