

Research Article

ROLE OF SELF HELP GROUPS IN MILLETS VALUE ADDITION

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ABSTRACT

Self-Help Group (SHG) is a economically weaker people small voluntary association, preferably from the similar socio-economic background. Generally SHG consists of 10 to 20 women. People share their experiences in these groups meetings; they will maintain record related to their transactions. Twenty two SHGs involved in value addition of millets were identified all over Karnataka, through informal investigation during millet melas, trade fairs and krushi melas from across the state and of which five were documented by using pre tested quaternaries and tabular method was used to compile the socio economic status of the respondents. About 80 per cent of the SHGs were established more than a year back and "Mahalaxmi" located in Dharwad had the highest savings with ` 13,00,000 and lending about ` 1,00,000 per annum to its members. Most of the members were female with the age group of 35 to 55 years.

Keywords: SHGs, millets, value addition of millets.

INTRODUCTION

Today Self-help groups (SHGs) play a major role in poverty alleviation in rural area. It is reported that the SHGs have a part in charging country's economic Development. SHGs have now evolved as a movement. Mainly, members of the self help groups are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in improving the economic status of their families. Women account nearly fifty percent of the total human resources in our economy. This has led to boost the process of women's Empowerment (Saravanan, 2016). Yet women are submissive to men as they are subject to many cultural and socio-economic constraints. The situation is more severe in the backward and rural areas. Women development undertaking is must to eradicate poverty, increase the economic growth and for better standard of living. The SHG promotes small savings among its members. SHGs are a small voluntary association of poor people, mostly from the similar socio-economic background. Generally SHGs consists of 10 to 20 women. The women save some money that they can afford. It is small amount ranging from Rs. 10 to 200 per month (Pangannavar, 2014). A monthly meeting is organized, where apart from expenditure & repayment of loan, formal and informal discussions are held. Women share their views in these groups. The minutes of these meetings are noted and the accounts are written. Millets are being used as animal and bird feed. Millets has many nutritious and medical properties reported by Yang, et al (2012). This paper attempts to identify the part of SHGs in millets value addition in Karnataka. Mal, et al (2010) indicated that millets can be source of value-added healthy nutri-cereals with different varieties for traditional and non-traditional millet consumers present work aimed at empowering SHGs through improved processing and value addition of millets, a species of high nutritional value but suffering from a status of neglect for research and development.

METHODOLOGY

SHGs involved in value addition of millets were identified all over Karnataka, through informal investigation during millet melas, trade

fairs and krushi melas from across the state and of which five were documented by using pre tested quaternaries. Informal investigation centres viz., Krishi Vigyana Kendra, Department of Agriculture, Raitha samparka kendras, Non-governmental organizations, Farmers producers organization Organic and millet Cooperative federations. Tabular method was used to compile the socio-economic status. In order to facilitate interpretation of findings, statistical measures like averages and percentages were also worked out wherever necessary.

General characteristics profile of identified self help groups

The documentation of five women self help groups involved in the processing and value addition of similar products were selected from among the 22 SHGs and presented in Table 1. It can be inferred from the table that about 80 per cent of the SHGs were established more than a year back. Most of the SHGs depended on co-operative banking facilities then the commercial banking it was also noticed that the majority of the groups met formally at least once in a month. Similar findings were in line with Nandini and Sudha, 2015. 47 Percent of the respondents are attend the meeting weekly once in the findings of Thangamani and .Muthuselvi, 2013.

Table 1 General profile of the SHGs

Sl.No.	Category	No. of SHGs	Percentage(%)
A	Period of Functioning of SHG		
1	Less than one year	1	20.00
2	One year to three year	2	40.00
3	More than three year	2	40.00
Total		5	100.00
B	Type of banking		
1	Cooperative	4	80.00
2	Commercial	1	20.00
Total		5	100.00
C	Frequency of Group Meeting		
1	Fortnightly once	2	40.00
2	Monthly once	3	60.00
Total		5	100.00

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Information of identified self-help groups

A comparative analysis of the different SHG as presented in Table 2 indicated that "mahalaxmi" located in Dharwad had the highest savings with ₹ 13,00,000 and lending about ₹ 1,00,000 to its members.

The interest charged on loans was one per cent by all the SHGs except mahalaxmi which lent at higher interest rate of 1.25 per cent. Respondents have availed the loan from ₹ 18,000 to ₹ 1,00,000 per year per person on priority basis. Monthly earnings from millets value addition ranges ₹ 5,000 to ₹ 10,000 per women in the group.

Table 2 Self-help groups carrying out minor millet processing

Sl. No.	Particulars	Self Help Groups					
		Surabhi	Maharuksha	Muddamma talli	Mahalaxmi	Basaveshwara	
1	Name of SHGs	Surabhi	Maharuksha	Muddamma talli	Mahalaxmi	Basaveshwara	
2	Taluk	Mandya	Maddur	Doddaballapur	Dharwad	Manvi	
3	District	Mandya	Mandya	Bangalore rural	Dharwad	Raichur	
4	Total savings (₹)	3,50,000	2,00,000	3,00,000	13,00,000	5,00,000	
5	Shop rent/month	1,400	2,000	2,500	3,000	2,000	
6	average personal savings of members in bank (₹)	6500	6500	7800	8000	4000	
7	Average loan given to member (₹)	18,000	45,000	30,000	1,00,000	25,000	
8	Interest per month (%)	1	1	1	1.25	1	
9	Monthly average income in millets value addition (₹)	7500 / person	7500 / person	10,000 / person	8000 / person	5000 / person	

General characteristics of SHG members

General characteristics of SHG members have been presented in Table 3. Accordingly most of the members are female with the age group of 35 to 55 years. A meager 15 percent of the respondents are illiterates with 45 percent availing loan facilities for business purposes and 35 per cent availing loan for agriculture and animal husbandry. The members of SHGs were involved in different types of activities like garments and tailoring (25%), handy crafts (10%) and 16.25 per cent were involved in value addition in fruits and about 26.25 per cent were involved in millet value addition.

Table 3 Socio- economic profile of SHG members**(n=80)**

Sl. No.	Category	No. of Respondents	Percentage (%)
A	Age of members		
1	Young age (<35 years)	24	30.00
2	Middle age (35-55 years)	49	61.25
3	Above middle age (>55 years)	7	8.75
Total		80	100.00
B	Educational Qualification		
1	literate	68	85.00
2	Illiterates	12	15.00
C	Purpose of Loan		
1	Animal husbandry	10	12.50
3	Agricultural purpose	18	22.50
4	Educational purpose	10	12.50
5	Business	36	45.00
6	Marriage	1	1.25
7	Hospital/health	5	6.25
Total		80	100.00
D	Types of activities		
1	Value addition in fruits	13	16.25
2	Garments and tailoring	20	25.00
3	Handy crafts	8	10.00
5	Roti making	4	5.00
6	Petty Business	14	17.50
7	Millets value addition	21	26.25
Total		80	100.00

Most of the identified self help groups for value addition in millets are located in south Karnataka than the northern part. These self help groups were mainly involved in *ragi* value addition chain and now with increased awareness among the consumers and favourable government policies other millets viz., foxtail, little, kodo, barnyard and proso millets are included in the value addition. The schemes from central and state government for millet processing and value addition are in terms of providing processing machinery and financial support. Most of these self help groups are actively run by women and are majorly linked to the cooperative banks than commercial banks due to easy accessibility, loan availability and links to the government schemes. Findings of Thangamani and Muthuselvi, 2013 shows that literacy rate of the Self Help Group members, 76 percent of the members were literate and remaining 24 percent of the members are illiterates and majority of 38 per cent respondents taken loan for the self employment.

CONCLUSION

Most of the identified self help groups for value addition in millets are located in south Karnataka than the northern part. With increased awareness among the consumers and favorable government policies other millets viz., foxtail, little, kodo, barnyard and proso millets are included in the value addition. Government, SAUs and NGOs engaged in millet development activities have to create awareness to farmers with regard to soil borne pests and importance of seed treatment as most of the farmers used previous year grains without seed treatment.

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