

Impact of SHGs on the Upliftment of Rural Women: An Economic Analysis

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Abstract:

The present study is examines the economic analysis of the impact of Self-Help Groups on the upliftment of sample rural women respondents in terms of different economic aspects such as changes in their economic activity, investment, employment, income, changes in savings pattern, consumption expenditure, changes in borrowing pattern and changes in asset position. The analysis of the impact of SHGs on the above parameters is based on the pre-SHG and post-SHG situations. The present study is based on the primary data through multi stage random sampling with well structured questionnaire. The study proves that during post-SHG situation the sample respondents' economic activity, investment, employment, income, savings, consumption expenditure, borrowing and average value of assets is positive and significant.

Key words: SHGs, Post-SHG, Pre-SHG, Economic Analysis, Upliftment of Women

Introduction

In India, productive employment is central to poverty reduction strategy and to bring about economic equality in the society. But the results of unfettered operation of market forces are not

always equitable, especially in India, where some groups are likely to be subjected to disadvantage as a result of globalization. Women constitute one such vulnerable group. After independence, the Government of India realized the importance of the development of women, as they constitute nearly 50 per cent of the total population, and attempted to integrate women with the main stream of socio-economic development. Nevertheless, women are lagging behind in getting their rightful share in all developmental activities. The reasons are: economic dependence, low literacy and education, poverty, existing social structure and discrimination against women.

Women are half India's demographic dividend; if they are given the right tools and community support, they can not only become economically independent, but could also become the engine to lead India towards policy growth. The role of women in development is most intimately related to the goal of comprehensive socio-economic development and it is a strategic way for the development of all societies. Women empowerment is a major step in this direction. A sound and tested economic policy is needed to remove the obstacles to the path of women's emancipation. After years of neglect, planners have begun to recognize the need to improve of the living conditions for women in developing countries like India and this has long been recognized as one of the most central challenges facing policy makers in developing countries.

The Government of India has been launching and implementing various programmes for the women empowerment and development. One of the programmes is women empowerment through Self-Help Groups (SHGs). Micro finance through Self-Help Groups has become the primary policy tool used by the post liberalization state to fulfill the credit needs of the poor. Economic empowerment through SHGs is undoubtedly the key and it may leads to all other kinds of empowerment. Economic empowerment endorses women's

sense of work, the right to determine choices, the power to control their own lives within and outside home and their ability to influence the direction of social change and to create a just social and economic order nationally and internationally. Economically empowered women contribute to the wealth and wellbeing not only of their families but also of their nations.

Objectives of the study

1. To examine the economic analysis of the impact of Self-Help Groups on the upliftment of sample rural women respondents in Andhra Pradesh.
2. To estimate the difference between the Pre-SHG and Post-SHG situations in upliftment of the sample women.

Sampling Techniques

A stratified multi stage random sampling technique is used to estimate the impact of SHGs on the upliftment of women SHG members. The primary data was collected from three hundred sample SHG women members who received at least four bank linkages in selected sample districts of Andhra Pradesh through a well structured questionnaire by face to face interview covering the economic aspects of economic activity, employment, investment, savings, consumption, borrowing and asset creation.

Analytical Techniques

For the statistical analysis of the data pertaining to the study, major part is based on tabular analysis. Percentages and mean figures are used to analyze the data.

Economic Activity

Occupation is the predominant factor to determining the one's income and employment. The objective of the SHG programme is to divert their members from non-economic activities or non-income generating activities to economic activities through providing the bank loans. The loans amount is utilized worth fully when it is invested in economic activity. Economic activities are broadly classified into four activities namely- agriculture, dairying, petty business and artisan. Petty business included that small micro entrepreneurial activities like, cloth business, kirana shop, vegetable vending, etc. Artisan is included that the income generating activities like, weaving, basket making, tailoring and handicrafts making etc.

The distribution of the respondents according to their economic activity is presented in table-1. It is observed that out of the 300 sample respondents 152 (50.7 per cent) are not engaged in any economic activity in post-SHG situation while it was 212 (70.7 per cent) respondents in pre-SHG situation. Further, it is observed that out of the total 300 sample respondents 148 (49.3 per cent) respondents have engaged in economic activities like agriculture, dairying, petty business and artisan as their occupation in post-SHG situation while it was 88 (29.3 per cent) respondents were engaged in pre-SHG situation. During post-SHG situation 16.3 per cent respondents have engaged in petty business followed by 14.7 per cent have engaged in artisan, 9.7 per cent in agriculture and 8.7 per cent have engaged in dairying. Similarly, during pre-SHG situation 12 per cent of the respondents engaged in artisan, followed by agriculture with the share of 10 per cent, 5.3 per cent in petty business and only 2 per cent engaged in the activity of dairying. It is concluded that 20 per cent of the respondents additionally got economic activities as their occupation in post-SHG as compared to pre-SHG situation.

Table-1 Distribution of the Sample Respondents by Economic Activity

Type of Economic Activity	Pre-SHG	Post-SHG
Agriculture	30 (10.0)	29 (9.7)
Dairying	6 (2.0)	26 (8.7)
Petty Business	16 (5.3)	49 (16.3)
Artisan	36 (12.0)	44 (14.7)
Total Respondents Engaged in Economic Activity	88 (29.3)	148 (49.3)
No Economic Activity	212 (70.7)	152 (50.7)
Total	300 (100.0)	300 (100.0)

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

Investment

The easy access to credit through SHG has motivated the SHG members towards increase in investment in economic activities. It further leads to investment in new activities and as well as increase in an amount of investment in past economic activities. Distribution of the respondents according to the investment level is presented in the table-2. It is revealed that out of the total sample respondents 16.7 per cent of sample respondents have invested below Rs. 500 per month on economic activities during pre-SHG situation, followed by 6 per cent invested in the range of Rs. 1,000 to Rs. 2,500, 3.3 per cent invested in the range of Rs. 500 to Rs. 1,000, 2.3 per cent invested in the range of Rs. 2,500 to Rs. 5,000 and only one per cent have invested above Rs. 5,000. The major portion of 70.7 per cent do not invested in any economic activity during pre-SHG situation.

Similarly, during post-SHG situation 18 per cent of sample respondents have invested below Rs. 500 per month, followed by 10 per cent in the range of Rs. 1,000 to Rs. 2,500, 8.3 per cent in the range of Rs. 2,500 to Rs. 5,000, 7 per cent

above Rs. 5,000 and 6 per cent of the respondents have invested in the range of Rs. 500 to Rs. 1,000. During post-SHG situation 50.7 per cent of the sample respondents have not invested in any economic activity while it is 70.7 per cent in the pre-SHG situation. The percentage change in investment between pre and post-SHG situation reveals that there is a 20 per cent shift in investment from lower slab investment range to higher slab investment ranges. There is a marginal impact on investment after joining in SHG.

Table-2 Distribution of the Sample Respondents by Monthly Investment Capacity

Monthly Investment (in Ranges)	Pre-SHG	Post-SHG	Per cent of Change
Below Rs. 500	50 (16.7)	54 (18.0)	1.3
Rs. 500 to Rs. 1000	10 (3.3)	18 (6.0)	2.7
Rs. 1000 to Rs. 2500	18 (6.0)	30 (10.0)	4.0
Rs. 2500 to Rs. 5000	7 (2.3)	25 (8.3)	6.0
Above Rs. 5000	3 (1.0)	21 (7.0)	6.0
No Investment	212 (70.7)	152 (50.7)	-20.0
Total	300 (100.0)	300 (100.0)	-

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

Employment Generation

Easy and timely access to credit results in enhanced opportunities for undertaking different economic activities, which is further leads to increase of employment. Distribution of the sample respondents according to their employment days is given in the table-3. It is revealed that in post-SHG situation 12.3 per cent of the respondents have got employment through economic activities in between the range of 273 to 365 man

days, followed by 11.7 per cent have got employment in between 182 to 273 days, 10.7 per cent have got full employment, 9.3 per cent have got employment in between 91 to 182 man days and 5.3 per cent have got employment below 91 days.

Table-3 Distribution of the Sample Respondents by Employment Days

Employment Days (in Ranges)	Pre-SHG	Post-SHG	Per cent of Change
Below 91 Days	18 (6.0)	16 (5.3)	-0.7
91 to 182 Days	19 (6.3)	28 (9.3)	3.0
182 to 273 Days	25 (8.3)	35 (11.7)	3.4
273 to 365 Days	16 (5.3)	37 (12.3)	7.0
Full Employment	10 (3.3)	32 (10.7)	7.4
No Employment Days	212 (70.7)	152 (50.7)	-20.0
Total	300 (100.0)	300 (100.0)	-

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

During pre-SHG situation 8.3 per cent have got employment days in between 182 to 273 days, followed by 6.3 per cent have got employment in between 91 to 182 man days, 6 per cent have got below 91 days of employment, 5.3 per cent have got employment in between 273 to 365 days and only 3.3 per cent have got full employment.

Further, it is observed that 10.7 per cent have got full employment through economic activities in post-SHG situation while it was only 3.3 per cent in pre-SHG situation. It is found that 34.7 per cent (104 sample respondents) of the respondents have got gainful employment (considering 182 days and above employment days) in post-SHG situation while it was only 16.9 per cent (51 respondents) in pre-SHG situation.

It is concluded that 20 per cent of the respondents additionally got employment opportunity through economic activities and 17.8 per cent of the respondents have got gainful employment additionally during post-SHG situation as compared to pre-SHG situation.

Income Generation

The SHG bank linkage programme with better access to credit expected to bring in increased income to the SHG members. The distribution of the respondents by their average level of monthly income is presented in the table-4. The frequency distribution of monthly income of the sample respondents revealed that out of the total sample respondents 11.3 per cent of the respondents are having income in the range of Rs. 1,000 to Rs. 2,500 during pre-SHG situation, followed by 9 per cent having income less than Rs. 500, 6.7 per cent having monthly income in the range of Rs. 500 to Rs. 1,000, 1.3 per cent in the range of monthly income above Rs. 5,000 and only one per cent having in the range of Rs. 2,500 to Rs. 5,000. Further, it is observed that 70.7 per cent of the sample respondents have no income during pre-SHG situation.

Similarly, it is observed that during post-SHG situation out of the total sample respondents, 21.3 per cent of respondents are having monthly income in the range of Rs. 1,000 to Rs. 2,500, followed by 15.7 per cent in the range of Rs. 2,500 to Rs. 5,000, 4.7 per cent in range of Rs. 500 to Rs. 1,000, 4.3 per cent in above Rs. 5,000 monthly income and 3.3 per cent have income less than Rs. 500. Further, it is observed that 50.7 per cent of the respondents have no income during post-SHG situation.

The percentage of respondents under Rs. 1,000 category during pre-SHG situation is decreased and it is shifted to above Rs. 1,000 income ranges during post-SHG situation. The number of respondents who do not have income decreased by 20

per cent from pre-SHG situation to post-SHG situation; it indicates that there is a 20 per cent shift from no income category to income generated category due to joining in SHG. It is revealed that 14.7 per cent of the sample respondents increased their monthly income in the range of Rs. 2,500 to Rs. 5,000 during post-SHG situation, followed by 10 per cent in the range of Rs. 1,000 to Rs. 2,500 and 3 per cent is having the monthly income above Rs. 5,000.

Table-4 Distribution of the Sample Respondents by the Level of Monthly Income

Monthly Income (in Ranges)	Pre-SHG	Post-SHG	Per cent of Change
Below Rs. 500	27 (9.0)	10 (3.3)	-5.7
Rs. 500 to Rs. 1,000	20 (6.7)	14 (4.7)	-2.0
Rs. 1,000 to Rs. 2,500	34 (11.3)	64 (21.3)	10.0
Rs. 2,500 to Rs. 5,000	3 (1.0)	47 (15.7)	14.7
Above Rs. 5,000	4 (1.3)	13 (4.3)	3.0
No Income	212 (70.7)	152 (50.7)	-20.0
Total	300 (100.0)	300 (100.0)	-

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

Monthly Savings

Savings of the respondent indicate the economic status of the respondents. Income and saving depends on the type of economic activity. During pre-SHG and post-SHG situations the distribution of the sample respondents by monthly savings of the sample respondent is presented in the table-5. It is noted that during pre-SHG situation only one per cent of the sample respondents have savings while it is increased to cent per cent during post-SHG situation. During pre-SHG situation one per

cent of the sample respondents saved monthly an amount of Rs. 30. During post-SHG situation the highest 81.8 per cent of the sample respondents saved monthly an amount of Rs. 50, followed by 10.3 per cent saved monthly Rs. 30, 5.3 per cent saved monthly an amount of Rs. 200 and 2.6 per cent of the respondents saved monthly an amount of Rs. 100. It is concluded that SHG programme has a positive impact on savings of the respondent.

Table-5 Distribution of the Sample Respondents by Monthly Savings

Savings (in Rupees)	Pre-SHG	Post-SHG
Rs. 30	3 (1.0)	31 (10.3)
Rs. 50	0 (0.0)	245 (81.8)
Rs. 100	0 (0.0)	8 (2.6)
Rs. 200	0 (0.0)	16 (5.3)
No Savings	297 (99.0)	0 (0.0)
Total	300 (100.0)	300 (100.0)

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

Level of Consumption Expenditure

The increase in income of the rural sample women respondents is expected to increase the consumption expenditure of the respondent households. The details about the mentally consumption expenditure of the sample respondents is presented in the table-6. It is observed that during pre- SHG situation 60.7 per cent of the sample respondents monthly consumption expenditure is the range of Rs. 1,500 to Rs. 3,500, followed by 24 per cent is spent on monthly consumption is below Rs. 1,500, 13 per cent is spent monthly in the range of Rs.

3,500 to Rs. 5,500 and only 2.3 per cent is spent monthly on consumption is above Rs. 5,500.

Similarly, during post-SHG situation 37.7 per cent of the respondents spent in between Rs. 3,500 to Rs. 5,500, followed by 31.3 per cent spent above Rs. 5,500, 28 per cent spent in between Rs. 1,500 to Rs. 3,500 and only 3 per cent of the sample respondents spent is below Rs. 1,500. It is observed that percentage of respondents in the range of Rs. 1,500 to Rs. 3,500 consumption expenditure declined to 28 per cent in post-SHG while it was 60.7 per cent in pre-SHG situation. But the percentage of respondents in the range of Rs. 3,500 to Rs. 5,500 consumption expenditure increased to 37.7 per cent in post-SHG from 13 per cent in pre-SHG situation. Similarly percentage of respondents having consumption expenditure above Rs. 5,500 increased to 31.3 per cent in post-SHG from 2.3 per cent in pre-SHG situation.

Table-6 Distribution of the Sample Respondents by the Level of Monthly Consumption Expenditure

Monthly Consumption Expenditure (in Ranges)	Pre-SHG	Post-SHG	Per cent of Change
Below Rs. 1,500	72 (24.0)	9 (3.0)	-21.0
Rs. 1,500 to Rs. 3,500	182 (60.7)	84 (28.0)	-32.7
Rs. 3,500 to Rs. 5,500	39 (13.0)	113 (37.7)	24.7
Above Rs. 5,500	7 (2.3)	94 (31.3)	29.0
Total	300 (100.0)	300 (100.0)	-

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

Distribution of Consumption Expenditure

The detail about the distribution of the sample respondents by their consumption expenditure of the household is presented in the table-7. It is revealed that during pre-SHG situation the

average monthly consumption expenditure on food items is Rs. 1,323 while it is increased to Rs. 2,270 during post-SHG situation. During pre-SHG situation the average monthly consumption expenditure on non-food items is Rs. 661 while it is increased to Rs. 1,570 during post-SHG situation. During pre-SHG situation an average monthly medical expenditure for 289 respondents is Rs. 153, it increased to Rs. 538 during post-SHG situation.

In the case of average monthly expenditure on education during pre-SHG 140 respondents had spent an average Rs. 281 on education, but in post-SHG 178 respondents an average monthly expenditure on education is Rs. 847. Similarly, during pre-SHG situation 121 respondents spent Rs. 226 on liquor and tobacco but in post-SHG 138 respondents spent on an average Rs. 397. It is observed that the total average monthly consumption expenditure of the respondent households during pre-SHG situation is Rs. 2,353 and it is increased to Rs. 5,060 during post-SHG situation. It is concluded that the SHG programme has a significant effect on consumption expenditure of the rural poor.

Table-7 Distribution of the Sample Respondents by type of Consumption Expenditure

Type of Consumption	Average Monthly Consumption Expenditure (in Rupees)			
	Pre-SHG		Post-SHG	
	Average Expenditure	Total Number of Respondents	Average Expenditure	Total Number of Respondents
Food Items	1,323	300	2,270	300
Non-Food Items	661	300	1,570	300
Medical	153	289	538	298
Education	281	140	847	178
Liquor and Tobacco	226	121	397	138

Total Monthly Expenditure	2,353	300	5,060	300
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Source: Primary Data.

Level of Household Borrowing

Distribution of household by monthly borrowing is presented in the table-8. It is evident that during pre-SHG situation 5.3 per cent of the respondent households is having an outstanding debt in the range of Rs. 20,000 to Rs. 50,000, followed by 4.3 per cent is having debt in the range of Rs. 50,000 to Rs. 1,00,000, 3 per cent of households is having the debt below Rs. 20,000, 2.7 per cent of households is having the debt above Rs. 1,00,000. Similarly, during post-SHG situation 31.3 per cent of the sample respondent households is having the outstanding debt in the range of Rs. 20,000 to Rs. 50,000, followed by 27.7 per cent of households is having debt in the range of Rs. 50,000 to Rs. 1,00,000, 20.7 per cent is having the debt of below Rs. 20,000 and 17.7 per cent households is having the debt above Rs. 1,00,000.

Further, it is observed that 84.7 per cent of the respondents' households did not have any loan during pre-SHG situation while it is 2.7 per cent during post-SHG situation. While in pre-SHG situation only 2.7 per cent of respondents have borrowed above one lakh. In the post-SHG situation 17.7 per cent of respondents borrowed above one lakh. Similarly, 4.3 per cent of respondents have borrowed loan between Rs. 50,000 to Rs. 1,00,000 in pre-SHG situation where as it is 27.7 per cent in post-SHG situation. This shows that during post-SHG situation 82 per cent of households have increased their borrowing capacity.

Table-8 Distribution of the Sample Respondents by the Level of Household Borrowing

Outstanding Amount (in Ranges)	Pre-SHG	Post-SHG	Per cent of Change
Below Rs. 20,000	9 (3.0)	62 (20.7)	17.7
Rs. 20,000 to Rs. 50,000	16 (5.3)	94 (31.3)	26.0
Rs. 50,000 to Rs. 1,00,000	13 (4.3)	83 (27.7)	23.4
Rs. 1,00,000 and Above	8 (2.7)	53 (17.7)	15.0
No Outstanding	254 (84.7)	8 (2.6)	-82.1
Total	300 (100.0)	300 (100.0)	-

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

Source of Borrowing

The details pertaining to the distribution of sample respondent by the source of borrowings is presented in the table-9. It is noticed that during pre-SHG situation four households have borrowed an average amount of Rs. 52,500 from banks and 18 households have borrowed an average amount of Rs. 88,556 during post-SHG situation. During pre-SHG situation 40 households have borrowed an average amount of Rs. 53,125 from the money lenders, and 198 households have borrowed an average amount of Rs. 56,422 during post-SHG situation. Further, it is observed that while pre-SHG situation 3 households have borrowed an average amount of Rs. 53,333 from relatives and friends, 22 households have borrowed an average amount of Rs. 44,227 during post-SHG situation. Further, it is noticed that during post-SHG situation 265 households borrowed an average amount of Rs. 16,939 from the source of SHG.

Table-9 Distribution of the Sample Respondents by the Source of Borrowing

Source of Borrowing	Pre-SHG		Post-SHG	
	Average Debt (in Rupees)	Total Number of Respondents	Average Debt (in Rupees)	Total Number of Respondents
Banks	52,500	4	88,556	18
SHG	-	-	16,939	265
Money Lenders	53,125	40	56,422	198
Relatives and Friends	53,333	3	44,227	22
Total Outstanding	54,239	46	62,422	292

Source: Primary Data.

Household Assets

The basic character of poverty is low asset base. Therefore, any programme targeting the poor should strengthen their asset holding pattern. Increased assets strengthen the financial position of the household and leads to improvement in income. The details about the value of assets possessed by the sample respondents are given in the table-10. It is revealed that during pre-SHG situation 25.3 per cent of the sample respondents are having the value of assets below Rs. 50,000, followed by 16.7 per cent are having assets in the range of Rs. 1,00,000 to Rs. 2,00,000, 13.3 per cent are having in the range of Rs. 50,000 to Rs. 1,00,000, 12 per cent are having above Rs. 6,00,000, 10 per cent are having in the range of Rs. 2,00,000 to Rs. 4,00,000 and 5 per cent are having in the range of assets Rs. 4,00,000 to Rs. 6,00,000.

Similarly, during post-SHG situation 36.3 per cent of the respondents are having the assets in the range of Rs. 2,00,000 to Rs. 4,00,000, followed by 19.7 per cent are having above Rs. 6,00,000, 17.7 per cent are having in the range of Rs. 1,00,000 to Rs. 2,00,000, 12 per cent are having in the range of Rs.

4,00,000 to Rs. 6,00,000, 9.7 per cent are having the range of Rs. 50,000 to Rs. 1,00,000 and 4.7 per cent are having the value of assets below Rs. 50,000. It is observed that 17.7 per cent of the sample respondents did not have any assets during pre-SHG situation while during post-SHG situation cent per cent are having the assets.

Table-10 Distribution of the Sample Respondents by the Value of Assets

Assets (in Ranges)	Pre-SHG	Post-SHG	Percent of Change
Below Rs. 50,000	76 (25.3)	14 (4.7)	-20.6
Rs. 50,000 to Rs. 1,00,000	40 (13.3)	29 (9.7)	-3.6
Rs. 1,00,000 to Rs. 2,00,000	50 (16.7)	53 (17.7)	1.0
Rs. 2,00,000 to Rs. 4,00,000	30 (10.0)	109 (36.3)	26.3
Rs. 4,00,000 to Rs. 6,00,000	15 (5.0)	36 (12.0)	7.0
Above Rs. 6,00,000	36 (12.0)	59 (19.7)	7.7
No Assets	53 (17.7)	0 (0.0)	-17.7
Total	300 (100.0)	300 (100.0)	-

Source: Primary Data.

Note: Figures in parentheses are percentages to the total.

It is noticed that the 25.3 per cent of respondents have value of assets worth below Rs. 50,000 during pre-SHG, but they are 4.7 per cent in post-SHG. That is 20 per cent of respondents moved to higher value of assets. While in pre-SHG situation 10 per cent of the respondents have owned assets in the range between Rs. 2,00,000 to Rs. 4,00,000, but it is increased to 36 per cent in post-SHG situation. Thus, in all most all ranges there is a shift from lower ranges to high range of assets. This is due to joining of SHG programme. It is concluded that the SHG programme through micro finance interventions has increased the assets of respondent households in a significant manner.

Type of Assets

The value of assets is calculated based on an average value of each type of asset and each type of asset amount is distributed among the respondents who are having that asset actually. The details about the distribution of the respondents by their type of assets are presented in the table-11. During pre-SHG situation 177 respondents are having the fixed assets and its value is Rs. 3,45,373 while it is increased during post-SHG situation to 293 sample respondents and an average value of fixed assets is also increased to Rs. 3,56,519. During pre-SHG situation 203 respondents are having the liquid assets with an average value of Rs. 26,760 while it is increased to 300 respondents with an average value of liquid assets Rs. 72,497 during post-SHG situation. During pre-SHG situation 44 respondents are having the durable assets with an average value of Rs. 10,136 while it is increased to the number to 289 respondents and an average value of the durable assets is Rs. 29,979 during post-SHG situation. In case of assets in the form of milch cattle, poultry and bullocks, six respondents are having there with an average value of Rs. 53,333 during pre-SHG situation while it is increased to 68 with an average value of Rs. 50,359 during post-SHG situation.

It is concluded that total 247 respondents are having assets with an average value of Rs. 2,72,588 during pre-SHG situation while it is increased to Rs. 4,60,991 during post-SHG situation.

Table-11 Distribution of the Sample Respondents by the type of Assets

Type of Assets	Average Value of Assets (in Rupees)			
	Pre-SHG		Post-SHG	
	Average Value	Total Number of Respondents	Average Value	Total Number of Respondents
Fixed Assets	3,45,373	177	3,56,519	293

Liquid Assets	26,760	203	72,497	300
Consumer Durables	10,136	44	29,979	289
Livestock	53,333	6	50,359	68
Total Assets	2,72,588	247	4,60,991	300

Source: Primary Data.

Conclusion

During post-SHG situation out of total sample members who have engaged in economic activities were high when compared to pre-SHG situation. The percentage change in investment between pre and post-SHG situation reveals that 20 per cent of the respondents shifted from lower slab investment range to higher slab investment ranges. The study reveals that 20 per cent of the respondents are additionally getting employment opportunity through economic activities and 17.8 per cent of the respondents are getting gainful employment additionally during post-SHG situation as compared to pre-SHG situation. The study proves that during post-SHG situation both category of respondents that the respondents who do not have any income and less income category respondents are significantly benefited.

It is recorded that during post-SHG situation the saving habit is increased up to cent per cent. During post-SHG situation majority the respondents increased their consumption expenditure as compared to pre-SHG situation. It is concluded that the SHG programme have a positive impact on the consumption expenditure of the household. The consumption expenditure has increased significantly after joining in SHG. Further, it is concluded that an average amount borrowed is high during post-SHG situation as compared to pre-SHG situation. The impact of SHGs on the sample respondents' average value of assets is positive and significant.

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