



IMPACT OF SELF HELP GROUPS AND WOMEN EMPOWERMENT

***Dr.G.Jayachendra Reddy**

****Dr.B.Sreenivasa Reddy**

*Academic Consultant, Department of Rural Development, Sri Krishnadevaraya University, Ananthapuramu – 515 003, Andhra Pradesh.

**Academic Consultant, Department of Economics and Applied Economics, Sri Krishnadevaraya University, Ananthapuramu – 515 003, Andhra Pradesh.

In this Paper an attempt is made to assess the impact of the SHG membership on decision making levels of women, Social impact, political impact, economic impact and collective intervention level to address social issues. The impact was assessed by using 5 point rating scale i.e. Very Low, Low, High, Very High and Can't Say. For clear understanding of the impact of the SHGs analysis is made before and after SHG membership of sample women.

Objectives of my study:

1. Find impact of SHGs on income
2. Find impact of SHGs on Savings
3. Find impact of SHGs on sources of income

Impact on Family Income Levels

The SHG movement is expected to improve the livelihood opportunities of women by rendering financial help through institutional finance and savings, which in turn is expected to enhance the family income levels. . Table 1 gives the impact of SHG membership on the women's family income levels. In all the income levels of 68.75 per cent of sample women is below Rs. 50, 000 before SHG membership. Such per cent of women decreased to 21.25 per cent after SHG membership. Around 18.75 per cent of women reported that their family income levels vary between Rs. 50, 001 to Rs. 75, 000 before SHG membership. After SHG membership that percentage increased to 37.08 per cent. Before SHG membership only 8.75 per cent of sample women reported that their family income levels vary

between Rs. 75, 001 Rs, 100, 000. However, after SHG membership such per cent increased to 32.08 per cent as some of the low income level women's family income levels were enhanced. Before SHG membership 2.92 per cent of sample SHG women income levels crossed Rs. 100, 000, but after SHG membership it enhanced to 9.17 per cent.



Table 1
Impact of SHG Membership on Impact on Family Income Levels

S. No	Social Category	Before						After					
		Below Rs. 50,000	Rs. 50,001 to 75,000	Rs. 75,001 to Rs. 100,000	Rs. 100,001 and above	Can't Say	Total	Below Rs. 50,000	Rs. 50,001 to 75,000	Rs. 75,001 to Rs. 100,000	Rs. 100,001 and above	Can't Say	Total
1	Scheduled Tribe	19	4	1	0	0	24	7	12	3	2	0	24
		(79.17)	(16.67)	(4.17)	(0.00)	(0.00)	(100.00)	(29.17)	(50.00)	(12.50)	(8.33)	(0.00)	(100.00)
2	Scheduled Caste	34	8	4	1	1	48	11	14	19	3	1	48
		(70.83)	(16.67)	(8.33)	(2.08)	(2.08)	(100.00)	(22.92)	(29.17)	(39.58)	(6.25)	(2.08)	(100.00)
3	Backward Class	80	22	10	4	1	117	29	42	37	9	0	117
		(68.38)	(18.80)	(8.55)	(3.42)	(0.85)	(100.00)	(24.79)	(35.90)	(31.62)	(7.69)	(0.00)	(100.00)
4	Others	32	11	6	2	0	51	4	21	18	8	0	51
		(62.75)	(21.57)	(11.76)	(3.92)	(0.00)	(100.00)	(7.84)	(41.18)	(35.29)	(15.69)	(0.00)	(100.00)
Total		165	45	21	7	2	240	51	89	77	22	1	240
		(68.75)	(18.75)	(8.75)	(2.92)	(0.83)	(100.00)	(21.25)	(37.08)	(32.08)	(9.17)	(0.42)	(100.00)

Source: Field Data

Note: Values in the brackets indicates percentage to total.

Impact on Family Annual Savings

The main motive behind the promotion of SHGs is to encourage women for savings. Table -2 gives the impact of SHG membership on the annual family savings.

In all the savings of 75.42 per cent of sample women is below Rs. 10, 000 before SHG membership. Such per cent of women decreased to 19.17 per after SHG membership. Around 12.50 per cent of women reported that their family savings varies between Rs. 10, 001 to Rs. 25, 000 before SHG membership. After SHG membership that percentage increased to 43.75 per cent. Before SHG membership only 6.67 per cent of sample women reported that their family savings varies between Rs. 25, 001 Rs, 500, 000. However, after SHG membership such per cent increased to 26.67 per cent. Before SHG membership 4.17 per cent of sample SHG women savings crossed Rs. 50, 000, but after SHG membership it enhanced to 10 per cent.



Table -3
Impact of SHG Membership on Family Annual Savings Levels

S. No	Social Category	Before						After					
		Below Rs. 10, 000	Rs. 10, 001 to 25, 000	Rs. 25, 001 to Rs.50, 000	Rs. 50,001 and above	Can't Say	Total	Below Rs. 10, 000	Rs. 10, 001 to 25, 000	Rs. 25, 001 to Rs.50, 000	Rs. 50,001 and above	Can't Say	Total
1	Scheduled Tribe	21	2	1	0	0	24	6	15	2	1	0	24
		(87.50)	(8.33)	(4.17)	(0.00)	(0.00)	(100.00)	(25.00)	(62.50)	(8.33)	(4.17)	(0.00)	(100.00)
2	Scheduled Caste	39	5	2	2	0	48	12	18	13	5	0	48
		(81.25)	(10.42)	(4.17)	(4.17)	(0.00)	(100.00)	(25.00)	(37.50)	(27.08)	(10.42)	(0.00)	(100.00)
3	Backward Class	91	12	7	5	2	117	22	55	29	11	0	117
		(77.78)	(10.26)	(5.98)	(4.27)	(1.71)	(100.00)	(18.80)	(47.01)	(24.79)	(9.40)	(0.00)	(100.00)
4	Others	30	11	6	3	1	51	6	17	20	7	1	51
		(58.82)	(21.57)	(11.76)	(5.88)	(1.96)	(100.00)	(11.76)	(33.33)	(39.22)	(13.73)	(1.96)	(100.00)
Total		181	30	16	10	3	240	46	105	64	24	1	240
		(75.42)	(12.50)	(6.67)	(4.17)	(1.25)	(100.00)	(19.17)	(43.75)	(26.67)	(10.00)	(0.42)	(100.00)

Source: Field Data

Note: Values in the brackets indicates percentage to total.

Impact on Raising Loans from Institutional Resources

Table 3 gives the impact of SHG membership on the raising of loans from institutional resources in the study area. In all a preponderant majority i.e. 87.50 per cent of sample women dependency on institutional sources was low to very low before their membership in SHGs. Even after SHG membership only 19.58 per cent of women reported low to very low dependency on institutional sources for lending money. Around 80 per cent of women reported that their dependency on institutional sources is high to very high after joining in SHG fold.

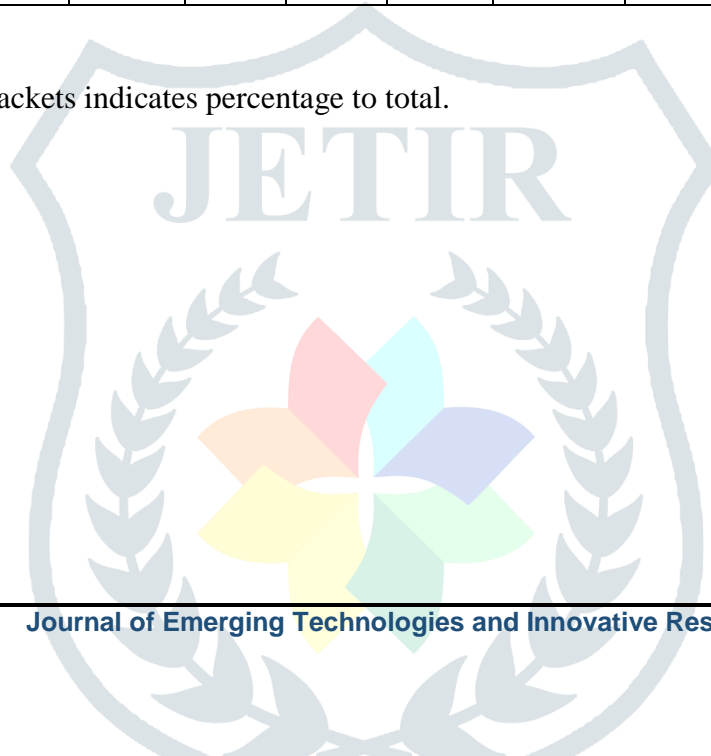


Table 4
Impact of SHG Membership on Raising of Loan from Institutional Resources

S. No	Social Category	Before						After					
		Very Low	Low	High	Very High	Can't Say	Total	Very Low	Low	High	Very High	Can't Say	Total
1	Scheduled Tribe	20	3	1	0	0	24	2	3	18	1	0	24
		(83.33)	(12.50)	(4.17)	(0.00)	(0.00)	(100.00)	(8.33)	(12.50)	(75.00)	(4.17)	(0.00)	(100.00)
2	Scheduled Caste	37	6	3	1	1	48	5	4	35	4	0	48
		(77.08)	(12.50)	(6.25)	(2.08)	(2.08)	(100.00)	(10.42)	(8.33)	(72.92)	(8.33)	(0.00)	(100.00)
3	Backward Class	88	14	9	6	0	117	11	14	82	10	0	117
		(75.21)	(11.97)	(7.69)	(5.13)	(0.00)	(100.00)	(9.40)	(11.97)	(70.09)	(8.55)	(0.00)	(100.00)
4	Others	33	9	5	3	1	51	3	5	31	11	1	51
		(64.71)	(17.65)	(9.80)	(5.88)	(1.96)	(100.00)	(5.88)	(9.80)	(60.78)	(21.57)	(1.96)	(100.00)
Total		178	32	18	10	2	240	21	26	166	26	1	240
		(74.17)	(13.33)	(7.50)	(4.17)	(0.83)	(100.00)	(8.75)	(10.83)	(69.17)	(10.83)	(0.42)	(100.00)

Source: Field Data

Note: Values in the brackets indicates percentage to total.



Loan from Non-Institutional Resources

Table 4 gives the impact of SHG membership on the raising of loans from non-institutional resources in the study area.

On the whole a preponderant majority i.e. 83.33 per cent of sample women dependency on non-institutional sources was high to very high before their membership in SHGs. In this regard the dependency of other category women is as high as 90.20 per cent. Such dependency among the Backward Classes is confined 79.49 per cent. After taking the membership of SHGs the dependency on non-institutional sources was heavily reduced. Even after SHG members only 10.83 per cent of women reported high to very high dependency on non-institutional sources for lending money. Around 88.75 per cent reported the non-institutional dependency is low to very low after SHG membership.

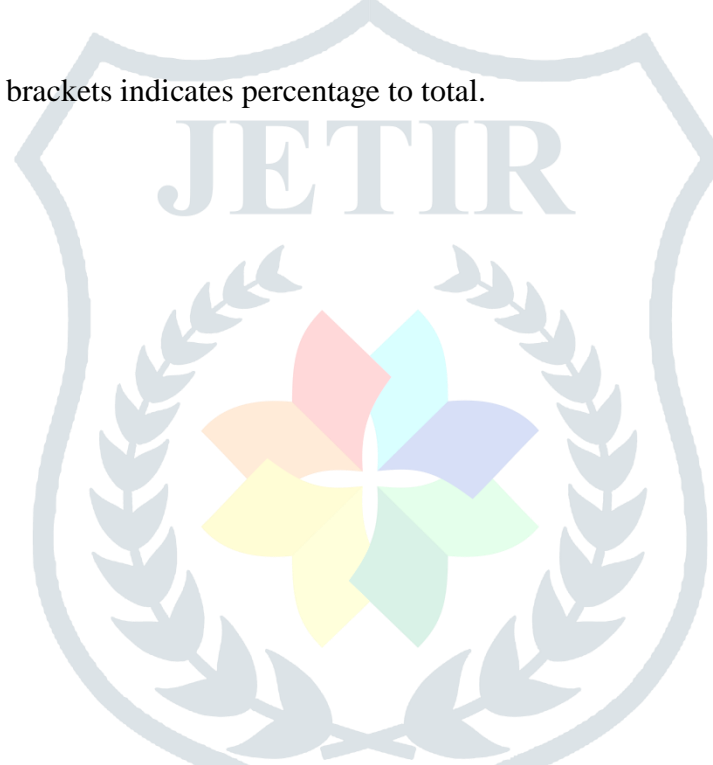


Table 5
Impact of SHG Membership on Raising of Loan from Non-Institutional Resources

S. No	Social Category	Before						After					
		Very Low	Low	High	Very High	Can't Say	Total	Very Low	Low	High	Very High	Can't Say	Total
1	Scheduled Tribe	1	2	14	7	0	24	16	5	2	0	1	24
		(4.17)	(8.33)	(58.33)	(29.17)	(0.00)	(100.00)	(66.67)	(20.83)	(8.33)	(0.00)	(4.17)	(100.00)
2	Scheduled Caste	2	5	31	9	1	48	11	32	3	2	0	48
		(4.17)	(10.42)	(64.58)	(18.75)	(2.08)	(100.00)	(22.92)	(66.67)	(6.25)	(4.17)	(0.00)	(100.00)
3	Backward Class	13	11	72	21	0	117	24	77	11	5	0	117
		(11.11)	(9.40)	(61.54)	(17.95)	(0.00)	(100.00)	(20.51)	(65.81)	(9.40)	(4.27)	(0.00)	(100.00)
4	Others	3	2	22	24	0	51	18	30	2	1	0	51
		(5.88)	(3.92)	(43.14)	(47.06)	(0.00)	(100.00)	(35.29)	(58.82)	(3.92)	(1.96)	(0.00)	(100.00)
Total		19	20	139	61	1	240	69	144	18	8	1	240
		(7.92)	(8.33)	(57.92)	(25.42)	(0.42)	(100.00)	(28.75)	(60.00)	(7.50)	(3.33)	(0.42)	(100.00)

Source: Field Data

Note: Values in the brackets indicates percentage to total.



Conclusion:

As part of which impact of SHG membership on family income levels, family annual savings levels, rising of loan from institutional resources and rising of loan from non-institutional resources were examined. I observed in my research major changes were occurred before and after joining SHGs in all activities.

References:

1. Jisha S.Kumar (2017), “Women Empowerment: role of Self Help Groups”, Souther Economist, Vol: 56, No: 16.
2. R.Anandaraman (2018), “Financial Empowerment of SHG women through Co-operative Banks in Tamil Nadu”, Indian Journal of Agricultural Economics, Vol: 57, No: 4.
3. P.N.Hari Kumar, P.K. Dinesh and Rajitha (2018), “Financial Problems of Self-Help Groups in Kerala”, Indian Journal of Agricultural Economics, Vol: 57, No: 4.

