

Study of Socio-Economic and Psychological Characteristics of Self Help Group Members

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ABSTRACT

A study was carried out to ascertain the socio-economic and psychological profile of dairy women with relation to overall knowledge level. The study was carried out in Hingoli, Aundha and Basmat talukas of Hingoli district of Maharashtra. A total sample size of 120 respondents were randomly selected and interviewed with the help of well structured and pretested interview schedule. The data so collected were subjected to statistical analysis using mean, frequency, percentage, chi square test and results were interpreted. The study revealed that majority of the dairy respondents were middle aged, low educated, having a small family size, marginal land holdings, low social participation and attending meetings monthly. Medium range of each annual income, herd size producing medium quantity of milk yield per day, milk consumption per day, annual savings and had low dairy experience, dairy co-operatives act as a major source of knowledge. There was significant correlation between independent variables and overall knowledge level.

Key words: Dairy farming; Socio-economic; Psychological; Dairy women; Self Help Group; Knowledge;

SHGs is an informal association of individuals which comes together voluntarily for promotion of economic and social objectives (Singh, 1995). It is self manage institute of 10-20 members, based on common interest and affinity for socio-economic improvement of their members. SHG is group of people who have personal experience of issue or life situation. It is small informal association of poor created at grass root level for the purpose of reaping economic benefits in joint responsibility. Mainly the members of SHGs are women's in the country. SHG's is novel and innovative organizational set up in India for women fulfillment and welfare. The present study was an attempt in this direction, which could generate information and sufficient avenues to integrate the women with mainstream of development. It could throw light on socio-economic and socio-psychological characteristics of SHGs group so, the study may be considered as an innovative effort to explore the various dimensions of women self help group. The results will be

useful for all those concerned for developing strategies to integrate the women in channel of development, profit and facilitate for better social impact of self help group on the concerned participatory women with the objective to study socio-economic and psychological characteristics of dairy women.

METHODOLOGY

The study was conducted in Hingoli, Aundha and Basmat block of Hingoli district in Maharashtra state. Random sampling method was used for selecting the villages from these talukas and thus in total twelve villages were selected. From each selected village, 10 dairy farmers were selected by quota sampling method. Thus in total 120 respondents were selected for the study. The collected data was codified, tabulated, classified and further categorized for the systematic statistical analysis. The statistical tools used were such as mean, frequency, percentage and Chi-Square test.

RESULTS AND DISCUSSION

Socio economic profile of women respondents studied with the help of following variables (Table 1).

Socio-economic background: Majority of the respondents (58.33%) belonged to the middle age group followed by 25 per cent to the young age group while 16.67 per cent under the old age category. This is in line with findings of *Nishi et al. (2011)*, *Rathod et al. (2012)*. Majority of the dairy women (33.33%) were illiterate followed by (25%) from primary, 25 per cent from middle school and 12.5 per cent of the respondents were found to be from high school and remaining 4.17 per cent were from college due to less accessible to school facilities and male dominance behavior of society. A similar finding has been reported by *Chaudhari et al. (2007)*.

Majority of the respondents (58.33%) were marginal farmers having (0.1-2.5 acres) of land as poverty prevalence and less purchasing power among farmers. The similar result have been reported by *Chaudhari et al. (2007)*. Majority of the families (58.34%) belonged to small family size of up to 4 members due to medium annual income and less availability of sources. About 33.33 per cent of the respondents belonged to medium size family (5-7 members). This finding is in line with the findings of *Khode et al. (2009)*. 60 per cent of the respondents belonged to the medium income group having earnings of around Rs 41,000 to Rs 66,000 annually followed by 23.33 per cent with low income group of earning less than Rs 40,000 while 16.67 per cent were under high income group having an income of more than Rs 67,000 annually. Similar finding have been reported by *Khin Mar Oo (2005)*, *Rathod et al. (2012)*.

70.83 per cent of the respondent belonged to low level of social participation category due to gender disparity among society. This in turn was followed by medium and high social participation level with 27.50 per cent and 1.67 per cent of the respondents respectively. Regarding herd size majority of the dairy farmers (66.67%) kept low herd size followed by medium (25%) and large (8.33%) herd size. More than half of the dairy respondents (54.16 %) had low experience followed by 41.67 per cent respondents under medium experience category. This is in line with the findings of *Quddus (2012)*. When milk yield was considered 54.16 per cent obtained medium milk yield

which is between 7 to 10 liters/day whereas 16.67 per cent of respondents produced more than 11 liters of milk per day and low milk yielders comprising of 29.17 per cent of the respondents produced less than 6 liters of milk on per day basis. These findings have been found in consonance with the finding of *Nishi et al. (2011)*.

When knowledge of marketing was considered 58.33 per cent attained knowledge from dairy co-operatives followed by 35 per cent of respondents from city/town and remaining 6.67 per cent of the respondents acquainted knowledge from village level sources and meagre 1.67 per cent of respondents gained knowledge through mass media, marketing firms etc. The finding of these studies were in line with *Khin Mar Oo (2005)*. Most (93.33%) of the rural women were married while 4.17 per cent were widow and remaining 2.50 per cent respondents were unmarried. Similar were finding also reported by *Ingle and Dharmadhikary (1987)*, *Bhinder (1988)* and *Kamble (1998)*. 45.83 per cent of the rural women had medium level of daily milk sale i.e. from 2 to 6 lit/day milk. On the other hand 37.50 per cent had high i.e. 6 lit and above and 16.67 per cent had low i.e. upto 2 lit of daily milk sale. These findings were in line with the results of *Basunathe (2004)*.

Liquid milk was consumed by (70.84%) of the rural women in the range of 3.5 to 5.5 lit/day of milk., followed by 16.66 per cent of low category having range of up to 3.5 lit/day of milk. 12.5 per cent of respondents were consuming more than 5.5 lit/day of milk. Similar findings were also reported by *Chatterjee and Acharya (1992)*. Majority of the respondents had the annual savings (50%) under medium category having range Rs 18001 to 33500, followed by 33.33 per cent having low annual saving with range of up to Rs.18000. This was in line with findings of *Das (2013)*. When frequency of meeting was taken 83.33 per cent of the respondent attended monthly meeting of Self-Help groups as they were busy in day to day routine activities and family responsibility where as 16.67 per cent attended the meeting at weekend. This was in line with the results of *Kureel and Gazala (2015)*.

Three fourth of respondents revealed social security as only factor of motivation, where as 70.83 percent respondent were motivated considering saving as factor. Further, one fourth of respondents revealed friends inspiration as motivation while 20.83 per cent responded that economic problems faced daily had

Table 1. Distribution of respondents according to their Socio-economic and psychological characteristics and their relation with overall knowledge level

Items	No.	%	χ^2 value
<i>Age</i>			
Young (less than 35 years)	30	25	9.55*
Middle (36-49 years)	70	58.33	
Old (greater than 50 years)	20	16.67	
<i>Education</i>			
Illiterate	40	33.33	2.01 ^{NS}
Primary	30	25	
Middle	30	25	
High school	15	12.5	
College	05	4.17	
<i>Land holding</i>			
Landless (0 acres)	20	16.17	9.99*
Marginal (0.1-2.5 acres)	70	58.33	
Small (2.6-5 acres)	20	16.17	
Large (above 5 acres)	10	8.33	
<i>Family size</i>			
Small (2-4 members)	70	58.34	4.06 ^{NS}
Medium (5-7 members)	40	33.33	
Large (8 and above)	10	8.33	
<i>Annual income</i>			
Low (less than 40,000 Rs.)	28	23.33	6.82*
Medium (41,000 Rs.-66000 Rs.)	72	60.00	
High (greater than 67000 Rs.)	20	16.67	
<i>Social participation</i>			
Low (upto 2.85)	85	70.83	3.32 ^{NS}
Medium 2.86-19.17)	33	27.50	
High (>21.59)	02	1.67	
<i>Livestock possession</i>			
Small (less than 7)	80	66.67	1.82 ^{NS}
Medium (8-9)	30	25.00	
Large (greater than 10)	10	8.33	
<i>Experience in dairying</i>			
Low (Upto 10 yrs.)	65	54.16	12.12*
Medium (11-20 yrs.)	50	41.67	
High (above 20 yrs.)	05	4.17	
<i>Milk Production</i>			
Low (less than 6 lit/day)	35	29.17	9.24*
Medium(7-10 lit/day)	65	54.16	
High (greater than 11 lit/day)	20	16.67	
<i>Marketing knowledge</i>			
Village	08	6.67	11.7*
City	40	33.33	
Co-operative	70	58.33	
Others	02	1.67	

<i>Marital status</i>			
Married	112	93.33	1.75 ^{NS}
Unmarried	3	2.50	
Widow	5	4.17	
<i>Sale of milk</i>			
Low (Upto 2 lit/day)	20	16.67	9.24*
Medium (2-6 lit/day)	55	45.83	
High (more than 6 lit /day)	45	37.50	
<i>Consumption of milk(lit/day)</i>			
Low (Upto 3.5 lit/day)	20	16.66	6.82*
Medium (3.5-5.5 lit/day)	85	70.84	
High (more than 5.5 lit/day)	15	12.50	
<i>Annual saving</i>			
Low (Less than 18000)	40	33.33	8.28 ^{NS}
Medium (18001-33500)	60	50.00	
High (More than 33501)	20	16.67	
<i>Frequency of meeting</i>			
Weekend	20	16.67	1.82 ^{NS}
Monthly	100	83.33	
<i>Motivational factors</i>			
Saving	85	70.83	10.03*
Economic Problems	25	20.83	
Unemployment	10	8.33	
Social Security	90	75	
Friends Inspiration	30	25	
Political	20	16.66	
<i>Sources of information</i>			
Low sources of information	40	33.34	8.98*
Med sources of information	60	50	
High sources of information	20	16.66	

NS-non-significant * -significant

reduced some extent and that motivated them. Half of the respondents belonged to medium category in terms of utilization of different sources of information followed by 33.33 per cent used low sources of information and only 16.67 per cent rural women belonged to high category of sources of information.

The chi- square test analysis revealed that age, land holding, annual income, experience in dairying, marketing knowledge, Milk production, sale and consumption, motivational factors and source of information were positively correlated with overall knowledge level of dairy farm women. Education, family size, social participation, livestock possession, marital status, annual saving, frequency of meeting were not significant. The findings are similar with the results of *Benki (1990)* and *Chandrakala and Eswarappa (2001)*.

CONCLUSION

It revealed that majority of the women respondents were illiterate having small family size, possess marginal land with agricultural farming as their main occupation. Further, age, land holding, annual income, experience in dairying, marketing, milk production, sale and consumption, motivational factors and sources of

information were positively correlated with overall knowledge level of dairy farm women. It was suggested that dairy cooperative, panchayat, gramsabha and officials of state animal husbandry division can strongly uplift the socio economic security of women by organizing awareness camps and training, banking and marketing initiatives to increase dairy production of study area.

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