

Impact of Self Group Member on Their Socio Economic Conditions: A Case Study of Nalgonda District in Telangana State

Alay Sunitha,
Ph.D Scholar, Dept of Economics, Osmania University

DR. A. LAKSHMI
Associate professor in Economics, Dept of Economics, Osmania University

Abstract

The Mean difference between income received through agriculture and allied activities pre and post Self Help Groups is influenced by these variables, mainly occupation, Man days of employment, Land ownership, Size of employment, Income, loans and savings. After joining Self Help Group member their occupation is influenced to change their socio-economic conditions.

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I. Introduction:

In India banks are offering loans only against securities. Most of the people don't have assets to offer as securities and therefore, they could not avail any bank loans to undertake any economic activities. It is more of true to Indian women who don't possess any of the family assets, if any, in their own name. The co-operative societies were formed especially in rural areas to meet the financial needs of the people. But the co-operative movement has failed in this country. Thus the financial needs of the poor people remained unfulfilled. They could not participate in the economic development of the country and thereby they could not improve their living conditions. To overcome this problem, NABARD desired and introduced micro credit system to cover unbanked poor people in India. Accordingly Banks were instructed to offer micro credit by having linkages with Self Help Groups. Thus the movement of Self Help Groups especially formed by women gained momentum in our country. In this regard there is a need to study the impact of micro-credit on the living conditions of the poor people and in particular among women folks.

II. OBJECTIVES OF THE STUDY

There have been many studies in micro credit as briefly outlined above. NABARD also compiles data on micro credit delivery to the SHGs every year. But the data is an aggregate and does not spell out how much it benefited the people in each sector. This study has the overall objective of analyzing on Handicraft Women performance of the SHGs in Andhra Pradesh as such study has not yet been undertaken. The specific objectives of the study are:

1. To study the Socio economic conditions of the SHGs selected sample households.
2. To examine Impact of Income of the SHG's members.
3. To study the Empowerment of Rural women through SHG's
4. To know the performance of the SHG's members.

STATISTICAL TOOLS

The present study is going to use various tools of statistics including simple percentages, frequency distribution, mean, standard deviation, chi-square statistic, correlation co-efficient and simple regression are employed.

The present study has considered the rural women who were the members of Self Help Groups formed and linked with banks during 2017-2020 years in rural areas of Nalgonda district of Telangana.

Table 1
Occupation after becoming SHG Members

Sl. No.	After SHG Members Occupation	Percentage of the Members
1	Agriculture and allied activities	54%
2	Manufacturing / Manufacturing workers	20%
3	Business/Petty Shopkeeper/ self employment	26%
	Total	100%

Source: Primary Data

After joining Self Help Group, it is found that 54 % of the members are involved in agriculture and allied activities, 20 % of the members are manufacturing workers and 26 % of the SHG members are into Business/Petty Shopkeeper/ Self Employment.

Table -2
Self-employment after joining as SHG members

Sl. No.	Self-Employment	No. of SHG Members	% of SHG Members
1.	Agriculture activities	320	65%
2.	Live stock	50	20%
3.	Small business	30	15%
4.	Other	0	0%
	Total	400	100%

Source: Fieldwork,

The table 2 after joining SHG members created themselves as a Self-employment 65percent of the SHG members is doing agriculture activities, 20percent of the SHG members are given priority to doing livestock and 15percent of the SHG members are doing small business.

Table 3:
Individual SHG members earning income

Sl. No.	SHG members earnings Income from self- employment	No. of SHG members	% SHG members
1.	Up to -2500	100	25%
2.	2501-5000	260	65%
3	5001-7500	32	8%
4.	More than 7501	8	2%
	Total	400	100%

Source: primary survey,

Table 3 explained that Individual SHG members are earning income. 25percent of the SHG members are income earning up to Rs. 2500, 65 percent of the SHG members are income earning Rs. 2501 to Rs.5000, 8percent of the SHG members are income earning Rs 5001 to Rs.7500 and 2percent of the SHG members are income earning more than Rs. 7501. Most of the individuals are earning monthly income Rs.2501 to Rs.5000.

Table 4

Sl. No		Mean	T value	df	Significance
1	Occupation	87745.95	8.16	47	.0000
2	Man days of employment	48516.9	17.8	256	.0000
3	Land ownership	53421	9.5	152	.0000

4	Size of employment	61750	4.4	15	.0003
5	Income	57526.21	21.05	385	.0000
6	Loans	140164.8	29.62	385	.0000
7	savings	81245.51	35.9	385	.0000

The Mean difference between income received through agriculture and allied activities pre and post Self Help Groups is influenced by these variables, mainly occupation, Man days of employment, Land ownership, Size of employment, Income, loans and savings.

Occupation is 87745.95, the degrees of freedom is 47 t value is 8.6 and the statistical significance (2 tailed p-value) of the paired t test is 0.0000 which is significant since p value (0.0000) <0.05.

Man days of employment average mean is 44816.9, T value 17.8, the degrees freedom is 256 and the statistical significance (2 tailed p-value) of the paired t test is 0.0000, which is significant at p value (0.0000) <0.05.

The Land ownership average mean is 53421, T value 9.5, the degrees freedom is 152 and the statistical significance (2 tailed p-value) of the paired t test is 0.0000, which is significant at p value (0.0000) <0.05.

Size of employment average mean is 61750, T value is 4.4, degrees freedom is 15 and the statistical significance (2 tailed p-value) of the paired t test is 0.003, which is significant at p value (0.0000) <0.05,

Income average mean 57526.21, T value 21.05, the degrees freedom is 385 and the statistical significance (2 tailed p-value) of the paired t test is 0.000, which is significant at p value (0.0000) <0.05.

Loans average mean is 140164.8, T value 29.62, the degrees freedom is 385 and the statistical significance (2 tailed p-value) of the paired t test is 0.000, which is significant at p value (0.0000) <0.05.

Savings average mean is 81245.51, T value 35.9, the degrees freedom is 385 and the statistical significance (2 tailed p-value) of the paired t test is 0.000, which is significant at p value (0.0000) <0.05.

III. CONCLUSION:

The Mean difference between income received through agriculture and allied activities pre and post Self Help Groups is influenced by these variables, mainly occupation, Man days of employment, Land ownership, Size of employment, Income, loans and savings.

After joining Self Help Group member their occupation is influenced to change their socio-economic conditions. The Land ownership is one of the factor influenced the Self Help Group member's economic conditions. Self Help Group member getting loans through organization individual of Self Help Group member getting benefited.

Man days of employment is changed the Self Help Group member economic conditions through creating or getting employment. Size of employment is also influenced by their economical status. Households more number of people getting employment its increased their family income.

Income is increased of the Self Help Group members they all are getting sufficient employment and doing other allied activities like self employment, small business and related income earning activities. Income is increased then Self Help Group member's savings also increased.

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