Journal of Pharmacognosy and Phytochemistry

Available online at www.phytojournal.com

Samuel Lalneihpuia
M.Sc. Agriculture Extension, Department of Agricultural Extension and Communication, Sam Higginbottom University of Agricultural Sciences and Technology, Uttar Pradesh, India

Jahanara
Pofessor and Head of the Department, Department of Agricultural Extension and Communication, Sam Higginbottom University of Agricultural Sciences and Technology, Uttar Pradesh, India

Level of knowledge of members and non-members towards self-help group on Bilkhawthlir block in Kolasib district of Mizoram

Samuel Lalneihpuia and Jahanara

Abstract
The present study was focused on Bilkhawthlir block in Kolasib district of Mizoram. The interview schedule was developed to measure the knowledge levels of the respondents towards the SHG. A total number of 120 respondents were selected out of which 60 respondents were members of Self Help Group and the other 60 respondents were non-members. The results of the comparative study revealed that the majority of the members 53.33% have medium level of knowledge which were followed by high level of knowledge 26.67% and low level of knowledge which is of 20% whereas in non-member, 45% acquired low level of knowledge while 40% of them having medium level of knowledge and only 15% had the high level of knowledge towards Self Help Group. Association of member and non-member found no significant at 0.05% level of significance. From the results, it is cleared that if higher determination and awareness is given, rate of adoption of Self Help Group among the non-members will increase in a larger rate thus improves in their day to day life.

Keywords: SHG, knowledge, association

Introduction

Self Help Groups (SHG) are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. The SHGs ease availability of microcredit to women as they lack capital and have very little or no access to credits.

SHGs may be viewed as voluntary gatherings of persons who share needs or problems that are not being addressed by existing organizations, institutions or other types of groups. The broad goals of SHGs include bringing about personal and social economic change for their members and society. All of these groups pay strong emphasis upon face to face interaction among members and also stress upon a set of values or ideology that could enhance a member's personal sense of identity. The SHG movement has gained momentum in India since the 1990s and various such groups are functioning in villages striving to bring about an upliftment in the socio-economic status of those who join, thereby empowering them.

The primary objective of self-help groups is to engage the members in income generating activities and thereby make them self-reliant. However, from a broader viewpoint, SHGs are held to be a potent tool and social mechanism for women's empowerment and poverty alleviation strategies. Such a group based approach enables poor women to accumulate capital by way of small savings and facilitates their access to formal credit facilities (Shylendra, 1998) [2]. The concept of joint liability embedded in the SHG structure thus enables members to overcome the problems of collateral security, a major barrier to obtaining credit from formal institutions. This also leads to peer monitoring that improves the rate of loan recoveries (Stiglitz, 1993) [3].

Of late, apart from generating employment opportunities for the SHG members, SHGs are also actively engaged in providing health care related services. This development drive is important because health is a crucial variable in over-all women empowerment. Other objectives of SHGs such as the reduction of infant mortality, the control of HIV/AIDS, the reduction of pregnancy deaths, the implementation of family planning schemes to enhance the socio-economic status of women, all converge towards a common motive, namely, ensuring the sound health of women, thereby actualizing female empowerment. The comparative study was conducted to find the level of knowledge of members and non-members towards Self Help Group.

Correspondence
Samuel Lalneihpuia
M.Sc. Agriculture Extension, Department of Agricultural Extension and Communication, Sam Higginbottom University of Agricultural Sciences and Technology, Uttar Pradesh, India

Research Methodology

The study was conducted in Bilkhawthlir block of Kolasib district of Mizoram state. The sample of the respondents for the study comprised of two types i.e. members (60 respondents), of SHG and non-members (60 respondents) of Self Help Group. The interview schedule was developed to measure the knowledge levels of the respondents towards the SHG. The information collected was scored, tabulated, computed and analyzed to have necessary interpretations.

Result and Discussion

The result obtained from present study as well as relevant discussion have been presented under following heads:

Table 1: Distribution of members based on their knowledge towards Self Help Group

S. No	Statements	Fully correct		Partially correct		In correct	
		F	P	F	P	F	P
1	Meaning of SHG	18	30	42	70	0	0
2	Aims of SHG	19	31.67	39	65	2	3.33
3	Formation of SHG	18	30	32	53.33	10	16.67
4	Minimum members required for SHG	13	21.67	39	65	8	13.33
5	Main function of SHG	18	30	32	53.33	10	16.67
6	Selection of beneficiaries	13	21.67	38	63.33	9	15
7	Beneficiaries of SHG in particular programme	14	23.33	36	60	14	21.67
8	SHG helps in women empowerment	17	28.33	43	71.67	0	0
9	SHG helps in social development	36	60	22		2	3.33
10	Services given by SHG	10	16.67	46	76.67	4	6.66
11	Type of training is more frequent	18	30	34	56.67	8	13.33
12	Duration of short term training	14	23.33	42	70	4	6.67
13	Short term program	12	20	45	75	3	5
14	Emoluments available	21	33.33	29	48.33	10	16.67
15	Benefits gained by emoluments	10	16.67	33	55	17	28.33
16	Problem addressed by SHG	42	70	17	28.33	1	1.6
17	SHG brings economic development	16	26.67	36	60	8	13.33
18	SHG motivate the members	33	55	20	33.33	7	11.67
19	Upliftment of women in the society	38	63.33	16	26.67	6	10
20	SHG for illiterate	51	85	5	8.33	4	6.67

From the above table it is cleared that about 70% were fully known about the problem addressed by SHG, 63.33% realize that SHG helps in the upliftment of women in the society and 60% of members aware that SHG helps in social development. While 76.67% partially knew about the services like credit and assistance given by the SHG and 75% were partially aware about the short term program given by the SHG. In conclusion, respondents acquiring medium level is highest followed by high level and low level of knowledge among the members of SHG.

Table 2: Distribution of non-members based on their knowledge towards Self Help Group

S. No	Statements	Fully correct		Partially correct		In correct	
		F	P	F	P	F	P
1	Meaning of SHG	4	6.67	14	23.33	42	70
2	Aims of SHG	3	5	3	5	54	90
3	Formation of SHG	3	5	22	36.67	35	58.33
4	Minimum members required for SHG	10	16.67	36	60	14	23.33
5	Main function of SHG	12	20	30	50	18	30
6	Selection of beneficiaries	11	18.33	33	55	16	26.67
7	Beneficiaries of SHG in particular programme	10	16.67	32	53.33	18	30
8	SHG helps in women empowerment	13	21.67	39	65	8	13.33
9	SHG helps in social development	27	45	21	35	12	20
10	Services given by SHG	7	11.67	41	68.33	12	20
11	Type of training is more frequent	13	21.67	26	43.33	21	33.33
12	Duration of short term training	14	23.33	33	55	13	21.67
13	Short term program	7	11.67	38	63.33	15	25
14	Emoluments available	7	11.67	23	38.33	30	50
15	Benefits gained by emoluments	11	18.33	26	43.33	23	38.33
16	Problem addressed by SHG	7	11.67	20	33.33	33	55
17	SHG brings economic development	15	25	18	30	27	45
18	SHG motivate the members	20	33.33	25	41.6	15	25
19	Upliftment of women in the society	33	55	14	23.33	13	21.67
20	SHG for illiterate	2	3.33	1	1.67	57	95

From the above table, majority 95% were not aware that SHG is also meant for illiterate and 90% had no knowledge about the aims of Self Help Group whereas majority of about 68.33% and 63.33% had partial knowledge about the services given by SHG and short term program respectively. Therefore, respondents acquiring low level of knowledge towards SHG are highest in non-member which was followed by medium level and high level of knowledge.

Table 3: Level of knowledge towards Self Help Group

Members			Non-members		
Level	**Frequency**	**Percentage**	**Level**	**Frequency**	**Percentage**
Lowest level	12	20.00	Lowest level	27	45.00
Medium level	32	53.33	Medium level	24	40.00
High level	16	26.67	High level	9	15.00
Total	60	100	Total	60	100

The above table shows that majority of the members 53.33% have medium level of knowledge which were followed by high level of knowledge 26.67% and low level of knowledge which is of 20% towards SHG. Whereas in non-member, 45% acquired low level of knowledge while 40% of them having medium level of knowledge and only 15% had the high level of knowledge towards Self Help Group.

Table 4: Association of knowledge level of members and non-members towards SHG

Level	Members	Non-members	D.F	Chi square value
Lowest level	12	27		
Medium level	32	24	2	8.86
High level	16	9		
Total	60	60		

The association of knowledge level between members and non-members towards SHG is revealed in the Table 4. The tabulated Chi Square value is 5.991 at 2 degree of freedom. Since the computed value 8.86 is larger than the tabulated value, we reject the null hypothesis at 5% level of significance and conclude that knowledge level of members and non-members are not the same.

Conclusion
It is concluded that majority of the members have medium level of knowledge 53.33%, high level 26.67% and low level 20% of knowledge whereas majority of non-members 45% attains low level followed by medium level 40% and high level 15% of knowledge towards Self Help Group and also found that there is no significant association between knowledge level of members and non-members at 5% level of significance. From the above results, it is cleared that if higher determination and awareness is given, rate of adoption of Self Help Group among the non-members will increase in a larger rate thus improves in their day to day life.

References
1. Kaduand SS, Kotikhane RR. Knowledge of Self Help Group Women Members Regarding Food Processing and Dairy Management Practices. Indian Journal of Extension Education. 2012; 48(3 & 4):84-86.
2. Shylendra H. Institutional Reforms and Wages Rural Poor: A Study on the Distributional Performance of a Rural Bank, Indian Journal of Agricultural Economics. 1998; 51(3):301-314.
3. Stieglitz JE. The Role of the State in Financial Markets, No...21, Institute of Economics: Academia Sinica, 1993.
4. Sajesh VK, Singh P. Perceived constraints and suggestions of SHGs in Kerala, Indian Journal of Extension Education. 2009; 45(3&4):11-15.
5. Verma HN, Yadav JP. Knowledge level of ground nut farmers in Jaiput District, Rajasthan, Indian Journal of Extension Education. 2011; 47(3&4):54-56.