Knowledge Level of Self Help Group Members (SHG) of Anantapur District on Various Farm Enterprises

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ABSTRACT
Self Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. Expos facto research design was used with well constructed interview schedule. Annapur district was purposively selected based on the highest number of SHGs in Andhra Pradesh. Three Mandals namely Bukkapatnam, Kothacheruvu and Puttaparthi were randomly selected for the research study. Two villages from each mandal were randomly selected and from each village 20 SHG members were selected thus making the total number of respondent 120. During the year 2019-20 the number of SHGs increased by 2.29 lakh with a corresponding increase in saving by Rs. 2,827.57 crore as on March 2020. The saving outstanding of SHG with Banks as on March 2020 has reached an all-time high of Rs. 26,152.05 crore. In view of the economic importance of SHGs in women empowerment a study on Knowledge level of women on various enterprises were taken. Study revealed that 31.66 per cent women SHG members had sound knowledge about Vermicompost bed preparation while 67.5% members possessed partial knowledge about different species of earthworms used. Majority (54.16%) of respondents possessed good knowledge about stage of cutting of fodder and 41.66 per cent women SHG members knew about different products of handy craft.

Keywords: SHG, Women empowerment, Vermicompost.

INTRODUCTION
The origin of SHG is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHG were started and formed in 1975. In India NABARD is initiated in 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. Self-help group is a small group of people who are living in the same area in similar or varied activities, maintaining almost equal living standard a political and secular, aiming to achieve a common goal that is prosperity through thrift and credit and also facing similar problems, help each other to solve their problems (Raheem & Sultana, 2007). SHGs are given freedom of charging interest from their members at the rate as decided by group consensus.

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Recovery is to be mechanism of peer pressure. The process helped SHG members imbibe the essentials of financial intermediation, including prioritization of needs, setting terms and condition and maintaining books of accounts. This was their learning ground before they could be in a position to handle bigger size funds by way of credits from banks. (NABARD, 2020). Self Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. In other words, it is an association of people who have common problems that cannot be solved individually, but only through joint action. These groups are known by different names in different places. Some of the terms used in India for these groups are - Sangha, Samooh, Mandal, Dangham and Samiti etc. depending upon the region (Kumar, 2006). During the year 2019-20 the number of SHGs increased by 2.29 lakh with a corresponding increase in saving by Rs. 2,827.57 crore as on March 2020. The saving outstanding of SHG with Banks as on March 2020 has reached an all-time high of Rs. 26,152.05 crore. In view of the economic importance of SHGs in women empowerment a study on Knowledge level of women on various enterprises were taken.

**MATERIALS AND METHODS**

Expos facto research design was used with well constructed interview schedule. Annapatapur district was purposively selected based on the highest number of SHGs in Andhra Pradesh. Three Mandals namely Bukkapatnam, Kothacheruvu and Puttaparthi were randomly selected for the research study. Two villages from each mandal were randomly selected and from each village 20 SHG members were selected thus making the total number of respondent 120. Knowledge level of SHG members denoted the extent of knowledge possessed by a SHG members on different enterprises at the time of inquiry. The Knowledge level on various enterprises was measured by means of a ‘Teacher Made Test’ developed for the study, based on the SHG enterprises adopted by the members of SHG. The test consisted of 35 questions with multiple choice answers. The knowledge level of the women SHG members was conceptualized as the awareness of the respondent about various enterprises. To make the enterprise a profitable business, it is essential that SHG members should know the recent developments and acquire all the necessary skills involved in its management. Level of knowledge is a pre-requisite to acceptance of any technology. The knowledge level of SHG beneficiaries were measured on various components by using teacher made test. Knowledge level of SHG beneficiaries is measured on various components like Cattle rearing, Vermicompost, Poultry, mushroom production, fodder cultivation and Handicrafts.

**RESULTS AND DISCUSSION**

1. Knowledge on Poultry enterprise:

Poultry farming is quite profitable in the sense that it gives good returns for the amount invested, the time and energy spent on it and the labour employed in it. Poultry farming is small scale requires only minimum space and they can be reared in backyards of homes and it is the source of continuous income. It plays a role in bringing socioeconomic improvement among the more vulnerable sections of society, especially among women in rural areas. Here an attempt was made to know the knowledge level of the women SHG members about Poultry enterprise and the results are presented below in a tabular form i.e. in table 1.
Table 1: Knowledge of respondents on Poultry Enterprise (N= 120)

| Sl. no. | Statements            | Opinion                  | Mean | Rank | Gap % |
|--------|-----------------------|--------------------------|------|------|-------|
|        |                       | Fully Know | Partially Know | Don’t Know |      |       |
| I      | Construction of shade | 24          | 20             | 72          | 60   | 24    | 20   | 2.00 | II | 33.33 |
| II     | Chick management      | 30          | 25             | 51          | 42.5 | 39    | 32.5 | 1.92 | III | 36    |
| III    | Feeding Management    | 67          | 55.8           | 20          | 16.6 | 33    | 27.5 | 2.28 | I  | 24    |
| IV     | Disease Management    | 15          | 12.5           | 75          | 62.5 | 30    | 25   | 1.87 | IV | 37.66 |
| V      | Marketing of birds    | 20          | 16.66          | 55          | 45.83| 45    | 37.5 | 1.79 | V  | 40.33 |

It was revealed from the Table 1 that majority (55.8%) of women SHG members knew about feeding management. It was also observed that 25 per cent of respondents knew about chick management and 62.5 per cent respondents had partial knowledge about disease management.

The respondents had no adequate knowledge about the marketing of birds and disease management which is evident from the gap percentage of 40.33 per cent and 37.66 per cent respectively. This may be concludes that the respondents need adequate knowledge about marketing of birds and disease management etc.

Table 2: Knowledge of respondents about Mushroom Production (N= 120)

| Sl. no. | Statements                       | Opinion                  | Mean | Rank | Gap % |
|--------|----------------------------------|--------------------------|------|------|-------|
|        |                                   | Fully Know | Partially Know | Don’t Know |      |       |
| I      | Species grown in different seasons | 14         | 11.66          | 64          | 53.33| 42    | 35   | 1.76 | IV | 41.33 |
| II     | Bed Preparation                   | 42         | 35             | 51          | 42.5 | 27    | 22.5 | 2.12 | II | 29.33 |
| III    | Care and maintenance of bed       | 18         | 15             | 75          | 62.5 | 27    | 22.5 | 1.92 | III | 36   |
| IV     | Harvesting and marketing          | 64         | 53.33          | 32          | 26.66| 24    | 20   | 2.33 | I  | 22.33 |
| V      | Value added product               | 6          | 5              | 45          | 37.5 | 69    | 57.5 | 1.47 | V  | 51    |

From table 2, it was revealed that 53.33 per cent respondents had sound knowledge about harvesting and marketing of mushrooms followed by 62.5 per cent of respondents had Partial knowledge about care and maintenance of bed. The knowledge gap about the value added product of mushroom was 51 per cent followed by 41.33 per cent gap about species grown in different seasons. From the above table it was concluded that members need training about preparation of value added products.

1. Knowledge on fodder cultivation

Fodder crops are crops that are cultivated primarily for animal feed. Fodder refers particularly to food given to the animals rather than that which they forage themselves called (forage). Milk production and productivity depends on quality and quantity of fodder. Fodder has an important role in meeting...
requirement of various nutrients to dairy animals for producing milk more economically as compared to concentrates. An attempt was made to investigate the knowledge of the respondents about fodder cultivation which was presented in Table 3.

### Table 3: Knowledge of respondents about fodder cultivation (N= 120)

| Sl. no. | Statements                        | Opinion | Fully Know | Partially know | Don’t know | Mean | Rank | Gap % |
|--------|----------------------------------|---------|------------|----------------|------------|------|------|-------|
| I      | Different species                |         | F 83.33 | F 77 | 64.16 | 33 | 27.5 | 1.80 | III 40 |
| II     | Important disease management     |         | F 15 | F 72 | 60 | 30 | 25 | 1.9 | II 36.66 |
| III    | Important pest management        |         | F 12.5 | F 57 | 47.5 | 48 | 40 | 1.72 | IV 42.66 |
| IV     | Stage of cutting                 |         | F 54.16 | F 25 | 20.83 | 30 | 25 | 2.29 | I 23.66 |

It was revealed from the table 3 that majority (54.16%) of respondents possessed good knowledge about stage of cutting of fodder followed by 64.16 per cent respondents partially know about different species. However there was a knowledge gap of 42.66 per cent and 40 per cent about pest management and different fodder species respectively. From the table it was concluded that respondents need training on pest and disease management.

3. Knowledge on handy craft:
A handicraft, sometimes more precisely expressed as artisanal handicraft or handmade, is any of a wide variety of types of work where useful and decorative objects are made completely by hand or by using only simple tools. The crafts sector has the potential to provide a stable employment and income generation opportunity to diverse communities. Crafts production presents an opportunity to otherwise low skilled, home based women, to improve their status within the household by providing a source of earning and employment. So an attempt was made to investigate the knowledge of the respondents about handy crafts which was presented in Table 4.

### Table 4: Knowledge of respondents about handy craft (N= 120)

| Sl. no. | Statements                        | Opinion | Fully Know | Partially Know | Don’t Know | Mean | Rank | Gap % |
|--------|----------------------------------|---------|------------|----------------|------------|------|------|-------|
| I      | Knowledge about different products |         | F 41.66 | F 43 | 35.83 | 27 | 22.5 | 2.19 | I 27 |
| II     | Skill competency                  |         | F 6.66 | F 58 | 48.33 | 54 | 45 | 1.61 | IV 46.33 |
| III    | Raw material availability         |         | F 5.83 | F 62 | 51.66 | 51 | 42.5 | 1.63 | III 45.66 |
| IV     | Marketing opportunities           |         | F 7.5 | F 69 | 57.5 | 42 | 35 | 1.72 | II 42.66 |
| V      | Credit availability               |         | F 8.33 | F 44 | 36.66 | 66 | 55 | 1.53 | V 49 |

From the table 4 revealed that 41.66 per cent women SHG members knew about different products of handy craft while 57.5 per cent were having partial knowledge about marketing opportunities. The knowledge gap about credit availability was 49 per cent followed by 46.33 per cent knowledge about skill competency. It may be concluded that the respondents need timely availability of credit and also training for skill competency.

All the respondents were grouped in to three categories basing on their knowledge level about various enterprises which was reflected in Table 5.
Table 5: Categorization of respondents basing on overall knowledge level (N=120)

| Sl. No. | Category | Knowledge (Score) | Frequency | Percentage |
|---------|----------|-------------------|-----------|------------|
| 1       | High     | >69.25            | 18        | 15         |
| 2       | Moderate | 45.15 to 69.25    | 78        | 65         |
| 3       | Low      | <45.15            | 24        | 20         |

(Calculated on basis of mean of total individual score 57.2 & S.D ±12.05)

High = > mean score+S.D
Medium = between mean score ± S.D
Low = < mean score – S.D

It was found from the table 5. That majority (65 %) of the respondents were having moderate level of knowledge followed by 20% respondents acquiring low level of knowledge on the practices various enterprises. Only 15 % respondents had high level of knowledge. This may be due to frequent change agent contact, exposure to various extension activities.

**CONCLUSION**

From the study it can be concluded that the 31.66% women SHG members had sound knowledge about Vermicompost bed preparation while 67.5% members possessed partial knowledge about different species of earthworms used. The knowledge gap about care and maintenance of bed was 40 %. majority (54.16%) of respondents were possessing good knowledge about stage of cutting of fodder followed by 64.16 % partially know about different species of fodder. 41.66 % women SHG members had better knowledge about different handy craft products while 57.5 % were having partial knowledge about marketing opportunities. Majority (54.16%) of respondents possessed good knowledge about stage of cutting of fodder and 41.66 per cent women SHG members knew about different products of handy craft.

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