



Analysis of Socio-economic Characteristic of SHG (Self-Help Group) of Women Associated With Dairy Farming

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ABSTRACT

SHG empowered the rural women socially, economically and politically and thus overall development of women and reduction of poverty in the nation. Micro- enterprise establishment for economic empowerment is one of the major objectives of SHG movement. More than 400 SHG have formed in the Udhampur district by various govt. agencies and NGOs. Out of these, 10 SHG villages were selected through simple random sampling and 15 women who were associated with dairy farming selected and thus forming a sample of 150 respondents. The study revealed that the majority of SHGs women associated with dairy were of middle age group, having 3 to 5 milch animals, smaller family size, middle level of annual income (50001 to 100000) and having cemented pucca house. Besides it was also observed that majority of respondents were lack of mass media exposure towards processing activities and farmer women were having medium level of change proneness, economic motivation and risk taking capacity.

Keywords: Self-Help Groups, socio-economic characteristic, dairying farming

SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHGs have now come up in a big way all over the country. Although there can be all women, all men or mixed SHGs, it is seen that all women SHGs have sustained well over the years. The banks and non-government organizations took the lead in India to start such SHGs. The government of India and the state governments realized that for the economic betterment and development of rural women the potentiality of these women SHGs need to be harnessed and that it could be

an important agency through which poverty could be eliminated. These SHG empowered the rural women socially, economically and politically and thus overall development of women and reduction of poverty in the nation. Micro-enterprise establishment for economic empowerment is sole objectives of SHG formations. Mostly rural women associated with farms are depending on animals for their farming activities and keeping milch animals is the part of the agriculture; also major source of income. The major advantage of dairy farming is its minimum land dependency and resource flexibility.

Even though, country is first in the world's milk production still facing problems in the world food market

**Table 1. Socio-personal and economic profile of the respondents**

n = 150

Variable	Category	Frequency	Percentage
Age	Young (below 25 years)	28	18.66
	Middle (25 to 50 years)	83	55.33
	Old (> 50 years)	39	26.00
Land holding	Landless (No Land)	57	38.00
	Marginal (1-2 acres)	43	28.66
	Small (2-5 acres)	24	16.00
	Medium (5-10 acres)	17	11.33
	Large (= 10 acres)	9	6.0
Size of family	Small (upto 5 members)	96	64.00
	Large (> 5 members)	54	36.00
Family type	Nuclear	83	55.33
	Joint	47	31.33
Family Occupation	Labourer	31	20.66
	Business	41	27.33
	Farming	49	32.66
	Government Service	13	8.66
	Private Job	16	10.66
Herd Size	Small herd size (upto 2)	46	30.66
	Medium herd size (3 to 5)	76	50.66
	Large herd size (> 5)	28	18.66
Annual Income	Low (upto 50000)	54	36.00
	Medium (50001 to 100000)	82	54.66
	High (> 100000)	14	9.33
House type	No house (Rent)	18	12.00
	Kaccha	23	15.33
	Pucca	109	72.66

because of poor quality of milk and milk products. India has developed modern technologies to increase the quality of milk but lagging behind in adoption of these new technologies. Women play very important role in industry, agricultural and allied activities for the development of rural house hold economy. Especially the agriculture allied sectors like dairy is the house hold activity in India, women were responsible for all the dairy activities like mulching, feeding, cleaning the cattle and cattle shed. Competing with the world milk market by adopting new innovative technologies is most important for the rural house hold sector to increase their income and to sustain in growing world milk market. With this background the present study was conducted to study investigate the socio-economic characteristic of SHG women associated with dairy farming in Udhampur district of J&K.

MATERIAL AND METHODS

SHGs are tool to promote rural savings and gainful employment. Through this the rural poverty is reduced considerably. Therefore women members are economically independent and their contribution to household income is also increased. Women play an important role in animal husbandry activities as manager, decision makers and skilled workers. The recent advances in dairy science technology have demonstrated that scientific management has great potential for increasing the milk production. Therefore, raising adoption of clean milk production practices is of paramount importance for dairy farm women. Based on this background the study has been conducted in Udhampur District of J&K. Simple random sampling technique was used to select 10 SHGs villages and from

Table 2: Personnel profile of Respondents

Variable	Category	Frequency	Percentage
Education level	Illiterate	82	54.66
	Primary	38	25.33
	Middle	13	8.66
	Secondary	8	5.33
	Higher Secondary	7	4.66
	Graduation and above	2	1.33
Experience in Dairy farming	Low (upto 5 years)	56	37.33
	Medium (5 to 10 years)	72	48.00
	High (above 10years)	22	14.66
Mass media Contact exposure	Low (10-20)	38	25.33
	Medium (21-30)	93	62.00
	High (31-40)	19	12.66
Source of Information	Low (5-10)	43	28.66
	Medium (11-16)	79	52.66
	High (17-21)	28	18.66

each village, 15 women associated with dairy activity were selected and thus forming a sample of 150 respondents. Based on the review of literature and experts guidance twelve suitable variables were selected for the study. The data was collected by the investigator with the help of the pre tested interview schedule by using personal contact method. The data were gathered, processed, analyzed and grouped in to three categories based on the standard deviation and mean with the help of SPSS to draw the meaningful conclusion.

RESULTS AND DISCUSSION

Socio-personal and economic profile of respondent

Socio-personal and economic profile of respondents plays an important role in adoption of any farm technologies. The result shown in Table 1 indicated that majority of SHG women belonging to middle age group (55.33%) and old age group (26.00) and only 18.66% of them belong to young age i.e. below 25 years of age. About 38.00% of SHG women associated with dairying farming were landless and majority of them belongs to small (28.66) and marginal (16.00) and holding of 1-5 acres only. Only 6% of the women having more than 10 acres of landholding. Nearly 64.00% of the women having small family size and nuclear type of family (55.33%) and majority of them were engaged in with farming as occupation (32.66 %). About 54.66% of the respondents earning medium level (50001 to 100000) of annual

income and nearly 50.66% of them were having only 3 to 5 milch animals. Among the 150 respondents 72.66% of them lived in cemented pucca houses.

Personal profile of SHG women associated with dairy farming

Personnel profile of the respondents such as education level, experience in dairying farming, mass media exposure and source of information utilized also played important role in adoption of new technologies. The data in Table 2 indicated that majority of the respondents (54.66 %) were illiterate and only 1.33% of were having qualification up to graduate and 48.00% of the women having 5 to 10 years of experience in dairying farming. Almost 62.00% of the respondents having medium level of mass media exposure and around 52.66% of the women were having medium level of utilization of source of information.

The data in Table 3 shown the psychological profile of the respondents indicated that 69.33 per cent respondent's were member of formal organization. Regarding change proneness, 62% respondents had medium level of change proneness and only 20% had high level of change proneness which indicates that they were ready for change. Majority of the respondents (44.66%) had medium risk orientation followed by high (25.33%) and 30% of low risk orientation. It further indicated that majority of the respondents (44.66%) had medium level of economic motivation followed by high (29.33%) and low (26.00%). Regarding entrepreneurial

**Table 3: Psychological profile of the respondents**

Variable	Category	Frequency	Percentage
Social Participation	Member of a formal organization	104	69.33
	Member of a non formal organization	46	30.66
Risk Orientation	Low (upto 5)	45	30.00
	Medium (6 to 10)	67	44.66
	High (11-15)	38	25.33
Change proneness	Low (9-14)	26	17.33
	Medium (15-20)	94	62.66
	High (21-26)	30	20.00
Economic motivation	Low (5 to 10)	39	26.00
	Medium (6 to 10)	67	44.66
	High (11 to 15)	44	29.33
Entrepreneurial decision making	Self	48	32.00
	Husband	34	22.66
	Joint	68	45.33

decisions, majority of the respondents indicated that 45.00% decisions were taken by jointly followed by self (32.00%) and husband (22.66%) decision related to entrepreneur women alone can't take decision in majority of the cases.

CONCLUSION

From the above findings it's concluded that 55.33% of the farmers were belongs to middle age but they are having medium size of land and small to medium herd size it might be the reason for medium level of income. Maximum number respondents were illiterate but they were practicing the dairy farming since from more than six years. Due to lack of education they were having medium level of the mass media exposure. Majority of were lack of mass media exposure towards processing activities and farmer women were having medium level of change proneness, economic motivation and risk taking capacity. From the study finally it's concluded

that even though the SHGs played important role in adoption of scientific dairy technologies, connecting with of mass media exposure and source of information utilized.

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