

Original Research Article

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## Knowledge Level of the Women Members about Self Help Group (Shgs) and its Activities

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### ABSTRACT

#### Keywords

SHG, Knowledge, Micro-credit etc.

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Self-Help Group is a small voluntary association of poor people preferably the same socio-economic back drop. The micro- credit given to them to start enterprises and it can be for all women and all men groups. However, it has been the experience that women's groups perform better in all the important activities of SHGs. SHG is a medium for the development of saving habit among the women. Majority of the respondents (65.00 per cent) had medium level of the knowledge about SHG & its activities. In case of aspect wise knowledge, respondents had highest knowledge about the legal rights.

### Introduction

Self-Help Group is a small voluntary association of poor people preferably the same socio-economic back drop. The micro-credit given to them to start enterprises and it can be for all women group and all men group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. SHG is a medium for the development of saving habit among the women.

Self-Help Groups are informal associations of people who choose to come together to find

ways to improve their living conditions. They help to build social capital among the poor, especially women.

### Materials and Methods

180 SHG women members were selected from 18 villages of the 6 talukas of Junagadh and Rajkot districts of Saurashtra region by employing multistage sampling technique. An interview schedule was developed in accordance with the objectives of the study and it was pre tested and translated into Gujarati. The data of this study were collected with the help of structural interview schedule.

The collected data were classified, tabulated, analyzed and interpreted in order to make the findings meaningful. The statistical measures such as percentage, mean, mean per cent score, standard deviation, correlation coefficient and Z test were used in the study.

## **Results and Discussion**

Knowledge refers to an expertise or skills possessed or acquired by an individual. Knowledge refers to an understanding of the world around us that helps us to lead our life as a member of society. It helps to predict events and hence to mitigate the suffering or enhance the well-being of individuals and groups. In order to evaluate the progress of the SHGs, it is imperative to examine the knowledge of the respondents regarding Self Help Groups and its activities.

### **Distribution of the respondents according to their level of knowledge**

To examine the knowledge of the respondents, information is collected regarding some items of the Self Help Groups. On the basis of the mean and standard deviation respondents were categorized into three categories which is presented in below Table 1 and Fig 1.

A close look to the data revealed that majority (65.00 per cent) respondents had medium level of the knowledge about SHG and its activities followed by 20.00 per cent of the respondents had low level of the knowledge. Whereas, only 15.00 per cent of the respondents had high level of the knowledge which influences their level of knowledge. The possible reason might be that respondents had medium level of proactive attitude, extension participation, skill development, market orientation, achievement motivation, risk orientation, innovativeness and medium level of the source of information. They were

getting information from mass media and other members of Self Help Group, which helps them to collect new information regarding different entrepreneurial activities that might be responsible to enhance their knowledge.

### **Measurement of the aspect wise knowledge of the women members about SHG and its activities**

There were initially 45 items were collected from primary and secondary sources. Out of them, 22 items were included in the final interview schedule on the basis of difficulty and discrimination index. But, these 22 items were included in some aspects like SHG, NABARD, banking system, legal rights, marketing system, production system, government facilities, empowerment through SHG and its enterprises and entrepreneur.

The data incorporated in the Table 2 revealed that as far as knowledge about SHG is concerned, the SHG members possessed cent per cent (100 per cent) knowledge about the success of the SHG is based on team work, the process of account opening in bank, their equality regards to the rights to provide their opinion and Self Help Groups working for women empowerment got rank first.

Perusal of the data explicit that SHG women members possessed the poor knowledge about the transportation facility, financial support of SHG, NABARD (National Bank for Agriculture and Rural Development) and how NABARD is linked with SHG were got 37.77, 32.77, 25.00 and 20.55 MPS and ranked sixteenth, seventeenth, eighteenth and nineteenth by the SHG women members. It can be concluded that respondents got ranked first to the aspects like success of the SHG is based on team work and the process of account opening in the bank and equal right to provide their opinion and SHGs working for women empowerment.

**Table.1** Distribution of the respondents according to their level of knowledge (n=180)

| Sr. No.             | Category                      | Frequency          | Per cent      |
|---------------------|-------------------------------|--------------------|---------------|
| 1                   | Low (<15.04 score)            | 36                 | 20.00         |
| 2                   | Medium (15.05 to 24.48 score) | 117                | 65.00         |
| 3                   | High (>24.48 score)           | 27                 | 15.00         |
|                     | <b>Total</b>                  | <b>180</b>         | <b>100.00</b> |
| <b>Mean = 19.76</b> |                               | <b>S.D. = 4.72</b> |               |

**Table.2** Knowledge of the respondent about Self Help Group (SHG)

| Sr. No.  | Statements                                                                                             | Score | MPS    | Rank  |
|----------|--------------------------------------------------------------------------------------------------------|-------|--------|-------|
| <b>1</b> | <b>Self Help Group (SHG)</b>                                                                           |       |        |       |
| 1        | Success of the SHG is based on team work.                                                              | 180   | 100.00 | I     |
| 2        | What is the interest rate on loan of 3 lakh rs for SHG under NRLM (National Rural Livelihood Mission)? | 73    | 40.55  | XV    |
| <b>2</b> | <b>National Bank for Agriculture and Rural Development (NABARD)</b>                                    |       |        |       |
| 3        | What is the NABARD?                                                                                    | 45    | 25.00  | XVIII |
| 4        | How NABARD is linked with SHG?                                                                         | 37    | 20.55  | XIX   |
| 5        | What do you know about SHG bank linkage programme?                                                     | 145   | 80.55  | IV    |
| 6        | Is NABARD offering support for training and capacity building of the clients?                          | 127   | 70.55  | X     |
| <b>3</b> | <b>Banking system</b>                                                                                  |       |        |       |
| 7        | What is the process to open account in bank?                                                           | 180   | 100.00 | I     |
| 8        | What do you know about the transaction system in bank account?                                         | 130   | 72.22  | IX    |
| <b>4</b> | <b>Legal rights</b>                                                                                    |       |        |       |
| 9        | Its members should have an equal right to provide their opinion                                        | 180   | 100.00 | I     |
| 10       | SHG members should have right to know about its work process.                                          | 160   | 88.88  | II    |
| <b>5</b> | <b>Marketing System</b>                                                                                |       |        |       |
| 11       | What do you mean by selling in market?                                                                 | 285   | 79.16  | VI    |
| 12       | Is there any permanent transportation facility available in your SHG for marketing?                    | 68    | 37.77  | XVI   |
| <b>6</b> | <b>Production System</b>                                                                               |       |        |       |
| 13       | Are you aware about the consumer demand of your SHG products?                                          | 118   | 65.55  | XII   |
| 14       | Have you prepared the balance sheet of your SHG?                                                       | 151   | 83.88  | III   |
| 15       | Is the amount of the production enough for full filling the demand of consumers?                       | 137   | 76.11  | VII   |
| <b>7</b> | <b>Government Facilities</b>                                                                           |       |        |       |
| 16       | How government is playing major role in women empowerment?                                             | 207   | 57.5   | XIII  |

|    |                                                                                                         |     |        |      |
|----|---------------------------------------------------------------------------------------------------------|-----|--------|------|
| 17 | Have you got benefited through any kind of the employment opportunities provided by the government?     | 124 | 68.88  | XI   |
| 8  | <b>Empowerment through SHG</b>                                                                          |     |        |      |
| 18 | How SHGs are playing a major role in social and economic empowerment of women?                          | 308 | 57.03  | XIV  |
| 19 | Are SHGs working for women empowerment?                                                                 | 180 | 100.00 | I    |
| 20 | What about financial support of the SHGs?                                                               | 177 | 32.77  | XVII |
| 9  | <b>Its enterprises and entrepreneur</b>                                                                 |     |        |      |
| 21 | Are you well acquainted to all enterprises units under your SHG?                                        | 132 | 73.33  | VIII |
| 22 | Do you know that cooperation among the members is a important factor for growth and development of SHG? | 428 | 79.25  | V    |

MPS = Mean Per cent Score

**Table.3** Overall Knowledge of the respondents regarding various major aspects

| Sr. No. | Aspects                                                      | Score | MPS   | Rank |
|---------|--------------------------------------------------------------|-------|-------|------|
| 1       | Self Help Group (SHG)                                        | 253   | 70.27 | V    |
| 2       | National Bank for Agriculture and Rural Development (NABARD) | 364   | 50.55 | IX   |
| 3       | Banking system                                               | 310   | 86.11 | II   |
| 4       | Legal rights                                                 | 340   | 94.44 | I    |
| 5       | Marketing system                                             | 357   | 66.11 | VI   |
| 6       | Production system                                            | 393   | 72.77 | IV   |
| 7       | Government facilities                                        | 324   | 60.00 | VII  |
| 8       | Empowerment through SHG                                      | 657   | 52.14 | VIII |
| 9       | Its enterprises and entrepreneur                             | 560   | 77.77 | III  |

MPS = Mean per cent score

**Table.4** Comparison of knowledge between SHG women members of selected district

| S.No | Category of sample                    | Mean         | S.D.        | 'Z' value |
|------|---------------------------------------|--------------|-------------|-----------|
| 1    | Respondents of Junagadh district      | 20.37        | 4.90        | 2.02*     |
| 2    | <b>Respondents of Rajkot district</b> | <b>19.14</b> | <b>3.20</b> |           |

\* Significant at 5 per cent level of significance

The probable reason might be that SHG women believes in the strength of unity and they were working together to make more money from their SHGs and the getting of loan, opening the account is a mandatory thing and women were having the poor

knowledge about NABARD because most probably they were in touch of commercial banks. This finding is in line with the finding of Gajbhiye (2012) and Rahman and Gupta (2015).

### **Overall knowledge of the respondents regarding various major aspects of the SHG**

To get an overview of the overall knowledge regarding various major aspects of SHG possessed by the respondents, the overall scores for each major head was summed up and results have been presented in Table 3. A perusal of data incorporated in Table 3 revealed that among the major aspects, respondents had highest knowledge about the legal rights which was (94.44 per cent) and ranked first by the SHG women members. Whereas, SHG women members had poor knowledge about empowerment through SHG and NABARD which were (52.14 per cent) and (50.55 per cent) and ranked eighth and ninth by the SHG women members.

It can be concluded from the above Table 3 that among various aspect respondents had highest knowledge about legal rights. On the other hand respondents had poor knowledge about NABARD (National Bank for Agriculture and Rural Development). The reason behind that might be SHG women members knows that they all are equal and have equal share in their benefit and generally the SHG members have their account in commercial, cooperative bank and they are getting loan directly from there and bankers are always so busy, they do not provide extra information to the women members. This finding is similar to the finding of Gajbhiye (2012).

Table 4 shows that the calculated value of 'Z' (2.02) is greater than its tabulated value at 5

per cent level of significance. Thus, null hypothesis ( $H_{1.15}$ ) is rejected. It clearly indicates that there was significant difference among the SHG members of selected districts with respect to possession of knowledge about SHG and its activities. Further analysis of Table shows that knowledge of respondents of Junagadh district possessed more than the respondents of Rajkot district. The probable reason might be that the agriculture university is situated in Junagadh and staff of university KVKs especially Subject matter Specialists of Home Science fully dedicated to provide the training to the women members about Self-help Groups and also on small and micro enterprises. This finding is in line with the finding of Rahman and Gupta (2015).

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