Impact of Shgson Gincome and Employment Generation in Anantapur District, Andhra Pradesh

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ABSTRACT:-**The findings of the study clearly bring out the fact that SHGs were an effective tool of the economic development. The SHG programmer is one of such developmental programmers in India. They were providing economic benefits to the members to through group activities. The SHGs were planning significant role in insuring individual member's participation for the benefit for the group and individuals. Income increased, employment opportunities increased, savings increased, debt decreased,**

I. INTRODUCTION

India is one such Third World country which is characterized by poverty and unemployment. According to 2001 census 35 per cent of the population is living below poverty line and 30 per cent below poverty line in 2011. The rural women are mostly engaged in the farms as agricultural labourers. They face the problems of job insecurity and exploitation on par with the male workers. In addition, they are subjected to wage discrimination and the nature of work assigned to them is usually drudgery in nature. They are also subjected to sexual exploitation at the work place. In the homes they are expected to do all the domestic chores. Therefore, the rural women in lower starts of society need urgent and special attention. The rural women in India are characterized by low status, low level of education, low level of health conditions and employment. They are suffering from insecurity, exploitation in addition to poverty. In order to improve the living conditions of rural poor, the Government of India have been introducing several welfare and developmental programmers where special emphasis has been given to women. The SHG Programmer is one such developmental programmer in India.

The present study had been confined to the analysis of business, processing, production and service sectors of SHGs Programmer in Anantapur District of Andhra Pradesh. A multi stage stratified random sampling frame is used for collection of the primary data. The main objective of the study is to analyze the impact of SHGs Programmer on the socio-economic status of rural women. The objectives of study are the background characteristics of rural women and examine economic empowerment of women after joining SHGs. The SHGs were planning significant role in insuring individual member's participation for the benefit for the group and individuals. In Andhra Pradesh the SHGs have been implemented as a movement for social and economic transformation. The Government as well as banks and NGOs are supporting the programmed.

II. REVIEW OF LITERATURE

Naila Kabeer (2005) in a study apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not "automatically" empower women – any more than do education, political quotas, access to waged work or any of the other interventions.

It has been observed by M. Anjugam (2007) that socially backward, landless and marginal farm house holds participate more in the self help group programmer. Possession of livestock and consumer goods by the member households has been found to deter the joining of group.

Gladis Mary John (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups.

M. R. Geetha Bala (2013) opined that in India the micro finance industry progressed under two different systems of patronage. First, SHG linkage program anchored by NABARD has the patronage of the state and formal banking institutions. Second, a parallel system promoted by non-stately agencies has been depending almost on subsidized external grants to finance both social mobilization and on lending. Both approaches target women and rural poor.

III. INCOME AND EMPLOYMENT GENERATION

The performance of the SHG's in terms of income and employment generation and empowerment of sample women-members through SHGs has been discussed in this section.

A. Income

The income levels of the respondents before and after their joining SHG has been have been compared and the details are presented in the Table 1.

Sl. No.	Income Groups	Before SHG	After SHG	TOTAL	Chi-square
1	Less than 5000	97	0	97	
		21.60%	0.00%	10.80%	
2	5000-10000	162	66	228	
		36.00%	14.70%	25.30%	
3	10000-15000	156	153	309	
		34.70%	34.00%	34.30%	
4	15000-20000	35	170	205	287.353**
		7.80%	37.80%	22.80%	
5	Above 20000	0	61	61	
		0.00%	13.60%	6.80%	
Total		**450**	**450**	**900**	
		100.00%	**100.00%**	**100.00%**	

Table 1. Comparison Income Levels Before And After SHG

The table presents that 36 per cent of the respondents have the income level of Rs. 5000 – 10000 and majority of them are in Bathalapalli mandal, around 35 per cent of the respondents have the income level of Rs. 10000 – 15000 and majority of them are in Bathalapalli mandal, around 22 per cent of the respondents have the income level below Rs. 5000 and majority of them are in Mudigubba mandal and around mere 8 per cent have the income of Rs.15000 – 20000. Above all, it is concluded that around 71 per cent of the respondents have the income in the range of Rs.5000 – 15000. After joining SHG, more than 34 per cent of the respondents have the income of Rs.10,000 to Rs.15000, more than 25 per cent have

The income of Rs.5000 to 10000, around 23 per cent have the income of Rs.15000 to Rs.20000 and around 7 per cent have the income of above Rs.20000.

The Chi-square value is significant at 1 per cent level and hence it can be inferred that there is significant difference in the income levels of the respondents before and after their joining SHGs. It is concluded that their income levels have been increased as the respondents got an opportunity of income generating activity.
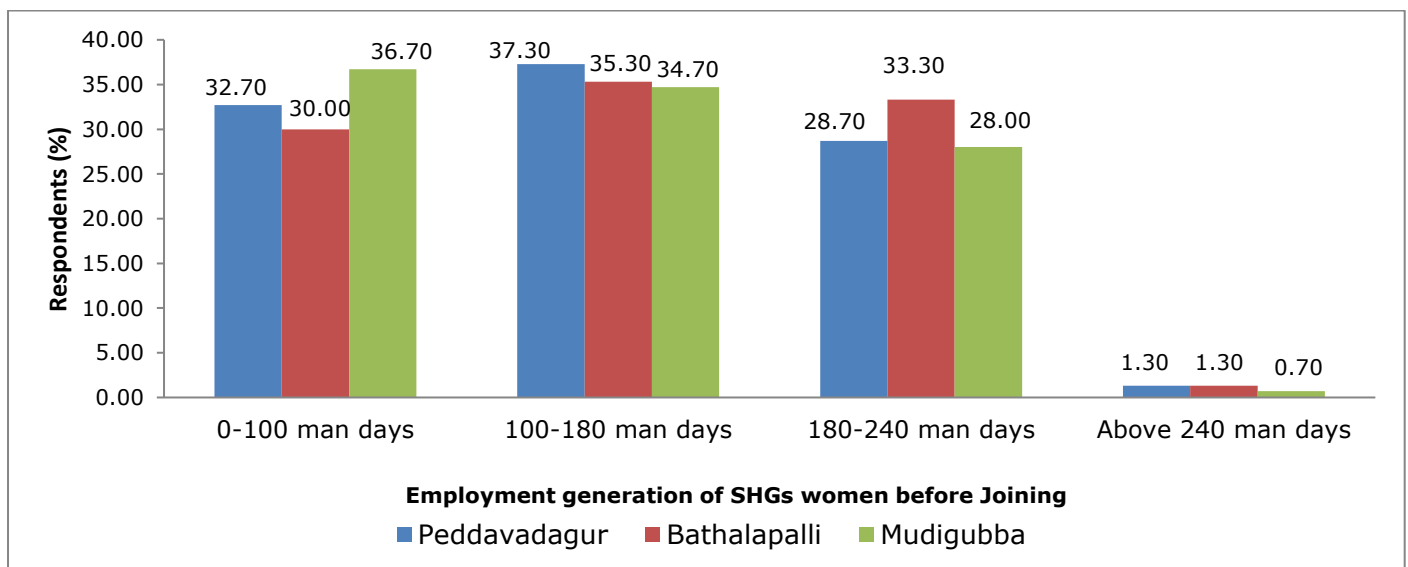
B. Employment

The income levels of the respondents before and after their joining SHG has been have been compared and the details are presented in the Table 2.
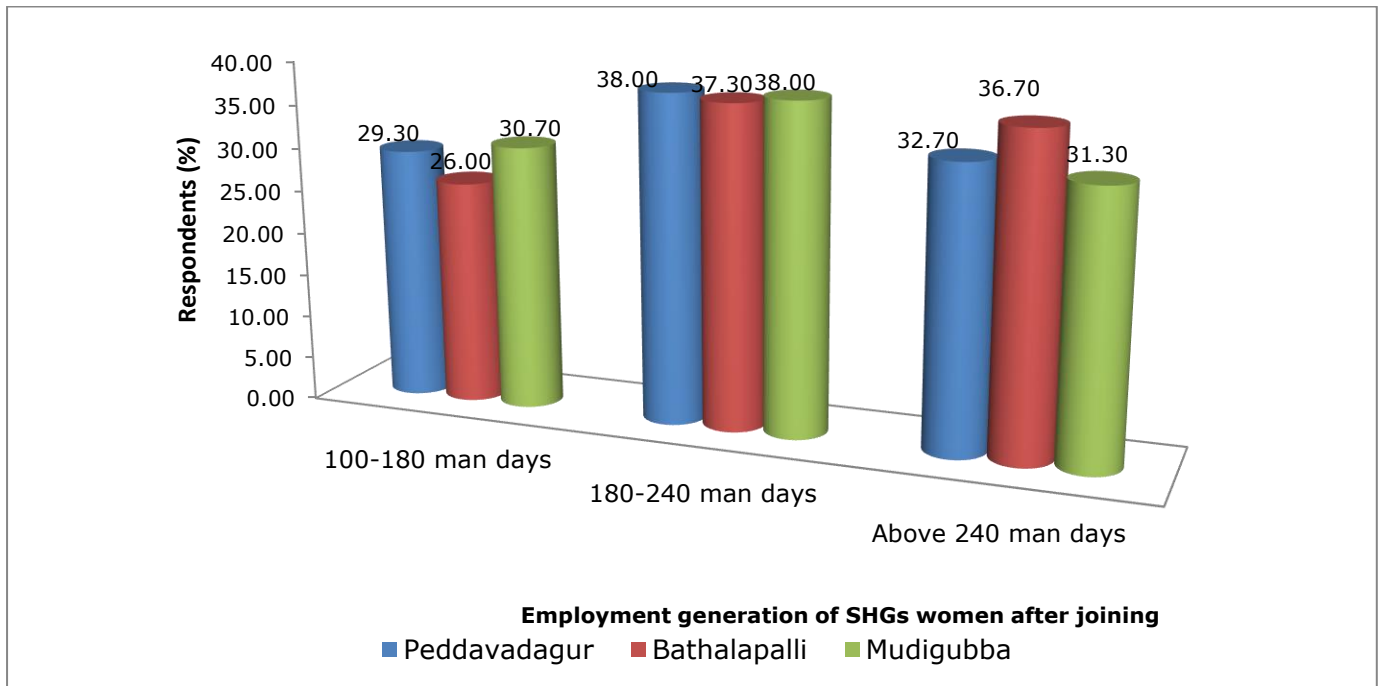
Sl. No.	Employment Man days	Before SHG	After SHG	TOTAL	Chi-square
1	0-100 man days	149	0	149	
		33.10%	0.00%	16.60%	
2	100-180 days	161	129	290	
		35.80%	28.70%	32.20%	
3	180-240 days	135	170	305	**293.188****
		30.00%	37.80%	33.90%	
4	Above 240 man days	5	151	156	
		1.10%	33.60%	17.30%	
Total		**450**	**450**	**900**	
		100.00%	**100.00%**	**100.00%**	

Table 2 Comparison Employment Before and After SHG

It is quite obvious from the table that after joining SHG, around 34 per cent of the respondents got 180-240 man-days, more than 32 per cent got 100-180 man-days and more than 17 per cent got above 240 man-days. It is concluded that after joining SHG, around 34 per cent of the respondents got 180-240 man-days. Moreover, after joining SHGs all got more than 100 man-days of employment.

- *Student's T-Test*

A **t-test** is any statistical hypothesis test in which the test statistic follows a Student's *t*-distribution if the null hypothesis is supported. It can be used to determine if two sets of data are significantly different from each other, and is most commonly applied when the test statistic would follow a normal distribution if the value of a scaling term in the test Statistic were known. When the scaling term is unknown and is replaced by an estimate based on the data, the test statistic (under certain conditions) follows a Student's *t* distribution. The Comparison of Income and Debt Before and After SHG has been shown in the Table 3.

Sl. No.		GROUPS	N	Mean	Std. Deviation	t-test	p value	sig
1	Income	Before SHG	450	9061.330	4017.011	24.387	0.000	**
		After SHG	450	16736.580	5332.592			
2	Debt	Before SHG	450	19959.330	4122.518	48.657	0.000	**
		After SHG	450	6167.110	4377.335			

Table 3. Comparison of Income and Debt Before and After SHG

The table shows that the mean income was Rs.9061.330 before joining SHG while it is Rs.16736.580 after joining SHG and shows lot of variation. The t value is significant at 1 per cent level and hence it can be inferred that there is lot of impact of SHG on the respondents in respect of income. The table also shows that the mean debt was Rs.19959.330 before joining SHG while it is Rs.6167.110 after joining SHG and shows lot of decline in the debt position. The t value is significant at 1 per cent level and hence it can be inferred that there is lot of impact of SHG on the respondents in respect of debt. Majority of the respondents reduced their debt position after joining SHG.

- *Paired T Test*

A paired t-test is used to compare two population means where you have two samples in which observations in one sample can be paired with observations in the other sample. Examples of where this might occur are before-and-after observations on the same subjects (e.g. students' diagnostic test results before and after a particular module or course). A comparison of two different methods of measurement or two different treatments where the measurements/treatments are applied to the same subjects (e.g. blood pressure measurements using a stethoscope and a dynamic).

- *Income*

Paired 't' test has been computed for income of the respondents and the results are presented in the Table

	Mean	N	Std. Deviation	t-test	p value	sig
Income Before	8344.54	450	4855.323	41.634	0.000	**
Income After	16625.93	450	5151.248			

Table 4. Paired T-Test For Income Before And After

The table shows that the t value is significant at 1 per cent level. Hence it can be inferred that there is significant difference in the income level of the respondents before and after joining SHGS.

- *Employment*

Paired 't' test has been computed for employment of the respondents and the results are presented in the Table 5

	Mean	N	Std. Deviation	t-test	p value	sig
Employment Before	124.3	450	66.149	71.711	0.000	**
Employment After	226.01	450	51.089			

Table 5. Paired T Test for Employment Before and After

The table shows that the t value is significant at 1 per cent level. Hence it can be inferred that there is significant difference in the employment opportunities of the respondents before and after joining SHGS.

- *Savings*

Paired 't' test has been computed for the savings of the respondents and the results are presented in the Table 6.

	Mean	N	Std. Deviation	t-test	p value	sig
Saving Before	6488.63	450	3834.429	57.456	0.000	**
Saving After	14078.22	450	3857.768			

Table 6. Paired T Test :: Savings Before And After

The table shows that the t value is significant at 1 per cent level. Hence it can be inferred that there is significant difference in the savings level of the respondents before and after joining SHGS.

- *Debt Before And After Joining SHG*

The debt position of the respondents before and after joining SHG has been by computing paired t test and the results are shown in the Table 7.

	Mean	N	Std. Deviation	t-test	p value	sig
Debt Before	19959.33	450	4122.518	96.564	0.000	**
Debt After	6167.11	450	4377.335			

Table 7. Paired T-Test for Debt Before and After

The table shows that the t value is significant at 1 per cent level. Hence it can be inferred that there is significant difference in the debt level of the respondents before and after joining SHGS.

IV. CONCLUSION

SHGs are proving to be the most effective instruments for financial inclusion. SHGs have also proven to be a profitable business for rural and semi-urban bank branches - banks consider lending to SHGs as a business opportunity. In the study area income increased, employment opportunities increased, savings increased and debt decreased.

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