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 vvith 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

progressiveness of SHG members the results were obtained as summarized in the Table 1.

A close perusal of Table 1 elicits that 81.26% of the SHG respondents had income within Rs. 10000, 15.83% within Rs. 10001 - Rs. 20000 and only 2.50% within Rs. 20001 - Rs. 30000 and 0.41 % above Rs. 30000. However, the SHG members were found to be progressive with income range upto Rs. 10000 per month. On the other hand, the progressiveness was not being affected with the monthly income above Rs. 10000.

Social status:

It is essential to know the life style of an individual. Status has the major role to play while considering the participation of women in SHG on progressiveness. It is the hypothesis that the people from high social status are more exposed with outside events and are more progressive. This hypothesis was examined as shown in Table 2.

With regard to social status (Table 2), majority of SHG members (69.59%) were from medium status families while 18.75% from low status and 11.66% from high status families. The significant difference in percentage analysis proves that social status is an influencing factor in context to progressiveness. The SHG members from both the high and medium status families were progressive against low status families.

Occupation:

Occupation is one of the important parameters of socio-economic status. A person with remunerative occupation may not think for additional income. But generally the people with farming occupation always search for side income. Therefore, the family occupation was studied and the results were obtained as shown in Table 3.

As per inference in Table 3, equal percentage of SHG members (28.34%) had both service and farming as their major family occupation followed by business (27.91 %) and other activities (15.41 %). However, service and farming are the responsible factors for progressiveness of SHGs for difference in analysis. In other words, business and other activities are not favourable for progressiveness of SHG.

Age:

The socio-economic profile of sample SHG members provide interesting results. Age is an important demographic parameter. The individual acts according to a particular age. The hypothesis is that the higher is the age more is the experience to solve the problems than lower age group. The decision making power also depends upon one's age.

Table 1 : Monthly income and progressiveness of SHG								(n=240)
Sr. No	Monthly income	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Up to Rs. 10000	53	89.83	142	78.45	195	81.26	11.38(S)
2.	Rs. 10001 - Rs.20000	6	10.17	32	17.69	38	15.83	7.51 (NS)
3.	Rs. 20001 - Rs. 30000	0	0.00	6	3.31	6	2.50	3.31 (NS)
4.	Above Rs. 30000	0	0.00	1	0.55	1	0.41	0.55 (NS)
	Total	59	100.00	181	100.00	240	100.00	

S = Significant   NS = Non-significant

Table 2 : Social status and progressiveness of SHG								(n=240)
Sr. No.	Social status	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	High	2	3.39	26	14.37	28	11.66	10.97 (S)
2.	Medium	50	84.75	117	64.64	167	69.59	20.11 (S)
3.	Low	7	11.86	38	20.99	45	18.75	9.13 (NS)
	Total	59	100.00	181	100.00	240	100.00	

S = Significant   NS = Non-significant

Table 3 : Occupation and progressiveness of SHG								(n=240)
Sr. No.	Social status	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Service	12	20.34	56	30.94	68	28.34	10.60 (S)
2.	Farming	22	37.29	46	25.41	68	28.34	11.88 (S)
3.	Business	20	33.90	47	25.97	67	27.91	7.93 (NS)
4.	Any other	5	8.47	32	17.68	37	15.41	9.21 (NS)
	Total	59	100.00	181	100.00	240	100.00	

S = Significant   NS = Non-significant

Table 4 : Age and progressiveness of SHG							(n=240)
Sr. No.	Age (year)	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Below 30	6	10.17	35	19.34	41	17.08	9.17 (NS)
2.	31 - 40	24	40.68	83	45.86	107	44.58	5.15 (NS)
3.	41 - 50	23	38.98	53	29.28	76	31.66	9.70 (NS)
4.	51 and above	6	10.17	10	5.52	16	6.68	4.45 (NS)
	Total	59	100.00	181	100.00	240	100.00	

NS = Non-significant

A look at Table 4 reveals that the respondents were distributed into four age groups. Maximum respondents were within the age group of 31-40 years (44.58%) followed by 41-50 years (31.66%). The findings indicated that the involvement of SHG members belonging to 31-40 years was more because of energetic to perform the group activities. Therefore, this age group may be entertained to take up any developmental activities. However, the age was neutral to progressiveness of the SHGs.

Outside exposure:

The outside exposure enhances the knowledge and vision which is related to the progressiveness of a person. In other words, the people having no outside exposure have less knowledge, which create hindrance towards progressiveness. This hypothesis was examined during study.

A glance at Table 5 elucidates the outside exposure of the SHG members. Maximum respondents had exposure outside district (79.59%) against exposure outside village (3.33%), outside block (3.33%) and outside state (13.75%). However, outside exposure as a variable has no influence on progressiveness oTSHG members.

Experience:

The concept of experience as applied to the study is based on the consideration of experience of respondents as SHG member. The parameter supposes to have bearing on progressive behaviour of the sample for the reason of better idea and knowledge. The hypothesis is that more the experience of people, better is the judgment for undertaking any income generating activities. The investigators had taken steps to test this hypothesis within the framework of study as reflected in Table 6.

With regard to the experience of respondents (Table 6), majority of them had experience as SHG member for more than 5 years (62.91%) followed by 1 - 3 years (20.00%) and 3 - 5 years (14.18%). Very negligible percentage (2.91%) had only experience of within 1 year. The percentage analysis showed the non-significant value in difference inferring that experience as variable is not an affecting factor for progressiveness of the SHG members.

Caste:

In our country caste belongingness is a birth right. The economic development is not free of caste influence. It is hypothesized that the ideas, feelings, impression and facts

Table 5 : Outside exposure and progressiveness of SHG								(n-240)
Sr. No.	Exposure	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Outside village	2	3.39	6	3.31	8	3.33	0.08 (NS)
2.	Outside block	1	1.69	7	3.87	8	3.33	2.18 (NS)
3.	Outside district	46	77.97	145	80.11	191	79.59	2.14 (NS)
4.	Outside state	10	16.95	23	12.71	33	13.75	4.24 (NS)
	Total	59	100.00	181	100.00	240	100.00	

NS = Non-significant

Table 6 : Experience and progressiveness of SHG								(n=240)
Sr. No.	Experience	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Within 1 year	0	0.00	7	3.87	7	2.91	3.87 (NS)
2.	1 - 3 years	13	22.03	35	19.34	48	20.00	2.69 (NS)
3.	3 - 5 years	5	8.48	29	16.02	34	14.18	7.55 (NS)
4.	More than 5	41	69.49	110	60.77	151	62.91	8.72 (NS)
	Total	59	100.00	181	100.00	240	100.00	

NS = Non-significant

Table 7 : Caste and progressiveness of SHG							(n=240)
Sr. No.	Caste	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	SC	5	8.48	18	9.94	23	9.58	1.44 (NS)
2.	ST	0	0.00	2	1.10	2	0.83	1.10 (NS)
3.	OBC	13	22.03	59	32.60	72	30.00	10.57 (S)
4.	General	41	69.49	102	56.36	143	59.59	13.14 (S)
	Total	59	100.00	181	100.00	240	100.0	

S= Significance   NS = Non-significant

differ from caste to caste. To examine the influence of caste on progressiveness, the data were analyzed as shown in Table 7.

Table 7 shows that the sample consisted only two ST women forming a negligible portion of the sample. The non-significant difference revealed that SC and ST caste were neutral to the progressiveness of SHGs. On the other hand, progressiveness is conditioned by caste factor in case of OBC and general caste with a significant difference. According to Satapathy and Mishra (2011) compared to single caste system, multiple or mixed caste structure performs better in terms of activities, cohesiveness and profit earning.

Educational level:

Education plays an important role in decision making process. It is a hypothesis that the more educated people are able to analyze the situation and take correct decision in an enterprise. Education helps to run the enterprise successfully for a long run. An attempt was made to study the educational level of the SHG members in selected areas and its effects on progressiveness of SHG as shown in Table 8.

A quick glance of Table 8 reveals that only 1.66% of the respondents had education above graduation level. The highest educational qualification was literate (42.50%) level

and the involvement of SHG members were more in this followed by upto matriculation (40.00%). The education is a variable failed to reveal progressiveness of WSHG because of non-significant difference in percentage analysis. In contradiction, according to SERP, (2007) Until June 2007, all the federations of SERP in AP procured agriculture products and non-timber forest products worth Rs. 341.15 cr. It may be noted that about 50% of illiterate SHG members might have gained literacy skills (can sign status) after joining SHGs.

Family size:

There is an understanding that the small families lead happy and peaceful life while the large families face socio-economic constraints. Family size has influence on income level as a large family faces difficulties to manage diversified needs and desires of family members. To find out the truth of above hypothesis, the family size and progressiveness were tested and shown in Table 9.

A look at Table 9 reveals that all the families under study fell into 3 groups like small (within 3 members), medium (4-6 members) and large (7 and above members). About 65.83% of respondents were under medium families while very negligible percentage (4.58%) was from small families. However, 29.59%

Table 8 : Education and Progressiveness of SHG								(n=240)
Sr. No.	Educational level	Progressive		Non-progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Illiterate	3	5.08	7	3.87	10	4.16	1.21 (NS)
2.	Literate	25	42.37	77	42.54	102	42.50	0.17 (NS)
3.	Upto matriculation	26	44.08	70	38.67	96	40.00	5.40 (NS)
4.	Upto graduation	4	6.78	24	13.26	28	11.68	6.48 (NS)
5.	Above graduation	1	1.69	3	1.66	4	1.66	0.03 (NS)
	Total	59	100.00	181	100.00	240	100.00	

NS = Non-significant

Table 9 : Family size and progressiveness of SHG								(n=240)
Sr. No.	Family size (members)	Progressive		Non -progressive		Total		Difference (%)
		f	%	f	%	f	%	
1.	Small (within 3)	1	1.69	10	5.52	11	4.58	3.83 (NS)
2.	Medium (4 - 6)	36	61.02	122	67.40	158	65.83	6.38 (NS)
3.	Large (7 and above)	22	37.29	49	27.08	71	29.59	10.22 (S)
	Total	59	100.00	181	100.00	240	100.00	

S = Significant   NS = Non-significant

Table 10 : Variables with significant difference			
Sr. No.	Variables	Range	Significant difference (%)
1.	Monthly income	Upto Rs.1 0000	11.38
2.	Social status	High	10.97
		Medium	20.11
3.	Occupation	Service	10.60
		Farming	11.88
4.	Caste	OBC	10.57
		General	13.14
5.	Family size	Large (7 and above)	10.22

of them came in the group of large family. The significant difference indicates that the small and medium families have no influence on progressiveness but large family is an influencing factor for progressiveness of self-help groups.

Under the section of socio-economic profile of self-help groups members (Table 10), total nine variables were finalized. Out of these the variables like monthly income upto Rs. 10000, high and medium social status, service and farming as occupation, OBC and general category castes and large family size having more than seven members were found to be influencing factors for progressiveness of self-help groups having significant difference in percentage analysis.

Therefore, it is indicative that the above mentioned variables may be considered for progressiveness of self-help groups.

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