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COMPARATIVE ANALYSIS OF INCOME GENERATING ACTIVITIES BY SUCCESSFUL AND UNSUCCESSFUL SHGS

CHAREL J.M.1*, PARMAR V.S.1, BHUVA R.M.1 AND VEJAPARA V.P.2

¹Department of Agriculture Extension, NMCA, Navsari Agricultural University, Navsari, Gujarat 396450 ²Sardar Smruti Kendra, Navsari Agricultural University, Navsari, Gujarat 396450 ·*Corresponding Author: Email- jigscharel72@yahoo.in

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Abstract- The present study was carried out in Navsari district of south Gujarat region. From Navsari district, three talukas selected randomly. From each taluka, two self help group selected for study in which one was successful self help group and other was unsuccessful self help group. From each group 10 respondents was taken for study. Thus, total 60 respondents were studied under this study. The study revealed that, in successful SHGs, majority of respondents (53.33 per cent) were middle aged, had secondary education (56.67 per cent), small family size (66.67 per cent), 70.00 per cent of SHGs member belonged to nuclear families, had small land holding (50.00 per cent), medium level of income (43.34 per cent), moderate social participation (40.00 per cent), medium extension participation (56.67 per cent). In case of unsuccessful SHGs, majority of respondents (63.33 per cent) were middle aged, had primary school education (53.00 per cent), belonged to small family size (50.00 per cent), 73.33 of women beneficiary's belonged to nuclear families, had small land holding farmers (73.33 per cent), low income level (66.67 per cent), had poor social participation (60.00 per cent), medium extension participation (60.00 per cent), medium extension participation (73.34 per cent). The successful SHG members were doing mango grafting (60.00 per cent) followed by 40.00 per cent milking and supply chutney making. The unsuccessful SHG the members were doing mango grafting (40 per cent) followed by 33.33 per cent pickle making.

Keywords- Self Help Group, Participation, Fund, Voluntary and Institution.

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Introduction

A woman is the nucleus of the family, particularly, in rural India. She not only collects water, fuel wood, fodder and food but also plays a significant role in preserving the culture, grooming the children and shaping their destiny. The community has recognized the status of the women and their contribution in not only managing their families, but also to the economic and social development of the entire community. Women have shown their capacity to play a major role in community development. India is a country with vast population having persisting unemployment problem. In rural areas the poor are dependent on money lenders for their financial needs, either for marriage, illness or any other emergency need in the family and they always exploit the rural people situation. Self-help groups (SHGs) are the main medium which can play pivotal role in such a condition regarding fulfilling the financial needs of rural people. Encouragement and support by the government will solve the problem of rural unemployment, which can be achieved by realizing the need for rural employment through SHGs Self- Help Group or in- short SHG is now a well- known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. Successful SHGs are referred to those SHGs, which have undertaken the economic activities, held regular meeting, close interaction with the organizations, savings and maintained records. Unsuccessful SHGs, which have not under taking economic activities, irregular meetings, interaction with other organizations, maintenance of records. Countering the importance and facts in view, the present study was under taken with the following specific objectives. To study the personal profile of members of successful and unsuccessful

SHGs.

2. To understand the various activities undertaken, and priority given by members of successful and unsuccessful SHGs.

MaterialsandMethods

The present study was carried out in Navsari district of Gujarat state which was purposively selected. Navsari district has 6 talukas viz., Navsari, Jalalpor, Chikhli, Gandevi, Vansda, and Khergam. From six talukas, three talukas viz, Navsari, Jalalpor, Vansda selected randomly. From each taluka, two self help group selected for study in which one was successful self help group and other was unsuccessful self help group. From each group ten (sabhapati, upsabhapati, two khajanchi, and six members of the group) respondents was taken from study and from six self help group total 60 respondents were studied under this study. The SES scale developed by Pandya (2010) with due modification used for size of the land holding, annual income, social participation and for source of information, Extension participation, Type of the family the structure scheduled was developed [10]. The kinds of income generating activities were listed by getting response from respondents and later they were grouped and frequencies and percentages were calculated. The data was collected with the help of well-structured, pretested. Guiarati version interview scheduled through personal contact and data were compiled, tabulated and analyzed to get answers for objective of the study.

Result Discussion

Personal profile of members of successful and unsuccessful SHGs

Data related to Distribution of the successful and unsuccessful SHG members according to their socio-economic characters were presented in [Table-1].

Age

The data presented in [Table-1] indicates that in successful SHGs, more than half

(53.33 per cent) of respondents were middle aged while 30.00 per cent were young aged and remaining 16.67 were old aged. In unsuccessful SHGs, it was

observed that majority (63.33 per cent) of respondents were middle aged while 16.67 per cent were young aged and remaining 20.00 per cent were old aged...

Table-1 Distribution of the successful and unsuccessful SHG members according to their socio-economic characters

Sr.	Categories	Succ	Successful SHG n=30		n= 60 Unsuccessful SHG n=30	
		f	%	f	%	
	AGE					
1	Young age group (Up to 31)	09	30.00	05	16.67	
2	Middle age group (32 to 49)	16	53.33	19	63.33	
3	Old age group (Above 49)	05	16.67	06	20.00	
	EDUCATION					
1	Primary education (Up to 7 th std.)	05	16.67	16	53.34	
2	Secondary education (8th to 12th std.)	17	56.67	10	33.33	
3	College and above education (Graduation/Post graduation)	08	26.66	04	13.33	
	SIZE OF FAMIL	Y				
1	Small family(Up to 5 members)	20	66.67	15	50.00	
2	Medium family (6 to 8 members)	07	23.33	09	30.00	
3	Big family (More than 8 members)	03	10.00	06	20.00	
	TYPE OF FAMI	LY				
1	Nuclear families	21	70.0	22	73.33	
2	Joint families	09	30.00	08	26.67	
	SIZE OF LAND HO	LDING				
1	Small land holding (Up to 2.00 acre)	15	50.00	22	73.33	
2	Medium land holding (2.01 to 5.00 acre)	09	30.00	05	16.67	
3	Large land holding (Above 5.00 acre)	06	20.00	03	10.00	
	ANNUAL INCO	ME				
1	Low annual income (Up to 50,000)	10	33.33	20	66.67	
2	Medium annual income (50,001 to 1,00,000)	13	43.34	07	23.33	
3	High annual income (Above 1,00,001)	07	23.33	03	10.00	
	SOCIAL PARTICIP	ATION				
1	No social participation	03	10	05	16.67	
2	Poor social participation	09	30	18	60.00	
3	Moderate social participation	12	40	06	20.00	
4	Good social participation	06	20	01	03.33	
	EXTENSION PARTIC	PATION	•	•		
1	Low	01	03.33	04	13.33	
2	Medium	17	56.67	22	73.34	
3	High	12	40.00	04	13.33	

Education

The data presented in [Table-1] reveal that more than half (56.67 per cent) of successful SHGs respondents had secondary education whereas 26.66 per cent and 16.00 per cent of the respondents were college education or above graduate and primary school education, respectively. In case of unsuccessful, more than half (53.34 per cent) of unsuccessful SHGs respondents had primary school education, while 16.00 per cent and 13.33 per cent of unsuccessful SHGs respondents were secondary education and college education or above graduate, respectively

Family size

The data presented in [Table-1] found that family size of respondents of successful SHGs, majority (66.67 per cent) of respondents' belonged to small family size, whereas 23.33 per cent and 10.00 per cent belonged to medium family size and big family size, respectively. In case of unsuccessful SHGs, half (50.00 per cent) of respondents belonged to small family size, followed by 30.00 per cent and 20.00 per cent belonged to medium family size and big family size, respectively.

Family type

The data presented in [Table-1] revealed that majority (70.00 per cent) of successful SHGs respondents was nuclear families and 30.00 per cent was joint families. In case of unsuccessful, majority (73.33 per cent) of women beneficiary's was nuclear families and 26.33 per cent was joint families.

Land holding

The data presented in [Table-1] concluded that half (50.00 per cent) of the

respondents of successful SHGs were having small land holding, while 30.00 per cent and 20.00 per cent of the respondents were having medium land holding large land holding, respectively. In case of unsuccessful SHGs, majority (73.33 per cent) of the respondents were small land holding farmers, while 16.67 per cent and 10.00 per cent of the respondents were medium land holding and large land holding farmers, respectively.

Annual income

The data presented in [Table-1] concluded that 43.34 per cent of respondents of successful SHGs had medium level income, followed by 33.33 per cent and 23.33 per cent of the respondents were law income level and high level of income, respectively. In case of unsuccessful SHGs, majority (66.67 per cent) of the respondents were of low income level whereas 23.33 per cent and 10.00 per cent of the respondents were medium level income and high level income, respectively.

Social participation

The data presented in [Table-1] found that two fifth (40.00 per cent) of respondents of successful SHGs had moderate social participation, follow by 30.00 per cent, 20.00 per cent and 10.00 per cent of SHGs respondents were poor social participation, good social participation and no social participation, respectively. In case of unsuccessful SHGs, majority of the 60.00 per cent of the respondents had poor social participation, follow by 20.00 per cent, 16.67 per cent and 3.33 per cent of the respondents were moderate social participation, no social participation and 3.33 per cent and good participation, respectively.

Extension participation

The data presented in [Table-1] revealed that majority (56.67 per cent) of the,

International Journal of Agriculture Sciences ISSN: 0975-3710&E-ISSN: 0975-9107, Volume 8, Issue 13, 2016 SHGs members had medium extension participation, whereas 40.00 per cent and 3.33 per cent of the SHG members had high and low extension participation respectively. In case of unsuccessful SHGs majority (73.34 per cent) of the SHG members had medium extension participation, whereas 13.33 per cent and 13.33 per cent of the SHG members had high and low extension participation,

respectively. The findings are similar to the findings reported by [1, 2, 4, 5, 7-9].

Income Generating Activities through the SHGS Members

The data related to distribution of the respondents according to income generating activities of successful and unsuccessful SHGs show in [Table-2].

Table-2 Distribution of the respondents according to income generating activities of successful and unsuccessful SHGs

Sr.	Occupation	Activities	Successful SHG n=30		Unsuccessful SHS n=30	
			f	%	f	%
A	Farming activity	Mango grafting	18	60.00	12	40.00
		Bee keeping	02	06.67	00	00.00
		Vegetable nursery	10	33.33	05	16.67
		Ornamental plant nursery	10	33.33	00	00.00
		Floriculture	10	33.33	00	00.00
		Olericulture	10	33.33	00	00.00
В	Diary activity	Milking and supplying	12	40.00	08	26.67
		Curd making	06	20.00	03	10.00
		Ghee making	02	06.67	00	00.00
С	Post- harvest activity	Pickle preparation	16	53.33	10	33.33
		Papad making	10	33.33	00	00.00
		Chutney making	12	40.00	04	13.33
		Masala making	10	33.33	02	6.66
D	Other activity	Tailoring	12	40.00	04	13.33
		Chikki making	10	33.33	04	13.33
		Kite making	12	40.00	00	00.00

[Table-2] indicated that farming activities performed by Successful SHG members were undertaking 60.00 per cent mango grafting, 33.33 per cent vegetable nursery, 33.33 per cent ornamental plant nursery, 33.33 per cent floriculture, 33.33 per cent Oleri culture and 6.67 per cent bee keeping. In case of Dairy activities undertaking 40.00 per cent milking and supply, 20.00 per cent curd making and 6.67 per cent Ghee making. Whereas in post harvesting activities following undertaking 53.33 per cent pickle making, 40 per cent chutney making, 33.33 per cent papad making and 33.33 per cent masala making. Other activities following undertaking 40.00 per cent tailoring, same per cent kites making and 33.33 per cent Chikki making. In case of unsuccessful SHG, members were farming activities following undertaking 40 per cent mango grafting and 16.67 per cent vegetable nursery. Dairy activities following undertaking 26.67 per cent milking and supply and 10.00 per cent curd making. Further, post harvesting activities following undertaking, 33.33 per cent pickle making, 13.33 per cent chutney making and 6.66 per cent Masala making other activities following undertaking 13.33 per cent tailoring, 13.33 per cent Chikki making. The findings are similar to the findings reported by [1, 3, 6].

Conclusion

From the above discussion it can be concluded that the successful SHGs doing well in all the income generating activities than unsuccessful. The probable reason may be the educational and social participation difference among them. There is need to more government intervention to give the training to the unsuccessful SHGs, motivating them they can also merged the Unsuccessful SHGs with Successful one so we can also save them and empowered the women through the SHGs.

Conflict of Interest: None declared

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