

Personal Socio-Economic Profile of the Women SHG Members in Udaipur District of Rajasthan

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ABSTRACT: A Self-help group (SHG) is a financial intermediary committee. It usually composed of 10-20 local women members. The research work was performed in Udaipur district of Rajasthan state. For this research among the 17 tehsils of Udaipur district Rishabhdev and Kherwara tehsil were selected as they are having highest number of SHG. We have selected 20 SHG from 2 selected tehsil and 6 farm women from each SHG. Thus, total 120 farm women were selected for proposed study. For data collection, the face-to-face interview technique was opted. The frequency and percentage were used to classify the respondents with respect to independent variables. Also, Mean Percentage Score, Ranking, Arithmetic mean, and Standard deviation were also calculated for the present study. The results revealed that major part of respondents was from middle age group. The results also publicized that 45.83 percent farm women were illiterate. Maximum number of respondents were married. It was also established that maximum number of respondents were from joint family. The study of caste structure revealed that 100 percent of farming families belong to SC/ST category. Maximum number of farm women have poorly developed houses. It was also observed that maximum number of farm women were doing other occupation in their locality. It had been observed that majority of farm women got source of information through organized source. The key challenges in this study are to empower farm women through Self-help group activities promoted by Rajasthan Government, to encourage women's participation and gain knowledge in various field of agriculture.

Keywords: Self-help group, Empowerment, Women, Socio-economic.

INTRODUCTION

Women constitute half the world's population. She contributes about two-thirds of its working hours, receive one-tenth of the world's income, and own less than one-hundredth of the world's property. As per 2020 census the total Indian population was 1.35 billion, of which women amounted to 65.3 crore. Consequently, women inaugurate 50% of the inhabitants, overall work two third part of work is performed by women population and generate 50 percent of sustenance engrossed by the nation, they gain one third of stipend and concede 10 percent of there sources or affluence of the nation (Indiresan, 2002).

India prevailing a growing territory, respite part of its population endures from undernutrition, starvation, unemployment (Sivaraj *et al.*, 2015). This is more severe in case of four main weaker section of the society namely, women, children, scheduled castes, and scheduled tribes. Farm women in India constitute 84

percent of the female population. They share abundant responsibilities and perform a wide spectrum of duties in running the family, maintaining the household activities like rearing, feeding attending to farm labor, tending domestic animals and the relish, tied then they endure from prevailing both economically and socially imperceptible.

RESEARCH METHODOLOGY

The current study was taken over in Udaipur district. The two constituent tehsils of Udaipur randomly selected i.e., Rishabhdev and kherwara for the present study, based on the higher strength of respondents. Two Gram Panchayat were selected randomly from each tehsil and each Gram panchayat 30 farm women selected for the study. Overall, 120 respondents were selected from both the tehsil. The respondent was interrogated and gathered the data based on the prepared interview schedule based on specific objective. The gathered data was refined, tabulated,

analyzed and interference were made in accordance with objectives.

RESULT AND DISCUSSION

Here, this part of chapter deals with the personal characteristics of farm women i.e., Age, education type, marital status, family size, family type, annual income, extension participation, source of information, type of house, occupation type and self-confidence. These characteristics are briefly described below;

A. Age

Here age group of respondents was done based on their mean and standard deviation. Therefore 3 classes were composed i.e., young (<35yrs), middle (35 to 40yrs) and old (>40yrs). The allocation of respondents regarding their age shown in Table 1. The fact Table 1 present that greater number of respondents fit to middle age group i.e., 35 to 40 years of age. This class individually comprise 74.17 percent of entire sample. Respondents in other age group i.e., old, and young constitute 13.33 percent and 12.5 percent respectively.

Table 1: Allocation of farm women according to their age group (n=120).

Sr. No.	Age (years)	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	Young (less than 35 yrs.)	7	11.67	8	13.33	15	12.5
2.	Middle (35 to 40 yrs.)	44	73.33	45	75.00	89	74.17
3.	Old (more than 40yrs)	9	15.00	7	11.67	16	13.33

f= frequency, %= percentage

Table 2: Allocation of farm women on basis of their educational qualification (n=120).

Sr. No.	Education	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	Illiterate	36	60.00	19	31.67	55	45.83
2.	Up to primary	6	10.00	12	20.00	18	15.00
3.	Above primary and higher secondary	18	30.00	29	48.33	47	39.17
Total		60	100	60	100	120	100

f= frequency, %= percentage

A thorough examination from Table 2 shows that highest 45.83 percent farm women were illiterate among those 36 (60.00%) women from Rishabhdev and 19 (31.67%) women from kherwara. Whereas 15.00 percent respondents were educated up to primary classes from which 6 (10.00%) and 12 (20.00%) respondents from Rishabhdev and kherwara tehsil accordingly. Regarding 39.17 percent of farm women are above primary and higher secondary among this 18 (30.00%) and 29(48.33%) respondents from Rishabhdev and kherwara respectively. More over 0 percent of farm women were graduate and above from both the tehsil i.e., Rishabhdev and kherwara. Thus, it is

Table 1 depicts that 44 women of Rishabhdev tehsil and 45 farm women of kherwara tehsil are under middle age group with 73.33 percent and 75.00 percent respectively. Women of age group below 35 years of age were 7 (11.67%) from Rishabhdev tehsil and 8 (13.33%) from kherwara tehsil were under young age group. Similarly, 9 (15.00%) and 7 (11.66%) farm women were higher than 40 years of age were in old age category from Rishabhdev and kherwara tehsil respectively. Thus, it is concluded that major part of respondents is from middle age group.

B. Education

Here this research concentrates on education of farm women and presented a data which had been collected from farm women considering all the aspect in Table 2. Chosen respondents were categorized into four classes i.e., illiterate, up to primary, above primary, and higher secondary, graduate and above for illustration of results calculated frequency were converted to percentage. It has been shown in Table.

finalized that maximum no. of respondents were not educated. The findings are agreement with the findings of Kumari (2018) where 41 percent respondents are illiterate.

C. Marital status

By means of marital status of farm women they are classified into three classes i.e., married, unmarried and widow. Results have been shown in the Table 3 on basis of frequency and percentage. Table 3 indicates that higher number of farm women i.e., 92.50 percent were married pursued by 0.00 percent and 7.5 percent women were unmarried and widow accordingly.

Table 3: Allocation of farm women on basis of their marital status (n=120) .

Sr. No.	Marital Status	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	Married	56	93.33	55	91.67	111	92.50
2.	Widow	4	6.67	5	8.33	9	7.50
Total		60	100	60	100	120	100

f= frequency, %= percentage

Table 3 shows that 56 (93.33%) and 55 (91.67%) respondents of Rishabhdev and kherwara respectively were married. Similarly, no farm women are unmarried. Whereas 4 (6.67%) and 5 (8.33%) farm women of Rishabhdev and kherwara tehsil were widow respectively. It is therefore concluded that maximum number of respondents were married. The findings agree with the findings of Nimisha (2019) where 87 percent women were married.

D. Family Size

Usually, conclusion related to farming profession as degree of contact between family members is supposed to be maximum is large family as contrast to small family size of involvement and decision making of farm women might be influenced by family size. The data is presented in Table 4.

By intensely viewing data in Table 4 which shows that maximum i.e., 45.84 percent of respondents were from family including 4 to 6 members furthermore examination depicts that 2.5 percent were up to 2 members 23.33 percent up to 3 to 4 members and 28.33 percent were above 6 members. The data in Table

reveals that 28 (46.67%) and 27 (45.00%) were 4 to 6 members from Rishabhdev and kherwara tehsil respectively in majority. Likewise, 2 (3.33%) and 1 (1.67%) were up to 2 members from Rishabhdev and kherwara tehsil. Family size of 3 to 4 members comprise 11 (18.33%) and 17 (28.33%) from Rishabhdev and kherwara tehsil and rest 19 (31.67%) of Rishabhdev and 15 (25.00%) of kherwara were from family size of above 6 members. From the analysis of Table 4 it might be finalized that higher number of respondents were from family size having 4 to 6 members. The findings are in accordance to Rana and Ansari (2017) where 52.52 percent belonged to the large family size.

E. Family Type

Family type comprises of 2 types of family i.e., nuclear family and joint family. A nuclear family comprises of 3 members husband, wife and children and joint family comprises of more than one family in regard with relation of blood and ordinary residence. The data is presented in Table 5.

Table 4: Allocation of farm women on basis of their family size (n=120).

Sr. No.	Family size	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	Up to 2 members	2	3.33	1	1.67	3	2.50
2.	3 to 4 members	11	18.33	17	28.33	28	23.33
3.	4 to 6 members	28	46.67	27	45.00	55	45.84
4.	Above 6 members	19	31.67	15	25.00	34	28.33
Total		60	100	60	100	120	100

f= frequency, %= percentage

Table 5: Allocation of farm women on basis of their family type (n=120).

Sr. No.	Family type	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	Joint	24	40.00	48	80.00	72	60.00
2.	Nuclear	36	60.00	12	20.00	48	40.00
Total		60	100	60	100	120	100

f= frequency, %= percentage

The details observed in Table 5 depicts that 60.00 percent respondents were from joint family which in majority. Whereas 40.00 percent of remaining are nuclear family type from Rishabhdev and kherwara tehsil respectively. Likewise, 36 (60.00%) and 12 (20.00%) were from nuclear family of Rishabhdev and kherwara tehsil respectively. There might in rural area joint family may comprise of 3 to 4 generation. Where it has parents to close blood relatives. Thus, it is concluded that maximum number of respondents were from joint family. The findings are in accordance to

where 61.33 percent respondents are joint family and 38.67 percent of the respondents are nuclear family.

F. Annual income

Family income of respondents were grouped into three classes i.e., income less than ten thousand per annum, between ten thousand one to twenty-five thousand per annum and more than twenty-five thousand yearlies. Outcome of frequency and percentage is shown in Table 6.

Table 6: Allocation of farm women on basis of their annual income (n=120).

Sr. No.	Income	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	<10000 per annum	17	28.33	5.00	8.33	22	18.33
2.	10001 to 25000 per annum	35	58.33	40.00	66.67	75	62.50
3.	>25000 per annum	8	13.33	15.00	25.00	23	19.17
Total		60	100	60	100	120	100

f= frequency, %= percentage

The fact in Table 6 visualize that maximum annual income of family was between ten thousand one rupee to twenty-five thousand rupees yearly. 22 respondents out of other respondents referred their annual income below ten thousand rupees was (18.33%) of total respondents. 75 respondents mentioned their annual income between ten thousand rupees to twenty-five thousand rupees early which was more than half (62.50%) of overall respondents. Leftover 23 (19.17%) respondents who agreed their annual income more than twenty-five thousand rupees yearly. Moreover Table 6 evident that there were no respondents with annual income less than six thousand rupees per annum. 17 (28.33%) from rishabhdev and 5 (8.33%) from kherwara tehsil were having family income between six thousand rupees to ten thousand rupees. Similarly, 35 (58.33%) and 40 (66.67%) respondents were found their family income from ten thousand one rupees to

twenty-five thousand rupees per annum from rishabhdev and kherwara tehsil respectively. Merely 8 (13.33%) from rishabhdev tehsil and 15 (25.00%) from kherwara tehsil have income more than twenty-five thousand rupees per annum. The cause of maximum farm women having less income might be their occupation i.e., agriculture where they earn less than other profession i.e., business and job. The above findings were in accordance to the findings of Krishnaveni and Haridas (2013) with medium income 67.50 percent.

G. Category type

In accordance with category type, they are classified in four categories i.e., SC/ST, OBC, General and other. The data with frequency and percentage is presented in Table 7.

Table 7: Allocation of farm women on basis of their category type (n=120).

Sr. No.	Category type	Rishabhdev Tehsil		Kherwara Tehsil		Grand Total	
		f	%	f	%	f	%
1.	SC/ST	60	100.00	60	100.00	120	100.00
	Total	60.00	100.00	60.00	100.00	120	100.00

f= frequency, %= percentage

Table 7 Through thorough observation of Table 7 it is observed that all farm women belong to schedule tribe and schedule caste i.e., 100% with frequency of 120 respondents. There are no respondents from other categories found the frequency and percentage is 0.00. Furthermore, visualization of Table 7 depicts that 60 (100%) from rishabhdev and 60 (100%) from kherwara belongs to SC/ST. There are no respondents from other categories. The conclusion from the study of Table 7 is all respondents i.e., 100 percent belong to SC/ST

category. The above finding is concurrent with the findings of Pal (2016) where 63% respondent were from SC/ST.

H. House type

Based on house type category, it is grouped in three categories i.e., houses which are poorly developed, developed and well developed. The frequency and percentage on the basis are calculated and presented in Table 8.

Table 8: Allocation of farm women on basis of their house type (n=120).

Sr. No.	House type	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	Poorly developed	55	91.67	42	70.00	97	80.83
2.	Developed	0	0.00	9	15.00	9	7.50
3.	Well developed	5	8.33	9	15	14	11.67
	Total	60	100	60	100	120	100

f= frequency, %= percentage

The observation in Table 8 depicts the maximum number of respondents 97 (80.83%) farm women have poorly developed house and similarly 14 (11.67%) with well-developed and 9 (7.50%) with developed house. Moreover, observation on Table 8 describes that 5 (8.33%) farm women of rishabhdev tehsil and 9 (15%) of kherwara tehsil likewise 55 (91.67%) and 42 (70.00%) respondents have poorly developed houses in rishabhdev tehsil and kherwara tehsil respectively which is in majority. Whereas none of the respondents from rishabhdev tehsil and 9 (15.00%) from kherwara tehsil have developed houses. From the above Table it

is concluded that maximum number of farm women have poorly developed houses. The above findings are in accordance to the findings of Rana and Ansari (2017) where 73.33 percent respondents were having pakka house.

I. Occupation type

According to the performances of respondent in multiple activities they had been categorized in three groups house wife, business, service (private or non private) and other. The frequency and percentage were used for making the conclusion shown in Table 9.

Table 9: Allocation of farm women on basis of their occupation type (n=120).

Sr. No.	Occupation	Rishabhdev Tehsil		Kherwara Tehsil		Total	
		f	%	f	%	f	%
1.	House wife	0	0.00	7	11.67	7	5.83
2.	Business	2	3.33	9	15.00	11	9.17
3.	Other	58	96.67	44	73.33	102	85.00
	Total	60	100	60	100	120	100

f= frequency, %= percentage

The fact in Table 9 shows that maximum number of respondents 102 (85.00%) more than half of total respondents were doing things which were other than the occupation given in the Table house wife, business. Likewise, 11 (9.17%) were occupying business and rest were 7 (5.83%) were house wife. No women were doing service in the area of the study. The data in Table 9 shows that none of the respondents from rishabhdev tehsil and 7 (11.67%) respondents from kherwara were house wife. Likewise, 2 (3.33%) respondents and 9 (15.00%) respondents were occupying business from rishabhdev tehsil and kherwara tehsil respondents. No women, was doing service in both the tehsils and rest were doing things other than mention above i.e., 58

(96.67%) and 44 (73.33%) from rishabhdev tehsil and kherwara tehsil respectively. The conclusion from this observation is maximum number of farm women were doing other occupation in their locality. The findings are in accordance to Poornima and Ramanaiah (2017) where 87 percent of the respondents are from agricultural background.

J. Extension participation

Due to insufficient fact to show the participation of farm women in activities their involvement may be scatter but less comprehend. Taking this fact in mind the given study was made to analyse the scope of their involvement in vigorous activities related to SHG.

Table 10: Allocation of farm women on regards of their involvement in activities related to SHGs (n=120).

Sr. No.	Activities	Rishabhdev Tehsil	Rank	Kherwara Tehsil	Rank	Total	Rank
		MPS		MPS		MPS	
1.	Kisan mela	30.00	VI	31.67	V	30.83	VI
2.	Work shops	27.50	VIII	35.83	III	31.67	VII
3.	Training	62.50	I	55.00	I	58.75	I
4.	Seminar	61.67	II	30.00	VII	45.83	II
5.	Field visit	53.33	IV	30.83	VI	42.08	IV
6.	Group discussion	56.67	III	33.33	IV	45.00	III
7.	Educational tour	31.67	V	30.00	VII	30.83	VI
8.	Farmer meetings	30.83	VI	51.67	II	41.25	V
9.	On farm demonstration	0.00	IX	29.17	VIII	14.58	IX

MPS = Mean Percent Score

From Table 10 it is observed that among nine activities, most farm women used to participate in training programs which was ranked first with highest (58.75 MPS). Table 10 also reveals that in both the tehsils women participate more in training programme and is rank first with MPS score 62.50 MPS at rishabhdev tehsil and 55.00 MPS at kherwara tehsil. As it sharply indicates in both the tehsils women of rishabhdev tehsil actively participate in training activities then the women of kherwara tehsil. The analysis of Table 10 clearly tells that farm women participate in seminar program and it is given second rank with 45.83 overall MPS. These women participate in seminars for better knowledge. The Table here clearly indicates that seminar activity stands on first rank in rishabhdev with 61.67 MPS and kherwara at second position with 30.00 MPS. From Table 11 it is observed that over all third rank is allotted to group discussion with 45.00 MPS and in rishabhdev tehsil it is at third rank with 56.67 MPS. The observation in Table 10 depicts that field visit is ranked fourth in overall activities with 42.08 MPS. Where 53.33 MPS respondents were from rishabhdev tehsil and were ranked fourth and 30.83 MPS respondents of kherwara ranked sixth. There might be a reason for lesser number of respondents who participate in field visit type of activity from kherwara tehsil because they might not be getting much time for this. Table 11 indicates that farm women participate in farmer meetings and overall ranked it fifth with 41.25 MPS. In rishabhdev tehsil it is ranked sixth with 30.83

MPS and 51.67 MPS in kherwara which is ranked second among the activities. The reason for this variation may be the women in kherwara take interest in farmer meetings for betterment of their group. The analysis of Table 10 indicates that educational tour is ranked on sixth position overall with 30.83 MPS. On rishabhdev tehsil it is ranked fifth with 31.67 MPS and kherwara tehsil ranked seventh with 30.00 MPS. This might be due women of rishabhdev tehsil actively participate in education tour and make themselves more educated with more participate knowledge as compare to women of kherwara tehsil. The analysis of Table 10 indicates that kisan mela is overall ranked seventh, with 30.83 MPS. Whereas rishabhdev tehsil ranked it at same position i.e., seventh with 30.00 MPS and kherwara ranked it at fifth position with 31.67 MPS. The possible reason for this might be women from kherwara tehsil are much more aware than the women of rishabhdev tehsil. The observation from Table 10 depicts that workshop like activity is ranked eighth overall with 31.67 MPS where rishabhdev tehsil ranked it same with 27.50 MPS and kherwara tehsil ranked it third with 35.83 MPS. The possible reason for this much gap may be women participates of kherwara tehsil were more over work shop compare to women of rishabhdev tehsil. The analysis of Table 10 depicts that "On farm demonstration" like activity is ranked on ninth position which is last position overall with 14.58 MPS, where no respondents were from rishabhdev tehsil and ranked it last with 0.00 MPS whereas it has been ranked eighth in

kherwara tehsil with 29.17 MPS. There might be reason that no women would be interested in such activity from rishabhdev tehsil or they might not get the chance to do so.

K. Source of information

Sources of information leads to the knowledge of farm women about self-help group. Many times, women in

rural area are unaware of SHG and SHG related activities. On accordance to this data has been collected and presented in the Table 12 with their MPS rank and the mean of source. Sources here are divided into three categories i.e., localite medium, organizational sources and mass medium.

Table 11: Allocation of farm women on regards of their type of information sources (n=120).

Sr. No.	Source	Rishabhdev Tehsil MPS	Rank	Kherwara Tehsil MPS	Rank	Total MPS	Rank
A.	Localite medium						
1	Workmates	35.00	II	32.50	I	33.75	I
2	Neighbours	26.67	V	30.83	III	28.75	IV
3	Friends	36.67	I	30.00	IV	33.33	II
4	Family members	29.17	IV	24.16	V	26.67	V
5	Close relatives	34.17	III	31.67	II	32.91	III
B.	Organizational source						
1	Gram sevak	35.83	II	35.83	II	35.83	II
2	Sarpanch	36.67	I	40.00	I	38.83	I
3	Extension worker	35.00	III	30.00	III	32.50	III
4	Agriculture extension officer	33.33	IV	9.17	IV	21.25	IV
5	Subject matter specialist	30.83	V	0.00	V	15.41	V
6	NGOs	28.33	VI	0.00	V	14.17	VI
C.	Mass media						
1	Newspaper	30.00	IV	23.33	II	26.67	II
2	Internet	31.67	III	19.16	III	25.41	III
3	Television	33.33	I	38.33	I	35.83	I
4	Radio	32.50	II	15.83	IV	24.17	IV
5	Magazine	25.00	V	0.00	VI	12.50	VI
6	Exhibition	16.67	VIII	0.00	VI	8.33	VII
7	Demonstration	18.33	VI	12.5	V	15.41	V

MPS = Mean Percent Score

First section of the Table 11 observed the localite source of information. "Workmates" ranked first with overall 33.75 MPS where rishabhdev tehsil ranked it second with 35.00 MPS and kherwara tehsil ranked it first with 32.50 MPS. They are major source of information as compare to others. "Friends" ranked second with overall 33.33 MPS where rishabhdev tehsil ranked it first with 36.67 MPS and kherwara tehsil ranked it fourth with 30.00 MPS. "Close relatives" ranked third with overall 32.91 MPS where rishabhdev tehsil ranked it third with 34.17 MPS and kherwara tehsil ranked it second with 31.67 MPS. "Neighbours" ranked fourth with overall 28.75 MPS where rishabhdev tehsil ranked it fifth with 26.67 MPS and kherwara tehsil ranked it third with 30.83 MPS. "Family members" ranked fifth with overall 26.67 MPS where rishabhdev tehsil ranked it fourth with 29.17 MPS and kherwara tehsil ranked it fifth with 24.16 MPS. Second section of the Table 11 depicts the organization of source of information. "Sarpanch" ranked first with overall 38.83 MPS where rishabhdev tehsil ranked it first with 36.67 MPS and kherwara ranked it first with 40.00 MPS. "Gram sevak" ranked second with overall 35.83 MPS where both the tehsils ranked it second with overall 35.83 MPS. "Extension worker" ranked third with overall 32.50 MPS where

rishabhdev tehsil ranked it third with 35.00 MPS and kherwara tehsil ranked it third with 30.00 MPS. "Agriculture extension officer" ranked fourth with overall 21.25 MPS where rishabhdev tehsil ranked it fourth with 33.33 MPS and kherwara tehsil ranked it fourth with 9.17 MPS. "Subject matter specialist" ranked fifth with overall 15.41 MPS where rishabhdev tehsil ranked it fifth with 30.83 MPS and kherwara tehsil ranked it fifth with 0.00 MPS. "NGOs" ranked sixth with overall 14.17 MPS where rishabhdev tehsil ranked it sixth with 28.33 MPS and kherwara tehsil ranked it sixth with 0.00 MPS. Third section of Table 11 depicts the mass media information source. "Television" ranked first with overall 35.83 MPS where rishabhdev tehsil ranked it first with 33.33 MPS and kherwara tehsil ranked it first with 38.33 MPS. "Newspaper" ranked second with overall 26.67 MPS where rishabhdev tehsil ranked it fourth with 30.00 MPS and kherwara tehsil ranked it second with 23.33 MPS. "Internet" ranked third with overall 25.41 MPS where rishabhdev tehsil ranked it third with 31.67 MPS and kherwara tehsil ranked it third with 19.16 MPS. "Radio" ranked fourth with overall 24.17 MPS where rishabhdev tehsil ranked second with 32.50 MPS and kherwara tehsil ranked fourth with 15.83 MPS. "Demonstration" ranked fifth with overall 15.41 MPS

where rishabhdev tehsil ranked it sixth with 18.33 MPS and kherwara tehsil ranked it fifth with 12.50 MPS. “Magazine” ranked sixth with overall 12.50 MPS where rishabhdev tehsil ranked it fifth with 25.00 MPS and kherwara tehsil ranked it sixth with 0.00 MPS. “Exhibition” ranked seventh with overall 8.33 MPS where rishabhdev tehsil ranked it seventh with 16.67

MPS and kherwara tehsil ranked it sixth with 0.00 MPS.

L. SHG activities

Keeping in view this fact the study was conducted which is presented in Table 12. Where the activities are grouped in four categories i.e., Group activities, preparation of products, livelihood activities and marketing activities.

Table 12: Allocation of farm women based on SHG activities (n=120).

Sr. No.	SHG Activities	Rishabhdev Tehsil	Rank	Kherwara Tehsil	Rank	Total	Rank
		MPS		MPS		MPS	
A.	Group activities						
1	Chair person	3.33	VII	3.33	VIII	3.33	IX
2	Secretary	1.67	VIII	6.67	VII	4.17	VIII
3	Cashier	5.00	VI	15.00	VII	10.00	VII
4	Simple member	100.00	I	100.00	II	100.00	I
5	Depositing and withdrawing money in bank	73.33	II	73.33	II	73.33	II
6	Understanding loan related matters	45.00	V	66.67	III	55.83	V
7	Keeping track of cash record	45.00	V	41.67	V	43.33	VI
8	Withdrawing money using bank	71.67	III	65.00	IV	68.33	III
9	Checking bank a/c balance	65.00	IV	66.67	III	65.83	IV
B.	Preparation of products						
1	Procurement of raw material	83.33	II	50.00	I	66.67	I
2	Preparation of products/by products	75.00	IV	43.33	II	59.17	II
3	Transportation of products to market	71.67	VI	23.33	III	47.50	III
C.	Livelihood activities						
1	VegeTable cultivation	51.67	III	63.33	IV	57.50	III
2	Weaving	76.67	I	68.33	II	72.50	II
3	Livestock rearing	66.67	II	80.00	I	73.33	I
4	Goatery	48.33	IV	66.67	III	57.50	III
5	Tailoring unit	28.33	V	16.67	V	22.50	IV
D.	Marketing activities						
1	Advertising of products	31.67	III	53.33	III	42.50	III
2	Self selling of products and by product	41.67	II	63.33	I	52.50	II
3	Collection of product cost from market	48.33	I	60.00	II	54.17	I
4	Keeping business record	16.67	IV	38.33	IV	27.50	IV

MPS =Mean Percent Score

First section of Table 12 indicates the group SHG activities. “Simple member” from group activity category was ranked on position first is both the tehsils with 100.00 MPS where 100.00 MPS from rishabhdev tehsil. “Depositing and withdrawing money in bank” ranked second with overall 73.33 MPS where

rishabhdev tehsil ranked it second with 73.33 MPS and kherwara tehsil ranked it second with 73.33 MPS. “Withdrawing money using bank” ranked third with overall 68.33 MPS where rishabhdev tehsil ranked it third with 71.67 MPS and kherwara tehsil ranked it fourth with 65.00 MPS. “Checking bank account

balance” ranked fourth with overall 65.83 MPS where rishabhdev tehsil ranked it fourth with 65.00 MPS and kherwara tehsil ranked it third with 66.67 MPS. Probably the reason behind this was, education. More female participation was educated and was having knowledge about the same. “Understanding loan related matters” ranked fifth with overall 55.83 MPS where rishabhdev tehsil ranked it 45.00 MPS and kherwara tehsil ranked it third with 66.67 MPS. “Keeping track of cash record” ranked sixth with overall 43.33 MPS where rishabhdev tehsil ranked it fifth with 45.00 MPS and kherwara tehsil ranked it fifth with 41.67 MPS. “Cashier” ranked seventh with overall 10.00 MPS where rishabhdev tehsil ranked it sixth with 5.00 MPS and kherwara tehsil ranked it sixth with 15.00 MPS. “Secretary” ranked eighth with overall 4.17 MPS where rishabhdev tehsil ranked it eighth with 1.67 MPS and kherwara tehsil ranked it seventh with 6.67 MPS. “Chairperson” ranked ninth with overall 3.33 MPS where rishabhdev tehsil ranked it seventh with 3.33 MPS and kherwara tehsil ranked it eighth with 3.33 MPS.

Second section of Table 12 indicates the preparation of products SHG activity. “Procurement of raw material” ranked first with overall 66.67 MPS where rishabhdev tehsil ranked it first with 83.33 MPS and kherawara tehsil ranked it first with 50.00 MPS. “Preparation of products/by products” ranked second with overall 59.17 MPS where rishabhdev tehsil ranked it second with 75.00 MPS and kherawara tehsil ranked it second with 43.33 MPS. “Transportation of products to market” ranked third with overall 47.50 MPS where rishabhdev tehsil ranked it third with 71.67 MPS and kherwara tehsil ranked it third with 23.33 MPS.

Third section of Table 12 depicts the livelihood SHG activities. “Livestock rearing” ranked first with overall 73.33 MPS where rishabhdev tehsil ranked it second with 66.67 MPS and kherwara tehsil ranked it first with

80.00 MPS. “Weaving” ranked second with overall 72.50 MPS where rishabhdev tehsil ranked it first with 76.67 MPS and kherwara tehsil ranked it second with 68.33 MPS. “Goatery” ranked third with overall 57.50 MPS where rishabhdev tehsil ranked fourth with 48.33 MPS and kherwara tehsil ranked it third with 66.67 MPS. “VegeTable cultivation” ranked third with overall 57.50 MPS where rishabhdev tehsil ranked it third with 51.67 MPS and kherwara tehsil ranked it fourth with 63.33 MPS. “Tailoring unit” ranked fourth with overall 22.50 MPS where rishabhdev tehsil ranked it fifth with 28.33 MPS and kherwara tehsil ranked it fifth with 16.67 MPS.

Fourth section of Table 12 indicates the marketing SHG activities. “Collection of product cost from market” ranked first with overall 54.17 MPS where rishabhdev tehsil ranked it first with 48.33 MPS and kherwara tehsil ranked it second with 60.00 MPS. “Self-selling of products and by products” ranked second with overall 52.50 MPS where rishabhdev tehsil ranked it second with 41.67 MPS and kherwara tehsil ranked it first with 63.33 MPS. “Advertising of products” ranked third with overall 42.50 MPS where rishabhdev tehsil ranked it third with 31.67 MPS and kherwara tehsil ranked it third with 53.33 MPS. “Keeping business record” ranked fourth with overall 27.50 MPS where rishabhdev tehsil ranked it fourth with 16.67 MPS and kherwara tehsil ranked it fourth with 38.33 MPS.

M. Self confidence

Self-confidence is an attitude about your skills and ability. Which means that you accept and trust yourself and have a sense of control in your life. This Make positive view of yourself and we know our strength and weaknesses. You set realistic expectations and goals, communicate assertively, and can handle criticism. Keeping in mind this facts data has been presented in Table 13.

Table 13: Allocation of women SHG members of their self-confidence (n=120).

Sr. No.	Statement	Rishabhdev Tehsil MPS	Rank	Kherwara Tehsil MPS	Rank	Total MPS	Rank
1.	How do you feel to learn a new thing	65.83	I	62.50	II	64.16	I
2.	How do you feel about your ability	61.67	II	63.33	I	62.50	II

MPS = Mean Percent Score

Table 13 depicts that “How do you feel to learn a new thing” ranked first overall with 64.16 MPS, where in rishabhdev tehsil it is ranked first with 65.83 MPS and in kherawara tehsil it is ranked second with 62.50 MPS. “How do you feel about your ability” ranked second overall with 62.50 MPS, where rishabhdev tehsil ranked it second with 61.67 MPS and kherwara tehsil ranked it first with 63.33 MPS.

CONCLUSIONS

It was concluded that women SHG members have medium level of personal socio-economic condition. The present study has been conducted under limited

characteristics, so that, it will be better if more characteristics of women SHG members are taken further research in this area. As socio economic status of the women SHG is a complex phenomenon and includes so many things as stated earlier, it may be possible that some important components might have skipped out which may be considered by other research workers in future.

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Conflict of Interest. None.

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