

Knowledge and benefit availed by members of self-help group

V.V. WAGHMARE AND R.P. KADAM

ABSTRACT

The study was conducted in Parbhani and Purna Taluka of Parbhani district of Maharashtra state. Five villages from each Taluka were selected randomly thus total ten villages were selected. From each village, two SHGs were selected randomly thus total 20 SHGs were selected for the study. Six respondents from each Self Help Groups were selected randomly. Thus, 120 SHGs members were selected for the study purpose. The result of the study showed that majority of women were young aged, literate, having medium size of family, belonging to nuclear family with exclusively agriculture as a occupation and were from medium annual income, with medium social participation. Majority of women were married and having small land holding and belonged from higher category of caste. The independent variables viz., education, annual income, occupation, knowledge had shown positive and significant relationship with the socio-economic change in women member of self-help groups. While age, size of family, type of family, marital status, land holding, social participation did not show any relation with socio-economic change in women member of self-help group.

KEY WORDS : Knowledge and benefit, Self-help group

Waghmare, V.V. and Kadam, R.P. (2010). Knowledge and benefit availed by members of self help group, *Adv. Res. J. Soc. Sci.*, 1 (2) : 122-125.

INTRODUCTION

Dr. Md. Yunus, father of micro-credit scheme and Noble Prize Winner has done an unequivocal work for empowering the poorest rural women particular and poorest rural folk in general. This scheme propounded by Dr. Yunus has spread in different developing countries of the world, including India. Under this scheme, SHG of rural women occupies a strategic position. On the strength of finance received by the members of SHGs, the rural women as members have, entered into different subsidiary occupations in relation to the realm of agriculture.

The Self Help Group acts as a strong cohesive force for bringing about socio-economic development of weaker section of the community. Self Help Group means the use of one's own efforts and resources to achieve things. The formation of SHGs will encourage the rural women and other too to form thrift group and in the process of SHGs, they learn to go and deal with government officials, any formal credit system, buildup self-confidence and make them economic independent.

IFADA funded Maharashtra Rural Credit Programme (MRCP) helped develop a holistic women's empowerment agenda and this led to the re-organization

of MAVIM from a commercial company to a 'not for profit' company established in 1975 registered under the Companies Act 1956. It has 35 district offices across the State with its head office in Mumbai. Broad perspective is to function as a coordinating agency between the self help groups, financial institutions, NGOs and the concerned Government Departments.

Womens gained knowledge about human rights to help her to fight against discrimination and illegal activities which ultimately make them aware about their status in family and society and built up their self confidence. Guidance on Yoga and banking procedure helped them to aware about their health and make their future safe. The main objectives of the study were to study the personal and socio-economic characteristics of beneficiary women of SHG, to study the knowledge of beneficiary women about activities of SHG and to study the benefits availed by women member of SHG.

METHODOLOGY

The study was conducted in Parbhani and Purna Talukas of Parbhani district of Maharashtra state. Five villages from each Taluka were selected randomly thus

Correspondence to:

V.V. WAGHMARE, Department of Extension Education, Marathwada Agricultural Universtiy, PARBHANI (M.S.)INDIA

Authors' affiliations:

R.P. KADAM, Department of Extension Education, Marathwada Agricultural Universtiy, PARBHANI (M.S.)INDIA