



## Research Article

# TRIBAL DEVELOPMENT IN NANDURBAR DISTRICT THROUGH NETWORKING OF SELF HELP GROUPS

NAVADKAR D.S.\*, PATIL M.R. AND WAKADE D.D.

College of Agriculture, Dhule, Department of Agricultural Economics, Maharashtra Krishi Vidyapeeth, Rahuri, Ahmednagar, 413722, Maharashtra

\*Corresponding Author: Email-dsnchangbhal@gmail.com

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**Abstract-** After formation of SHG, the area under cultivation increased because of technology transfer. Even though the cropping pattern was dominated by food grain crops the proportionate share has been diverted towards high valued crops. Major proportions of the members were aware of the loan terms and conditions repayment of loan. The SHG's in accordance with their mandates conducted different types of awareness and extension programme trainings, meetings, lectures, demonstration it has resulted in the positive change in the knowledge and attitude of family members. Because of this, they had changed in their nature of work.

**Keywords-** Tribal Development, Self Help Groups, Socio-economic, Technology transfer, Awareness.

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## Introduction

The Self Help Group (SHG) is an informal organization of 10 to 20 persons from the homogeneous poor section of the society and which is controlled and managed by its own members. The regular saving contribution to corpus fund is the eligibility to join the SHG. The mutual trust is the spirit of the organization. It has its own set of rules and regulations and there is transparency and accountability in SHG transactions. The SHG's are formed by the promoters like banks, NGO's and Developmental Departments such as Department of Women and Child Development. The SHG's are of two types i.e. women and men SHG's. The basic objectives and functions of SHG's are to promote self help and mutual help, saving, micro-enterprise, credit linkage with credit institutions, etc. These SHG's have positive impact on socio-economic conditions of the tribal families. Hence, there is need to carry out more research about functioning of SHG's for welfare of rural tribal people.

## Materials and Methods

Out of six tahsils of Nandurbar district, three tribal tahsils viz; Dhadgaon, Akkalkuwa and Shahada were selected. The study is based on primary and secondary data pertaining to the year 2013-014.

In all three SHG's each having active performance for more than three years in major three subsidiary activities i.e. cow rearing, buffalo rearing and goat rearing were considered for the study. Thus, nine SHG's were selected of which ten members of each SHG for pre and post SHG period were surveyed; the total sample comprised of 90 member families of SHG's

## Results

### Family composition, land holding and livestock of sample SHG members

The detailed data [Table-1] indicated small family size (3.49 to 4.43 members per family). The educational status of the members of selected SHG's was moderate i.e. having larger male & female members portion in primary and secondary education. The members of Cow SHGs were relatively higher educated. Both male and female shared for equal earnings. The small size land holding was

noticed (0.17 to 0.22 ha.) for all SHG's with larger portion as rain fed farming excepting Buffalo SHG group wherein 33 per cent area was irrigated. The milch animals shared 18 per cent of livestock position in cow SHG with 24 per cent in Buffalo SHG. Nearly, 80 per cent goats comprised of livestock under Goat SHG. All the group members had a good quantum of poultry birds. With the passage of time, after formation of SHG's, the members educational status and livestock position showed positive signs.

### Capital assets of SHG members

The total average assets value was Rs. 109791 Rs. 121850 and Rs. 90549 for cow and buffalo and Goat SHG, respectively. The area under cultivation increased after formation of SHG's as the fallow land was brought under cultivation by the members of all groups of SHG's. The irrigated area for buffalo SHG's was also increased. Since the members are aware of technology transfer, the positive increase in the position of buildings, implement,, machineries has been noticed. However, the number of goats in Cow and Buffalo SHG was reduced. In the cow SHG, the position of buffalo was reduced resulting in negative change in total livestock position. The asset position showed positive trend with a magnitude of 42-45 per cent in cow and buffalo SHG and 120 per cent in Goat SHG [Table-2].

### Amenities

The amenities of the SHG members included for cooking, furniture, vehicle, entertainments etc. After the formation of SHG's all the member families endowed with good amenities for above purpose. Beyond the situation, they have created the luxuries amenities too [Table-3].

The amenities towards vehicle in Cow SHG and entertainment in Buffalo and Goat SHG jumped-up. The change in monetary terms of amenities ranged in between 54 to 142 per cent in all SHG's.

### Employment

All the SHG's showed a positive impact on employment of male, female and child

**Table-1** Composition of farm family, land and livestock of SHG (No./family)

Sr.No.	Particulars		Cow SHG		Buffaloe SHG		Goat SHG	
			No.	Per cent	No.	Per cent	No.	Per cent
1	Family composition	Male	1.23	35.24	1.1	28.42	1.56	35.22
		Female	1.2	34.39	1.23	31.78	1.8	40.63
		Children	1.06	30.37	1.54	39.79	1.07	24.15
		Total	3.49	100.00	3.87	100.00	4.43	100.00
2	Education Male	Illiterate	0.13	10.58	0.02	1.82	0.23	14.74
		Primary	0.28	22.76	0.3	27.27	0.55	35.26
		Secondary	0.54	43.90	0.68	61.82	0.67	42.95
		Higher Sec.	0.28	22.76	0.1	9.09	0.11	7.06
		Total	1.23	100.00	1.1	100.00	1.56	86.67
	Female	Illiterate	0.2	16.67	0.13	10.57	0.34	18.89
		Primary	0.46	38.33	0.49	39.84	0.56	31.11
		Secondary	0.54	45.00	0.61	49.59	0.8	44.44
		Higher Sec.	0	0.00	0	0	0.1	5.56
		Total	1.2	100.00	1.23	100.00	1.8	100.00
	Earners	Male	1.2	50.63	1.1	47.21	1.43	50.53
		Female	1.17	49.37	1.23	52.79	1.4	49.47
		Total	2.37	100.00	2.33	100.00	2.83	100.00
4	Land holding (ha.)	Irrigated	0	0	0.06	33.33	-	-
		Rainfed	0.19	86.36	0.14	77.78	0.16	94.12
		Fallow	0.03	13.64	0.01	5.56	0.01	5.88
		Total land	0.22	100.00	0.21	116.67	0.17	100.00
5	Livestock	Draft	0.33	5.76	0.1	2.54	0	0
		Milch	1	17.45	0.93	23.66	0	0
		Goat	1.1	19.20	0.27	6.87	8.17	79.55
		Poultry	3.3	57.59	2.63	66.92	2.1	20.45
		Total	5.73	100.00	3.93	100.00	10.27	100.00

**Table-2** Asset position of sample SHG members

Sr.No	Particulars	Period	Cow SHG		Buffaloe SHG		Goat SHG	
			Quantity	(Rs.)	Quantity	(Rs.)	Quantity	(Rs.)
1	Land (ha.)							
	a.Fallow	Before	0.08	800	0.07	700	0.04	400
		After	0.03	600	0.01	200	0.01	200
		%change	-62.50	-25.00	-85.71	-71.43	-75.00	-50.00
	b.Rainfed	Before	0.24	12000	0.21	11000	0.16	8000
		After	0.29	29000	0.24	24000	0.19	19000
		%change	20.83	141.67	14.29	118.18	18.75	137.50
	c.Irrigated	Before	-	-	0.03	800	-	-
		After	-	-	0.06	1500	-	-
		%change	-	-	100	87.5	-	-
	Total	Before	0.32	12800	0.31	11700	0.20	8400
		After	0.32	29600	0.31	24200	0.20	19200
%change		0.00	131.25	0.00	106.84	0.00	128.57	
2	Buildings (No.)	Before	1.47	13370	1.3	40926	1	20017
		After	1.6	25390	1.45	45838	1.1	28345
		%change	8.84	89.90	11.54	12.00	10.00	41.60
3	Implements (No.)	Before	1.2	1280	1.47	1193	0.57	322
		After	1.47	1450	1.47	1490	0.63	750
		%change	22.50	13.28	0.00	24.90	10.53	132.92
4	Irrigation Structure( No.)	Before	-	-	0.06	1266	-	-
		After	-	-	0.56	1999	-	-
		%change	-	-	833.33	57.90	-	-
5	Machinery (No.)	Before	-	-	0.13	1293	-	-
		After	-	-	0.17	1846	-	-
		%change	-	-	30.77	42.77	-	-
6	Other tools (No.)	Before	1.93	275	5.47	426	4.4	336
		After	1.83	982	2.5	220	2.33	297
		%change	-5.18	257.09	-54.30	-48.36	-47.05	-11.61
	Total	Before	-	40525	-	69304	-	37475
		After	-	87022	-	101293	-	67792
		%change		114.74		46.16		80.90
III. Livestock								
7	Draft (No.)	Before	0.66	9000	0.57	8333	0.33	3300
		After	0.33	4733	0.1	1233	-	-
		%change	-50.00	-47.41	-82.46	-85.20	-	-
8	Milch Cow (No.)	Before	0.53	5650	0.1	1133	0.03	1667
		After	0.67	7383	0.1	1133	-	-
		%change	26.42	30.67	0.00	0.00	-	-
9	Buffaloe(No.)	Before	0.87	17683	0.27	4920	-	-
		After	0.33	6510	0.83	16517	-	-
		%change	-62.07	-63.18	207.41	235.71	-	-

10	Goat(No.)	Before	0.63	1930	1.23	2693	3.33	8540
		After	0.1	3250	0.27	917	8.17	22137
		%change	-84.13	68.39	-78.05	-65.95	145.35	159.22
11	Poultry	Before	1.67	460	1.1	267	1.43	403
		After	3.3	893	2.63	757	2.10	620
		%change	97.60	94.13	139.09	183.52	46.85	53.85
	Total	Before	4.36	34723	3.27	17346	5.11	3703
		After	4.73	22769	3.93	20557	10.27	22757
		%change	8.49	-34.43	20.18	18.51	100.98	514.56
	Grand Total	Before	-	75248	-	86650	-	41178
		After	-	109791	-	121850	-	90549
		%change	-	45.91	-	40.62	-	119.90

Table-3 Amenities of sample SHG members (Quantity in No. &amp; Value in Rs.)

Sr. No.	Particulars	Period	Cow SHG		Buffaloe SHG		Goat SHG	
			Quantity	Value	Quantity	Value	Quantity	Value
1	Cooking	Before	0.87	111	0.97	160	0.9	379
		After	0.89	267	1.12	553	0.93	418
		%change	2.30	140.54	15.46	245.63	3.33	10.29
2	Furniture	Before	1.27	1396	2.73	2093	1.77	884
		After	3.43	2869	2.76	2427	1.9	895
		%change	170.08	105.52	1.10	15.96	7.34	1.24
3	Vehicles	Before	0.16	230	0.23	1807	0.16	9170
		After	0.4	973	0.27	2257	0.33	9347
		%change	150.00	323.04	17.39	24.90	106.25	1.93
4	Entertainments	Before	0.73	1890	0.4	675	0.3	283
		After	0.73	1940	0.53	4467	1	4427
		%change	0.00	2.65	32.50	561.78	233.33	1464.31
5	Others sources	Before	-	-	-	-	-	-
		After	0.13	142	0.53	1760	0.6	1379
		%change	0.00	0.00	0.00	0.00	0.00	0.00
	Total	Before	3.03	3627	4.33	4735	3.13	10716
		After	5.58	6191	5.21	11464	4.76	16466
		%change	84.16	70.69	20.32	142.11	52.08	53.66

labour [Table-4].

Under the cow SHG employment of all labours reduced for crop production since the area under food grain crop has been reduced. The activities of SHG's laid down the ground for increasing the opportunities for employment on other farm work, service and business. Since the member are aware of the updated knowledge inherently affecting positively on their level of thinking. All these facts resulted to enhance the employment.

#### Income

It was observed that, The total income of Cow, Buffalo and Goat SHG accrued to Rs. 1,46,305, Rs. 75974 and Rs. 64746, respectively with 18,38 and 21 percent positive change. The income from crop production under cow SHG has been reduced as the area under food grain crop was decreased by diverting the area towards other activities. There was a good quantum of increase in the income from livestock's production and sale [Table-5].

Table-4 Employment under different heads (Mandays)

Sr.No.	Particulars	Cow SHG			Buffaloe SHG			Goat SHG		
		Before	After	% change	Before	After	% change	Before	After	% change
1	Crop Production									
	a. Male	15.4	15.33	-0.45	30.46	32.5	6.70	21.5	22.84	6.23
	b. Female	18	15.33	-14.83	17.8	18.33	2.98	15.87	16.35	3.02
	c. child	6.07	1.33	-78.09	1.03	-	-	0.73	4.32	491.78
2	Other farm work									
	a. Male	3.73	5.8	55.50	5.97	8.6	44.05	11.87	13.25	11.63
	b. Female	5.97	8.68	45.39	5	6.65	33.00	6.37	8.48	33.12
	c. child	0.6	6.07	9.11	0.4	1.03	157.50	0.27	0.73	170.37
3	Cattle keeping									
	a. Male	69.17	75.18	8.69	62.17	68.28	9.83	61.53	66.36	7.85
	b. Female	80.57	82.46	2.35	48.8	56.32	15.41	54.33	58.38	7.45
	c. child	33	35	6.06	5.07	15.07	197.24	3.7	6.56	77.30
4	Service /Business									
	a. Male	8.67	10.48	20.88	15.6	16.68	6.92	18.5	20.22	9.30
	b. Female	13.33	15.25	14.40	16.6	16.85	1.51	15.03	22.86	52.10
	c. child	8.67	9.89	14.07	-	-	-	-	-	-
	Total									
	a. Male	96.97	106.79	10.13	114.2	126.06	10.39	113.4	122.67	8.17
	b. Female	117.87	121.72	3.27	88.2	98.15	11.28	91.6	106.07	15.80
	c. child	48.34	52.29	8.17	6.5	16.1	147.69	4.7	11.61	147.02

**Activities of SHG's**

Major proportions of the members were aware of the loan terms and conditions repayment of loan. The SHG's in accordance with their mandates conducted different types of awareness and extension programme trainings, meetings, lectures, demonstration it has resulted in the positive change in the knowledge and attitude of family members. Because of this, they had changed in their nature

of work. More than 90 percent members opinioned that the SHG are performing in a good manner and there is a transparency in their work. If conflicts existed in between the members, with the effective leadership, the SHG enters and succeeded in their summit. This lead to think the members towards development of SHG and also provide some freedom for flexibility in the activities of SHG's. Therefore, the members were pledged of working of SHG's [Table-6].

**Table-5 Income of SHG's mebers families.(Rs.)**

Sr.No.	Particulars	Cow SHG			Buffaloe SHG			Goat SHG		
		Before	After	% change	Before	After	% change	Before	After	% change
1	Crop production	14586	12900	-11.6	22334	26951	20.67	12060	15150	25.62
2	Livestock production									
	Milk -cow	11323	18637	64.6	2496	2667	6.85	0	0	
	Milk -buffaloe	6550	9400	43.51	23651	31017	31.14	0	0	
	Milk goat	653	807	23.6	87	87	0.00	7133	9000	26.17
3	Livestock sale									
	cow	3367	6160	83.0	547	847	54.84	0	0	
	buffaloe	0	0		0	0		0	0	
	goat	553	1153	108.5	400	567	41.75	5693	8587	50.83
	Manure	433	1700	292.6	2833	9300	228.27	1833	2110	15.11
4	Off-farm employment									
	Farm Wages	33813	32035	-5.3	2573	4511	75.32	24568	26382	7.38
	EGS	-	-	-	-	-	-	867	917	5.77
5	others	3033	3513	15.8	-	-	-	1200	2600	116.67
	Services,business									
	Total	74311	86305	17.7	54921	75947	38.28	53354	64746	21.35

**Table-6 Opinions of members about performance and activities of SHG**

Sr. No.	Particulars	Cow SHG		Buffalo SHG		Goat SHG	
		N= 30		N= 30		N= 30	
		Frequency	%	Frequency	%	Frequency	%
1	Awareness of provision of loan facility & repayment	26	86.67	27	90.00	28	93.33
2	Occurance of change in knowledge of family members	28	93.33	29	96.67	27	90.00
3	Positive changes in attitudes	27	90.00	28	93.33	28	93.33
4	Change in nature of work	25	83.33	22	73.33	22	73.33
5	Transferency in work of SHG	28	93.33	27	90.00	28	93.33
6	Good performance of SHG	27	90.00	25	83.33	24	80.00
7	Summit in conflicts of members	22	73.33	19	63.33	17	56.67
8	Effective leadership	28	93.33	25	83.33	24	80.00
9	Democratic elections	29	96.67	30	100.00	29	96.67
10	Flexibility in freedom of activities	24	80.00	25	83.33	27	90.00
11	Development in work of SHG	29	96.67	30	100.00	29	96.67

**Conclusions**

The small family size with moderate educational status. The livestock position was quiet good. After formation of SHG, the area under cultivation increased because of technology transfer. The asset position with respect to buildings, implements machinery showed positive impact. After the formation of SHG all the member families endowed sound position with goods- basic and luxurious amenities. The activities of SHG's lead for increasing opportunities for employment on other farm, service and business. The total income of Cow, Buffalo & Goat SHG's increased by 18, 38 & 21 percent particularly with increased income from livestock production and sale.

**Abbreviation:** SHG-Self Help Group

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