



ROLE OF SHGs IN PROMOTING WOMEN IN AGRICULTURAL MARKETING

Babu P.

Assistant Professor , Department of Economics and Studies,
Bengaluru North University, Tamaka Kolar, Karnataka.

ABSTRACT

SHG movement in the grass root level has gained popularity in terms of their micro finance activities. However, SHGs have been imparting some positive results among women, mostly in terms of entrepreneurship development and self employment. In the process women involved in the entrepreneurship activities gained managerial, marketing skills as result women in the rural areas are now involved in agricultural marketing.



KEYWORDS : Women, Agricultural marketing and SHGs.

INTRODUCTION

Rural women are extensively involved in agricultural activities. However, the nature and extent of their involvement differ with variations in agro production system. According to Swami Nathan, a famous agricultural scientist, some historians believe that it was women who first domesticated crop plants and thereby initiated the science of farming. While men went out hunting in search of food, women started gathering seeds from the native flora and began cultivating those of interest from the point of view of food, feed, fodder, fiber and fuel.

Women play a significant and crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, floriculture, post harvest operations and fisheries. Apart from participation in actual cultivation, women participate in various forms of processing and marketing of agricultural produce (Agarwal 2003) .

Formerly on a subsistence basis, the villages were self sufficient. People exchanged their goods and services within the village on a barter basis. With the development of means of transport and storage facilities, agriculture has become commercial in character. The farmer grows those crops that fetch a better price in market and transports it to other places where it can fetch better price. In India, agriculture is practiced on large scale and agriculture produce is considered as an integral part of agriculture, since an agriculturist is encouraged to make more investment and increase production. Thus there is an increasing awareness that is not enough to produce a crop or animal product but it should be marketed as well.

Agricultural marketing involves in its simplest form the buying and selling of agricultural produce. This definition of agricultural marketing may be accepted in olden days, when the village economy was more or less self sufficient and when the marketing of agricultural produce presented no

difficulty as the farmer sold his produce directly to the consumer on a cash or barter basis. But in modern times marketing of agricultural produce is different from that of olden days. In modern marketing, agricultural produce has to undergo a series of transfers or exchanges from one hand to another before it finally reaches the consumer.

OBJECTIVES

The paper aims to analyze the performance of women Self-Help Group,' in improving role of women in agricultural marketing. A case study is undertaken in Dakshina Kannada district to analyze the impact of SHGs on women in improving their involvement in agricultural marketing. The specific **objectives** of the study are;

1. To examine the changes in the economic condition of women after joining SHGs.
2. It is also an attempt to study the impact of SHGs on rural women particularly in agriculture marketing.
3. To suggesting ways to improve the functioning of SHGs

METHODOLOGY

The present study is under taken in Dakshina Kannada district of Karnataka state in India for in-depth analysis of issue related to women empowerment. To investigate the above objectives and verify the hypothesis's at field level, the study is based on primary data which is supported by other analytical and empirical studies concerning the topic. Interview method is widely used to collect the detailed information for the study (About 100 women from Mangalore rural areas are interviewed). A questionnaire method is adopted. The members of the self-Help Groups are approached for the purpose of the study.

PROFILE OF THE STUDY AREA

Dakshina Kannada district is an important coastal district known for commerce, banking, education and rich cultural heritage. As we know from Human development Report of 1991 and 2005 that Dakshina Kannada district is better in terms of economic, human and gender development indicators compared to other districts of the state. In fact this may be only district where we find women heading family tradition are prevailing. The district has made spectacle improvement in all the sectors of social and economic life with rapid modernization. The movement of self help groups and the programmes of micro finance for women empowerment were enthusiastically welcomed in the region hence; the region offers an interesting site for exploring how micro finance schemes through self help groups' affects women empowerment.

The Dakshina Kannada district is divided in to five taluks, for the convenience of administration namely Sullia, Puttur, Belthangadi, Bantwal and Mangalore. The Total population of the district as per 2011 census is 18, 97,730. The total male population is 9, 38, 434, while female population is 9, 59,296. The decadal growth rate was 45.90; male literacy was 86.0 per cent, while female literacy rate was 79.0 per cent about 6.0 per cent of population are under the six years of age. Mangalore literacy rate is 83.4 per cent significantly higher than national average of 59.5 per cent. The district consists of 356 villages spread over 5 taluks there by only 7 towns in the district, of the total population nearly 68.74 per cent lives in the rural areas for which agriculture is main source of livelihood.

The total geographical area of the district is 4, 77,149 hectares of which net cultivated area is 1, 28,679 hectares. The major agricultural crops grown in the district are Areca nut, coconut, cashew nut, rubber and cocoa and these crops are grown in 72,589 hectares of land. Apart from these crops banana, Mango, Jack fruit sweet potato, Tapioca, Pineapple, Beetle leaves and Pepper are grown in 80,731 hectares of land. As we know in rural area more women are engaged in agriculture and allied activities because men have left this field for better prospects in service sector and industrial cities.

The nature and extent of women's involvement no doubt varies greatly from region to region. But regardless of these variations, there is hardly any activity in agriculture production except ploughing in which women are not involved. In some of the farm activities like processing and storage women predominate so strongly that men workers are numerically insignificant. Despite their importance to agriculture women face severe handicap. As we know micro finance through Self Help Group for poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. It has been successful not only in meeting financial needs of the rural and urban poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. SHGs enhance the equality of status of women as participants, decision makers and beneficiary in the democratic, social, economical and cultural sphere of life. The basic principle of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment. In Dakshina Kannada district SHG movement has been quite rapid due to the presence of good physical infrastructure and literacy rate and wide spread banking network in the district. Besides, there are plenty of NGOs in the district who took boldly the steps to promote and nurture SHGs. The role of state government too cannot be ignored. As a result today Dakshina Kannada district has more than 80,000 SHGs. About 70.0 per cent are exclusively women SHGs and remaining are men and mixed SHGs. These SHGs are playing an important role in improving the role of women agricultural marketing SHGs have played very important role in changing the pattern of occupation in rural areas. Some of the GO and NGO sponsored SHGs are engaged in agricultural activities, they supply seeds, saplings, fertilizers, and technical know how etc. At the same time imparting knowledge about marketing facilities, government schemes and advanced form of cultivation. In addition to this they also conduct agricultural extension activities through training and demonstration. Some of the SHGs support people to take up cultivation in barren /waste lands, and provide professional assistance in acquiring the skill. They also are financing raw material, procurement, production and marketing of production. With these efforts of SHGs now we can find change in the occupation of the rural women and their participation in marketing.

ANALYSIS AND INTERPRETATION

The present study is related to impact of SHG on women's role in agricultural marketing in Dakshina Kannada district. In the Dakshina Kannada district women are mainly involved in the marketing of fish, vegetable and flowers and are less involved in marketing of other agricultural and industrial goods, even though a sizable population of girls is working in Mangalore as sales girls on monthly salary basis. However independently they have not taken marketing as a profession.

Table -1: Women involved in marketing

S.L1	Marketing Activities	Respondents	percentage
1	Fish selling	40	45.0
2	Jasmine	35	40.0
3	Vegetable vendors	25	15.0
	Total	100	100.0

Source: primary data

From table-1, it is clear that now more women are taking part in marketing activities due to the encouragement given by SHGs.

Age composition

Age and socio-economic activities are inter-related. The young age people can actively participate, which is true in the activities of SHGs in the study area, 20-30 and 30-40 age are actively participating in the SHGs activities (table-2). The aged 40-50 are also in the SHGs, their role is also important for SHGs. They can only control and solve the problem arising in the groups.

Table-2: Age of the respondents

SL. No	Age Group	No of respondents	Percentage
1	Less than 20	4	4.0
2	20-30	18	18.0
3	30-40	36	36.0
4	40-50	30	30.0
5	50-60	6	6.0
	Total	100	100.0

Source: Primary data

From above table it is clear that women belonging to age group between 30-40 and 40-50 are around 66.0 percent of the respondents, just 18.0 per cent of the respondents belong to 20-30 age group and very few i.e. 4.0 per cent of the respondents belong to the age less than normally young girls are not allowed to participate in marketing because it is considered unsafe for them.

Income level of the members

Income is the major determinant of the standard of living of the people. The income of the SHGs members' income has increased after joining SHGs because now along with farming they are involved in growing vegetable and flowers. Hence, women members of the groups are independent to meet their personal expenditure and they contribute more to their household income.

Table-3: Monthly income of the Members Before and after

S.I	Monthly income Rs	Before joining SHGs		After joining SHGs	
		No of respondents	percentage	No of respondents	Percentage
1	Less than 1000	18	18.0	5	5.0
2	1000-2000	20	20.0	24	24.0
3	2000-3000	42	42.0	45	45.0
4	3000-4000-	11	11.0	4	4.0
5	4000- 5000	3	3.0	6	6.0
6	5000-6000	4	4.0	6	6.0
7	Above 6000	2	2.0	5	5.0
8	Non earning members	10	10.0	5	5.0
	Total	100	100.0	100	100.0

Source: Primary data

Occupation

Agriculture is the major source of livelihood in rural area. As our study is concentrated on women respondents, we may note that their main occupation through out the year is beedi rolling, agriculture and fishing being seasonal occupations. In case of marketing normally women are more

active in fish selling, horticulture, flower and marketing vegetable. In case of fish the traditional work division i.e. men go for catching fish (More difficult task) and women take up marketing of fish. This system is still followed and normally 90.0 per cent of fish selling is done by women. In case of horticulture crops women are more involved in sowing, procurement, packing and less in marketing because of their family responsibilities at home. Most of the time, they depend on male members in the family or middle men in the village for marketing their products. As far as flower growing is concerned, majority of women taken it up now after getting trained by SHGs, most of them are involved in producing, procuring and making garlands(maale) which they send to market everyday either directly or through some agents along with other agricultural products and very few women are selling it directly in the market. A sizeable amount of women particularly in rural areas have taken up cultivation of vegetables to supplement agricultural income of the family due to the impact and training of the SHGs in this region. Now they are growing vegetables like Brinjals, Tomatoes, Potatoes, Green chilies, sweet potatoes, coriander, pumpkin, beans and some leafy vegetables. In case of vegetable cultivation women are exclusively involved in cultivation, procurement and marketing.

Table-4: Occupational distribution of respondents

Occupations	Before joining SHGs	Percentage	After joining SHGs	Percentage
Agricultural labour	30	30.0	30	30.0
Marginal farmers	10	10.0	10	10.0
Beedi-rolling	50	50.0	40	40.0
Other	10	10.0	20	20.0
Total	100	100.0	100	100.0

Source: Primary data

Agriculture marketing and women

Women in agricultural marketing are playing a crucial role. In the study region women involved in sales of many horticultural crops such as fruits, vegetables, flowers fish and milk. Involvement of women in SHGs in the recent years improved the mobility rate of women which helps them to come out and involve in marketing. Moreover, it helped them to learn many marketing skills. Table-5 shows the marketing skill acquired by women after joining SHGs. Around 10.0 per cent of women said that SHGs improved their sale's skill very much, 30.0 per cent says much, 10.0 per cent says somewhat improved, and around 50.0 per cent said that it has not affected at all. Similarly in case of bargaining skill only 40.0 per cent improved much and very much, 30.0 of the respondent says improved somewhat. In managing work and household skill 30.0 says improved much and very much, and 30.0 per cent said improved somewhat. In customer relationship around 50.0 per cent said improved very much, much and somewhat and remaining 50.0 per cent not improved at all.

Table-5: Marketing Skills Acquired because of SHGs

Marketing Skills	Very much 3	Much 2	Some what 1	Not at all 0	Scores
Sales	10 (10.0)	30 (30.0)	10 (10.0)	50 (50.0)	1.0
Bargaining	20 (20.0)	20 (20.0)	30 (30.0)	30 (30.0)	1.3
Managing work and household	10 (10.0)	20 (20.0)	30 (30.0)	40 (40.0)	1.0
Customer relationship	10 (10.0)	10 (10.0)	20 (20.0)	60 (60.0)	0.7
Marketing Risk management	10 (10.0)	20 (20.0)	20 (20.0)	50 (50.0)	0.9

Source: Primary data

Even in case of risk management only 50.0 improved after joining SHGs and another 50.0 per cent remained un improved.

Table-6: Changing Pattern of rural women in agricultural marketing

	Before	Percentage	After	Percentage
Traditionally involved	70	70.0	66	66.0
Recently involved	0	00	34	30.0
Total	70	70.0	100	100.0

Source: Primary data

Involvement of women in Agricultural produce was traditionally for few families, even now their families continued to be in marketing of agricultural produce. Because of involvement of SHGs, Few new family entries to the agricultural marketing is observed. Table 6 depicts the entry of new families in the agricultural marketing.

Traditionally involved in marketing women dropping out from the marketing profession (3.0 per cent) is mainly due to other good earning opportunity around in business and industrial activity. Further, because of their children are educated and settled with good jobs, they are requested to withdraw form their traditional marketing work. It is to be noted that social status ascribed for women involved in marketing is low; hence they disappeared to continue in the same profession by the younger generation of their family. Women in marketing of small enterprise products has been increased in the region because of their involvement in SHGs activities

Problems faced by women agricultural marketing

There is regional imbalance in the development of the district and rural areas have remained backward in terms of development. Following are the marketing problems faced by women.

1. There are several complexities involved in agricultural marketing as agricultural produce involves element of risk like perish ability and it again depends on the type of produce. If the agriculture produce happens to be a seasonal one it involves another kind of risk. Like wise, there is several risk elements involved in agricultural marketing.

2. The pricing of the produce depends on factors like seasonality and perish ability and it depends on the demand and supply also. And all these are interwoven and ultimately make a deep impact on agricultural marketing.
3. There is limited access to the market information, literacy level among the farmers is low, multiple channels of distribution that eats away the pockets of both farmers and consumers.
4. The government funding of farmers is still at nascent stage and most of the small farmers still depend on the local moneylenders who are leeches and charge high rate of interest. There are too many vultures that eat away the benefits that the farmers are supposed to get.
5. Although we say that technology have improved but it has not gone to the rural levels as it is confined to urban areas alone. There are several loopholes in the present legislation and there is no organized and regulated marketing system for marketing the agricultural produce. The farmers have to face so many hardships and have to overcome several hurdles to get fair and just price for their sweat
6. There are no warehousing facilities in rural areas for storing perishable agricultural produce like fruits and vegetable which is mainly managed by women as result farmers cannot wait till they get better prices so they have to sell at lower price.
7. No doubt SHGs have succeeded to some extent in making women free from money lenders but could not make them complete free from indebt ness, because loan given by these SHGs is inadequate, some time to repay old loan taken women have been forced to sell agricultural produce immediately after harvest to local money lender or middle manor to the people who provided credit facilities to them.
8. There are no proper all weather usable roads connecting rural areas to city/ town and even transport condition continued to be bad.
9. Women because of their family responsibilities are not in position to undertake direct marketing of their product so they continued to depend on middle men or commission agent, as result even tough the price of their product in market is more they are willing to sell at lower price and all advantage of cost price difference is enjoyed by agents/ middlemen.
10. Women selling fish/ vegetable are not having proper market where they can sit and sell their product. Most of the places they sit are not having even basic facilities.

SUGGESTIONS

1. Women in marketing are seen mainly in horticultural crops, marketing of vegetables and marketing of some of the animal enterprise products. Thus, effort should be made to involved women in the marketing of the major crops in the region.
2. Training to manage risk, - particularly marketing risk, and financial risk may be arranged for the young women entrepreneurs to involve in the marketing of agricultural produces.
3. Women members of agricultural produce should among themselves take up marketing as group activity formally such as a SHG.
4. Customer relationship, managing the perishable product, naturally in a given region all around women perform better in agricultural marketing.

CONCLUSION

Though SHGs are mainly to provide microfinance in the grass root level their impact is seen in entrepreneurship development and overall empowerment of women. More over, they are successful in increasing women participation in agricultural marketing. But still it is no very smooth sailing for women as most of them has very weak bargaining power, lack of information and low level of education (marketing skill) kept them away from reaping the market benefits direct marketing of the agricultural produce is the need of the hour. Efforts may be made to provide facilities for lifting the entire stock that farmers are willing to sell with incentive price. There should be provision for storing the stocks such as godowns and warehouses. It helps the women farmers to hold the stocks till the prices are stabilized the other end. There should be all-round rationalization and standardization of the prices through

legislative means. Presently, there is vast gap between the marketing strategies of agricultural produce in India and abroad and the same needs to be bridge. Remove the various malpractices prevalent in the present system. There is need to set up marketing committees which has the representation of growers, merchants, local bodies, traders and nominees from the govt. There should be collective and integrative efforts and energies from all quarters for ensuring just and price for farmers. At the village level there should be counseling centers for farmers about the worth of their stocks so that they can get fair price. The crucial role of Non-Governmental Organizations (NGOs) is needed in this context.

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