

**RESEARCH ARTICLE :**

Knowledge of the members about working of the self-help groups

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SUMMARY : The present study was conducted in Amravati district of Maharashtra state. The sample was drawn from the three taluka viz., Chandur bazaar, Morshi, Chandur Railway. Thus, 80 SHG member's were selected which constituted the sample respondents for the present study. Data were collected by personally interviewing the respondents with the help of pre-tested structured interview schedule in face to face situation. Collected data were tabulated. Correlation and regression analysis for interpretation of the findings were calculated. Two hypotheses were set for the study and were tested for acceptance or rejection. Results obtained after analysis are summaries as below. In case of personal profile of the SHG members revealed that majority (53.75%) of the respondents were middle in age, over 37.5% were from higher secondary school. Majority (70.00%) of respondents belonged to medium category of family income. Majority of (53.75%) respondents belonged to nuclear family type. Majority (46.25%) of the respondents had high level of experience and 52.5% of respondents belonged to medium level of training received category. Majority (60.00%) of respondents had medium extension contact. Over half of the (63.75%) of the respondents had medium social participation. The findings revealed that majority (71.25%) of the respondents had medium knowledge about working of the self-help group. Results of the relational analysis revealed that age, education, family income, family type, experience, training received, extension contact showed significant relationship with knowledge and only social participation showed non-significant relationship with knowledge of the SHG member's about working of the self-help group.

KEY WORDS :

Knowledge, SHGs,
SHG member's,
Working, Meeting,
Extension contact

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BACKGROUND AND OBJECTIVES

The Government of India and various State Government have been implementing various programmes for rural uplift. However, rural poverty and unemployment still persists largely in the country and the problem is becoming severe and acute. The available latest statistics relating to the Indian economy

indicates that about 26% of the population in the country belongs to the rural poor. Considering the gravity and intensity of the problem, many voluntary development organizations (VDOs) have come forward with different programmes for the rural poor in the country. These agencies undertake various innovative programmes and schemes

to solve the issue of poverty and unemployment prevailing in our country.

The self-help group programme got wider acceptability since inception of the programme with co-operation of 30 commercial Banks, 101 Regional Rural Banks and 11 co-operative Banks, covering 19 states and 2 union Territories. The involvement of women under SHG linkage programme was significantly high (78%).

Self-help groups (SHGs) :

Self-help group (SHG) is mainly a homogeneous group of rural poor. This is a voluntary group, formed on areas of common interest so that they can think, organize and operate for their development. SHGs function on the basis of co-operative principles and provide a forum for members to extend support to each other. It is considered as a means of empowerment. SHGs organize very poor people who do not have access to financial system in the organized sector. In group working transparency and accountability are lacking. However, in group like SHG, they are ensured through collective action of the members. This scheme mobilizes it, the poor rural people especially women to form groups for mutual benefits. SHGs play a crucial role in improving the savings and credit and also in reducing poverty and social inequality.

Self-help groups can be formed with 10 to 20 members. The groups can avail the financial facilities offered by the financial institutions and the Government. The individual member can also apply for the credit facilities. However, there are certain norms and prescribed procedure for obtaining credit. The group should frequently convene meetings of its members and discuss all the issues relating to the groups on a common platform. This provides an opportunity to members to express freely their views, expectations and suggestions for improving the functioning of the group. Government agencies and VDOs organize training programmes, for educating and developing skills among the members. These programmes enable the members to learn, co-operate and work in a group environment. SHGs are required to maintain records as directed by the monitoring agencies.

Specific objectives of the study :

– To know the personal and social characteristics of SHG members.

– To know the extent of knowledge of the group members about the concept and working of SHGs.

– To study relationship between characteristics of group members and their level of knowledge about working of SHGs.

– To study difficulties faced by group members in the working of SHGs.

RESOURCES AND METHODS

Amravati district was purposively selected for the study. The study was conducted in Amravati district. The SHG member's were interviewed with the help of structured interview schedule personally. Total 80 respondents were selected for the research purpose. The interview schedule was constructed by formulating relevant questions in accordance with objectives of the study. The schedule included questions pertaining to age, education, family income, family type, experience, training received, extension contact, social participation and knowledge. The information from the respondent was collected by personal interview methods and their responses were considered for the purpose of present study. Data were collected. Mean, S.D. and co-efficient of correlation methods were used for analysis of the data.

OBSERVATIONS AND ANALYSIS

Table 1 shows that majority of the SHG member's (53.75 %) were middle aged, followed by young aged of SHG member's (28.75%). The percentage of old age SHG member's was found to be meagre (17.5%). The findings of the present study are contrary to the findings of Dawane and Gore-Dhalpe (2016) who reported that majority (67.50 %) of respondents were from middle age group in SHGs. This was noticed that the proportion of SHG members having education upto higher secondary school level were highest respondents (37.5) followed by 36.25% SHG member's had college level education, 16.25 per cent of them having education upto high school level. Further the percentage of middle school level SHG member's was 8.75 % and 1.25 per cent of respondents were from primary school. The present findings are similar to the findings of Wathol (2016) who observed that majority of respondents (34.16%) were educated upto secondary school level. It is observed that majority of SHG member's (70.00%) had medium family income followed by 23.75 per cent of the SHG member's had

low family income, 3.75 per cent of SHG member's had low medium and 2.5 per cent had medium high category of family income. It is evident from Table 1 that majority of the SHG members (53.75%) belonged to nuclear type of family. The percentage of SHG member's in joint type of family was relatively low (46.25%). The present study similar to the findings of Kadam (2004) who found that,

majority of goat keepers belonged to nuclear family type.

Experience of the SHG member's shown in Table 1, it is revealed that majority of the SHG member's (46.25%) had high experience. The 52.2 per cent of SHG members received medium training. It is evident from the Table 1 that majority of SHG member's (60.00%) had medium extension contact. The present findings are

Sr. No.	Variables	Frequency	Percentage
1.	Age		
	Young (Below 35)	23	28.75%
	Middle (36-50)	43	53.75%
	Old (Above 50)	14	17.5%
2.	Education		
	Illiterate	00	00.00%
	Primary school	01	01.25%
	Middle school	07	08.75%
	High School	13	16.25%
	Higher secondary school	30	37.5%
	College	29	36.25%
3.	Family income		
	Upto Rs. 20,000/-	00	00.00%
	Rs. 20,001 – 50,000/-	19	23.75%
	Rs. 50,001 – 1,00,000/-	56	70.00%
	Rs. 1,00,001 - 1,50,000/-	03	03.75%
	Rs. 1,50,001 – 2,00,000/-	02	02.5%
	Above Rs. 2,00,000/-	00	00.00%
4.	Family type		
	Nuclear type	43	53.75%
	Joint type	37	46.25%
5.	Experience		
	Low (Upto 12)	33	41.25%
	Medium (13-24)	09	12.5%
	High (Above 24)	37	46.25%
6.	Training received		
	Low (Upto 1)	36	45.00%
	Medium (2-3)	42	52.5%
	High (Above 3)	10	02.5%
7.	Extension contact		
	Low (upto 10)	14	17.50%
	Medium (11 to 22)	48	60.00%
	High (Above 22)	18	22.50%
8.	Social participation		
	Low (Upto 8)	16	20.00%
	Medium (9 to10)	51	63.75%
	High (Above 10)	13	16.25%

Source: Field Survey, 2017

Table 2 : Distribution of respondents according to their knowledge level

Sr. No.	Knowledge level	Frequency (n=80)	Percentage (100%)
1.	Low (Upto 11)	16	20.00%
2.	Middle (12-15)	57	71.25%
3.	High (above 15)	07	16.25%

Table 3 : Co-efficient of correlation of selected characteristics of the respondents with knowledge of information sources

Sr. No.	Variables	Knowledge of information sources	
		'r'	t' _{cal}
1.	Age	0.3116	2.8970**
2.	Education	0.2700	2.4770*
3.	Family income	0.2376	2.1604*
4.	Family type	0.2234	2.3185*
5.	Experience	0.2574	2.4210*
6.	Training received	0.3698	3.5156**
7.	Extension contact	0.2994	2.7716**
8.	Social participation	0.0908	0.2978 (NS)

Source: Field survey, 2017 NS=Non-significant, * and ** indicates significance of values at P=0.05 and 0.01, respectively

similar to the findings of Jadhav (2011) found that, majority (58.00%) of respondents had medium level of extension contact. It was found that majority of SHG member's (63.75%) had medium level of social participation whereas, low and high level of social participation was (20.00 % and 16.20 %), respectively. The present study is similar to the findings of Kashid (2008) who found that, social participation of more than half (55.33%) of respondents was upto medium level.

Level of knowledge of SHG member's :

It is observed from findings present in Table 2 that, 71.25 per cent of members had medium and 20.00 per cent of members had low level of knowledge and 16.25 per cent of members had high level of knowledge. It is evident from the findings that majority of SHG members had medium level of knowledge.

These findings are supported by findings made by Shelke *et al.* (2013) who reported that, highest number of respondents (44.17%) had medium knowledge about working of the SHGs.

Relational analysis :

It could be seen from Table 3 that, out of eight selected characteristics, one characteristics namely social participation was found to have non-significant correlation with level of knowledge.

It is evident from Table 3 that, the findings of the correlation analysis revealed that the characteristics such

as age, training received and extension contact were positive and highly significantly correlated with knowledge of SHG members. Whereas, family income, education family type and experience were positively and significantly correlated with knowledge of SHG members.

Conclusion :

It was found that fifty seven (71.25 %) SHG members felt in the medium knowledge level, whereas sixteen SHG member's (20.00%) were found in low knowledge and remaining seven (8.75%) SHG member's possessed high knowledge about working of SHGs.

Knowledge of respondents increased may be due to age, education, family income, family type, experience, training received and extension contact of respondents.

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