

Research Article

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

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**SUMMARY :** Knowledge is defined as a body of information possessed by an individual. The sample of study comprised of 120 SHG members randomly selected from 15 SHGs of Bhiwapur village of Bhiwapur taluka. The findings revealed that highest number of respondents (44.17%) had medium knowledge about working of self help groups. The selected variables, age, education, family income, family type, experience, training received, extension contact showed significant relationship with respect to knowledge about working of SHGs. Only social participation showed non significant relationship with respect to knowledge about working of SHGs. The major problem faced by the farmers while working in self help groups were, lack of time, improper utilization of finance, poor economic conditions, improper guidance, ignorance of members, non co-operative attitude, inadequate financial assistance, lack of unity, inadequate training facilities, conflict among the members.

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**KEY WORDS :**

Knowledge,  
Self help group

## **BACKGROUND AND OBJECTIVES**

The government of India and various State Govt. 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 per cent of the population in the country belongs to the rural poor. Considering the gravity and intensity of the problem, many voluntary development organisation (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%). (Anonymous, 1999).

Self help group (SHG) is mainly a homogeneous group of poor, rural women. 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.

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**The specific objectives have been undertaken as follows:**

- To know the personal and social characteristics of SHG members.
- To know the extent of awareness 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**

Nagpur block was purposively selected for the study. The study was conducted in Bhivapur Tahasil of Nagpur district. SHG members in 15 groups were contacted at their places of residence and data were collected by personal interview. From 15 groups, 120 respondents were selected. 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, social participation, extension contact and difficulties of SHG members while working in self help groups.

The information from the respondent was collected by personal interview methods and their responses were considered for the purpose of present study. Data related to knowledge of the members about working of the SHGs and difficulties of SHG members while working in self help groups were collected. Mean, S. D., correlation and t test 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:

**Distribution of profile of respondents :**

Table 1 depicts clearly that the age profile of respondents showed that majority of (55.84%) respondents were from middle age group. The education profile of respondents showed that, majority of (40.83%) respondents having college level education. The family income profile of respondents showed that majority of (79.17%) of respondent's having low family income. The family type profile of the respondents showed that majority of (60.83%) the respondents had nuclear type of family. The experience profile of the respondents showed that majority of (70.83%) the respondents had low level of the experience of working in SHG. The training received profile of respondents showed that majority of respondent (67.50%) belonged to training received category. The extension contact profile of respondents showed that majority of respondent (45.83%)

had medium extension contact. The social participation profile of respondents showed that majority of respondent (75.00 %) had low participation.

The cosmopolitaness profile of respondents showed that majority of respondents (58.33%) had low level of cosmopolitaness. The agricultural progressiveness profile of respondents showed that majority of respondents (58.34%) had medium level of agricultural progressiveness. The extension contact profile of respondents showed that majority of respondents (60.83%) had medium extent of extension contact. The knowledge profile of respondents showed that majority of respondent (48.33%) had medium level of knowledge.

**Table 1: Table showing profile of the respondents (n=120)**

Sr. No.	Profile	Number	Percentage
1.	<b>Age</b>		
	Young	46	38.33
	Middle	67	55.84
	Old	07	5.83
2.	<b>Education</b>		
	Illiterate	2	1.67
	Functional illiterate	6	5.00
	Primary school	9	7.50
	Middle school	19	15.83
	High school	35	29.17
	College	49	40.83
3.	<b>Family income</b>		
	BPL	1	0.83
	Low	95	79.17
	Medium	21	17.50
	Low medium	1	0.83
	Medium high	2	1.67
	High	0	0.00
4.	<b>Family type</b>		
	Nuclear	73	60.83
	Joint	47	39.17
5.	<b>Experience</b>		
	Low	85	70.83
	Medium	30	25.00
	High	5	4.17
6.	<b>Training received</b>		
	Yes	81	67.50
	No	39	32.50
7.	<b>Extension contact</b>		
	Low	29	24.17
	medium	55	45.83
	High	36	40.83
8.	<b>Social participation</b>		
	Low	90	75.00
	Medium	24	20.00
	High	06	5.00

**Level of knowledge of SHG members :**

It is observed from findings presented in Table 2 that, 44.17 per cent of members had medium and 40.00 per cent of members had low level knowledge, and 15.83 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.

**Table 2: Distribution of respondent's according to knowledge level (n=120)**

Sr. No.	Level	Number	Percentage
1.	Low	48	40.00
2.	Medium	53	44.17
3.	High	19	15.83

These findings are supported by the findings made by Kuhar and Singh (2006) who reported that majority (55%) of the rural women possessed moderate level of knowledge followed by low (27.5%) and high (14%) and Birah *et al.* (2011) reported that the knowledge percentage of the farm women on pest management was found to be 46.05 per cent.

**Relation analysis :**

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

**Table 3 : Co-efficient of correlation of selected characteristics of respondents with their use of information sources**

Sr. No.	Variables	Use of information sources	
		'r'	t <sub>cal</sub>
1.	Age	0.2147	2.3872*
2.	Education	0.2527	2.8364*
3.	Family income	0.2014	2.6764*
4.	Family type	0.2303	2.5701*
5.	Experience	0.2547	2.8610*
6.	Training received	0.3353	3.8650*
7.	Extension contact	0.2212	2.4632*
8.	Social participation	-0.0959	1.0463 (N.S.)

NS= Non-significant, \* indicate significance of value at P=0.05

The table also indicates that age, education, family income, family type, experience, training received, extension contact showed positive and significant correlation with knowledge of SHG members.

The table also showed that increase in age, education, family income, family type, experience, training received, extension contact of respondents would help to increase knowledge of SHG members.

**Difficulties :**

Findings indicate that poor economic conditions as the difficulty was reported by the 67.50 per cent of respondents and 60.00 per cent of the SHG respondents have reported

improper utilization of finance as difficulties. It was found that more than half (58.33) of the SHG respondents expressed lack of time and improper guidance as a difficulty in working of SHG. Ignorance of members as a difficulty was reported by 57.50 per cent of respondents, 52.50 per cent of respondents have reported non co-operative attitude as a difficulty.

Inadequate financial assistance as a difficulty was reported by 51.67 per cent of respondents. Nearly half (48.33%) of the respondents have reported lack of unity as a difficulty. Inadequate training facilities, Conflict among the members were the other difficulties reported respectively by 35.00 and 28.33 per cent of the SHG member respondents.

These findings are supported by the findings made by Mankar *et al.* (2007). Lack of infrastructural facilities from the government, lack of proper marketing to the produce, low rates in market and non availability of subsidies and bank loans were some of the major constraints reported by the respondents in functioning of SHGs.

**Conclusion:**

These findings revealed that, 44.17 per cent of members had medium level of knowledge. Out of eight selected characteristics, one characteristic social participation was found to be non-significant relation with level knowledge.

The study also indicate that age, education, family income, family type, experience, training received, extension contact showed positive and significant relationship with level of knowledge. Knowledge of respondents increase may be due to age, education, family income, family type, experience, training received, extension contact of respondents these would help to increase in level of knowledge.

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