

Original Research Article

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Socio-Economic Status of Dairy Based Women Self Help Group Members under SGSY in Rewari District of Haryana, India

Rekha Yadav^{1*}, M. P. Sagar², Parveen Kumar³, Jyoti Yadav¹,
Deepa Singh¹ and Amit Kumar¹

¹Division of Extension Education, IVRI, Izatnagar (UP), India

²CARI, Izatnagar (UP), India

³Department of Veterinary Microbiology, LUVAS, Hisar, Haryana, India

**Corresponding author*

ABSTRACT

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The present study was conducted in Rewari and Khol block of Rewari district Haryana, with the objective to know the socio-economic status of SHG members. The data on socioeconomic variables were collected from 90 respondents drawn from 30 SHGs. The study revealed that almost all the members were land less and found to belong to middle age group (35-46 years), married, practicing dairy as major occupation, small herd size and belonging to low income group. Hence, it may be concluded that SHG members are resource poor women farmers who have taken dairy as income generating activity for livelihood security by making access to credit through SHGs

Introduction

In India, women are responsible for growth in livestock sector. Rural women, besides performing household work, have been traditionally and predominantly engaged in agriculture, animal husbandry and dairy activities. In rural India, cattle and buffalo rearing has been traditionally been a responsibility of farm women but, women are more likely to be credit constrained, have restricted access to wage labour market and have limited decision-making and bargaining power within the household. Economic independence is essential for women's

empowerment. SHGs have emerged in order to help poor women to secure inputs like credit and other services (Chandrashekar, 2009). They work for group solidarity, self-group awareness and social and economic empowerment through democratic functioning. The SGSY is being implemented by the District Rural Development Agencies (DRDAs) with basic objective to bring the poor families (Swarozgaris) above the poverty line (APL) by providing them income-generating assets through a mix of bank credit and governmental subsidy through SHG

approach (Kasthuri, *et al.*, 2014; Kumar and Tochwawng, 2014). It covers all aspects of self-employment of the rural poor viz. organisation of the poor in to Self Help Groups (SHGs) and their capacity building, training, selection of key activities, planning of activity clusters, infrastructure build up, technology and marketing support.

Materials and Methods

The study was conducted in purposively selected Rewari district of Haryana. The SHGs made under SGSY by DRDA, functioning for last three or more than three years, were taken in to consideration for study. Two blocks were selected purposively on the basis of maximum number of dairy based women SHGs. Further, two lists of SHGs were prepared from each block. From each list, 15 SHGs were selected. In order to select respondents, one office bearer and 2 other members were selected, randomly from each SHG. Thus 45 respondents were selected from each block. Therefore, the total sample size of SHG member was 90. Data were collected through personal interview schedule and analysed using suitable statistical tools.

Results and Discussion

Socio- economic characteristics of the respondents

The socio- economic characteristics of SHG members include age, caste category, education, religion, occupation, marital status, family type, family size, family education status, land holding, herd size and gross annual income.

Age

The data given in table 1 reveals that majority of respondents (53.33%) were in middle age group followed by young (27.78 %) and old age categories (18.89 %). Table further

reveals that average age under young, middle and old categories were 29.48, 39.06 and 51.58 years.

Caste

Table 2 reveals that majority of respondents (75.56%) were belonged to SC category followed by OBC (21.11 %) and General (3.33 %). This may be due to reason that SHGs were formed by people below poverty line (BPL) and large proportion of SC and OBC lies under BPL category in the study area.

Religion

Table 3 reveals that an overwhelming majority of respondents (98.89%) were found to belong to Hindu religion and the rest 1.11 % were muslim.

Education

Table 4 reveals that more than fifty percent respondents (56.67%) were literate and the rest 43.33 per cent were illiterate. Amongst literates, 18.89 percent were having education up to primary level, followed by middle (14.45%), secondary (12.22%), functionally literate (6.67%), higher secondary (2.22%), graduate and post graduate (1.11% each). The finding was supported by Kasthuri *et al.*, (2014) and Kumar *et al.*, (2014).

Occupation

Table 5 indicates that an overwhelming majority of respondents (94.44%) were practicing dairy as major occupation, followed by Agriculture (5.56%). Table further reveals that maximum respondents (54.45%) were not engaged in any subsidiary occupation and the rest 45.55 per cent respondents were having subsidiary occupation viz., agricultural labourers(22.23 %), others (17.77 %) and dairy (5.55 %).

Table.1 Distribution of respondents according to their age

Age (In years)	Frequency	Percent	Average age (In years)
Young (23-35 yrs)	25	27.78	29.48
Middle (35-46 yrs)	48	53.33	39.06
Old (>46 yrs)	17	18.89	51.58
Overall (Mean ± S.E)	90	100	38.76 ± 0.86

Table.2 Distribution of respondents according to their caste category

Caste	Frequency	Percent
SC	68	75.56
OBC	19	21.11
General	3	3.33

Table.3 Distribution of respondents according to their religion

Religion	Frequency	Percent
Hindu	89	98.89
Muslim	1	1.11

Table.4 Distribution of respondents according to their education

Education	Frequency	Percent
Illiterate	39	43.33
Functionally literate	6	6.67
Primary	17	18.89
Middle	13	14.45
Secondary	11	12.22
higher secondary	2	2.22
Graduate	1	1.11
Post graduate	1	1.11

Table.5 Distribution of respondents according to their occupation

Occupation	Major		Subsidiary	
	Frequency	Percent	Frequency	Percent
House wife	0	0	49	54.45
Dairy	85	94.44	5	5.55
Agriculture labourer	0	0	20	22.23
Other	0	0	16	17.77
Agriculture	5	5.56	0	0

Table.6 Distribution of respondents according to their marital status

Marital status	Frequency	Percent
Married	80	88.89
Unmarried	1	1.11
Widow	9	10.00

Table.7 Distribution of respondents according to their family type

Family type	Frequency	Percent
Nuclear	85	94.44
Joint	5	5.56

Table.8 Distribution of respondents according to their family size

Family size	Frequency	Percent	Average family size
Small (up to 5)	60	66.67	4.3
Medium (6-9)	27	30.00	6.7
Large (>9)	3	3.33	10.6
Overall (Mean ± S.E)	90	100	5.27 ± 0.17

Table.9 Distribution of respondents according to their family education status

Family education status	Frequency	Percent	Average Family education status
Low (1-2.8)	52	57.78	2.20
Medium (2.9-4.7)	36	40	3.6
High (4.8-6.5)	2	2.22	5.75
Overall (Mean ± S.E)	90	100	2.84 ± 0.10

Table.10 Distribution of respondents according to their land holding

Land holding (ha)	Frequency	Percent	Average land holding (ha)
Landless	84	93.33	0.03 ± 0.014
Marginal (upto 1)	6	6.67	

Table.11 Distribution of respondents according to their herd size

Herd size (cattle equivalent score)	Frequency	Percent	Average herd size
Small (1.26-2.95)	78	86.67	2.33±0.096
Medium (2.95-4.64)	8	8.89	
Large (4.64-6.33)	4	4.44	

Table.12 Distribution of respondents according to their Income from dairy

Income level (In Rs)	Frequency	Percent	Average Income (In Rs)
Low (15000-31683)	54	60.00	24873.61
Medium (31684-48366)	31	34.44	37875.80
High (>48367)	5	5.56	59540
overall	90	100.00	31278.05

Table.13 Distribution of respondents according to their gross annual income

Gross annual income (In Rs.)	Frequency	Percent	Average Income (In Rs.)
Low (20000-45000)	71	78.88	31599.92
Medium (45001-70001)	15	16.67	55653.33
High (>700001)	4	4.45	85762.5
overall	90	100	38016.05

Finding was in contrast of Kumar *et al.*, (2014) who reported that majority of respondents (57.1%) were having agriculture as primary occupation. Reason behind the finding that only 5 per cent respondents have agriculture as primary occupation because majority of respondents were landless.

Marital status

Table 6 indicates that an overwhelming majority of respondents (88.89%) were married followed by widow (10 %) and unmarried (1.11 %). Similar findings were reported by Chandrashekar and Lokesh (2009), and Das (2012).

Family type

Table 7 indicates that an overwhelming majority of respondents (94.44%) were having nuclear family system and rest 5.56 percent were found to belong to joint type family. Kasthuri *et al.*, (2014) also reported similar finding and reveals that majority of women self-help group members (93.3%) lived in nuclear family system.

Family size

Table 8 indicates that maximum respondents (66.67%) belonged to small size family (up to 5) followed by medium (30 %, 6 – 9 members) and large (3.33 %, > 9 members). Finding was supported by Kasthuri *et al.*, (2014) who reported that more than fifty percent respondents were belonging to small family size (up to 4). Table further reveals that average size of small, medium and large family were 4.3, 6.7 and 10.6.

Family education status

Table 9 reveals that more than fifty percent respondents (57.78%) were found to belong in low family education status category followed by medium (40 %) and high (2.22 %) family education status. Average family education status in low, medium and high category were 2.20, 3.6 and 5.75, respectively. Overall average family education status was 2.84.

Table 10 indicates that an overwhelming majority of respondents (93.33%) were landless followed by marginal (6.67 %) land

holding. The average land holding was 0.03 ha.

Herd size

Table 11 indicates that majority of respondents (86.67%) had small herd size followed by medium (8.89 %) and large (4-44 %) herd size. The average herd size was found to be 2.33.

Income from dairy

Table 12 reveals that sixty percent of respondents were found to belong to low income level category (between Rs 15000-31683) followed by medium (34.44 %) and high (5.56 %) with average Rs. 24873.61, 37875.80, and 59540, respectively. Overall average Income was Rs. 31278.05.

Gross annual income

Table 13 reveals that more than two third majority of respondents (78.88%) were fallen in low gross annual income category followed by medium (16.67 %) and high (4.45 %) income level. Overall average income was Rs. 38016.05.

In view of the above findings, it may be concluded that SHG members are resource poor women farmers who have taken dairy as income generating activity for livelihood security by making access to credit through SHGs as almost all the members were land less and found to belong to middle age group (35-46 years), married, belonging to SC and from BPL category and practicing dairy as major occupation.

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