

Study on socio-economic attributes of the members working in Women Self Help Groups

ABSTRACT

The present study entitled Impact of Women Self-help Group on Socio-economic Development of Farm women in Khordha district of Odisha was undertaken to analyze the socio-economic background of the respondents. The study was conducted in the year 2018-2020. Purposive and random sampling techniques were used to select districts, blocks, gram panchayats, and villages. The total sample size for the study was 120. The responses were obtained from each respondent through a pre-tested structured interview schedule that was prepared for the collection of data. The collected data was tabulated and analyzed with the use of suitable statistical tools and techniques such as frequency, percentage, mean score, and standard deviation. The study revealed that majority of the respondents (51.7%) belonged to the middle age group, having caste as general (76.7%) and with qualifications above high school (64.2%). Among the respondents (81.7%) belonged to joint families and a maximum number of respondents (46.7%) had medium family size. Most of the respondents (73.3%) had pucca houses. Based on the study it was concluded that the SHGs in Khordha district have yielded some economic and social impacts in the lives of SHG women beneficiaries.

Keywords: Farm women, Self-Help Groups, Socio-economic, sampling techniques, data

1. INTRODUCTION

In the changing social perspective, the need of the hour is to improve the economic and social status of women folk in rural areas to develop an appropriate strategy for women's empowerment. Self Help Groups (SHGs) are now a well-known concept. It is reported that the SHGs have a role in hastening a country's economic development. Nowadays SHGs are fast emerging as powerful tools of socio-economic development of the poor in both rural and urban areas. Self Help Groups enhance the equality of status of women as participants, decision-makers, and beneficiaries in the democratic, economic, social, and cultural spheres of life. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day lives (Ritu Jain. et al, 2003). SHGs have become a ladder for the poor to bring them up not only economically but also socially, mentally, and attitudinally.

Any SHG functions on the principle of the five 'P's': 1. Propagator of voluntarism, 2. Practitioner of mutual help, 3. Provider of a timely emergency loan, 4. Promoter of thrift and savings and 5. Purveyor of credit. Furthermore, women's work is mainly reckoned inside the home as

unpaid work; even for men, it is socially visible and economically compensated (Williams, 2000). If we put in familial and household tasks, the contribution of women to the household economy is enormous: in India, women undertake over 90 percent of the household and farm activities (Singh, 1989).

One of the primary benefits of participation in the SHG is the opportunity to save regularly, access formal savings institutions, and participate in the management of these savings. On the recommendation of the Hashim Committee, the Government of India, therefore, restructured all the poverty alleviation programs under one umbrella scheme, "Swarnajayanti Gram Swarajgar Yojana (SGSY)" from April 1999. The focus of the programs, among other things, was on the group approach and organizing the poor into Self-Help Groups. NABARD was a pioneer in conceptualizing and implementing the concept of Self-Help Group through the SHG-Bank linkage programs since 1992.

SHGs in many parts of the country have achieved success in bringing women to the mainstream of decision-making. What she cannot achieve as an individual can accomplish as a member of the group with a sufficient understanding of her rights, roles, privileges, and responsibilities as a dignified member of society. Several factors and strategies have been provided by the SHG that have made a positive contribution to the empowerment of women. As a result, the number of SHGs has been increasing day by day.

2. MATERIALS AND METHODS

The research study was conducted Purposively in the Khordha district of Odisha. The study consisted of women members who are involved in Self Help Groups (SHGs). A preliminary survey was carried out and 120 respondents were selected those who cooperate to provide meaningful information as per the requirement of the objective of the study. The districts, blocks, gram panchayats, villages, total number of SHGs, number of SHG members, and respondents were selected based on purposive and random sampling methods.

The number of respondents to be selected for the study is calculated by the formula-

$$\frac{\text{Subtotal of SHG members in the village}}{\text{Total no. of SHG members in the district}} \times \text{total no. of sample of the study}$$

A total of SHG members in selected village

Table 1 : List of Block and gram panchayat enrolled for the study

District	Block	Gram Panchayat	Village	Total no. of SHG	No. of SHG Members	Respondents
Khordha	Balipatna	Marthapur	Marthapur	31	212	25
			Padmapur	13	25	3
			Sumudi	11	44	5

	Bhubaneswar	Mendhasala	Giringaput	22	221	26
			Haripur	16	50	6
			Mendhasala	35	232	28
	Khordha	Godipada	Lahanga	5	42	5
			Kalibati	15	60	7
			Mota	3	20	2
	Bologarh	Maniabandha	Samantrapur	9	33	4
			Ekadalia	12	31	4
			Mangarajpur	7	40	5

Survey cum ex-post facto research design was followed for the study. The response was collected from each selected respondent through a pretested interview schedule. The data was collected, processed, and analyzed with the help of appropriate statistical tools such as frequency, percentage, mean score, and standard deviation.

3. RESULT AND DISCUSSION

Social research concentrates more on the socio-economic variables by which the effect of those variables on the dependent variables can be found. As per the importance of the study, thirteen relevant socio-economic variables were finally selected and the findings in this context are presented below.

Table 2 : Socio-economic attributes of the members working in Women Self Help Groups. (n=120)

Sl. No.	Socio- economic variables	Frequency	Percentage
1	Age		
	Young (Below 30 years)	21	17.5
	Middle age (31-45 years)	62	51.7
	Old (Above 45 years)	37	30.8
2	Caste		
	SC	6	5.0
	ST	13	10.8
	SEBC	9	7.5

	General	92	76.7
3	Educational Qualification		
	Illiterate	5	4.1
	Up to high school	38	31.6
	Above high school	77	64.2
4	Family type		
	Nuclear	22	18.3
	Joint	98	81.7
5	Family size		
	Small (up to 5 members)	35	29.2
	Medium (5-8 members)	56	46.7
	Large (above 8 members)	29	24.1
6	House structure		
	Kuccha	6	5.0
	Semi-pucca	26	21.7
	Pucca	88	73.3
7	Occupation		
	Wage earner	8	6.7
	Farming	45	37.5
	Business	38	31.7
	Service	29	24.2
8	Marital status		
	Married	84	70.0
	Unmarried	30	25.0
	Widow	6	5.0
9	Size of land holding		
	Landless	18	15.0

	Up to 2.5 Ac	50	41.7				
	2.5 to 5 Ac	46	38.3				
	Above 5 Ac	6	5.0				
10	Annual family income						
	Up to 50,000	25	20.8				
	50,000-1,00,000	63	52.5				
	1,00,000 to 1,50,000	26	21.7				
	1,50,000 to 2,00,000	6	5.0				
11	Motivated to join SHG						
	Husband	39	32.5				
	Family members	38	31.7				
	Friends and neighbors	12	10.0				
	Initiated by self	31	25.8				
12	Social participation						
	Institution/ Organisation	Frequently		Occasionally		Never	
		f	%	f	%	f	%
	Co-operative society	33	27.5	50	41.7	37	30.8
	Gram panchayat	57	47.5	35	29.2	28	23.3
	Social organisation	17	14.2	67	55.8	36	30.0
	Cultural organization	9	7.5	58	48.3	53	44.2
	Educational organisation	0	0	50	41.7	70	58.3
13	Cosmopoliteness						
	Institution/ Organisation	Frequently		Occasionally		Never	
		f	%	f	%	f	%
	Post office	44	36.7	51	42.5	25	20.8
	Credit institution	10	8.3	25	20.8	85	70.8
	Health centre	61	50.8	42	35.0	17	14.2

	Block headquarters	0	0	50	41.7	70	58.3
	Nearest city/ town	35	29.2	46	38.3	39	32.5

Analyzing the socioeconomic background facilitates the identification of key characteristics and demographics of individuals participating in Self-Help Groups (SHGs). It also helps evaluate how being part of Self-Help Groups (SHGs) has improved members' financial situation, social empowerment, and overall well-being.

The analysis reveals that a higher percentage of the sample that is 51.7 percent belongs to the middle age group (31-45 years) belonging to the general caste (76.7%). This may be because of the dominance of the general category of the respondents in the study area.

Education in the form of acquired qualification is one of the important variables for the developmental process. It is observed that 64.2 percent of the respondents have having educational status of above high school. Through the process of further focused group discussion, it has been ascertained that among these 64.2 percent of respondents majority were graduates.

The findings revealed that the majority of the respondents (81.7%) belonged to the joint family system in the study area adhering to their traditional family values and having a medium family size (46.7%).

House is the symbol of status in the society. It was observed from the study that the majority (73.3%) of the respondents lived in pucca houses. It may be because of the intervention of the Government in providing pucca houses.

Occupational status refers to the classification of an individual's work or employment, encompassing the type, nature, and level of engagement in their professional or economic activities. The study revealed that among four important family occupations, the members from the business category and farming category possessed almost equal percentages with 31.7 percent and 37.5 percent respectively.

Marriage is a culturally recognized union between two people that establishes rights and obligations between them. The findings concluded that the majority of the respondents were married (25%) as they are more empowered as compared to unmarried and widows and most of them belonged to the middle age group of 31-45 years.

The size of the holding is an important indicator that determines the richness and progressiveness of the respondents. There were 15 percent of the respondents came under landless groups, 41.7 percent of the respondents had up to 2.5 Ac of land, and 38.3 percent of the respondents had 2.5-5 Ac of land holding. Only 5 percent of the people possessed more than 5 Ac of land.

The study revealed that 52.5 percent of the respondents had annual income of 50,000-1,00,000. The study indicates that family members with higher annual incomes rarely involve themselves in WSHG activities.

Motivational factor plays a greater role for an individual regarding her involvement in any group activities. It was revealed from the study that respondents were motivated by three important factors such as motivation by their husbands (32.5%), family members (31.7%), and self-initiation (25.8%). Motivation by friends and neighbors played a non-significant role in becoming a member of WSHG as indicated by the respondents.

Social participation is a very important aspect of individual characters which signifies the involvement of an individual in various educational, social, political, religious, cultural, and institutional activities. It was observed that the respondents get involved in cooperative society occasionally (41.7%) followed by social organization (55.8%) and cultural organization (48.3%) respectively. In terms of social participation, it was revealed that the respondents get involved frequently (47.5%) in gram panchayat and never (58.3%) in educational organizations.

Cosmopolites determine an individual's outward orientation in achieving the level of empowerment. From the study, it was revealed that the respondents move occasionally to the post office (42.5%) and nearest city/ town (38.3%) followed by frequent movement to health centers (50.8%). There was no movement toward credit institutions (70.8%) and block headquarters (58.3%) respectively.

4. CONCLUSION

The study highlights that most respondents in WSHG activities are middle-aged (31–45 years) from the general caste, with 64.2% having an education above high school, including many graduates. Traditional joint family structures dominate (81.7%), with most living in pucca houses (73.3%) due to government interventions. Occupationally, 37.5% are engaged in farming and 31.7% in business, with small or medium landholdings being common. Annual incomes mostly range from ₹50,000–₹1,00,000, with higher-income groups less involved in WSHG activities.

Motivational factors include support from husbands (32.5%), family (31.7%), and self-initiative (25.8%). Social participation is active in gram panchayats and cooperative societies but limited in educational organizations. Mobility is occasional to towns and health centers, with minimal interaction with credit institutions and block headquarters. The findings highlight the socio-economic diversity and motivational drivers for WSHG participation, calling for focused strategies to boost inclusion and empowerment.

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