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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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HG 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 Socioeconomic development of women member of SHGs was conducted with the following objectives: to study socioeconomic change among the women members of self help groups and to study relationship of personal and socioeconomic 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 took 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 took place in respect of