

OPINION OF BENEFICIARY FARM WOMEN TOWARDS SELF HELP GROUPS PROGRAMMES IN AJMER DISTRICT OF RAJASTHAN

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ABSTRACT

The present investigation was conducted in Ajmer district of Rajasthan which was selected purposely. Two panchayat samities namely i.e. Masuda and Bhinay were selected purposely considering maximum number of self help groups. From each panchayat samiti two Gram Seva Sahkari Samities (GSS) were selected randomly. Thus, from each GSS 10 per cent respondents were randomly selected. Thus, the overall sample consisted of 120 respondents. Majority of the beneficiary farm women had favourable opinion towards SHG programmes. Majority of the respondents strongly agreed with the aspects "SHG open up new vistas of employment for the farm women" and strongly disagreed with "SHGs had failed to develop self-reliance among farm women" towards SHG programmes.

INTRODUCTION

For majority of Indian women, life itself has been a long hurdle race, both within and outside the family. However, there are certain redeeming features. The post independence period has witnessed a number of positive and concerted efforts by the government to improve the socio-economic status of women. The government has emphasized on strengthening and motivating women power at the grass roots. The global conference on women's Empowerment (1988) highlighted empowerment as the surest way of making women as "partners in development" and bringing them in the main stream of development not only as mere "beneficiaries" but also as "contributors". All over the world efforts are being made to empower women through education and training, health support and entrepreneurship development. Women are the vital human infrastructure and their empowerment (economic, educational, social and political) would hasten the pace of social development. Investing in women capabilities and empowering them to achieve their 'choices' and 'opportunities' is the surest way to contribute to economic growth and overall development.

RESEARCH METHODOLOGY

To measure the opinion of beneficiary farm women towards SHGs programme, an opinion scale was used. The scale consisted of 24 statements, of which, 12 statements were positive and rest 12 statements were negative. To know the opinion of the respondents, positive and negative statements were arranged on five point continuum. These five points were most favourable, favourable, undecided, unfavourable and most unfavourable having score 5,4,3,2, and 1 for positive and 1,2,3,4,5 for negative statements. Overall score for each respondent was calculated and thereafter, respondents were categorized into three groups on the basis of overall score obtained by each respondent as under:

1. Less favourable - Below (mean - SD)
2. Favourable - From (mean - SD) to (mean + SD)
3. More favourable - Above (mean + SD)

Frequency and percentages of respondents in each category were calculated. Further, the MPSs for each statement were worked out and ranked accordingly.

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RESULTS AND DISCUSSION

This part deals with results related to the objective of the study i.e. to seek the opinion of beneficiary farm women towards SHG programmes. The average mean per cent score for each beneficiary farm woman was calculated by adding the scores of all 24 items and dividing the obtained total score by the maximum obtainable score for the items and multiplying it by hundred. The range of mean per cent score varied from 29.66 to 93.33. The over all mean score of respondents was found to be 91.62. Based on the mean score obtained by the respondents, standard deviation was calculated. On the basis of overall mean score and standard deviation the opinion of farm women was classified into three categories namely: less favourable, favourable and more favourable as following

1. The farm women who obtained the mean score below 85.99 were classified as having less favourable opinion towards SHGs programmes.
2. Respondents who obtained the mean scores from 85.99 to 97.25 were categorized as having favourable opinion towards SHG programmes.

The farm women who obtained the mean score above 97.25 were categorized as having more favourable opinion towards SHG programmes.

Table 1: Distribution of respondents in different degrees of opinion towards SHG programmes n = 120

S. No.	Degree of opinion	Freq-	Perce- centage
1.	Less favourable (Below 85.99)	4	3.33
2.	Favourable (from 85.99-97.25)	101	84.16
3.	More favourable (above 97.25)	15	12.50
Mean = 91.62, S.D. = 5.63			

The data reported in Table 1 show that majority of beneficiary farm women i.e. 84.16 per cent had favourable opinion whereas only 12.50 per cent and 3.33 per cent had more favourable and less favourable opinion towards SHG programmes, respectively.

The results of the study are in line with the findings of Dogra (2002). They found that the majority of contact farmers had strongly favourable attitude towards the T & V system. The present findings are also in conformity with the findings of Chouhan (2004) who reported that majority of farmers had their attitude in positive direction as 69 and 15 per cent of them had favourable attitude towards kisan mandal. While, the remaining 16 per cent of the farmers had unfavourable attitude towards kisan mandal.

Table 2: Opinion of respondents regarding different aspects of SHG programmes

S.No.	Opinion of beneficiaries	MF	F	UD	UF	MUF	MPS	Rank
1.	The SHG is well thought out for the upliftment of the farm women	375	180	-	-	-	92.50	II
2.	The illiterate members are not getting any / much benefits from SHG	4	46	-	264	135	74.83	XIV
3.	SHGs open up new vistas of employment for the farm women in the area	400	160	-	-	-	93.33	I
4.	SHGs have failed to develop self-reliance among farm women	-	-	-	220	325	90.83	IV
5.	SHGs explore the possibilities of increasing income / savings of its beneficiaries	325	220	-	-	-	90.83	IV
6.	Activities selected under SHGs are not according to the need of farm women	11	42	30	268	55	67.66	XVI
7.	Different kinds of ideas about development being exchanged under one umbrella of SHG centre	265	268	-	-	-	88.83	VIII
8.	Loan / credit facilities are not available to the group members as and when required	44	152	-	-	-	32.66	XIX

9.	SHG is helpful in improving economic status of beneficiaries	355	196	-	-	-	91.83	III
10.	Year round benefits to the members is not obtained, hence the women hesitate to participate in group activities	37	166	-	-	-	33.82	XVIII
11.	The SHGs help to overcome social and personal problems of farm women	295	244	-	-	-	89.33	VII
12.	It is more propaganda and less work for the welfare of farm women	-	-	12	308	195	85.83	XII
13.	SHG help to develop saving habits among farm women	375	180	-	-	-	92.50	II
14.	The illiterate members are ignored in the programmes run by the SHGs	62	116	-	-	-	29.66	XXI
15.	The basic philosophy behind SHGs is "social equality to women"	285	252	-	-	-	89.90	VI
16.	The SHGs are not effective in improving the situation / condition of farm women in rural society-	-	-	-	240	300	90.00	V
17.	Campus related to education / health / improved agricultural practices / animal husbandary practices are catering to the needs of women	255	276	-	-	-	88.50	X
18.	The SHG have increased the work load of already over loaded farm women	14	78	5	200	60	61.16	XVII
19.	SHGs intend to develop women's resources in the rural area	250	280	-	-	-	88.33	XI
20.	SHGs programmes are useless efforts due to its ineffective working pattern	40	175	30	60	100	67.50	XVI
21.	SHGs provide opportunities to farm women to develop their handicraft skills	260	272	-	-	-	88.66	IX
22.	There is partiality in distribution of loan among the members in the SHGs	45	150	-	-	-	32.50	XV
23.	SHGs inculcate decision making ability among the members	300	240	-	-	-	90.00	V
24.	Selection of economic activities / vocation are not at the disposal of farm women under SHG	-	-	-	278	182	76.66	XIII

MF = Most favourable F = Favourable UD = Undecided UD = Unfavourable MUF = Most unfavourable

For knowing the opinion of respondents toward different aspects of SHG programmes, in all 24 statements were enlisted. For this, mean per cent score for each statement was calculated and ranked accordingly. The results are presented in Table 2.

It is evident from Table 2 that most of the respondents strongly agreed with the fact that "SHGs open up new vistas of employment for the farm women", with MPS 93.33 and ranked it first, and "The SHG is well thoughtout for the upliftment of the farm

women", "SHGs help to develop saving habits among farm women", with MPS 92.50 and ranked second whereas "SHG is helpful in improving economic status of beneficiaries" and ranked third with 91.83 MPS.

However, majority of the respondents strongly disagreed with fact that "SHGs have failed to develop self-reliance among farm women" with 90.83 MPS, "The SHGs are not effective in improving the 'situation / condition of farm women in rural soci-

ety” with 90.00 MPS and “it is more propaganda and less work for welfare of farm women” with 85.83 MPS and ranked these first, second and third because these statements were structured in negative form. It was further observed that the statements considered as least favourable by the respondents were “Illiterate members are ignored in the programme run by the SHG” and “there is partiality in distribution of loan among the members in the SHG”. The statements were ranked at the lowest level in the opinion hierarchy by the respondents. From the above discussion, it may be concluded that majority of respondents showed favourable opinion towards SHG programmes.

The present findings are also in conformity with the findings of Hartwig (2002) who conducted a study related to opinion of farm women on women’s organization and self help groups. He noted that the growing number of self help groups and women organization over the past 25 years was a sign that women want to improve their social and economic status.

It is felt that, in order to bring all the people at par in connection with their opinion towards the programmes, the concept of “of the people”, “for the

people” and “by the people” be emphasized, only these such programmes may yield positive favour from them and may lead to grand success.

CONCLUSION

The study indicated that majority of the beneficiary farm women i.e. 84.16 per cent had favourable opinion whereas only 12.50 per cent and 3.33 per cent had more favourable and less favourable opinion towards SHG programmes.

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