



Knowledge of the SHG Members Towards Self-Help Group- Bank Linkage Program in Loisingha Block of Balangir District, Odisha

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ABSTRACT: *There has been an imperative need to support the development of farm sector through provision of credit and empowerment of rural poor households, especially women. The active participation of the rural women in income generating activities under rural set-up is very low. With the goal of promoting sustainability and growth of rural economy through credit support, other financial services and new innovative programmes, NABARD started Self Help Group - Bank Linkage Programme in India in 1992. The present study was undertaken to find out the socio-economic profile and to determine the level of knowledge of the members towards SHG- Bank Linkage Program in Loisingha Block of Balangir district, Odisha. Descriptive research design was followed for the present study. One hundred twenty respondents were selected randomly from ten villages of Loisingha block, Balangir district, which was selected purposely. The study revealed that 37.5% of respondents had low level of knowledge, followed by medium level of knowledge (35%) and 27.5% of respondents had high level of knowledge. There was a positive and significant relationship between age, education, annual income, extension contact, source of information and progressiveness with the level of knowledge of the respondents. Land holding had a non-significant relationship with the level of knowledge of the respondents.*

Keywords: *SHG, SHG-BLP, knowledge, socio-economic, association.*

INTRODUCTION

A Self-Help Group is an association of the poor people specially women who belong to the same social & economic background. The SHGs are usually informal groups of a locality or area, whose members have a common need and importance towards collective action. These groups normally consist of 10 to 20 members. Members of the group meet regularly, make their share of contribution. The main purpose of SHGs is to mobilize savings among their members and used resources to meet the emergent credit needs of the members of the group. SHGs generally work according to the local requirement.

NABARD started Self Help Group - Bank Linkage Programme in India in 1992 for credit support, other financial services and new innovative programmes. They encourage and motivate the people at village level to formulate groups of 10-20 people and contribute small savings to form pool of monetary resources. Micro finance through SHG provides an opportunity to the poor for getting sufficient growth over the period of decade both in terms of coverage and outreach of credit.

The present study was conducted to find out the socio-economic profile and to determine the knowledge level of the SHG members towards SHG-Bank Linkage Program in Loisingha block of Balangir district, Odisha.



Research Methodology:

Descriptive research design was followed for the analysis. Descriptive research is used to describe characteristics of a population or phenomenon being studied.

Sampling Techniques:

Selection of District: Balangir District of the state Odisha was selected purposively for the present study, as maximum SHGs in the district are linked to banks under SHG-Bank linkage program.

Selection of Block: There are 14 blocks in the district Balangir, Odisha. Out of that, Loisingha block was selected purposefully due to large no. of SHGs in the block.

Selection of SHGs: There are approximately 801 SHGs registered in the block. Out of that sixty SHG groups were selected randomly from the block.

Selection of respondents: Total 120 respondents (2 from each group) were selected randomly for the study.

Variables:

Independent variables: Age, education, annual income, land holding, extension contact, source of information, progressiveness.

Dependent variable: Level of knowledge.

Data were analysed in qualitative and quantitative methods. Statistical tools such as frequency, percentage, ranking technique, chi-square and Microsoft excel has been used for analysis of data.

RESULTS AND DISCUSSION:

Table No 1: Socio-Economic profile of the respondents.

S. No.	Socio-Economic characters	Frequency	Percentage
1.	Age		
	20-35	48	40.00
	36-50	61	50.83
	51 & above	11	9.17
2.	Education		
	Illiterate	18	15.00
	Primary school	23	19.16
	Middle school	26	21.67
	High School	36	30.00
	Intermediate	15	12.50
	Graduate and others	2	1.66
3.	Annual Income (in Rs.)		
	Up to 50000	92	76.66
	50001-100000	20	16.66
	Above 100000	8	6.68
4.	Land holding		
	No land	32	26.67
	Up to 1 acre	57	47.50
	1 ac- 2 ac	22	18.33
	Above 2 ac	9	7.50



5.	Extension contact		
	Low (5-7)	28	23.33
	Medium (8-10)	68	56.67
	High (13-11)	24	20.00
6.	Source of information		
	Low (9-12)	41	34.16
	Medium (13-16)	59	49.17
	High (17-19)	20	16.67
7.	Progressiveness		
	Low (9-12)	14	11.67
	Medium (13-17)	66	55.00
	High (18-21)	40	33.33

Table No. 2: Knowledge of the respondents related to Govt. scheme.

S. No.	Knowledge	Frequency	Percentage
1	Low (11-14)	53	44.17
2	Medium (15-18)	42	35.00
3	High (19-21)	25	20.83
Total		120	100.00

Table No. 3: Response of the respondents related to finance.

S. No.	Particulars	Fully correct		Partially correct		Not correct		Total	
		F	P	F	P	F	P	F	P
1.	Savings and credit accounts	65	54.17	55	45.83	00	0.00	120	100.00
2.	Secured and unsecured loans	17	14.17	62	51.67	41	34.16	120	100.00
3.	Microfinance	71	59.16	58	48.33	00	0.00	120	100.00
4.	Credit and debit card	52	43.33	58	48.33	10	8.34	120	100.00
5.	Life and term insurance	9	7.50	61	50.83	50	41.67	120	100.00
6.	Simple and compound interest	55	45.83	63	52.50	2	1.67	120	100.00

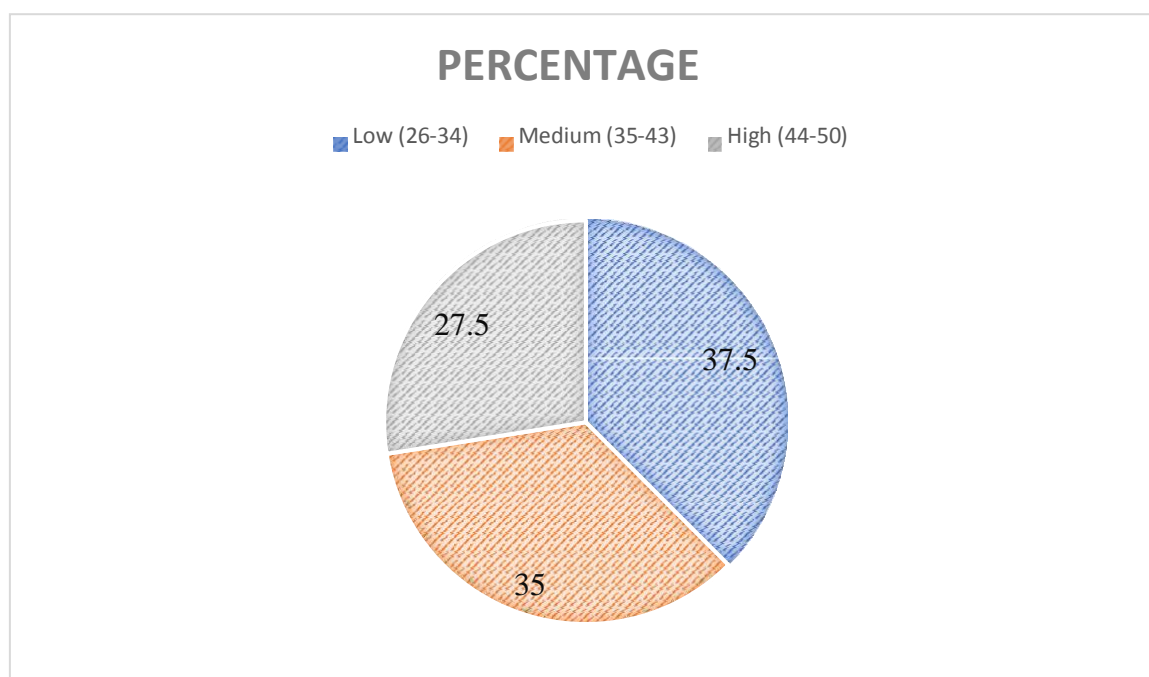


7.	Income tax	25	20.83	49	40.83	43	35.83	120	100.00
8.	Subsidy	50	41.67	65	54.16	5	4.16	120	100.00
9.	EMI	62	51.67	55	45.83	3	2.50	120	100.00
10	Fixed and floating interest	0	0.00	57	47.50	63	52.50	120	100.00

Table No. 4: Knowledge of the respondents related to finance.

S. No.	Knowledge	Frequency	Percentage
1	Low (13-18)	44	36.67
2	Medium (19-24)	29	24.16
3	High (25-29)	47	39.17
Total		120	100.00

Fig 1: Over all knowledge of the respondents related to SHG-Bank Linkage Program.



From the above figure it is evident that Highest percentage (37.5%) of respondents have low level of knowledge, followed by medium level of knowledge (35%). 27.5% of respondents have high level of knowledge.



Table 5. Association between Socio-Economic characters and level of knowledge of the respondents.

S. No.	Characteristics	" χ^2 " value
1	Age	14.6*
2	Education	9.14*
3	Annual income	39.12*
4	Land holding	4.5 ^{NS}
5	Extension contact	13.48*
6	Source of information	6.22*
7	Progressiveness	22.14*

* = Significant at $p = 0.005$

NS = Non Significant Table value of $\chi^2 = 5.99$

Association between characters of SHG members and their level of knowledge (age, education, annual income, extension contact, source of information, progressiveness) was found to be significant with level of knowledge of the respondents.

Land holding has non-significant relationship with the level of knowledge of the respondents.

CONCLUSION:

From the above findings it can be concluded that majority of the respondents belonged to middle age. Maximum respondents had middle and High school level education. Maximum respondents earned up to Rs.50000/annum. Majority of the respondents were having medium extension contact. Maximum of respondents had medium access to the information related to SHG groups; Regarding the knowledge level Highest percentage of respondents have low level of knowledge, followed by medium level of knowledge. Socio-Economic characters age, education, annual income, extension contact, source of information, progressiveness was found to be significant with level of knowledge of the respondents. Land holding had non-significant relationship with the level of knowledge of the respondents. It was realized from the study that the SHG members should be educated more about the finance related activities.

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