

Socio Economic Status of SHG members: A study in Ranapur block of Odisha

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ABSTRACT

India is a country that celebrates diversity and culture. The country has its soul resting in the villages, as 70% of the Indian population is concentrated in rural areas. That is why to prosper into a developed country, the rural areas must be developed and to develop the condition of rural area, the condition of the women in that area has to be improved. In recent years, the Self-help Groups (SHGs) have mobilised millions of rural women, provided them with income generating opportunities, and promoted self-help among them. In the poverty-stricken state of Odisha, SHG movement is gaining momentum and the present study was undertaken to understand the socio economic conditions of the SHG members. The sample size was 400, covering all 34 grampanchayats of the Ranapur block. Among the findings, the prominent ones were that majority of the respondents were in the age group 40-50 years(43.2%), Hindu(99.5%), OBC(56%), married(91.5%) and were illiterate (26%). Majority of the respondents (53.8%) were from upper lower category having monthly per capita income (MCPI) 938-1875 rupees.

1. Introduction

In the words of Mahatma Gandhi, "India Lives in Villages". More than 70% of population of India resides in the rural areas (census 2011). It is the reason why the Indian Government has always focused on the development of the rural areas of the country by various welfare programmes meant for the rural people. In the rural areas, the women constitute a huge workforce and contribute significantly towards agriculture and labour force. Despite all these, the condition of women in rural areas remains poor and demands concern. In recent years, SHG movement has gained momentum in a national level, has helped women from far corners of rural area to generate income of their own, mobilise them through groups and gave voice to their opinions.

Self-help groups are small groups of people facing similar problems. The members of the group help each other to solve their problems. A reasonably educated but helpful local person takes the lead in mobilizing these people to form a group. The person called animator or facilitator helps the group members develop the habit of thrift and promote small savings among them. The group savings are kept in a common bank account from which small loans are given to members. After six months, the SHG can approach any bank for availing loan facility to undertake a suitable entrepreneurial activity. The group loan is distributed among the members to run a small business. The loan is repaid out of the profits earned. (Latkar, 2009)

The rural poor women specially from BPL families are being focused and encouraged to form groups preferably with members of same socio economic background and carryout thrift and credit activity. Later they are trained and encouraged to take loan from banks to carryout entrepreneurial activities to generate income of their own. The simple yet powerful concept of SHG has helped millions of women so far to help them realise their true potential. The origin of the SHG traces back to

Bangladesh and Prof. Mohammed Yunus is regarded as the father of SHG movement. In India, the SHG movement gained momentum after SHG bank linkage programme in 1992. The group based self help approach not only helps women to carryout income generating activities, but also helped them to take part in formal banking system thus by improving their self confidence.

2. methodology

The present study was conducted in Naygarh district of Odisha. This district consists of eight blocks out of which Ranapur block was selected purposively as it was having more number of SHGs. The block consisted 34 grampanchayats, from each grampanchayat 2 SHGs were selected and from each SHG 6/7 members were selected, making the sample size 400. The sample size was calculated by using Yamane's formula; which is

$$n = N/(1+N*e^2) = 400$$

where n = sample size, N= population size and e = permissible error. Data was collected using questionnaire schedule and appropriate stastical tools were used to analyse the data.

3. Results and discussion

Age of the respondents: As table 1 shows, Out of 400 respondents, majority 173 respondents(43.2%) belonged to 40-50 years age group followed by 142 respondents (35.5%) and 85 respondents(21.3%) in <40 yrs age group and >50 years age group respectively. The youngest member was of 28 years where as the eldest SHG member was of 60 years. Majority of the SHG members were above 40 years age group because young married or unmarried women are usually expected to be in home and not allowed outside of their home, as it is perceived unethical in the village society.

Table 1: Distribution of the respondents based on their age

Age (years)	Number	Percentage (%)
<40	142	35.5
40-50	173	43.2
>50	85	21.3
Total	400	100.0

Average age ± S.D = 43.79 ± 7.89, Range = (28-60) years

Caste and Religion: The table 2 depicts the religion and caste wise distribution of the respondents. From this table it is easy to understand that religion wise the respondents are divided into Hindu and Muslim category as there other respondents found following any other religion. Majority 398 respondents (99.5%) were Hindu whereas only two respondents (0.5%) were Muslim. Odisha has a huge number of Hindu population.

Caste wise categorization of the respondents' shows that majority of the respondents (56%) belonged to OBC category followed by 21.5 percent in General category

Table 2: Distribution of the respondents according to their religion and caste

Religion	Number	Percentage (%)
Hindu	398	99.5
Muslim	02	0.5
Total	400	100.0

Caste group	Number	Percentage (%)
SC	61	15.3
ST	29	7.2
OBC	224	56.0
General	86	21.5
Total	400	100.0

Educational and marital status: As depicted in table 3, in educational status wise classification it was found that majority of the respondents i.e 104 respondents (26%) were illiterate. whereas 97 respondents (24.3%) had primary level education, followed by 90 respondents (22.5%) having middle school level education, 65 respondents (16.2%) having high school level education, 35 respondents (8.8%) having intermediate level education, and 9 respondents (2.2%) having graduate level education.

According to marital status wise classification it is clear that, majority of the respondents (91.5%) were married followed by 30 respondents (7.5%) and four respondents (1%) who were widowed and separated respectively.

Table 3: Distribution of the respondents according to their educational and marital status.

Educational status	Number	Percentage (%)
Illiterate	104	26.0
Primary	97	24.3
Middle school	90	22.5
High school	65	16.2
Intermediate	35	8.8
Graduate	09	2.2
Total	400	100.0

Marital status	Number	Percentage (%)
Married	366	91.5
Unmarried	-	-
Divorced	-	-

Separated	04	1.0
Widowed	30	7.5
Total	400	100.0

Family type and family size: As shown in table 4, it is clear that majority 251 respondents (62.8%) belonged to joint family whereas 149 respondents (37.3%) belonged to nuclear family. In family size wise classification, it was found that majority 206 respondents (51.5 %) had a family size of 6-10 members, followed by 117 respondents (29.3%) and 77 respondents (19.2%) who had a family size of 1-5 members and >10 members respectively.

Table 4: Distribution of the respondents according to family type and family size

Family type	Number	Percentage (%)
Nuclear	149	37.2
Joint	251	62.8
Total	400	100.0

Family size	Number	Percentage (%)
1-5	117	29.3
6-10	206	51.5
>10	77	19.2
Total	400	100.0

Average no of members in the family ±S.D = 7.88 ± 2.67, Range = (4-13) members

Socio economic status: To classify the respondents based on their socio economic status, updated B.G Prasad socio economic scale (2017) was used. According to the scale, the respondents were classified into five categories as, lower, upper lower, lower middle, upper middle and upper category.

From the table 5 it can be understood that out of 400 respondents, majority of the respondents (53.8%) were from upper lower category having monthly per capita income (MCPI) 938-1875 rupees followed by 169 respondents (42.2%) in lower category, 15 respondents (3.8%) in lower middle and one respondent (0.2%) in upper middle category. It is clear that majority of the respondents were in low-income group.

Table 5: Distribution of the respondents based on their socio economic status (SES)

SES class	Number	Percentage (%)
Lower (<938)	169	42.2
Upper lower (938-1875)	215	53.8
Lower middle (1876-3126)	15	3.8
Upper middle (3127-6253)	01	0.2
Upper (≥6254)	-	-
Total	400	100.0

Average monthly per capita income ± S.D = 1054.80 ± 380.43 , Range = (428.57-3400) rupees

Presence of ration card and its colour: The table 6 shows the presence of ration card of the respondents along with its colour. From the total 400 respondents, 258 respondents (64.5%) had ration card. There were total 61 respondents from SC community, from which 38 respondents (62.3%) had ration card. Similarly, total 29 respondents belonged to ST community, from which 14 respondents (48.3%) had ration card. Likewise, out of 224 respondents from OBC community, 147 respondents (65.6%) had ration card. finally out of 86 respondents from general community, 59 respondents (68.8%) had ration card.

It was also found that out of 258 members who had ration card, majority 200 respondents (77.5%) had blue ration card followed by 55 respondents (21.3%) and 3 respondents (1.2%) had white ration card and yellow ration card respectively.

Table 6: Distribution of the respondents based on the presence of ration card along with its colour

Presence of ration card		
Presence of ration card	Number	Percentage (%)
Yes	258	64.5
No	142	35.5
Total	400	100
Colour of ration card		
Colour of ration card	Number	Percentage (%)
Blue	200	77.5
White	55	21.3
Yellow	3	1.2
Total	258	100.0

Type and ownership of house: As it is clear from table 7, majority 240 respondents (60%) had kachha house followed by 118 respondents (29.5%) and 42 respondents (10.5%) having kachha pucca and pucca houses respectively.

As per the ownership of the houses of the respondents, it is clear that majority 346 respondents (86.5%) had their own house whereas, 54 respondents (13.5%) had houses provided by government under various welfare schemes provided by the Government for the poor.

Table 7: Distribution of the respondents according to the type and ownership/status of house

Type of house	Number	%
Pucca	42	10.5
Kachha	240	60.0
Kachha pucca	118	29.5
Total	400	100.0
Status of house	Number	%
Own house	346	86.5
Rented house	-	-
Govt house	54	13.5
total	400	100.0

Land Possession: From the table 8 it is clear that out of 400 respondents only 33 respondents (8.2%) had their own land. Whereas, 23 respondents (5.8%) had land taken on lease basis. Majority 344 respondents (86%) reported that they had no land.

Table 8: Distribution of the respondents on the basis of their land possession.

Presence of agriculture land	Number	Percentage (%)
Own land	33	8.2
Land on lease	23	5.8
No land	344	86.0
Total	400	100.0

Possession of Milch animals: Milch animal means the animals raised or kept for the purpose of milk such as cow, buffalo, and goat etcetera. From the table 9 it is clear that out of 400 respondents, majority 354 respondents (88.5%) had

milch animals whereas 46 respondents (11.5%) didnot had milch animals.

Table 9: Distribution of the respondents based on the possession of milch animals.

Possession of milch animals	Number	Percentage (%)
Yes	354	88.5
No	46	11.5
Total	400	100.0

4. Summery and conclusion

The study gave a inside view of rural societal structure and its nature. There was a lack of social mobility among the younger age group of women and they were expected to stay in home and take care of the household. It applies to both married and unmarried young women with in age group 16-35 years. That is why majority of the women who were members of the SHG were in the age group 40-50 years. The caste and religion are important aspects of the village society and it was found that all most all the respondents were Hindu and only two respondents were found to be Muslim. No other religious group were found in the villages of Ranapur block. Similarly majority of the respondents were in OBC category.

It was also found that most of the respondents were illiterate. It was due to the participation of older women the SHGs. The future looks promising as most of the women understood the value of education and were very much interested towards educating their girl child. The family structure in rural villages were quite traditional with majority of the respondents having joint family and a family size of 6-10 members.

To classify the respondents based on their socio economic status, updated B.G Prasad socio economic scale (2017) was used. According to the scale, the respondents were classified into five categories as, lower, upper lower, lower middle, upper middle and upper category. It was found that, majority of the respondents (53.8%) were from upper lower category having monthly per capita income (MCPI) 938-1875 rupees. It shows a very low income trend in rural families as most of the population in rural areas are engaged in agricultural and allied activities such as labourers which does not provide much income. Most of the families owned milch animals and were having their own home but majority had no land of their own.

This study shows the backward picture of the rural villages of the Ranapur block of Odisha. Though numerous development programmes were being carried out in the district, due to lack of proper implementation and coordination among the implementing agencies, the rural poor beneficiaries were not getting the meant benefits. There is a strong need of transparency in the system to fight corruption to ensure the rural poor gets maximum benefits.

References

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