

RESEARCH ARTICLE :

A study of self-help groups in Konkan and western Maharashtra

■ **RADHIKA BHONGALE, D.P. HARDIKAR AND Y.J. WAGHMODE**

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SUMMARY : The present study was conducted in Dapoli and Guhagar tahsils of Ratnagiri district (Konkan region) and Baramati and Indapur tahsils of Pune district (Western region) of Maharashtra. The sample constituted of 120 SHGs heads from 12 villages. The respondents were interviewed with the help of specially designed schedule. Maximum number of the respondents belonged to the 'middle' age group, had education 'upto primary' level, pre-scheme annual income of 'Rs. 7,701 to 19,300/-', had '12' knowledge score, 'favourable' attitude towards SHG scheme, 'medium' social participation, 'medium' extension contact, 'medium' information seeking behaviour, received 'no institutional training' after participating in the SHGs and 'medium' market orientation. Activities undertaken by SHGs were vegetable cultivation (15.84 %), retail shops (8.34 %), dairy (7.50 %), fish selling and *Papad* making (6.67 % each). This was followed by goat rearing, preparation of *Masala* and tailoring (5.00 % each), preparation of diwali stuffs (4.17 %), mess (3.34 %) and preparation of syrup, preparation of *Shevai* and snacks center (2.50 % each). The other trades noticed were broom making, flour mill, paper bags making, pots making, vermi-compost making, *Agarbatti* making, dryfruits selling, preparation of aonla candy, preparation of decorative material and bag making (1.67 % each).

KEY WORDS :

Activities, Self-help groups

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Author for correspondence :

RADHIKA BHONGALE

Department of
Extension Education,
College of Agriculture,
Dr. Balasaheb Sawant
Konkan Krishi
Vidyapeeth, Dapoli,
RATNAGIRI (M.S.) INDIA
Email:radhika5101990
@gmail.com

See end of the article for
authors' affiliations

BACKGROUND AND OBJECTIVES

The World Bank report, 1991 has observed that "woman are central to the success of poverty alleviation efforts in the short and medium at in the long run" (Rengarajan, 2003).

Woman are now entering the labour force in large number in many areas to ensure rural transformation. The image of woman in the society is fast changing. But it is difficult to define clearly the changing shape of the image.

At this stage, it is the duty of every one to remember the words of Pandit Jawaharlal Nehru. "In order to awaken the people, it is the woman who has to be awakened. Once she is on the move, the household moves, the village moves and a community moves".

In India, there are mutual help based groups known as self-help group (SHGs). Woman self-help groups in rural areas of India have brought several thousands of uneducated woman out of the confines of their homes and

enabled them to gain not only considerable economic independence, but also an identity and collective voice. The SHG model was initiated by the National Bank for Agriculture and Rural Development (NABARD) in the early 1990s.

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The group-based model of self help is widely practiced for rural development, poverty alleviation and empowerment of woman. Self-help groups as a strategy for social development places emphasis on self-reliance, human agency and action. SHGs aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Central to the idea of self-help groups is the formation of groups and concept of a community that will promote people's well-being. SHGs serve as a medium of delivering micro credit to the members.

A SHG is defined as a "self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose". Self-help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

The data pertaining to existing status of SHGs in Konkan and Western Maharashtra was scanty. Hence, the study entitled, "A study of self-help groups in Konkan and Western Maharashtra", was conducted with the following specific objectives.

- To know the profile of the head of the SHGs.
- To know the activities undertaken by the SHGs.

RESOURCES AND METHODS

The present study was conducted in Konkan and Western region of Maharashtra state. There are good number of self-help groups (SHGs) operating through

Lead Bank accounts in Ratnagiri and Pune districts of Maharashtra. Looking to this fact, the Konkan region and Western region was purposively selected for the present study, because the concept of self help group was implemented on a large scale and there was a considerable awareness among the people. A research design is the arrangement of conditions for collection and analysis of the data in a manner that combines relevance to the research purpose with economy in procedure. In fact, the research design is the conceptual structure within which research is conducted. It constitutes the blue print for the collection, measurement and analysis of data. As such, the design includes an outline of what the research will do from implications to the final analysis of data. The exploratory survey research design was used for the present study (Kerlinger, 1976)

Considering the objectives and other aspects of the study, it was decided to select those SHGs which were established during 2005 to 2010, so that, the status on employment and income generation can be assessed.

Based on the maximum number of SHGs, two tahsils from each selected district were purposively selected. Thus, the total number of tahsils selected for study was four, namely Dapoli and Guhagar from Ratnagiri district and Baramati and Indapur from Pune district. Village wise list of woman SHGs from Dapoli, Guhagar, Baramati and Indapur tahsils was collected from Panchayat Samiti, Lead Banks and Mahila Arthik Vikas Mahamandal (MAVIM). Based on maximum number of SHGs, three villages from each tahsil were selected. Thus, total villages selected for the study were 12. Based on village wise list of SHGs, ten SHGs from each village were selected making the total sample of 120 SHGs. Thus, 120 heads of SHGs were selected as a sample.

The data were processed and tabulated by using simple frequency, and the parameters like percentage, mean and standard deviation, as well as, the 't' test were used.

OBSERVATIONS AND ANALYSIS

The results obtained from the present study as well as discussions have been summarized under following heads:

Profile of the head of the SHGs :

Table 1 shows that, two-fifth (40.83 %) of the SHGs were in the 'middle' age group, followed by 31.67 per

Table 1: Distribution of the respondents according to their profile of the head of the SHGs (n=120)

Sr. No.	Profile of the heads of the SHGs	Respondents	
		Number	Percentage
Age			
1.	Young (Upto 5)	33	27.50
2.	Middle (6 to 8)	49	40.83
3.	Old (9 and above)	38	31.67
Self-education			
1.	Illiterate	1	0.83
2.	Pre-Primary (1 st to 4 th)	16	13.33
3.	Primary (5 th to 7 th)	39	32.50
4.	Secondary (8 th to 10 th)	27	22.50
5.	Higher Secondary (11 th to 12 th)	17	14.17
6.	Graduation (13 th and above)	20	16.67
Pre-scheme annual income			
1.	No	15	12.50
2.	Low (Upto 7,700/-)	20	16.67
3.	Medium (7,701/- to 19,300/-)	69	57.50
4.	High (19,301/- and above)	16	13.33
Knowledge about SHG scheme (score)			
1.	11	16	13.33
2.	12	104	86.67
Attitude towards SHG scheme			
1.	Less favourable (Upto 31)	23	19.17
2.	Favourable (32 to 33)	52	43.33
3.	More favourable (34 and above)	45	37.50
Social participation			
1.	Low (Upto 3)	43	35.83
2.	Medium (4 to 6)	58	48.34
3.	High (7 and above)	19	15.83
Extension contact			
1.	Low (Upto 1)	34	28.33
2.	Medium (2 to 5)	55	45.84
3.	High (6 and above)	31	25.83
Information seeking behavior			
1.	Low (Upto 39)	33	27.50
2.	Medium (40 to 42)	54	45.00
3.	High (43 and above)	33	27.50
Institutional training received			
1.	No training	53	44.17
2.	One training	50	41.67
3.	Two trainings	14	11.66
4.	Three trainings	3	2.50
Market orientation			
1.	Low (Upto 22)	4	3.33
2.	Medium (23 to 24)	71	59.17
3.	High (25 and above)	45	37.50

cent and 27.50 per cent of the SHGs were in the 'old' and 'young' age group, respectively. 0.83 per cent of the respondents were 'illiterate', while 13.33 per cent of the respondents had education 'upto pre-primary', about one-third (32.50 %) of the respondents had education 'upto primary' level, 22.50 per cent of the respondents had education 'upto secondary school' and 14.17 per cent of the respondents had education 'upto higher secondary'. Only 16.67 per cent of them had education 'upto

graduate' level. On an average, the respondents had education upto 9th standard.

Majority (57.50 %) of the respondents had pre-scheme annual income of 'Rs. 7,701 to 19,300/-', while, 16.67 per cent and 13.33 per cent of the respondents had pre-scheme annual income of 'upto Rs. 7,700/-' and 'above Rs. 19,301/-', respectively. More than four-fifth (86.67 %) of the respondents had '12' score of knowledge about self-help group scheme, whereas 13.33

Table 2 : Distribution of the respondents according to the various activities undertaken by the SHGs (n = 120)

Sr. No.	Activities	Respondents	
		Number	Percentage
1.	Vegetables cultivation	19	15.84
2.	Retail shops	10	8.34
3.	Dairy	9	7.50
4.	Fish selling	8	6.67
5.	Papad making	8	6.67
6.	Goat rearing	6	5.00
7.	Preparation of masala	6	5.00
8.	Tailoring	6	5.00
9.	Preparation of diwali stuffs	5	4.17
10.	Mess	4	3.34
11.	Preparation of syrup	3	2.50
12.	Preparation of shevai	3	2.50
13.	Snacks center	3	2.50
14.	Others		
	Broom making	2	1.67
	Flour mill	2	1.67
	Paper bags making	2	1.67
	Pots making (Earthen)	2	1.67
	Vermicompost making	2	1.67
	Agarbatti making	2	1.67
	Preparation of decorative material	2	1.67
	Bag making	2	1.67
	Dryfruits selling	2	1.67
	Preparation of aonla candy	2	1.67
	Cashew processing	1	0.83
	Candle making	1	0.83
	Preparation of tablets for store grain pests	1	0.83
	Zardoshi work on Saree	1	0.83
	Bangles selling	1	0.83
	Preparation of Chatni	1	0.83
	Preparation of chocolate	1	0.83
	Preparation of pain killer oil	1	0.83
	Preparation of pickles	1	0.83
	Parlour	1	0.83
	Total	120	100.00

per cent of them had '11' score of knowledge about SHG scheme, respectively.

More than two-fifth (43.33 %) of the respondents were having 'favourable' attitude towards SHG scheme, followed by 'more favourable' attitude (37.50 %). The percentage of respondents having 'less favourable' attitude towards SHG scheme was less (19.17 %). Nearly half (48.34 %) of the respondents had 'medium participation' in the activities of social organizations, while 35.83 per cent and 15.83 per cent of the respondents had 'low' and 'high' participation in the activities of social organizations, respectively.

Maximum number (45.00 %) of the woman members had 'medium' information seeking behaviour, while 27.50 per cent each of them had 'high' and 'low' information seeking behaviour, respectively. Maximum number (44.17 %) of the respondents had received 'no training', while 41.67 per cent of the respondents had received 'one training', 11.66 per cent of the respondents had completed 'two trainings' and 2.50 per cent of the respondents were received 'three trainings'. Three-fifth (59.17 %) of the woman heads of SHGs had 'medium' market orientation, while 37.50 and 3.33 per cent woman heads had 'high' and 'low' market orientation, respectively.

Various activities undertaken by the SHGs :

It can be observed from Table 2 that, the activities undertaken by the SHGs were vegetable cultivation (15.84 %), retail shops (8.34 %), dairy (7.50 %), fish selling and *Papad* making (6.67 % each). This was followed by goat rearing, preparation of *Masala* and tailoring (5.00 % each), preparation of diwali stuffs (4.17 %), mess (3.34 %) and preparation of syrup, preparation of *Shevai* and snacks center (2.50 % each). The other trades noticed were broom making, flour mill, paper bags making, pots making, vermicompost making, *Agarbatti* making, dryfruits selling, preparation of aonla candy, preparation of decorative material and bag making (1.67 % each). The activities like bangles selling, candle making, cashew processing, preparation of tablets for store grain pests, *Zardoshi* work on *Saree*, preparation of *Chatni*, preparation of chocolates, preparation of pain killer oil, preparation of pickles and parlour were undertaken by 0.83 per cent each.

A critical look at the table indicates that, 80.00 per cent of the respondents were engaged in activities related

to agriculture and allied sectors. It is quite obvious in the study area having rural background and farming as the major occupation, it is needless then to conclude that, most of the respondents have opted the trades for which the required raw material was available with them. In other words, majority of the trades selected were localite and were started within available resources.

Conclusion:

The present study entitled, "A study of self-help groups in Konkan and Western Maharashtra" has brought forward some important findings with respect to the profile, different activities undertaken by the SHGs. With respect to the profile characteristics the respondents from the Konkan and Western Maharashtra region differed significantly. The study has also pointed out the different activities undertaken by the SHGs. It was seen that, the SHGs were engaged in 33 different activities. Under such circumstances, the findings cannot be generalized. It is, therefore, suggested that adequate number of SHGs engaged in each activity may be studied to draw the valid conclusions. It was encouraging to note that, nearly 80.00 per cent of the activities were agro-based. However, some of the activities undertaken by the SHGs were either seasonal or having less potential in generating gainful employment to the members. It is, therefore, suggested that the concept of conducting initial market survey before the start of the enterprise may be promoted. An orientation programme in this regard may help in improving the situation.

Authors' affiliations :

D.P. HARDIKAR AND Y.J. WAGHMODE, Department of Extension Education, College of Agriculture, Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth, Dapoli, RATNAGIRI (M.S.) INDIA
Email:waghmodeyogesh@gmail.com

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