



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

FORMATION AND MANAGEMENT OF SELF HELP GROUPS AMONG PERSONS WITH DISABILITY IN PRAKASAM DISTRICT OF ANDHRA PRADESH

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The Self Help Groups are voluntary associations of people formed to achieve both social and economic goals. The concept of micro-financing rural poor for self-employment was started by Prof. Muhammad Yunus of Bangladesh and is now being followed in more than 52 countries around the globe. Many international NGO's such as, Foundation for International Community Assistance (FINCA), Americans for Community Cooperation in other Nations (ACCION), Women's World Banking, Freedom from Hunger etc. are executing various projects, through their partners mostly in developing countries.

Objectives of the study:

1. To study the profile of persons with disability of Self Help Groups in three rural mandals of Prakasam District.
2. To assess the management of self help groups among the Persons with Disability in the study area.
3. To understand the problems of Persons with Disability in management of SHGs in study area.

Hypothesis

1. **Ho:** There is no statistical significant difference of reasons for joining in SHGs among male and female.
2. **Ho:** There is no statistical significance difference of perceptions of respondents towards conduct of meeting among male and female.
3. **Ho:** There is no statistical significance difference of perceptions of respondents towards record of proceedings by their age.
4. **Ho:** There is no statistical significance difference of perceptions of respondents towards formation and management of SHGs by their caste.

Universe and Sampling:

The study is taken up in Prakasam district of Andhra Pradesh. However, for the study purpose SHGs which were formed before the year 2015 are only selected, because the SHGs with limited period of experience may be less on its members in terms of empowerment. Thus, 120 SHGs have been functioning in these three mandals. Mandal and village wise SHG list is prepared alphabetically according to the name of the SHG. 30.0 per cent of the total SHGs in three mandals are selected by using random sampling method. These 36 SHGs consisted of 250 members. The SHGs of PWD begins the number shall be minimum 5 members to form the group, because the PWD are not available in large number in the villages, so that with the limited number they form SHG range from 5 to 10 members group. The SHGs are mixed groups of male and female. In the sample, the members in the group consisted of 5 member groups (10), 6 members groups (5), 7 members groups (5), 8 members groups (5), 9 members groups (5) and 10 members groups (5) formed as SHGs. Thus, sample size for the study is 250 members.

Table -1:

Gender of the Respondents

Sl. No	Sex	Frequency	Percentage
1	Male	123	49.2
2	Female	127	50.8
	Total	250	100.0

It is evident from the table 1 that out of the sample of 250 respondents, there are 127 i.e. 50.8 per cent female while the remaining 123 i.e. 49.2 per cent of the respondents are males. It is observed from the table that there are equal ratio of the male and female respondents who are formed as self help groups to improve their socio economic status.

Table -2:

Type of Disability of Respondents

Sl. No	Type of disability	Frequency	Percentage
1	Intellectual disability	20	8.0
2	Visual Impaired	65	26.0
3	Speech Impaired	41	16.4
4	Hearing Impaired	21	8.4
5	Loco Motor Disability	103	41.2
	Total	250	100.0

Disability is the consequence of an impairment that may be physical, cognitive, mental, sensory, emotional, developmental, or some combination of these. A disability may be present from birth, or occur during a person's lifetime.

A disability is an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Thus, disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives (WHO, 2011).

The table 2 depicted that, the type of disability indicate that, out of 250 about 41.2 per cent are loco motor disability followed by visual impaired respondents are about 26.0 per cent, whereas, disability in speech are about 16.4 per cent, 8.4 per cent are hearing impaired and 8.0 per cent are intellectual disability.

All these five categories of disability persons both male and female formed as mixed Self Help Groups. Due to this we could not find more PWD members in the rural areas.

Table -3:
Age of Respondents

Sl. No	Age	Frequency	Percentage
1	< - 20	21	8.4
2	21 - 30	61	24.4
3	31- 40	64	25.6
4	41 - 50	62	24.8
5	51 - >	42	16.8
Total		250	100.0

Mean Age (\bar{x}) = 37.6920 years;

The table 3 shows that the age group composition of sample respondents. In order to facilitate further analysis, five age categories have been developed. The table shows that in the age group of 31 to 40 are 25.6 per cent, followed by 24.8 per cent in the age group of 41 to 50. About 24.4 per cent in the age group of 21 to 30 and remaining 16.8 per cent and 8.4 per cent are in the age group of 51 years and above and below 20 years respectively. Hence, the majority are 31 to 40 years of the respondents and the average mean age of the households are 37.6920 years.

Table -4:**Sub Caste of the Respondents**

Sl. No	Sub Caste	Frequency	Percentage
1	OC	45	18.0
2	BC	129	51.6
3	SC	62	24.8
4	ST	14	5.6
Total		250	100.0

The caste of the respondents indicates that 51.6 per cent belong to backward classes and respondents belonging to scheduled caste and other caste groups constitute 24.8 per cent and 18.0 per cent respectively. About half of the respondents belong to backward classes. This is in accordance with general population trend in this district of Andhra Pradesh, which is predominantly inhabited by population belonging to backward classes.

Table -5:**Education of Respondents**

Sl. No	Education	Frequency	Percentage
1	Illiterate	124	49.6
2	1st - 5th class	43	17.2
3	6 - 10th class	39	15.6
4	Inter	23	9.2
5	Graduate	21	8.4

It is evident that most of the members (49.6 per cent) are illiterate and 17.2 per cent had their primary education. This is not surprising because in most parts of the rural areas, the literacy level is low among the population in general and persons with disability in particular.

Table -6:

Size of Group

Sl. No	Size of group	Frequency	Percentage
1	5 Member group	50	20.0
2	6 Member group	30	12.0
3	7 Member group	35	14.0
4	8 Member group	40	16.0
5	9 Member group	45	18.0
6	10 Member group	50	20.0
Total		250	100.0

The formation of PWD SHGs are quite different from normal groups. To form the group of PWD the sufficient number is not available in one village, for the required number of group gathered from the surrounding villages may be 1 to 3 villages and formed mixed groups of both male and female range from minimum 5 members to 10 members as group.

The table 6 reveals that 20.0 per cent of the respondents belongs to 5 member groups which constitute 10 groups, followed by 20.0 per cent of the respondents belongs to 10 member groups which constitute 5 groups, 18.0 per cent are belongs to 9 member group which constitute 5 groups, 16.0 per cent are belongs to 8 member group which constitute 5 groups, 14.0 per cent and 12.0 per cent are belongs to 7 member group and 6 member group which constitute 5 groups each respectively.

Table-7:

Reasons for joining SHG Vs. Sex

Ho: There is no statistical significant difference of reasons for joining in SHGs among male and female.

Reasons	Sex		Total
	Male	Female	
To inculcate saving habit	46	39	85
	18.4%	15.6%	34.0%
To get loans	26	16	42
	10.4%	6.4%	16.8%
To undertake income generating activities	51	72	123
	20.4%	28.8%	49.2%
Total	123	127	250
	49.2%	50.8%	100.0%

$\chi^2=6.480$, $df=2$, $P < 0.039$, Significant at 0.05 level

It is evident that from the table 7 that most of the members reasons to by join in the SHG group were to inculcate saving habit (34.0) and to get loans constitute are the reasons to become members with 16.8 percent respectively. Remaining 49.2 per cent of respondent joining with other reasons like to undertake income generating activities. The significant feature among the members of SHG was to undertake income generating activities among its members. That has got long form of possible results of the family status, family income and development.

The chi-square test revealed that there is a statistical significance difference of reasons among male and female in joining SHGs at 0.05 level. Hence, the null hypothesis rejected and research hypothesis was accepted.

Table -8:

Perceptions of Respondents towards Conduct of Meeting Vs. Sex

Ho: There is no statistical significance difference of perceptions of respondents towards conduct of meeting among male and female.

Statement	Sex	N	Mean	Std. Deviation	F Value	P Value
Meeting is conducted regularly	Male	123	2.3659	1.37464	6.502	.011
	Female	127	1.9606	1.12970		
	Total	250	2.1600	1.26998		
Members attend meeting with spirit and involvement	Male	123	2.8455	1.02456	18.298	.000
	Female	127	2.1575	1.47156		
	Total	250	2.4960	1.31488		
I am attending meeting regularly	Male	123	1.7561	.82324	61.078	.000
	Female	127	3.0236	1.60587		
	Total	250	2.4000	1.42834		
Proper action is taken against the default to fails to attend the meeting	Male	123	2.9756	1.47916	.803	.371
	Female	127	2.8189	1.28123		
	Total	250	2.8960	1.38160		

ANOVA test has been applied to find whether there is any significant difference between the meeting is conducted regularly and by their sex. The ANOVA table 8 shows that the calculated F - ratio value is 6.502 which is higher than the table value at 1% level of significance. Since the calculated value is higher than the table value it is inferred that there is significant difference in meeting is conducted regularly by their sex. Hence, the null hypothesis was rejected and research hypothesis was accepted.

The members attend meeting with spirit and involvement by their sex. The ANOVA table described that the calculated F value is 18.298 and which is higher than table value so it is inferred there is a significant difference among male and female members attend meeting with spirit and involvement. Hence, the null hypothesis was rejected and research hypothesis was accepted.

The table revealed that I am attending meeting regularly by their sex. The table portray that F value is 61.078 which is higher than table value. There is significant difference among male and female in I am attending meeting regularly at 0.01 level. Hence, the null hypothesis was rejected and research hypothesis was accepted.

The ANOVA table shows that the calculated F - ratio value is 0.803 which is lower than the table value at 1% level of significance. Since the calculated value is lower than the table value it is inferred that there is no significant difference in proper action is taken against the default to fails to attend the meeting. Hence, the null hypothesis was accepted and research hypothesis was rejected.

Table -9:

Perceptions of Respondents towards Record of Proceedings Vs. Age

Ho: There is no statistical significance difference of perceptions of respondents towards record of proceedings by their age.

Statement	Age	N	Mean	Std. Deviation	F Value	P Value
Minutes are recorded	< - 20	21	1.0000	.00000	12.045	.000
	21 - 30	61	2.3770	1.91628		
	31 - 40	64	3.0000	.00000		
	41 - 50	62	2.3548	1.25576		
	51 - >	42	2.0000	1.01212		
	Total	250	2.3520	1.31263		
Documentation is done in order	< - 20	21	4.0000	.00000	17.955	.000
	21 - 30	61	3.6885	1.89333		
	31 - 40	64	3.0000	.00000		
	41 - 50	62	3.3226	.95427		
	51 - >	42	2.0000	1.01212		
	Total	250	3.1640	1.27421		
Recording of accounts as per the guidelines	< - 20	21	5.0000	.00000	93.759	.000
	21 - 30	61	2.0328	1.43721		
	31 - 40	64	2.6875	.46718		
	41 - 50	62	1.3387	.47713		
	51 - >	42	1.5000	.50606		
	Total	250	2.1880	1.28345		
I am involved in recording of proceedings	< - 20	21	4.0000	.00000	109.931	.000
	21 - 30	61	4.6721	.47333		
	31 - 40	64	3.0000	.00000		
	41 - 50	62	3.3226	.95427		
	51 - >	42	2.0000	1.01212		
	Total	250	3.4040	1.11614		

The descriptive table 9 portrays age vs. perceptions of respondents towards record of proceedings. The ANOVAs table shows the summary on minutes are recorded. The values of standard deviation are different among the age wise categories and the calculated factor ratio value is 12.045 which higher than the table value. Hence, there is statistically significant difference opinion of age wise categories at 0.01 level. Hence, the null hypothesis was rejected and research hypothesis was accepted.

Documentation is done in order, the ANOVA table shows that the calculated F - ratio value is 17.955 which is higher than the table value at 1% level of significance. Since the calculated value is higher than the table value it is inferred that there is significant difference opinions by age wise categories in documentation is done in order. Hence, the null hypothesis was rejected and research hypothesis was accepted.

The opinion on recording of accounts as per the guidelines by their age. The ANOVA Table described that the calculated F value is 93.759 and which is higher than table value so it is inferred that there is a

significant difference opinion by their age wise categories. Hence, the null hypothesis was rejected and research hypothesis was accepted.

I am involved in recording of proceedings, the ANOVA table shows that the calculated F - ratio value is 109.931 which is higher than the table value at 1% level of significance. Since the calculated value is higher than the table value it is inferred that there is significant difference in I am involved in recording of proceedings by age wise categories. Hence, the null hypothesis was rejected and research hypothesis was accepted.

Table -10:

Perceptions of Respondents towards Formation and Management of SHGs

Sl.No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total N=250
1	I know the procedures for formation	24.4	50.8	8.4	8.4	8.0	100.0
2	I am very much clear about the regulations of SHGs	34.4	16.8	16.4	24.0	8.4	100.0
3	I am aware of general function of SHGs	34.4	32.8	8.0	16.4	8.4	100.0
4	Procedure for repayment is well understood	57.6	16.8	17.6	8.0	0.0	100.0
Total		37.7	29.3	12.6	14.2	6.2	100.0

The table 11 portrays perceptions of respondents towards formation and management of SHGs. I know the procedures for formation 24.4 percent of respondents were strongly agreed, 50.8 per cent were agree and 8.4 per cent were neutral to I know the procedures for formation. Therefore, 8.4 per cent and 8.0 per cent were disagree and strongly disagree to I know the procedures for formation.

I am very much clear about the regulations of SHGs that the majority (34.4 percent) are strongly agree, 16.8 per cent are agree and 16.4 per cent are neutral. Whereas, 24.0 per cent are disagree and 8.4 per cent are strongly disagree to I am very much clear about the regulations of SHGs.

As regards to statement that I am aware of general function of SHGs. The table depicts that 34.4 percent were strongly agreed, 32.8 per cent were agreed and 8.0 per cent were neutral to I am aware of general function of SHGs. About 16.4 per cent were disagree and 8.4 per cent were strongly agree to I am aware of general function of SHGs.

Procedure for repayment is well understood, the majority (57.6 percent) were strongly agree, 16.8 per cent were agree and 17.6 per cent were neutral to procedure for repayment is well understood. Whereas, 8.0 per cent were disagree to procedure for repayment is well understood.

An overall total percentage, the majority respondents i.e 37.7 percent were strongly agreed to the statement followed by 29.3 percent were agree and 12.6 per cent were neutral and whereas, 14.2 per cent were disagree and 6.2 per cent were strongly disagree to the Procedure for repayment is well understood.

Table -12:

Perceptions of Respondents towards Formation and Management of SHGs Vs. Sub Caste

Ho: There is no statistical significance difference of perceptions of respondents towards formation and management of SHGs by their caste.

Statement	Sub Caste	N	Mean	Std. Deviation	F Value	P Value
I know the procedures for formation	OC	45	2.9333	1.00905	30.244	.000
	BC	129	1.7829	1.05298		
	SC	62	2.3387	.47713		
	ST	14	3.9286	1.77436		
	Total	250	2.2480	1.15231		
I am very much clear about the regulations of SHGs	OC	45	1.0000	.00000	33.390	.000
	BC	129	2.9302	1.06203		
	SC	62	2.6935	1.71387		
	ST	14	3.4286	1.15787		
	Total	250	2.5520	1.38817		
I am aware of general function of SHGs	OC	45	2.8667	2.01810	14.385	.000
	BC	129	2.5581	1.15858		
	SC	62	1.6613	.47713		
	ST	14	1.2143	.57893		
	Total	250	2.3160	1.32027		
Procedure for repayment is well understood	OC	45	2.0667	1.00905	5.706	.001
	BC	129	1.6202	1.08393		
	SC	62	1.9839	.81967		
	ST	14	1.0714	.26726		
	Total	250	1.7600	1.00919		

The ANOVA table 12 depicts that perceptions of respondents towards formation and management of SHGs by their caste. The table shows the summary on I know the procedures for formation. The values of standard deviation are different among the sub caste wise categories and the calculated factor ratio value is 30.244 which higher than the table value. Hence, there is significant at 0.01 level. Therefore, the opinions of the respondents by their caste wise are different on I know the procedures for formation. Hence, the null hypothesis was rejected and research hypothesis was accepted.

I am very much clear about the regulations of SHGs, the ANOVA table shows that the calculated F - ratio value is 33.390 which is higher than the table value at 0.01 level of significance. Since the calculated value is higher than the table value it is inferred that there is significant difference opinions by caste wise categories on I am very much clear about the regulations of SHGs. Hence, the null hypothesis was rejected and research hypothesis was accepted.

I am aware of general function of SHGs, the ANOVA table shows that the calculated F - ratio value is 14.385 which is higher than the table value at 0.01 level of significance. Since the calculated value is higher than the table value it is inferred that there is significant difference opinions by caste categories on I am aware of general function of SHGs. Hence, the null hypothesis was rejected and research hypothesis was accepted.

The opinion on Procedure for repayment is well understood by their caste. The ANOVA Table described that the calculated F value is 5.706 and which is higher than table value so it is inferred that there is a significant difference opinion by their caste wise groups. Hence, the null hypothesis was rejected and research hypothesis was accepted.

Table -13:

Problems faced by SHGs members

Sl.No	Statement	Yes	No	Total N=250
1	High Interest Rate for Loan	42.8	57.2	100.0
2	Officials are not friendly and encouraging	66.8	33.2	100.0
3	Less Loan Amount	67.2	32.8	100.0
4	Hesitation in Taking Responsibilities	34.4	65.6	100.0
5	Avoid to Attend Meetings	66.0	34.0	100.0
6	No Unity	68.4	31.6	100.0
Total		57.6	42.4	100.0

The persons with disability promoting SHGs very successfully on par with SHGs of normal persons. The SHGs are maintained with good discipline and systematic manner. By and large the persons with disability also facing some problems in running their SHGs day to day activities.

High interest rate for loan are being taken about 42.8 per cent of the respondents from different sources whereas, 57.2 per cent are not taken for high interest rate for loan. It means that these persons approaching money lender for their urgent needs.

About 66.8 per cent of the respondents are facing problems of officials are not friendly and encouraging in management of SHGs. However, 33.2 per cent of the respondents agree that officials are friendly and encouraging.

As regards to less loan amount, 67.2 per cent of the respondents facing vigorous problem that bankers are providing loan is very limited due to their disability and the banker feel that the persons with disability are less competences to repay the loan amount. About 32.8 per cent of the respondents are not facing any problem.

Hesitation in taking responsibilities, about 34.4 per cent of the respondents are facing problems that not taking and hesitation in taking responsibilities and 65.6 per cent of the respondents are not hesitation in taking responsibilities to run the SHGs.

According to avoid to attend meetings, the majority (66.0 per cent) of the respondents are not attending to the meetings to discuss the issues and take decisions in relate to group. Whereas, 34.0 per cent of the respondents are attending the SHGs meeting.

No unity is one of the issue in maintaining the SHGs and the majority (68.4 per cent) of the respondents are no unity and 31.6 per cent of the respondents are collectively working for SHG promote group activities.

An overall percentage, about 57.6 per cent of the respondents are facing problems in different issues and 42.4 per cent are not facing any problems of the SHG group.

Conclusion:

This chapter results present in different sections that socio demographic profile of the respondents which explained their social status. The management SHG is also one of the major area which discusses their managerial skill in proper maintenance of SHG. It can be concluded that main motive behind formation of the mixed groups of both male and female by PWD sample respondents in the study area is to obtain the financial support from the government and in turn to support to the family. DRDA and friends are found to be main motivating persons to encourage the PWD to form SHGs in the study area. No conflicts are found among the members even though these are mixed groups.

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