

## Knowledge and Attitude of Beneficiary and Non-Beneficiary Members of SHG in Kurnool District of Andhra Pradesh

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### ABSTRACT

Half of the Indian population were women but they were not provided with equal rights and opportunities as men. In order to empower women, they should be self-reliant which could be done with the SHG by providing micro-finance. To promote SHG, it becomes necessary to understand the knowledge and attitude level of beneficiaries and non-beneficiaries of SHG. The present study was conducted at Kurnool district of Andhra Pradesh. In Kurnool district, Kurnool division was selected purposively. In Kurnool, 6 villages were selected and in each village 1 SHG group with 10 beneficiaries and 10 non-beneficiaries were selected thus, constitutes 60 beneficiaries and 60 non-beneficiaries. The primary data was gathered with the help of interview schedule and the secondary data was gathered with the help of previous studies. The collected data were tabulated and analysed with suitable statistical tools and the findings were presented. The findings revealed that majority of the respondents were middle aged with primary level of education and member of an institution. They also possess medium level of knowledge and attitude because of medium level of institutional participation.

**Keywords:** Primary Agricultural Credit Societies, Knowledge level, Attitude level, SHG, Kurnool, Beneficiary, Non-beneficiary.

### INTRODUCTION

Women in India constitutes half of the Indian population. But they were underestimated and forced to face societal and cultural constraints. To promote and develop the India, the women in India should be developed by eradicating poverty, increasing socio-economic status thus providing a better standard of living.

Microfinance offers access to poor people for their basic financial services such as loans, savings, money transfer services and micro-insurance. Thus, providing micro-finance to women leads to empower financially. Self Help Group is one of the women development activities that give importance to eradicate poverty, increase livelihood pattern.

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NABARD (2005) describes SHG as, 'average size of about 15 people from a homogeneous class. They address their common problem and encouraged to make voluntary thrift regularly. Thus the pooled resources makes a small interest to the members and the bank loans are given at market interest rate without any collateral. Gradually it builds financial discipline'.

In SHG through regular contribution from group members, the group builds a common fund. Members of the group take loan from the common fund and pay it back collectively at accepted interest rate. The leader of SHG changes periodically and their decisions were taken by consensus method. This type of credit had non-exploitative interest, no need for collateral security. SHG is also referred as an cost-effective mechanism for providing financial services to the 'Unreached Poor' and successful in meeting the financial needs of the rural poor women. SHG involves significant face to face interaction among members which promotes mutual trust, solidarity and social capital. Tiyas Biswas (2007) indicated that rapid progress in SHG formation now lead to empowerment of women across the country. Haussmann, Tyson and Zahidi (2010) reported that poor women had lack of access to health care services when needs was found to be disadvantaged.

Meanwhile Nair and Tankha (2014) mentioned that SHG were extensively promoted through government and non-government 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. Reed (2015) figured out that about 80 per cent of the microfinance recipients were women. Uma devi and Narasaiah (2017) mentioned that, 'the interventions of micro-finance has led to tremendous changes in the life of women at grass root level'. Rathod Nilam and Devi Ganga (2018) commented that, 'SHGs playing the leading role in changing the economic scenario'. Shobha and Udaaychandra (2018) reported that most of the SHG members were

middle aged, educated upto primary school and belonged to backward class. Balamurugan (2019) observed that most of the SHG members belonged to middle aged, educated upto primary education, possessed nuclear family with major occupation agriculture and earns an income of Rs.2000 per month.

### Statement of the Problem

In olden days, in rural and remote areas, the women were restricted to take part in decision making activities of their own family. But at present, the scenario was changed and women were independent in decision-making. Meanwhile, most of them were engaged in income generating activities with the help of NGO which provide micro-finance to rural poor women and leads to women empowerment for better standard of living. Hence, in order to promote rural poor women, they should be empowered socially and economically, which can be done with the help of SHG's income generating activities. Thus, there arises a need to study the knowledge and attitude of beneficiaries and non-beneficiaries towards the activities of Primary Agricultural Credit Societies (PACS). With this context in mind, the following objectives were formulated:

- To assess the socio-economic profile of the beneficiary and non-beneficiary members/respondents of Self Help Groups (SHGs) in the study area.
- To study the knowledge and attitude of beneficiary and non-beneficiary members towards the activities of Primary Agricultural Credit Societies (PACS).

### MATERIALS AND METHODS

Kurnool district of Andhra Pradesh was purposively selected for the study as it possess greater number of SHGs. In addition to this, it was the only corporation in which Ministry for Eliminations of Poverty in Municipal Areas (MEPMA) is incorporated. In Kurnool district, among the three revenue divisions, Kurnool division was purposively selected. Out of 20 villages in Kurnool division, Gundur, Kodumuru, Kothapalle, Krishnagiri, Kurnool and Srisailam. From the selected 6 villages,

one SHG from each village was selected, thus constitutes the 6 SHG. From the selected 6 SHG, 10 members from 1 SHG, thus makes 60 SHG beneficiary members. Meanwhile, 10 non-beneficiary members were selected from each village, which constitutes 60 non-beneficiary members. Thus, 60 beneficiary members and 60 non-beneficiary members constitutes the 120 respondents. Primary data was collected from the respondents with the help of pre-tested structured interview

schedule. Secondary data were gathered from the thesis, newspaper, reports.

**RESULTS AND DISCUSSION**

The data gathered were categorized, analysed with suitable statistical tools and the results were presented. The socio-economic characteristics like age, family type, family size, educational status were studied and the findings were presented in table.1.

**Table 1: Distribution of socio-economic characteristics of beneficiaries and non-beneficiaries of SHG**

S. No.	Socio-economic characteristics	Govt. Promoted SHG (n=50)		NGO promoted SHG (n=50)		Non – SHG member (Control) (n=30)	
1	Average age	42		38		40	
2	Family type	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
	i) Nuclear	36	72	35	70	21	70
	ii) Joint	14	28	15	30	9	30
3	Family size	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
	i) Upto 4	12	24	16	32	8	26.67
	ii) 5 to 8	34	68	32	64	22	73.33
	iii) 9 to 12	3	6	2	4	0	0
	iv) 13 to 16	1	2	0	0	0	0
4	Educational status	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
	i) Illiterate	12	24	09	18	8	8
	ii) Functionally literate	2	4	2	4	1	1
	iii) Primary	20	40	23	46	12	12
	iv) Middle	10	20	12	24	8	8
	v) High School	10	20	4	8	1	1
	vi) College	1	2	0	0	0	0
5	Institutional participation	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
	i) Non-Member	12	24	4	8	20	66.66
	ii) Members in institution	19	38	24	48	5	16.66
	iii) Members in one Institution	14	28	13	26	5	16.66
	iv) Members in two Institution	4	8	8	16	0	0
	v) Members in three or more Institution	1	2	1	2	0	0

From table.1, it can be understood that the average age of members belonging to Govt. promoted Self Help Groups (SHGs) was 42 years, while it was 38 years and 40 years for NGO promoted SHG members and Non-SHG members, respectively. The distribution of family type shows that among Govt. promoted SHG, 72 percent had nuclear family and 28 percent were joint family. Among NGO promoted SHG, 70 and 30 percent of the households belonged to nuclear and joint families, respectively. Seventy percent of the households under Non-SHG members belonged to the nuclear family and 30 percent belonged to the joint family. The sample as a whole shows the predominance of nuclear family type. Among the Govt. promoted SHG, a larger percentage of families (68%) had a family size with five to eight members per household. This was followed by 24 percent whose family size was up to four members per

family. Two percent of the sample families had 13-16 persons per family. The family size of NGO promoted SHG households was (64 %) of 5-8 people per family followed by 32 percent with four members per family. The rest had a small family with up to four members per family. Seventy-three percent of the Non-SHG member households had 5-8 persons per family and the rest 27 percent of families had up to four persons per family.

Education status of the sample respondents is presented in table 4.4 and in the case of Govt. promoted SHG members, 10 percent had high school education, 40 percent had primary school education, four percent were functionally literates, two percent had a college education and rest 24 percent were illiterates. Among the NGO promoted SHG, 18 percent were illiterates, four percent were functionally literates, eight percent had high school and 46 percent had primary education,

and 24 percent had middle school education. Among Non-SHG member household's women, 26.6 percent were illiterates, 26.7 percent had middle school education, 3.3 percent had a high school education, and 40 percent had primary school education. At the pooled level of SHG members, 21 percent of women were illiterate 9 percent had high school and 22 percent had middle education and 4 percent were functionally literate.

The institutions that were considered include Milk Cooperatives, Mahila Mandals, Village Panchayat, and Zilla Panchayat. A perusal of Table 4.5 shows that among Govt. promoted SHG households, 24 percent of them were not participating in any institution and 76

percent had participated in one or more institutions. In case the NGO promoted SHG households, 84 percent of the respondents had institutional participation in one or more institutions and 16 percent had not participated in any institution. Among Non-SHG member households, 17 percent of the respondents had institutional participation in one or more institutions and a majority of respondents (83%) did not show participation in any institution.

The knowledge level of beneficiaries and non-beneficiaries of SHG towards the activities of PACS were studied and the results were presented in table.2.

**Table 2: Distribution of beneficiaries and non-beneficiaries based on their knowledge level on the activities of Primary Agricultural Credit Services (PACS)**

Knowledge level	Beneficiaries		Non-beneficiaries
	Govt. promoted SHG (n=50)	NGO promoted SHG (n=50)	Non- SHG members (Control) (n=30)
Low	17	15	13
Medium	23	28	12
High	10	7	5

The knowledge level of Govt promoted respondents was presented in table.4.6, revealed that 36 per cent of respondents had medium level of knowledge, followed by 34 percent of low level and 20 percent of the respondents had high level of respondents. Similarly, 46 percent of NGO promoted respondents had medium level of knowledge level, followed by 30 percent had low level

and 14 percent had high level of knowledge level. Meanwhile, non-SHG members had low level of knowledge (43.33%), followed by 40 percent had medium level and 16.66 per cent had high level of knowledge.

The attitude level of beneficiaries and non-beneficiaries of SHG towards the activities of PACS were studied and the results were presented in table.3.

**Table 3: Distribution of beneficiaries and non-beneficiaries based on their attitude level on the activities of Primary Agricultural Credit Services (PACS)**

Attitude level	Beneficiaries		Non-beneficiaries
	Govt. promoted SHG (n=50)	NGO promoted SHG (n=50)	Non- SHG members (Control) (n=30)
Low	15	18	12
Medium	25	27	13
High	10	5	5

The attitude level of Govt promoted respondents from table.4.7, revealed that 36 per cent of respondents had medium level of attitude, followed by 34 percent of low level and 20 percent of the respondents had high

level of respondents. Similarly, 46 percent of NGO promoted respondents had medium level of attitude level, followed by 30 percent had low level and 14 percent had high level of attitude level. Meanwhile, non-SHG members

had low level of attitude (43.33%), followed by 40 percent had medium level and 16.66 per cent had high level of attitude.

### CONCLUSION

Microfinance programs to promote loans, savings, insurance and other financial products for low-income clients in India. The Self Help Group is responsible for empowering women by the way of promoting self-reliance, self confidence and educating them to realize their fundamental rights. From the present study, it could be understand that majority of the respondents were middle aged with nuclear family consisting of 5 to 8 members per family, educated upto primary level of education and member in an institution. Most of the respondents had medium level of knowledge and attitude level towards the activities of PACS. It could be suggested to eliminate the constraints faced by the respondents to increase the number of SHGs. If women are empowered, then ultimately our nation will be empowered economically and socially.

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