

**RESEARCH ARTICLE :**

Awareness of members about functioning of self-help group

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SUMMARY : The present study was conducted in Amravati district of Vidarbha region of Maharashtra state. The study “Awareness of members about functioning of self-help group” was conducted in Nandgaon Khandeshwar and Bhatkuli talukas of Amravati district, from this talukas ten villages selected and from each village fifteen respondents were selected on the basis of Agriculture based self-help group, 150 respondents were purposively selected for study. Exploratory research design was used for the research study. It was noticed that, half of the respondents *i.e.* 58.67 per cent were in middle age group, 43.33 per cent respondents were educated upto junior college level, half 51.33 per cent of the respondents were having agriculture as a occupation, majority 64.00 per cent of the respondents had medium family size, majority 60.00 per cent of the respondents had medium family income, majority 68.67 per cent of the respondents had low experience in SHG, half 51.33 per cent of the respondents had low training received, majority 64.67 per cent of the respondents had medium extension contact, majority of the respondents *i.e.* 74.67 per cent had medium social participation and majority of the respondents *i.e.* 68.67 per cent were having medium achievement motivation. In the case of awareness about functioning of self-help group 80.00 per cent respondents having high level of awareness. The independent variables namely education, family size, extension contact and achievement motivation are positively significant with awareness about the functions of self-help group at 0.01 level of probability. Whereas the variables namely family income and training received are positively significant with awareness about the functions of self-help group at 0.05 level of probability. The variables namely family occupation and social participation are non-significantly correlated with awareness about the functions of self-help group. Whereas the variables namely age and experience in SHG are negatively significant with awareness about the functions of self-help group.

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BACKGROUND AND OBJECTIVES

The concept of self-help groups serves to underline the principle “for the people, by the people and of the people”. A self-help group is a financial intermediary committee

usually composed of 10 to 20 local women or men. The government of India and various State Government has been implementing various programmes for rural uplift. The self-employment programme of IRDP, training of rural youth for self-employment (TRYSEM),

Development of women and children in rural areas (DWCRA), Ganga Kaylan Yojana (GKY) and Million Well Scheme were all merged into a single self-employment programme called the Swarnjayanti Gram Swarajgar Yojana (SGSY). This programme was launched on 1 April 1999 at 75:25 cost sharing between central and state Government. The main objective of this programme was to bring the beneficiaries above the poverty line by providing income generating assets to them through bank credit and Government subsidy. The origin of self-help group can be dated back to the Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SHG's which were mainly established to provide assistance to the rural women were started and formed in 1975. In India NABARD was initiated in 1986-1987. The non-existence of recognized and formal facilities existing in the deprived sections of rural area has led to the formation of SHG's. According to the National Rural Livelihood Mission statistics the total number of SHG's in India is 66,28,240, in Maharashtra 4,78,489 and in Amravati district 19,427 SHG's.

Specific objectives of the study:

- To study the profile of the self-help group members
- To study the extent of awareness of the self-help group member about the functions of SHG.
- To study relationship between characteristics of group members and their awareness about functions of SHG.

RESOURCES AND METHODS

Nandgaon Khandeshwar and Bhatkuli Talukas of Amravati district were selected for studies. The self-help group members were interviewed with the help of structured interview schedule personally. Total 150 respondents were selected for research purpose. The interview schedule was constructed by relevant questions in accordance with the objective of study. The data were analysed by using mean, S.D. and co-efficient of correlation methods were used for analysis of the data.

OBSERVATIONS AND ANALYSIS

The findings of the study as well as relevant discussion have been summarized under the following heads.

It is observed from Table 1 that, 58.67 per cent of respondents were included in the middle age (31 to 49

Table 1 : Distribution of respondents according to their profile

Sr. No.	Category	Respondents (n=150)	
		Frequency	Percentage
Age			
1.	Young (Upto 30)	42	28.00
2.	Middle (31 to 49)	88	58.67
3.	Old (Above 49)	20	13.33
	Total	150	100
Education			
1.	Illiterate	0	0.00
2.	Primary school	07	04.67
3.	Middle school	12	08.00
4.	High School	56	37.33
5.	Junior college	65	43.33
6.	Senior College	10	06.67
	Total	150	100
Family occupation			
1.	Agriculture (1)	77	51.33
2.	Agri + Labour (2)	62	41.33
3.	Agri + Subsidiary (3)	10	06.67
4.	Agri + Subsidiary + other (4)	1	0.67
	Total	150	100
Family size			
1.	Low (Upto 3)	32	21.33
2.	Medium (4 to 5)	96	64.00
3.	High (above 5)	22	14.67
	Total	150	100
Family income			
1.	Low (Upto Rs. 25,000.)	46	30.67
2.	Medium (Rs. 25,001 to Rs. 50,000)	90	60.00
3.	High (Above Rs. 50,000)	14	09.33
	Total	150	100.00
Experience in SHG			
1.	Low (Upto 5.)	101	67.33
2.	Medium (6 to 11)	34	22.67
3.	High (Above 11)	15	10.00
	Total	150	100.00
Training received			
1.	No training low training	77	51.33
2.	Medium	53	35.33
3.	High	20	13.34
	Total	150	100

Table 1 : Contd

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Extension contact		
1.	Low (Upto 2)	18.00
2.	Medium (3 to 8)	64.67
3.	High (Above 8)	17.33
	Total	100
Social participation		
1.	Low (Upto 0)	15.33
2.	Medium (1 to 2)	74.67
3.	High (Above 2)	10.00
	Total	100.00
Achievement motivation		
1.	Low (Upto 19)	20.67
2.	Medium (20 to 23)	68.67
3.	High (above 23)	10.66
	Total	100

years) category, 43.33 per cent of respondents were educated upto junior college, large proportion of respondents 51.33 per cent had Agriculture as a occupation, 64.00 per cent respondents had medium category of family size, 60.00 per cent of the respondents

had family income between Rs.25,001 to Rs.50,000, 67.33 per cent of the respondents had low level experience in SHG, 51.33 per cent of the respondents had low level of training received, 64.67 per cent of the respondents were in the medium level of extension contact, majority of the respondents 74.67 per cent had belonged to medium category of social participation and 68.67 per cent of the respondents had medium level of achievement motivation. (Leena and Ahuja, 2016; Bhabar, 2012; Lalitha and Prasad, 2011; Mishra, 2018; Sharma and Kumar, 2015 and Verma *et al.*, 2013).

It is observed from Table 2 that, 92.67 per cent respondents had awareness about various social activities can be undertaken by SHG. 88.67 per cent of respondents had awareness about how the SHG decision are made. 88.00 per cent of the respondents had awareness about for what work the loan is given. 85.33 per cent of respondent had awareness about what measures are taken for providing experience to SHG members. 84.00 per cent had awareness about how the joint fund of SHG is utilized. 83.33 per cent respondents had awareness about when should be the refund is made. 78.00 per cent respondents had awareness about which account records

Table 2: Distribution of respondents according to their awareness about various functions of self-help group

Sr. No.	Statement	Awareness	
		Freq.	Percentage
1.	What are the various types of SHG meeting.	101	67.33
2.	What should be done for the absence of members of SHG meetings.	109	72.67
3.	What do you mean by minutes of the meetings	102	68.00
4.	How the SHG decision are made	133	88.67
5.	For what work loans are given.	132	88.00
6.	When should be refund made.	125	83.33
7.	Which account records are maintained.	117	78.00
8.	How much amount is retained by SHG in cash.	113	75.33
9.	What measures are taken for providing experience to SHG members.	128	85.33
10.	What social activities can be undertaken by SHG's.	139	92.67
11.	How the joint funds are utilized.	126	84.00
12.	What is the necessity of auditing of accounts.	105	70.00

Table 3 : Distribution of respondents according to their awareness level about functioning of self-help group

Sr. No.	Awareness level	Respondents (n=150)	
		Frequency	Percentage
1.	Low (Upto 33.33)	14	9.33
2.	Medium (33.34 to 66.67)	16	10.67
3.	High (Above 66.67)	120	80.00
	Total	150	100.00

Table 4 : Correlation co-efficients of characteristics of the SHG members with awareness of SHG members about functions of SHG

Sr. No.	Variables	'r' values
1.	Age	-0.4520**
2.	Education	0.4996**
3.	Family occupation	0.0073 ^{NS}
4.	Family size	0.2309**
5.	Family income	0.1777*
6.	Experience in SHG	-0.1824*
7.	Training received	0.1764*
8.	Extension contact	0.2391**
9.	Social participation	0.0337 ^{NS}
10.	Achievement motivation	0.2284**

* and ** indicate significance of values at P=0.05 and 0.01, respectively

NS= Non- significant

are maintain. 75.33 per cent of respondent had awareness about how much amount is retained by SHG in the form of cash. 72.67 per cent respondent had awareness about what should be done for the absence of members of SHG meetings. 70.00 per cent respondents had awareness about what is the necessity of auditing of SHG accounts. 68.00 per cent respondents had awareness about what is mean by minutes of meetings. 67.33 per cent respondents had awareness about what are the various types of SHG meetings.

Relational analysis:

Relationship of selected profile of respondents with awareness:

Data presented in Table 4, revealed that among selected characteristics of the respondents education, family size, extension contact and achievement motivation are positively significant with awareness about the functions of self-help group at 0.01 level of probability. Whereas, the variable namely family income and training received are positively significant with awareness about the functions of self-help group at 0.05 level of probability. The variables education, family occupation, family size, family income, training received, extension contact, social participation and achievement motivation of the respondents had positive influence on awareness of SHG members about the functions of SHG. Whereas, the correlation analysis of age and experience in SHG of the SHG members with awareness about functions of SHG was resulted negatively significant (Kale, 2012; Parmar and Jadeja, 2015 and Rewani and Tochwang, 2014).

Conclusion:

Majority of the respondents 80.00 per cent had high

level of awareness about functions of self-help group. Whereas 10.67 per cent members were having medium level of awareness about functions of self-help group. And 9.33 per cent respondents were having low level of awareness about the functions of self-help group. Thus, study concluded that majority of the respondents had high level of awareness about functioning of self-help group.

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