

Original Research Article

Study the Profile of Self-Help Group Members in Agriculture and Allied Activities

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ABSTRACT

The present study was conducted with specific objective to study the “Participation of Self-help group members in agriculture and allied activities” for the study two talukas viz. Parbhani and Selu were selected Purposively from Parbhani District and Three villages from each taluka were selected purposively, from each village ten respondents were selected. Ex-Post-Facto research design was used for the research study. The majority 54.17 per cent of the women were from young age group and one-fourth 30.00 per cent of were illiterate, majority 95.83 per cent of the respondents were from marginal land holding, more than half 62.5 per cent of were from joint family, more than half 74.17 per cent of respondents were highest cast category, less than one-fourth of 28.33 per cent of respondent were engaged in cultivation, majority 89.2 per cent of respondents were medium level of annual income, less than half 57.50 per cent of degree of market orientation, more than half 62.5 per cent of medium exposure to mass media, more than half 62.50 per cent degree of risk orientation, slightly less than half 59.26 per cent of sources of information, 45.84 per cent of medium level knowledge.

Keywords

Self-Help Group,
Participation

Introduction

In India according to 2001 census, female population is 48.27 per cent of total population, out of which 72.72 per cent come from rural areas. Although, the legal and constitutional provisions for equal status, they have been traditionally put in a weak position in Indian society and have a subordinate role to play. In spite of this fact, women share most of the family responsibilities and perform wide range of duties on farm and home. India is a developing country. Nearly, 70% of population in India depend as well as involved in farming and other allied activity and 75% of the women in developing

countries are occupied in farming. “The Self-Help Group acts as a strong cohesive force for bringing about socioeconomic development of weaker section of the community. Self Help Group means the use of one’s own efforts and resources to achieve things” (Oxford Dictionary). The basic objectives of SHG is to develop the saving capacity among the poorest sections of the society which in turn reduces dependence on financial institutions and develop self-reliance, develop self-confidence, social and economic empowerment among woman members. SHG is homogeneous affinity groups with common objective of enhancing their economic conditions. Theorists view

SHG as the homogeneous group of poor village people formed with at least 5 members. In reality, the SHG groups comprise of 12-20 members of nearly same economic conditions and aspirations. This is not based on strict rules, even though rules are framed for the smooth conduct of SHG meetings and the routine money regular. The credit is provided for both consumption and other productive purposes.

Materials and Methods

The study was conducted in six villages of Parbhani and Selu taluka of Parbhani district namely Wadgao, Pimpalgao, Pedgao, Rawalgao, Dhanegao, Rawalgao, Kundi. From each village respondents (10) were selected on the basis of performance of women SHG in agriculture and allied activities from total sample 120 respondents. An exploratory research design of social research was used for present study. The data were processed and tabulated by using simple frequencies and the parameters like percentage, mean and standard deviation according to requirement.

Preparation of interview schedule

The interview schedule was prepared in Marathi, so that it could be easily, understood by women in SHG. While presenting the schedule, purpose of the study was explained to the respondents for the sake of relevancy and accuracy. The interview schedule was developed in two parts. The first part contained questions related to the selected personal and socio-economic characteristics of the respondents such as age, education, caste, annual income, social participation, mass media exposure, market orientation, risk orientation and knowledge. Second part contained questions related to dependent variable namely, participation of SHG woman members in agriculture and allied

activities. Personal interview technique was used for data collection. Selected respondents were contacted at their homes in the morning. Thus, by developing rapport with the women, interviews were conducted personally by the research and responses were marked in the schedule.

Pre testing of the schedule

The pre-testing of interview schedule is necessary on the part of researcher. It identifies mistakes, ambiguities and shortfalls. The interview schedule was pre-tested before its finalization. For this purpose, ten respondents were selected which were from other villages fiat were not included in the study were interviewed. On the basis of pre-testing the interview schedule was developed by removing unnecessary questions and adding required questions, after making all the changes, the interview schedule was finalized and multiplied in sufficient copies for data collection.

Collection of data

The data were collected personally by the researcher with the help of structured, pretested interview schedule in a face to face situation. During collection of data, necessary help from friends and group leaders of self-help group was sought to establish the rapport with the respondents for expressing free and frank response without hesitation and restriction.

Results and Discussions

Age

Age denotes chronologically completed years by the SHG members. The detail of classification of SHG women members according to their age has been presented in Table 1.

From the data given in Table 1 indicate that it is seen more than half of the SHG women members 54.17 per cent were from young age group, followed by 40.00 per cent respondents were of middle age and 5.83 per cent of the respondents were from old age category. The findings seem that a considerably large majority of SHG members belongs to young age groups. This age is considered to be an actively working age of SHG members. The finding supports the finding shown by Kappa Kondal (2014).

Education

Formal education enhances comprehensibility and skill of an individual. Education was considered as the standard of education completed by the SHG women members, which may affect the knowledge and development of agriculture as a business. The detail of classification of SHG women members according to their education was presented in Table 2.

From the data given in Table 2 indicate that 30.00 per cent SHG women members were illiterate, while 27.50 per cent women were primary level education, whereas 16.67 per cent women can only read and write. Secondary level education was completed by 15.0 per cent women, followed by 8.33 per cent women were educated up to high secondary level and 2.50 per cent completed their education up to college. The main problems facing related to education are development of immorality, lack of social consciousness among women, scarcity of lady teacher, lack of proper physical facilities and financial difficulties. These finding is quoted by Warkade (2010).

Family land holding

It is the area of land possessed by an individual as per classification of State Government of Maharashtra. The detail of

classification of SHG members according to their size of land holding has been presented in Table 3.

The data presented in Table 3 indicate that 48.33 per cent of SHG women members had marginal land holding, whereas 40.83 per cent rural women had small land holding and only 10.83 per cent rural women had large land holding. Hence, it can be concluded that majority of the SHG women belonged to marginal to small category of family land holding. Size of the land holding is shrinking due to pressure of increasing population on land. This is resulting in to growing number of small farmers. The findings are in line with the findings of Rathod *et al.*, (2011).

Family type

Type of family has been operationally defined as to whether the family members are dwelling in joint or nuclear families. The detail of classification of SHG members according to their family type has been presented in Table 4.

The data presented in Table 4 indicate that 62.5 per cent of the respondents from joint family category and 37.5 per cent SHG women members belonged to nuclear family category. Hence it can conclude that generally, in rural area most of the people prefers joint family. Members of a joint family share all the tasks of food gathering, trade, food preparation, and child rearing and at times the social organization is so cohesive that the discrete nuclear families are barely visible in the daily chores, with children addressing all the adult women as “mother. These findings are supported by Balakrishna and Tamilselvi (2009).

Caste

Category is operationally defined as the hereditary group to which to respondent was

born to. The detail classification of SHG members according to their caste have been presented in Table 5.

Considering the caste Table 5 revealed that 74.17 per cent of the SHG women members of selected SHG belonged to the higher caste category, followed by lower castes 18.33 per cent and middle category 7.50 per cent. The probable reason in that the village selected for study might have more population of upper caste. This finding is in lined with the results reported by Sindhuja and Sreedevi (2011).

Occupation

Occupation is operationally defined as the activities in which respondent is regularly engaged in and gets major income out of it. The detail classification of SHG members according to their caste have been presented in Table 6.

It is noticed from Table 6 that majority of 28.33 per cent SHG women members are engaged in cultivation, followed by 25.00 per cent women engaged in labour, while 23.34 per cent women engaged in business, whereas 18.33 per cent women engaged in independent profession and 5.00 per cent engaged in service. It is quite logical that agriculture only major occupation in the Maharashtra and most of the population depend on the same. Hence, it attributes to the result that majority of the respondents are engaged in cultivation. Agriculture is a source of livelihood and is the major food source, fodder and fuel but has become a way of life. Very large number of SHG women engaged in agriculture and allied activities.

Annual income

Annual income operationally refers to combine influence on the economic status

from various resources and inputs of farm women as well as annual income in rupees from all the sources. The detail of classification of SHG members according to their annual income has been presented in Table 7.

The data presented in Table 7 revealed that majority of the SHG woman members 89.2 per cent women had medium of annual income (Rs.34,634/- to Rs.73,404/-), while 9.2 per cent women and 1.6 per cent women had high (Rs.73,405/-) and low (Up to Rs.34,633/-) of annual income respectively. Thus, it can be concluded that in study area, most of the SHG women were in medium annual income group.

The probable reason is that, the agriculture related allied activities i.e. preparation of NADEP and vermicompost, dairy management, poultry farming, preparation of dehydrated products (papad), miscellaneous activities *etc.* requires more capital and investment hence it was seen that low level of income group lag behind.

Market orientation

Market orientation is an approach to business that prioritizes identifying the needs and desires of consumers and creating products that satisfy them. The detail of classification of SHG members according to their market orientation has been presented in Table 8.

The data presented in Table 8 revealed that about 57.50 per cent of SHG women had medium degree of market orientation, while 26.67 per cent and 15.83 per cent of respondent had low and high degree of market orientation, respectively. Thus, it can be concluded that majority of the farm women belonged to medium level of market orientation. It means that SHG women had medium orientation about ready and

remunerative market, due to less involvement of women in marketing activities and information regarding present fluctuating prices. This finding is in line with results reported by Dalvi (2009).

communication which can expose large numbers of people to the same information at the same time. The detail of classification of SHG members according to their mass media exposure has been presented in Table 9.

Mass media exposure

Mass media are those channels of

Table.1 Distribution of SHG members according to their age group

| Sr. No. | Category | Respondents | |
|---------|--------------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Young (Up to 35 years) | 65 | 54.17 |
| 2. | Middle (36 to 57 years) | 48 | 40.00 |
| 3. | Old (58 and above years) | 7 | 5.83 |
| | Total | 120 | 100.00 |

Table.2 Distribution of SHG members according to their education

| Sr. No. | Education level | Respondents | |
|---------|--------------------------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Illiterate | 36 | 30.00 |
| 2. | Only read and write | 20 | 16.37 |
| 3. | Primary (1st-4th class) | 33 | 27.50 |
| 4. | Secondary (5th - 10th class) | 18 | 15.00 |
| 5. | Higher secondary (11th - 12th class) | 10 | 8.33 |
| 6. | College (Above 12th class) | 3 | 2.50 |
| | Total | 120 | 100.00 |

Table.3 Distribution of SHG members according to their family land holding

| Sr. No. | Size of the land holding | Talukas | | |
|---------|--------------------------|----------------|----------------|-----------------------------|
| | | Parbhani | Selu | Total Number of rural women |
| 1. | Marginal (< 1ha) | 26 (43.33) | 32 (53.33) | 58 (48.33) |
| 2. | Small (1.0-2.0 ha) | 29 (48.33) | 20 (33.33) | 49 (40.83) |
| 3. | Large (> 2 ha) | 5 (8.33) | 8 (13.33) | 13 (10.83) |
| | Total | 60 (100.00) | 60 (100.00) | 120 (100.00) |

Table.4 Distribution of SHG members according to their family types

| Sr. No. | Category | Respondents | |
|---------|----------|-------------|----------|
| | | Number | Per cent |
| 1. | Nuclear | 45 | 37.5 |
| 2. | Joint | 75 | 62.5 |
| | Total | 120 | 100.0 |

Table.5 Distribution of SHG members according to their caste

| Sr. No. | Category | Respondents | |
|---------|---|-------------|----------|
| | | Number | Per cent |
| 1. | Upper (all major caste Maratha, brahaman) | 89 | 74.17 |
| 2. | Middle (All OBC) | 9 | 7.50 |
| 3. | Lower (SC, ST) | 22 | 18.33 |
| | Total | 120 | 100.00 |

Table.6 Distribution of SHG members according to their occupation

| Sr. No. | Category | Respondents | |
|---------|------------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Labour | 30 | 25.00 |
| 2. | Business | 28 | 23.34 |
| 3. | Independent profession | 22 | 18.33 |
| 4. | Cultivation | 34 | 28.33 |
| 5. | Service | 06 | 5.00 |
| | Total | 100 | 120 |

Table.7 Distribution of SHG members according to their annual income

| Sr. no. | Category | Respondents | |
|---------|---------------------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Low (Up to Rs. 34,633/-) | 2 | 1.6 |
| 2. | Medium (Rs.34,634/-Rs.73,404/-) | 107 | 89.2 |
| 3 | High (Rs.73,405/- and above) | 11 | 9.2 |
| | Total | 120 | 100.00 |

Table.8 Distribution of SHG members according to their market orientation

| Sr. no. | Category | Respondents | |
|---------|---------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Low (Up to 14) | 32 | 26.67 |
| 2. | Medium (15to 23) | 69 | 57.50 |
| 3. | High (24 and above) | 19 | 15.83 |
| | Total | 120 | 100.00 |

Table.9 Distribution of SHG members according to their mass media exposure

| Sr.no. | Category | Respondents | |
|--------|--------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Low (Up to 1) | 18 | 15.00 |
| 2. | Medium (2 to 4) | 75 | 62.5 |
| 3. | High (4 and above) | 27 | 22.50 |
| | Total | 120 | 100.00 |

Table.10 Distribution of SHG members according to their risk orientation

| Sr. no. | Category | Respondents | |
|---------|---------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Low (Up to 13) | 28 | 23.33 |
| 2. | Medium (14 to 23) | 75 | 62.50 |
| 3. | High (24 and above) | 17 | 14.17 |
| | Total | 120 | 100.00 |

Table.11 Distribution of SHG members according to their source of information

| Sr.no. | Category | Respondents | |
|--------|---------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Low (Up to 32) | 35 | 29.16 |
| 2. | Medium (33 to 46) | 55 | 45.83 |
| 3. | High (46 and above) | 10 | 8.33 |
| | Total | 120 | 100.00 |

Table.12 Distribution of SHG members according to their knowledge level in agriculture and allied activities

| Sr. no. | Category | Respondents | |
|---------|---------------------|-------------|----------|
| | | Number | Per cent |
| 1. | Low (Up to 6) | 34 | 28.33 |
| 2. | Medium (7 to 10) | 55 | 45.84 |
| 3. | High (11 and above) | 31 | 25.83 |
| | Total | 120 | 100.00 |

The data from Table 9 revealed that 62.5 per cent of SHG women had medium exposure to mass media, while 22.50 per cent and 15.00 per cent low and high exposure to mass media, respectively. This clearly indicates that SHG woman members used only few mass media in obtaining

information about agriculture and allied activities. This might be because they had limited education and less facilities are available in village. This finding is in lined with the result reported by Rewani *et al.*, (2014).

Risk orientation

The expression of a preference for a risky versus certain outcome and depends upon the probabilistic framing of gains and losses as well as an individual's status position relative to expected gains and losses (Kahneman & Tversky, 1979). The detail of classification of SHG members according to their risk orientation has been presented in Table 10.

The data from Table 10 revealed that about 62.50 per cent of the SHG women had medium degree of risk orientation, while 23.33 per cent and 14.17 per cent of respondent had low and high degree of risk orientation, respectively. It means that SHG women are more prone to take moderate risk and face the challenges to get maximum profit.

Source of information

The information obtained from different sources of information used by the SHG members were collected, tabulated and analysed. The detail of classification of SHG members according to their source of information has been presented in Table 11.

It was observed from Table 11 that majority of the farm women 45.83 per cent were using medium sources of information, followed by low 29.16 per cent and high 8.33 per cent. Majority of the farm women had regular contact with neighbours and friends. It may be interpreted that the general nature of self-help groups was reticent and uncommunicative, due to shyness. So far as contact with change agents was concerned, most of the members have

very less contacted with Rural Agriculture Extension Officers. They always used

television to acquire information about new agricultural technology. The findings are similar with results reported by Shiroya (2014).

Knowledge

The fact or condition of knowing something with familiarity gained through experience or association. The detail of classification of SHG members according to their source of information has been presented in Table 12.

The data from Table 12 revealed that about 45.84 per cent of the SHG women members had medium level of knowledge, followed by 28.33 per cent women having with low level of knowledge regarding agriculture and allied activities and 25.83 per cent very less women had high level of knowledge. The reason might be that respondents were using medium sources of information and mass media exposure.

In conclusion, this study provides us profile of Self-help group members. They were from young age category, majority of women were illiterate, majority women members were marginal land holding, while family type was nuclear by the more than half of members, more than half women members are belonging to higher caste category, less than one-fourth of they were engaged in cultivation. Slightly less than three-fourth of the members belonged to medium category of annual income, less than half of SHG women members had medium degree of market orientation, more than half of members had medium exposure to mass media and risk orientation, slightly less than half of members were using medium sources of information. It was observed that participation of SHG members was medium and their knowledge about agriculture and allied activities was also medium due to which they were facing to

different problem in agriculture and allied activities. Further it was stated that all the respondents were having their medium level relationship with independent variables except Education, Caste, Family Land holding shows non-significant relationship with participation in agriculture and allied activities.

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