

Knowledge and Benefits availed by Members of Self Help Groups

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Abstract

The Self Help Group acts as a strong cohesive force for bringing about socio-economic development of weaker sections of the community. This paper studies the personal and socio-economic characteristics of beneficiary women of Self-Help Groups; knowledge level of beneficiary women about activities of Self-Help Groups and benefits availed by women members.

Introduction

Dr. Md. Yunus, father of micro credit scheme and Noble Prize Winner has done unequivocal work for empowering the poorest rural women in particular and poorest rural folk in general. The scheme propounded by Dr. Yunus has spread in different developing countries of the world, including India. Under this scheme, a Self-Help Group (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 sections of the community. Self Help Group means the use of one's own efforts and resources to achieve certain objectives. The total number of SHGs in India is 29,24,973 while in Maharashtra it is 1,55,499. In Marathwada region the total number of SHGs is 49,000. Under Mahila Arthik Vikas Mahamandal (MAVIM) there were 56,033 SHGs in Maharashtra and 6544 SHGs in Parbhani district. It was expected that formation of SHGs would encourage rural women and others to form thrift groups and in the process empower them, so that they would learn to deal with government officials, any formal credit system, build up self confidence and become economically independent. The 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.

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The broad perspective is to function as a coordinating agency between the self help groups, financial institutions, NGOs and the concerned Government Departments.

Women gained knowledge about human rights to help them to fight against discrimination and improve awareness about their status in family and society and built up their self confidence.

The objective of this paper is:

1. to study the personal and socio-economic characteristics of beneficiary women of Self-Help Groups;
2. study the knowledge level of beneficiary women about activities of SHG; and
3. to study the benefits availed by women members 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; making it a total number of ten villages. From each village two SHGs were selected randomly making it a total of 20 SHGs selected for the study. Six respondents were selected randomly from each Self Help Group. Thus, 120 SHG members were selected for the study. The dependent variable taken for the study was benefits and socio-economic change while independent variables studied were age, education, annual income, social participation, marital status, occupation, land holding, caste, size of family, family type and knowledge.

Results and Discussion

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

Table 1. Profile of selected Members of SHGs

S.No.	Category	Frequency	Percentage
A)	Age		
1	Young	61	50.84
2	Middle	45	37.50
3	Old	14	11.66
B)	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
C)	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
D)	Family type		
1	Nuclear	61	50.84
2	Joint	59	49.16
E)	Annual income		
1	Small (upto Rs. 37000)	35	29.16
2	Medium (Rs. 37001 to Rs. 64000)	76	63.34
3	Higher (Above 64001)	09	7.50
F)	Social participation		
1	Low	35	29.17
2	Medium	69	57.50
3	High	16	13.33
G)	Marital status		
1	Unmarried	-	-
2	Married	88	73.33
3	Widow	20	16.67
4	Abandoned	12	10.00
H)	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
I)	Caste		
1	Lower	25	20.83
2	Medium	32	26.66
3	Higher	63	52.55
J)	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

A glance at Table 1 indicates that a majority of the respondents (32.50 %) were educated upto secondary school, while 25 per cent of the respondents were educated upto primary school. Most of the respondents (45.84 %) have medium family size while 25 per cent the of respondents have small family size. While 50.84 per cent of the respondents belonged to nuclear family system, 48.16 per cent of respondents belonged to joint family system.

It may be seen in Table 1 that the majority of respondents (63.34 %) were in medium income group, whereas 29.16 per cent of the respondents were from low income group. With respect to social participation, majority (57.50 %) of the respondents had participated in social organization to a medium extent while (29.17 %) and (13.33 %) of the respondents had participated in social organization to a low extent and high extent respectively. Majority of the respondents (73.33 %) were married, 16.67 per cent were widows while 10.00 per cent of the respondents were abandoned.

With respect to caste, majority (52.55 %) of respondents belonged to the higher caste, while 20.83 per cent and 26.66 per cent of the respondents belonged to lower and medium castes respectively. With respect to occupation, 34.17 per cent were engaged in agriculture, 28.33 per cent in business and 15.83 per cent of the respondents were engaged in diary. With respect to land holding, 25.83 per cent of the respondents had small land holding, 23.34 per cent had sub marginal land holding, 21.66 per cent of respondents had marginal land holding while 15.84 per cent of respondents were landless.

Knowledge Level of Beneficiary women about Functioning of SHGs

With respect to knowledge, it may be seen from Table 2 that majority of the respondents (61.66 %) had medium level of knowledge about the functioning of SHG while 21.67 per cent and 16.67 per cent of the respondents had low and high level of knowledge respectively.

Table 2. Distribution of Respondents according to their Knowledge Level of Functioning of SHG

S. 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 Table 3 that an equal percentage (54.16%) of women gained guidance on vermicomposting and yoga. As regards guidance on kitchen gardening, organic farming, cultivation of crops and storage of food grains this was availed by 33.34 per cent, 44.16 per cent, 37.50 per cent and 50 per cent of the women respectively.

Table 3. Benefits availed on different aspects

S. 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		
1	Tailoring	106	88.33
2	Preparation of tomato ketchup	24	20.00
3	Preparation of Candles	91	75.83
4	Preparation of Phenyl soap	76	63.33
5	Preparation of Rakhi and Mehendi	40	33.33
6	Preparation of Greeting card	25	20.83
7	Preparation of Rexin 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

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

With regard 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, candles, Phenyl soap, Rakhi and mehendi was perceived by 20 per cent, 75.83 per cent, 63.33 per cent and 33.33 per cent respectively. As regards the type of training 20.83 per cent, 10.83 per cent and 6.66 per cent women perceived benefit from training on preparation of greeting cards, rexin bag preparation and rangoli programmes. With regard to extent of benefits availed, 10 per cent of women availed high benefits, while 36.66 per cent and 53.33 per cent of women availed low and medium extent of benefits respectively.

Relationship of Personal and Socio-Economic Characteristics of Women Members of Self-Help Groups with Benefits availed

It is observed from Table 4, that education, annual income, occupation, land holding, marital status and knowledge were found to have positive relationship with benefits availed by the women from activities of SHGs. This meant that with increase in the level of these variables there was corresponding increase in benefits. The other selected independent variables viz., age, size of family, type of family, social participation did not show any relationship with benefits.

Table 4. Relationship between Personal Socio-economic Characteristics of Respondents and Benefits Availed

S. No.	Independent variables	Coefficient of correlation
1	Age	-0.045
2	Education	0.440**
3	Size of family	- 0.174
4	Type of family	0.031
5	Annual income	0.506**
6	Social participation	0.159
7	Occupation	0.403**
8	Marital status	0.244*
9	Caste	0.012
10	Land holding	0.280**
11	Knowledge	0.231*

* Significant at 0.05 level of significance

** Significant at 0.01 level of significance

Conclusion

A majority of women were young, literate, having medium size of family, belonged to nuclear family with exclusively agriculture as an occupation and were from medium annual income (from Rs.37,001 to Rs.64,000), with medium

social participation. Majority of the women were married and had small land holdings and belonged to a higher caste category. 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 on laws related to women and knowledge about yoga and banking procedure. Majority of the respondents availed benefits by way of tours, visits and training by MAVIM. Over half of the respondents (61.66 %) had medium level of knowledge about the functioning of SHGs. Education, annual income, occupation and caste were found to have positive relationship with benefits availed by the women from activities of SHGs.

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