



## EFFECTIVE PARTICIPATION OF SHG WOMEN IN PRAKASAM DISTRICT

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### **Abstract**

*In India, majority of the people have been living in rural areas and also depends on agricultural and allied sector. Due to dependency of agriculture sector, they need micro finance to fulfill their needs and also help to various situations especially in developing countries. The women have been playing a key role in development of the family. Once she started earning something –it added to family income and supporting even financial aspects. In this context, the micro finance institution was identified importance of finance to weaker section especially for women. Hence, even government also providing micro finance to women through SHGs to every households women and increase saving and investment attitude to the rural women. In this dimensions, the present paper highlights that how SHG women were participated in SHGs activities for fulfillment of their needs and wants.*

**Key Words:** *Stree Nidhi, Self Help Groups, Training Programme, Accounts.*

### **Introduction**

The micro finance in India is pressure by the SHGs and their bank linkage programme which is inaugurated and implemented as a pilot study by the NABARD. This scheme main aim is to gain concept like self-sufficiency, self-reliance and self-help et were core aspects. Under this scheme a small amount will disbursement the Indian people (hundred) through micro finance programme. Main target people of micro finance are rural and urban area households, especially of women borrowers. “Credit follows thrift the first stage is the formation of groups by individuals themselves, followed by the mobilization of petty savings and recycling this by lending to group members. The repayment period is generally very short. The amount increases based on the borrower’s repayment. Group members usually create a common fund by contributing their small savings on regular basis. The average deposit and loan size of SHG account is larger than individual accounts under the priority sector”. In case banks will provide various training and developmental programme like enhancing management skills and entrepreneurship development to the SHG members it would help to them in the process of income generating activities, and will help to improve their credit worthiness capacity to all women.

In general the banks and any other financial lending institutions do not prefer to loan given to the poor people or BPL. According to that, even any community does not provide financial assistance to the women. Because of the poor women, or any women in Indian society, they don’t have any assets by their names and women have depended on their husband’s income only. “Most of them are educated. They don’t know even how to sign. They find the bank procedures and formalities to complicate. Hence, to help the rural poor women about 95 per cent of micro-finance is targeted for women”.

The results of the micro finance on rural poor, it enables the poorest of the poor especially rural women, and it generates income for themselves and their families also. The small finance through micro finance institutions –today it has reached around 20 million rural people by nearly 7000 MFIs and still 240 million people will require financial assistance through Micro finance.



### Objectives

1. To know the importance of finance
2. To evaluate the effective participation of women in SHGs in select study area

### Sampling design

The present study to examine the above objectives and select Prakasam district of Coastal Andhra. In this study, the scholar has used multi stage random sampling techniques. The researcher has selected three mandal in prakasam district such as Giddalur, Bestavaripeta and Cumbum. After that, each mandal-five villages were selected, each village 20 sample SHG women were selected. Altogether, three mandal, 15 villages and 300 sample respondents from the study area.

### Data collection

The present study is depends on both primary and secondary data. The primary data were collected a structured interview-Schedule and it consist of various sections but the present paper highlights the economic development of women through stree nidhi activities which are related to micro finance system.

### Data Interpretation

**Table 1, Periodicity of the Group meeting for selected SHG members**

S.No	Period	No. of respondents	Percentages
1	Weekly Once	131	44.00
2	Monthly Once	169	56.00
	<b>Total</b>	<b>300</b>	<b>100.0</b>

**Source: Field Survey**

The success of SHG Stree Nidhi is also depend upon how frequently group members conduct the meetings and discusses the affairs and problems of their respective groups. It can be seen in the above table that 44 per cent of the respondents have stated their group meeting have been conducting weekly and discuss their all personal and group’s problems and also sharing their ideas for fulfill their needs and wants immediately. It is quite interestingly found that 56 per cent of the respondents have stated that their group meeting have been conducted monthly once in the study area. “From the analysis, it can be understood that meetings that meetings are being held monthly. This signifies that the regular meetings will be enabling them to share the problem. This enables them to transact and settles the problems of the group membership” (Table 1).

**Table 2, Particulars of meeting place conducted by the SHG respondents**

S. No	Place	No. of respondents	Percentages
1	House of the leader	215	72.00
2	Govt. school	45	15.00
3	Street	23	08.00
4	Temple	17	08.00
	<b>Total</b>	<b>300</b>	<b>100.0</b>

**Source: Field Survey**



Details on “place of stree nidhi SHG meetings being conducted by the self-help group members are shown in table 2. It is observed from the table that as many as 215 respondents representing 72 per cent have stated that, the meetings of Stree nidhi SHGs are being conducted at leaders’ house, whereas eight per cent have said that the temples are accessible to conduct the meetings while 15 per cent of the respondents, however, held that the meetings are being conducted at schools. From this it can be inferred that the group leaders of the stree nidhi are able make necessary arrangements to conduct the meeting in their houses which they were denied earlier decades. The selected group leaders have thankfully stated their gratitude to the government for providing necessary financial support through various programmes to construct houses with necessary vacant place to meet and sit together to discuss their problems”.

**Table 3, Group members’ participation in the discussions at the group meetings**

S. No	Members participation in the discussions	No. of respondents	Percentages
1	Active	232	77.00
2	Passive	68	23.00
	<b>Total</b>	<b>300</b>	<b>100.0</b>

**Source: Field Survey**

As per table 3, it is understood that “232 per cent of the respondents beneficiaries of stree nidhi constituting about 77 per cent that the leaders and members are very active in participating and involving in discussions enthusiastically. Nevertheless, 23 per cent have stated that they are passive and inactive in sharing their ideas and discussions fairly and frankly. It is a good shine to witness that the majority o the members are actively participating in the group meetings”.

**Table 4, Reasons for inactive participation in the decisions by the selected SHG members  
N=68**

S. No	Reasons for inactive participation	No. of Members	Percentages
1	Fear and Shyners	20	29.00
2	Lack of proper of education	25	37.00
3	Inferiority complex	15	22.00
4	Responded	8	12.00
	<b>Total</b>	<b>68</b>	<b>100.0</b>

**Source: Field Survey**

A “question in the interview-schedule is framed and sought the opinion of the group members to state the reasons for their inactive participations in the group meetings. Among the 68 respondents who stated that they are inactive in tendering their opinion in the group meetings and the reasons thereon include lack of proper education (37 per cent) fear and shyners (29 per cent) inferiority complex to mingle with other (22 per cent). However, 8 respondents did not respond their opinion for their inactive participation. From the above analysis it can inferred that out of 300 selected self-help group members 23 per cent of the group members were even now inactive in their participation, discussions, debates on various issues of their stree nidhi groups” (table 4).



**Table 5, Issues discussed at Group Meetings as disclosed by the SHG respondents  
N=300**

S. No	Issues Discussed at Group Meetings	Opinion	
		Yes	No
1	Issues relating to savings	274 (91.00)	26 (09.00)
2	Issues relating to distribution of Loans	256 (85.00)	44 (15.00)
3	Issues relating to loans recovery	154 (51.00)	146 (49.00)
4	Issues relating to social issues	60 (20.00)	240 (80.00)
5	Issues relating to women problems	102 (34.00)	198 (66.00)

**Source: Field Survey**

The selected SHG members have also been asked to mention the various issues discussed at different group meetings of stree nidhi self-help group members. The “details are shown in table 5. It is clear from the table that 91 per cent of the selected SHG members have stated that issues relating to savings have been discussed and debated followed by matter related to distribution of loans (85 per cent), recovery of loans (51 per cent) problem related to women (34 per cent) social issues (20 per cent). From the above, it can be observed and concluded that aspects related to savings, distribution of loans, recovery of loans have become prominence issues for discussion among the selected women self-help group. It implies that the SHG and the amount of loans being provided by the SHGs have been identified as an important factor for their economic empowerment which will boost up their socio-economic conditions and wellbeing of women”.

Participation of the members selected relating to knowledge of the books, record maintenance and particulars of training and guidance received by the members are discussed in this section.

**Table 6, Knowledge among the SHGs members about maintenance of proper accounts and records of SHG**

Aspects of awareness	Level of awareness				Total
	Very well aware of	Well aware of	Somewhat aware of	Not at all aware of	
Different type of books of accounts to be maintained	92 (31.00)	86 (29.00)	68 (23.00)	54 (18.00)	300 (100)
Different accounting procedures	28 (9.00)	34 (11.00)	95 (32.00)	143 (48.00)	300 (100)
Different types of loans	228 (78.00)	23 (08.00)	40 (13.00)	09.00 (03.00)	300 (100)
Meetings books	88 (29.00)	29 (10.00)	36 (12.00)	167 (56.00)	300 (100)

Source: Field survey

**Chi-Square Value : 473.0081**

**P-Value : 0.00001**

**Significant level : 0.05 level**



Table 6 reveals the level of “awareness among select SHG members of stree nidhi about maintenance of proper accounts and records. It is observed from the table that out of 300 members 92 have stated that they are very well acquainted with the different types of books to be maintained, while 54 members have said that they don’t aware of. More than one-fifth of the members have said that they are somewhat agree of about maintenance of books of records of the SHGs. About 48 per cent of the SHG members opined that they do not aware of different accounting procedures and more than one third are award of somewhat about the accounting procedures. It is found that 21 per cent have asserted that they are aware of different accounting procedures. It is quite interesting to find that 78 per cent of the SHG members are well aware of and acquainted with the different loans available to them. But it is quite disappointing to note that 56 per cent of the SHG members to at all aware of the meeting books to be maintained by the stree nidhi self-help groups. From, this it can be concluded that more than fifty per cent of the select members are aware of different books to be maintained, 48 per cent are not all aware about different accounting procedures while 78 per cent are aware of different types of accounts and 56 per cent are not at all aware of the meeting books to be maintained”.

**Table 7, Training Programmes attended by the SHG at the different levels**

**N=177**

S.No	Different levels at which training programme are attended	No. of respondents	Percentage
1	Attended at Mandal level	72	41.00
2	Attended at District level	64	36.00
3	Attended at State level	29	16.00
4	Attended at Interstate level	12	07.00
	Total	177	100

**Source: Field Survey**

According to table 7, it is “understood that out of 300 self-help group members, as many as, 177 members have attended the training programmes conducted at different levels. It is explicitly noticed that majority of the members have attended only at mandal level, 36 per cent have attended and received training at district level, 16 per cent of the respondents have attended the training programmes conducted at state level. Only 7 per cent of the respondents have held that they attended the training programmes conducted at inter-state level. From the above, it can be inferred that the majority of the respondents attended their training programmes confirming to mandal, district and state level only”.

**Table 8, Type of training programmes attended by the selected SHG respondents**

**N=177**

S. No	Training programme attended	No. of respondents	Percentage
1	SHG federation leadership	68	38.00
2	Book keeping	73	41.00
3	Community Resource Person	7	04.00
4	Lively hoods	29	16.00

**Source: Field Survey**

The “details of type of training programmes attended by the select respondents are shown in table 8. It is observed from the table that as many as 41 per cent of the respondents who have attended training



programmes have stated that they received training programmes on book keeping followed by SHG federation (38 per cent) livelihood (16 per cent) and only four per cent have expressed that they did attend the training programme conducted by the community resource persons. The overall observation of the table us to infer that out of 300 only 177 respondents have attended training programmes and remaining 123 did not attend any training programme. Among those who attended the training programme, majority of them have attended mainly book keeping and SHG federation programmes only”.

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