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Knowledge level of rural self help group women regarding SHG Activities in Balangir district of Odisha

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Abstract

Self-Help Groups (SHGs) have emerged as a vital mechanism for empowering rural women by enhancing their socio-economic status. This study focuses on assessing the knowledge level of rural women in SHGs in Balangir district, Odisha, across key aspects such as SHG guidelines, benefits, record maintenance, meeting conduct, and vocational enterprises. The study employed an ex-post facto research design, with 90 respondents selected through a proportionate random sampling method across four blocks and 12 villages. Data were collected using structured interviews and analysed using statistical tools like frequency, percentage, and mean ranking. Results revealed that a majority (63.33%) of respondents had medium-level knowledge of SHG activities, with significant knowledge gaps in vocational enterprises (44.59%) and record maintenance (26.95%). These gaps highlight the need for targeted training programs and increased extension efforts to strengthen SHG members' capacity. The study concludes that improving knowledge in critical areas can enhance SHG functioning, contributing to rural women's empowerment and economic development.

Keywords: SHG, development, empowrment, knowledge, activities

Introduction

Women in India constitute 48 percent of total population. Women plays a vital role for the development of the society and the nation. The rural women are still deprived from control over resources, education, social status and financial security. Women compare to men have less control over resource but women play an important role in development of the country. Women compare to men have also less education, training, extension participation, access to technology, information, credit, economic services, and right to indirect property. In the decade of 1960's the issues was for the welfare of women. In the 1970's there was a shift from welfare to development of women. In 1980's on wards the shift took place from the development and employment of women towards development of women in general and rural women in particular. For the purpose large number of schemes are being implemented by both state and central govt. The past year experience shows that organizing women in to groups is the best way for socio-economic development and empowerment of women. In rural community worldwide, SHG have emerged as revolution in women empowerment. An informal, democratic, homogenous group of ten to twenty people who get together voluntarily to address shared issues with the guiding principles of mutual aid and group knowledge is known as a Self-help Group (Singh and Hansra, 2018) ^[10]. These groups, formed by women mostly economically weaker

section do group works, skill development and increase their income. Observing the welfare provision of the ninth five-year plan, then relocating the concept or development to empowerment. The government of India implemented the method of self-help group (SHG) to raise the status of the rural people in general and the women in particular. SHG program has appeared as the world biggest and most complex form of community-based organization (CBOs). The SHG Bank linkage program (SBLP) which is the Indias own restriction has been proved to be one of the most effective in lessening poverty and women empowerment programs. Women of todays world no longer like the older era. Now they are showing their uniqueness and empowered and express their desire towards economic independence, want to be strong socially, educationally, and fight for their rights. As a result, government of India has provided them self-help group for their empowerment. To supplement their economic and social growth various commercial bank, cooperatives, NGOs etc are also excited. By joining SHGs women are no longer dependent on their farming, now they are earning and support their family. Now they are not only for decreasing the poverty but also significant in upholding the savings and started contributing in the economic growth of the country. A group of maximum twenty women together can form a SHG. After identifying the homogeneous mentality members, they have to register their group and jointly open a bank account in the name of their

SHG. In a SHG they need to keep proper record and maintain registers. Various govt, private and non-profit organization are providing various training and support for better functioning of the group. SHG members are need to be regular visit to the government offices. Government of India also regularly providing training on vocational activities. The members need to divide the roles and responsibility among themselves. SHGs were first established in India by NABARD in 1986-1987. However, the actual work was done after 1991-1992 when SHGs and banks were linked (Priya *et.al.*, 2018) [8]. Still it was noticed that many SHG members were facing problems SHG members required continuous guidance to build up their knowledge and skill competency for smooth management of their vocational activities.

Therefore, promotion of women self-help group under the aegis of mission shakti program was adopted in 2001 as a key strategy for achieving women empowerment. Group members gather on a regular basis and contribute in their own way. The primary objective of Self-Help Groups (SHGs) is to mobilize savings among their members and deploy resources to cover the members' unforeseen credit needs. SHGs typically operate in accordance with local regulations (Nanda and Bose, 2020) [6]. Nearly 70 lakh women have been organized in to 6 lakh groups in all blocks and urban local bodies of the study of the state so far. To strengthen the activities of the existing WSHGs, constant hand holding support and monitoring is undertaken throughout the year. SHG were extensively promoted through government and nongovernment organizations in India and in addition to this, it was estimated to had 93 million members in 2012 which implies that it impacts over 300 million households (Angelina and Kumar, 2021) [3]. Still women SHG are facing some challenges like credit facilities, lack of knowledge, social challenge, over Boden of house hold works etc. in a group 10-20 women with a homogeneous mindset of upliftment of there livelihood. So different members have different social and economic background which is may be positive or may be negative to them.

Through a qualitative analysis and quantitative interview schedule this research provide a comprehensive understanding of the socioeconomic profile of WSHG.

Materials and Methods

Hypothesis

Alternate hypothesis - Rural women have acquired better knowledge about all aspect of SHG activities.

Research design

The research study was formulated on the basis of ex-post facto approach.

Sampling procedure: The study was conducted in Balangir district of Odisha. The state have 30 district out of which eight district are called KBK district namely Koraput, Malkangiri, Nabarangpur, Rayagada, Balangir, Sonapur, Kalahandi, Nuapada are consider one of the poorest region in India. From the fourteen blocks of Balangir District, four blocks were selected randomly for the study and from those blocks eight gram panchayat and from those twelves village were selected randomly. Thus, all ninety respondents were selected by using proportionate random sampling method (table no. 1).

Tools and techniques for collection of data

Pilot study

Before the selection of variables and preparation of questionnaire the researcher visited the selected blocks, panchayat and village and interacted with the SHG members regarding the objective of the study and reactions and suggestions were recorded and finalize the interview schedule.

Pre-testing

Pre-testing was done in order to test the reliability and validity of the schedule, which was done at random ten percent of the respondents other than the selected respondent. The final interview was conducted at the respondent residence or their SHG activity place in most informal manner and for their easy understanding and obtaining their response, purpose of the study was explained to them in their local language (Koshli).

Variables and their measurement

Table 1: Dependent Variables

Serial No.	Dependent variable	Empirical measurement
1	Knolege level of the respondents	Schedule developed

Dependent variable selected for this study was knowledge level of the respondents which was measured on five components of SHG activities perform by the members such as knowledge on guideline of SHG, benefits of SHG, maintenance of records, conducting meetings and vocational enterprises which were measured on a four-point scale on the basis of the response of the respondents such as strongly agree, agree, disagree, strongly disagree with score 4, 3, 2, and 1 respectively.

The collected data was analysed and presented in table format further systematically categorise for statistical analysis. Statistical tools used were such as frequency, percentage, standard deviation, mean, order ranking, gape analysis

Table 2: Sampling Procedure

District	Block	Gram panchayat	village	No of SHG groups	No. of SHG women	No. of respondents
Balangir	Balangir	Sikachhida	Bhanapur	2	21	4
		Jhankar pali	Dudukasira	4	45	8
		Sikachhida	Sinkhaman	3	36	6
		Jhankar pali	Jhankarpali	2	24	4
	Puintala	Malamunda	Malamunda	6	68	11
		Randa	Randa	3	33	5
		Kurul	Kurul	4	48	8

		Kurul	Bharatbahal	3	35	6
		Athgaon	Athgaon	5	53	9
		Athgaon	Mahadevpali	6	71	12
	Deogan	Badbandh	Badbandh	4	43	7
	Muribahal	Chalki	Chalki	5	62	10
Total				47	539	90

Result and Discussion

Following data analysis, following results were obtained.

Categorization of respondents to their knowledge

In this research to assess the knowledge level of respondents towards various activities of SHG five major components have taken in this study such as knowledge of respondent on guideline of SHG, on benefits of SHGs, maintenance of various record, conducting meetings and knowledge on vocational enterprise. Further several sub-components were incorporated to provide a more detailed evaluation of these main components. Knowledge of respondent on guideline of SHG includes concepts of SHGs, objectives of SHGs, formation of SHGs, credit mobilization, selection of vocation, record keeping, accounting and auditing, conducting meetings. Knowledge on benefits of SHGs was detailed using social identity of self, income generation, self-development, community welfare productive utilization of leaser time. Knowledge on maintenance of various records was evaluated using sub-components meeting register, cash book register, payment register, audit of account register. Knowledge on conducting meetings was include sub-components such as regular attendance of members, assigning responsibility to each other, action against member violating decision, circulating proceeding, documentation of proceedings and the fifth component knowledge on vocational enterprise was evaluated by sub components crop production, fruit tree plantation, nursery raising, vegetable production, kitchen gardening, value addition, dairy farming. For all the components, the respondents provide response for the sub-components. The responses were evaluated on a standardized scale with score assigned. Based on the degree of agree and disagree of the respondents. Each response was given a scoring ranging from 1 to 4. 1 indicates that the respondents were strongly disagree with that sub-component, 2 reflects that the response was disagree, 3 refers agree and 4 signified as strongly agree.

It has been found that from the table1 that majority 63.33 percent having medium level followed by 18.89 percent

high and 17.78 percent low level of knowledge towards the SHG activities. It is clearly Which might be the reason due to the low to medium level of social participation, media exposure, illiteracy, extension participation, scientific orientation etc. which is partially corroborated with Et.al. (2020) findings.

Table 3: Categorization of respondents to their knowledge, (N=90)

Category	Frequency	Percent
Low	16	17.78
Medium	57	63.33
High	17	18.89
Total	90	100.00

Knowledge level of respondents toward various activities of SHG

It can be inferred from the table [2] that the knowledge level of the respondents to wards various activities of SHG with mean score such as knowledge on guideline of SHG (24.25), knowledge on vocational enterprise (17.73), Knowledge on maintenance of various records (17.53), knowledge on benefits of SHG (17.44) and knowledge on conducting meetings (16.03) which was ranked 1st, 2nd, 3rd, 4th, 5th respectively. This might be due to the fact that lack of extension linkage of SHG members. So, the extension functionaries should focus on training and exposure for the SHG members. Better knowledge on guideline of SHG will help the members on taking better discission for the group.

Table 4: Knowledge level of respondents toward various activities of SHG, (N=90)

Sl. no.	Statements	Mean score	Rank
1	Knowledge on guideline of SHG	24.25	I
2	Knowledge on benefits of SHG	17.44	IV
3	Knowledge on maintenance of various record	17.53	III
4	Knowledge on conducting meetings	16.03	V
5	Knowledge on vocational enterprise	17.73	II

Comparative analysis of knowledge level of respondents

Table 5: Knowledge level of respondents toward various activities of SHG, (N=90)

Sl. No.	Knowledge gap on	Total maximum obtainable score	Total mean score	Gap percent	Rank
1	Guidelines of SHG	32	24.25	24.21	III
2	Benefits of SHG	20	17.44	12.8	V
3	Maintenance of record	24	17.53	26.95	II
4	Conducting meetings	20	16.03	19.85	IV
5	Vocational enterprise	32	17.73	44.59	I

From the above table it is clear that the knowledge gap percent of the respondents towards various SHG activities. It is very interesting to find out that knowledge on vocational enterprises is with gap percent 44.59, maintenance of various records is 26.95 percent, guidelines of SHG 24.21 percent, conducting meetings 19.85 percent

and knowledge on benefits of SHG 12.8 percent which was ranked 1st 2nd 3rd 4th and 5th respectively. So, the extension functionaries should focus on vocational training for better income of SHG women. The Mission shakti officials, other government officials and other stakeholders should give more focus on provide awareness and knowledge about the

maintenance of records which is rank 2nd as per the above table so that, it will be more beneficial for the group to smooth functioning.

Conclusion

The study highlights that rural woman in Self-Help Groups (SHGs) of Balangir district, Odisha, have varying levels of knowledge regarding SHG activities, with the majority falling into the medium category. While members display a reasonable understanding of SHG guidelines, benefits, and meeting conduct, significant knowledge gaps exist, particularly in areas like vocational enterprises and record maintenance. These gaps hinder the effective functioning of SHGs and their potential for socio-economic empowerment. To address these issues, targeted interventions are necessary. Enhanced training on vocational skills, record-keeping, and management practices, along with increased extension services and awareness campaigns, can significantly improve the knowledge levels of SHG members. Strengthening these areas will not only empower women economically but also enable them to play a more active role in community development, contributing to their overall social and economic upliftment.

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