

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

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-group were selected randomly. Thus, 120 SHGs members were selected for study purpose. The dependent variables taken for study were benefits and socio-economic change independent variables studies were age, education, annual income, social participation, marital status, occupation, land holding, caste, size of family, family type and knowledge.

OBSERVATIONS AND DISCUSSION

The prime objective of this investigation was to study the knowledge of beneficiary women about functioning of SHGs and benefits availed by them from activities of SHG. The data from selected respondents were collected with the help of specially designed structured interview schedule. Data were analyzed by using suitable statistical techniques like frequency and percentage, mean standard deviation and correlation coefficient and are presented in different tables.

A look at Table 1 indicates that most of the respondents 32.50 % were educated upto Secondary School. While 25.00 % of respondents were educated upto Primary School, whereas most of the respondents 45.84 % were having medium family size. While 25.00 % of respondents were having small family size. This finding is in confirmation with the earlier reports of Kulkarni (2003). About 50.84 % respondents belonged to nuclear family system and 48.16 % were of joint family system. This finding is also confirmation with the earlier reports of Kulkarni (2003) and Singh *et al.* (2007).

It is also depicted from Table 1 that in the distribution of respondents, majority 63.33 % were in medium income group, whereas 29.16 per cent of the respondents were form low income group. With respect to the social participation, majority 57.50 % of the respondents had participated in social organization to a medium extent while 29.16 % and 13.33 % of the respondents had participated in social organization to low and high extent, respectively. This trend is in conformity with the findings of Thorat (2008). Majority of the respondents 73.33 % were married while 16.67 % and 10.00 % of the respondents were widow and abanded. This trend is in conformity with the findings of Mishra *et al.* (2002).

With respect to caste, majority 52.55 % of respondents belonged to higher caste. While 20.83 % and 26.66 % of the respondents were from lower and medium caste, respectively. This findings is in conformity with the earlier report of Nagane (2002). With respect to occupation, 34.17 % of the respondents were engaged in

Table 1 : Profile of selected members of SHGs

Sr. No.	Category	Frequency	Percentage
Age			
1.	Young	61	50.84
2.	Middle	45	37.50
3.	Old	14	11.66
Education			
1.	Illiterate	17	14.16
2.	Primary School	30	25.00
3.	Only read and write	09	07.50
4.	Secondary School	39	32.50
5.	High School	09	07.50
6.	Diploma	11	09.16
7.	Degree	05	04.16
Family size			
1.	Small (upto 4 members)	30	25.00
2.	Medium (4-7members)	55	45.84
3.	High (above 8 members)	35	29.16
Family type			
1.	Nuclear	61	50.84
2.	Joint	59	49.16
Annual income			
1.	Small (upto Rs. 37000)	35	29.16
2.	Medium (Rs. 37001 to Rs. 64000)	76	63.34
3.	Higher (Above Rs. 64001)	09	7.50
Social participation			
1.	Low	35	29.17
2.	Medium	69	57.50
3.	High	16	13.33
Marital status			
1.	Unmarried	-	-
2.	Married	88	73.33
3.	Widow	20	16.67
4.	Abanded	12	10.00
Occupation			
1.	Labourer	11	09.17
2.	Dairy occupation	19	15.83
3.	Exclusively agriculture	41	34.17
4.	Business	34	28.33
5.	Service	15	12.50
Caste			
1.	Lower	25	20.83
2.	Medium	32	26.66
3.	Higher	63	52.55
Land holding			
1.	Landless	19	15.84
2.	Submarginal	28	23.34
3.	Marginal	26	21.66
4.	Small	31	25.83
5.	Large	16	13.33

agriculture occupation, while 28.33 % and 15.83 % of the respondents were engaged in business and diary occupation. This trend is in conformity with the findings of Thorat (2008). The respondents 25.83 % had small land holding, while 23.34 % and 21.66 % of respondents had submarginal and marginal land holding. Whereas, 15.83 % of respondents were landless. This trend is in conformity with the findings of Thorat (2008) and Jaya (2002).

Knowledge of beneficiary women about functioning of SHGs:

With respect to knowledge, it is indicated from Table 2 that majority of the respondents 61.66 % had medium level of knowledge about functioning of SHG while 21.67 % and 16.67 % of respondents had low and high level of knowledge, respectively.

Table 2 : Distribution of respondents according to their knowledge of functioning to SHG

Sr. No.	Knowledge level	Respondents	
		Frequency	Percentage
1.	Low	26	21.67
2.	Medium	74	61.66
3.	High	20	16.67

Benefits availed by beneficiary women from activities of MAVIM:

As regards the benefits availed by beneficiary women of SHGs, it is seen from the Table 3 that equal percentage 54.16% of women gained the guidance on vermicomposting and Yoga. As regards the guidance on kitchen gardening, organic farming, cultivation of crops and storage of food grains was availed by 33.34 %, 44.16 %, 37.50 % and 50.00 % women, respectively.

As is evident, 58.34 %, 33.33 % and 44.16 % women availed the guidance on care of milk animals, laws related to women and knowledge about banking procedure. Almost cent per cent women gained guidance from visiting to MAU, Parbhani. About 24.16 % and 33.33 % women gained guidance from visiting to MPKV, Rahuri and Pune.

With regards to benefits availed, it is evident from Table 3 that most of the respondents (88.33 %) perceived training on tailoring. Training on preparation of tomato ketchup, candle, pinel soap, and Rakhi, Mehendi was perceived by 20.00 %, 75.83 %, 63.33 % and 33.33 % women. As regards to type of training, 20.83 %, 10.83 % and 6.66 % women perceived training on preparation greeting card, regzin bag and Rangoli programmes. With regards to benefits availed, 10.00 % women availed high extent of benefits, while 36.67 and 53.33 % of women availed low and medium extent of benefits, respectively.

Table 3 : Benefit availed from different aspects

Sr.No.	Category	Frequency	Percentage
A) Particulars of guidance			
1.	Kitchen gardening	40	33.34
2.	Vermicomposting	65	54.16
3.	Organic farming	53	44.16
4.	Cultivation of cash crops	45	37.50
5.	Storage of food grains	60	50.00
6.	Care of milk animals	70	58.34
7.	Laws related to women	40	33.33
8.	Guidance about yoga	65	54.16
9.	Knowledge about banking procedure	53	44.16
B) Place of visits			
1.	MAU, Parbhani	120	100.00
2.	MPKV, Rahuri	29	24.16
3.	Pune	40	33.33
C) Training type			
1.	Tailoring	106	88.33
2.	Preparation of tomato ketchup	24	20.00
3.	Preparation of candles	91	75.83
4.	Preparation of finel soap	76	63.33
5.	Preparation of Rakhi and Mehndi	40	33.33
6.	Preparation of greeting cards	25	20.83
7.	Preparation of regzin bag	13	10.83
8.	Preparation of Rangoli frame	8	6.66
D) Extent of benefits availed			
1.	Low	44	36.67
2.	Medium	64	53.33
3.	High	12	10.00

Conclusion:

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 to higher category of caste. Most of the women members reported that they received guidance on care of milk animals, followed by vermicomposting, organic farming, storage of food grains, cultivation of cash crops and kitchen gardening, guidance related to laws of women and knowledge related about Yoga and banking procedure. Majority of respondents availed the benefits of tours and visits and training by MAVIM. Over half of

respondents (61.66 %) had medium level of knowledge about functioning of SHGs.

LITERATURE CITED

Jaya, S., Anand (2002). Self-help groups in empowering women: Case study of selected SHGs and NHGs. Discussion Paper No. 38.

Kulkarni, N.M. (2003). A study of beneficiary women of Self-help groups organized by Jnana Probodhini with special reference to their socio-economic development. M.Sc. (Agr) Thesis, Mahatma Phule Krishi Vidyapeeth, Rahuri (M.S.).

Mishra, B. P., Satapathy, C., and Nayak, N. (2002). Analysis of socio-personal and economic profile of self-help group womens. *Agribusiness & Extn. Management* :152-162.

Nagane, G.D. (2002). A study of socio-economic problems experienced by women agricultural labourers and their role in family decision making. M.Sc. (Ag.) Thesis, Mahatma Phule Krishi Vidyapeeth, Rahuri (M.S.).

Nakhate, S.N. (2006). Impact of Self-Help Group on socio-economic development of its members M.Sc. (Ag.) Thesis, Marathwada Agricultural University, Parbhani (M.S.).

Singh, Y.K., Kaushal, S.K. and Gautam, S.S. (2007). Performance of womens self-help groups in district Moradabad, U.P. *Internat. J. Rural Studies, (IJRS)*. **14**:1-5 www.ivcs.org.uk/IJRS.
