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The Pharma Innovation

Socio-economic profile of rural women agripreneurs utilizing micro credit in Jabalpur and Chhindwara district of Madhya Pradesh

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Abstract
Microcredit refers to very small loans for unsalaried borrowers with little or no security, provided by registered institutions. It is meant to help improve people's quality of life by lending them a small amount of money for a short period of time. Microcredit is one of the important ingredients in empowering income of poor women. The micro credit facility has significant impact in Jabalpur and Chhindwara district of Madhya Pradesh by providing loan to the rural women agripreneurs for agricultural and allied activities. The survey of purposively selected 180 women respondents has clearly established socio-cultural, psychological and economical gain. About 37.88% were in category of receiving amount of fifty thousand to one lakh amount of micro credit. Further, the scanning the socio economic data included that major of the respondents were in the middle age category with high secondary education, had medium family size and high social participation being the members in more than one organization.

Keywords: Socio- economic, microcredit, empowerment, agri-entrepreneurs etc.

Introduction
In India, there has been impressive growth in microfinance activities over the past few decades or more. Micro finance is one of the few market based, scalable anti-poverty and women empowerment solutions that are in place in India today, and the value argument to scale it up to meet the overwhelming need is compelling. Microfinance has emerged as a strong tool for financial inclusion that links poor households with banks. It is crucial for achieving inclusive economic process and solely such growth is property. Rural Indian women are extensively involved in agricultural activity. However the nature and extent of their involvement differs with the variations in agro production systems. The mode of female participation in agricultural production varies with the land owning status of farm household. Their roles range from manager to landless laborers. In overall farm production, women's average contribution is estimated at 55 percent to 66 percent of the total labor with percentages, much higher in certain regions.

Microcredit used to bridge the gap between the accessibility of microcredit among poor rural women and sustainable socio-economic development, providing novelty to the concept of "sustainability of empowerment". Microcredit refers to very small loans for unsalaried borrowers with little or no security, provided by registered institutions. It is meant to help improve people's quality of life by lending them a small amount of money for a short period of time. Microcredit is one of the important ingredients in empowering income of poor women.

Materials and Methods
The socio-economic impact of micro credit empowering rural women agripreneurs, the study was conducted in Jabalpur and Chhindwara district of Madhya Pradesh using simple random sampling. The proportionate sampling is used to derive the sample size of 180 women respondents by using a survey method with the pretested questionnaire and interview scheduled. Jabalpur and Chhindwara comprises of 7 and 11 blocks out of which two blocks from each district i.e Panagar and Majholi from Jabalpur and Chhindwara and Parasia from Chhindwara district is selected having higher number of micro credit borrowers. The collected data were tabulated and presented in the form of tables and graphs and analysis was done by using percentage, mean, and standard deviation to draw the meaningful conclusions.

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Results and Discussion
Socio economic profile

Table 1: Distribution of the Socio – economic profile of rural women agripreneurs utilizing Micro credit (n=180)

S. No.	Profile characteristics	Frequency	Percentage
Socio-Personal Variables			
Age group (years)			
1.	Young (Up to 35)	23	12.77
2.	Middle (36-55)	130	72.23
3.	Old (Above 55)	27	15.00
4.	Total	180	100.00
Level of Education			
1.	Illiterate	21	11.68
2.	Primary education	58	32.22
3.	High Secondary education	85	47.22
4.	College level education and above	16	8.88
	Total	180	100.00
Size of family			
1.	Small family	28	15.56
2.	Medium family	127	70.56
3.	Big family	25	13.88
4.	Total	180	100.00
Occupation			
1.	Solely farming	144	80.00
2.	Farming + Animal husbandry	163	90.55
3.	Farming + Service	15	08.33
4.	Farming + Animal husbandry + Service	145	80.55
5.	Farming + Business	178	98.88
6.	Farming + Animal husbandry + Business	149	82.78
Socio-Economic Variables			
Land Holding			
1.	Marginal	155	86.11
2.	Small	10	5.55
3.	Medium	14	7.78
4.	Big	1	0.56
	Total	180	100.00
Level of Family Income			
1.	Low	41	22.77
2.	Medium	91	50.56
3.	High	48	26.67
4.	Total	180	100.00
Level of Material Possession			
1.	Low	17	9.44
2.	Medium	144	80.01
3.	High	19	10.55
4.	Total	180	100.00
Level of Animal Possession			
1.	Low	37	20.55
2.	Medium	118	65.57
3.	High	25	13.88
4.	Total	180	100.00
Level of Credit seeking behaviour			
1.	Low	6	3.34
2.	Medium	154	85.55
3.	High	20	11.11
	Total	180	100.00

A close examination of table presents that the middle age group accounted for more than half of the respondents (72.23%), followed by the old age (15.00%) and young age (12.77%) group respectively. The similar drawings were reported by Ayusha (2018) [1].

A close examination of table revealed that High Secondary education accounted for (47.22%) of the respondents, followed by primary education (32.22%), illiterate (11.68%), and College level education and above with the least number of respondents (8.88%) respectively. The similar findings were reported by Mishra (2008) [3].

In the above Table majority of the respondents (70.56%) had a medium family size, followed by small family size (15.56%) and big family size respondents (13.88%) respectively. The similar findings were reported by Jain (2007).

In the above Table majority of the respondents had farming and business (98.88%) as their major occupation followed by farming and animal husbandry (90.55%), farming plus animal husbandry and business (82.78%), farming plus animal husbandry and service (80.55%) whereas solely farming was done by 80.00% of respondents and only farming and service was done 8.33% respondents respectively.

In the above Table it is found that the bulk of respondents (86.11%) fell into the marginal group, followed by medium (7.78%), small (5.55%) and big (0.56%) respectively

In the above Table it is found that majority of the respondents (50.56%) had a medium family income, with high family income (26.67%) and low family income following closely behind (22.77%).

In the above Table it is found that majority of the respondents (80.01%) had a medium level of material possession, with high level of material possession (10.55%) and low level of material possession following closely behind (9.44%).

In the above Table it is found that majority of the respondents (65.57%) had a medium level of animal possession, with low level of animal possession (20.55%) and high level of animal l possession following closely behind (13.88%).

In the above Table it is found that majority of the respondents (85.55%) had a medium level of credit seeking behaviour, with high level of credit seeking behaviour (11.11%) and low level of credit seeking behaviour following closely behind (3.34%).

Conclusion

The study made a significant difference in Jabalpur and Chhindwara district as majority of the respondents who had utilized micro credit falls in their middle age group. The respondents were having higher secondary education with medium sized family. The economic profile of the respondents was in the category of marginal size land holding followed by medium credit seeking behaviour. The main occupation of the rural women entrepreneurs was farming and business therefore for the future, micro credit lending institutions should be providing for agricultural and business extension activities. Keeping in view the importance of speedy dissemination of information about micro credit the planners and extensionist should consider the respondents knowledge level regarding various lending intuitions, programmes and policies for uplifting economic status of the women agripreneurs.

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