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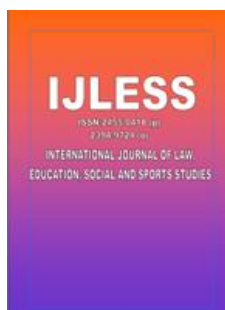
IMPACT OF SHG's ON SOCIO-ECONOMIC ASPECTS OF THE HOUSE HOLDS: A case study of Mahabubnagar District

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ABSTRACT

Depend on participatory principles to build up incremental knowledge of industries and enable women to develop their economic strategies for change. Poverty is more chronic and involving several inter locked aspects such as not having assets, political powerlessness under-employment, uncertain and relevantly unproductive employment, inadequate remuneration, lack of bargaining power, economic vulnerability, illiteracy, proneness to disease, social disadvantage. SHGs members before and after joining group their socio economic conditions were changed. Their food and health expenditure was increased and their earnings also increased. Employment levels also changed most of the respondents were before and after joining their working man days were increased.

Introduction

Alleviation of poverty, the care of all developmental efforts, has remained a very big task among developing countries. Poverty is more chronic and involving several inter locked aspects such as not having assets, political powerlessness under-employment, uncertain and relevantly unproductive employment, inadequate remuneration, lack of bargaining power, economic vulnerability, illiteracy, proneness to disease, social disadvantage and. Poverty manifests in malnutrition, overcrowding, growth of slums and infant/maternal mortality, drought, flood, cyclone and resource-poor areas.

The extant religious belief in trickle down and percolation impact on growth is not taken for granted. It is getting clear that there are certain conditions which enable large sepias of people to participate in the growth process and benefit from it.

In India, the concept of group lending or small credit co-operatives was brought on a pilot project basis through "Development of Women and Children in Rural Areas (DWCRA)" and the "Maharashtra Rural Credit Project (MRCP)".

SHG- BANK LINKAGE

Microfinance has gained a lot of significance and momentum in the last decade. India now occupies a significant place and a niche in global microfinance through promotion of the self-help groups (SHGs) and the homegrown SHG-bank linkage (SBL) model. The Indian model offers greater

promise and potential to address poverty as it is focused on building social capital through providing access to financial services through linking with the mainstream. The current status of microfinance in Telangana is given in the form of tables 1.1, 1.2 and 1.3. Commercial banks play very important role in the credit provision to SHGs in relation to that of regional rural banks and cooperative banks

Table-1: SHG Bank Linkage Program-Ground level credit

<i>Period</i>	<i>No. of groups financed (No. In lakh)</i>	<i>Bank loan (Rs. in Crore)</i>	<i>Refinanced by NABARD (Rs. in Crore)</i>
2009-10	12.94	12429.37	3173.56
2010-11	10.17	12622.33	2545.36
2011-12	9.23	14132.02	3072.59
2012-13	10.37	17854.31	3916.64
2013-14	11.52	21037.97	3745.84
2014-15	14.48	24419.75	4493.67
2015-16	16.29	34411.42	6906.03
2016-17	17.16	36103.13	5659.51
2017-18	20.75	44558.74	6981.37
2018-19	23.65	53254.04	12,885.68

Source: NABARD Reports 2009-10 to 2018-19

REVIEW OF THE EARLIER STUDIES

Joseph Viruthiyel has observed that microfinance is viewed as the tool for financial inclusion through which the goal of inclusive development can be achieved, however, the path towards achieving the goal is never smooth and is strewn with barriers. Practitioners across the developing world have attempted various innovations to surmount the obstacles.

R.Das Gupta The author suggested that the first task of the government is to bring legislation for MFIs underlining 1. the definition of microfinance in both qualitative and quantitative terms 2. A new registration act indicating capital requirement, regulatory and supervision authority,3. Character of the MFI in terms of nature of operation to be carried out directly or indirectly, clientele group, area of operation, sources of funds, use of surplus, income tax rules, governance etc. The second and a very important task of the government is to take an active part in the development of human capital for MFIs.

K. K Tripathy & I. G. Tripathy have opined that the key to the success of the rural self-employment program lies in the formation of quality groups, adequate and timely credit support along with the identification of appropriate and profitable economic activities. Field level studies reveal that the program guidelines have been followed in identifying beneficiaries. However, a lot more is required by way of coordination among the different tiers of implementing agencies, viz. bankers, government officials and SHPIs.

Arun Anand has observed that only making financial resources available is not sufficient. In a worldwide study of this sector done by OECD, it was concluded that apart from finance, basic facilities, training and education also have to be provided to take full advantage. Unfortunately in our country, it is still felt that the integrated approach is neglected. The policy makers seem to be concerned only about financial resources. If this approach would not change, then the microfinance sector will go the same way as the earlier poverty alleviation programs.

Karmakar, K G had analysed on existing credit delivery system in India with special reference to the credit needs of rural poor and role of SHGs in making the delivery system more effective and viable.

He also reviewed the depth of outreach in microfinance, which usually starts and often ends with loan size.

Bavaiah and Narasimha Rao had observed that the women empowerment and its linkages with microfinance in Ethiopia. They have focused on the decision making power of women in terms of political participation, taking decision of financial related, and limit to the financial resources. They have observed that women are agents of development. Therefore, microfinance might be one of the factors responsible for women empowerment and development process. The study revealed that the percentage of women MFIs clients is the highest in South and East Asian countries (94.2 percent) and the least in Eastern Europe and Central Asian countries (62 percent).

SOCIO-ECONOMIC ASPECTS OF THE HOUSE HOLDS

Micro credit is the extension of small loans to groups of poor people, for the purpose of investing in self employment programmes. It is a way of improving the earning capacity and therefore the standard of living of the poor. There is a greater reduction in poverty when micro credit programs are combined with increase access to basic social services. People by enabling them to make economic decisions and become the source of increased household income. Experience shows that with the empowerment of people come significant improvements in children's survival rates, health, nutrition and development. Successful experiences with micro credit involve a combination of credit and savings.

As micro finance program and institutions have become an important component of strategies to reduce poverty or promote micro and small enterprise development then the spotlight has begun to focus on them. Poverty reduction has been a concern of the microfinance industry in India. However, there have been very limited studies, which assessed the impact of Self - Help Group on poverty reduction.

OBJECTIVES OF THE STUDY

1. To identify the socio - economic characteristics of self - help group members.
2. To analyse the impact of self - help groups on empowerment of members.
3. To identify the problems encountered by the borrowers of self - help group members

METHODOLOGY

We use the multi stage random sampling method in the selection of micro finance institutions area and beneficiaries. In the first stage will select micro finance instituting which is providing loans in the poor people. In the second stage Mahabubnagar district has been selected it is due to the concentration of large number of beneficiaries in the district. In the third stage among the 64 mandals in the district, 4 mandals have been randomly selected for the collection of primary data. The sample respondents selected mostly by adhering to the principles of stratified random sampling. The criteria for stratification are social status and nature of activity.

DATA SOURCES

The study makes use of both primary and secondary sources. Administering a pre-designed questionnaire among the MFI beneficiaries collects the primary data. The secondary data were collected from the annual reports of sample Micro enterprises and the reports published by NABARD for the years concerned.

STATISTICAL TOOLS

The present study used various tools of statistics including simple percentages, frequency distribution, mean, standard deviation; chi-square statistic, correlation co-efficient and simple regression is employee.

Data Analysis:

Table 1: Having bank account before and After SHG Membership

Sl. no	Bank Account	Respondents	Percentage
1	After Shg member	250	62.5%
2	Before Shg member	150	37.5%
3	Total	400	100.0%

Source: Field Study

The above table shows that the respondents are having bank account before and After SHG Membership. 37.5 % of the respondents are having bank account before SHG membership and 62.5 % of the respondents are got bank account after the member of the SHG.

Table 2: Having bank account in different types of the banks

Sl. no	Bank Name	Respondents	Percentage
1	Andhra Bank	100	25.0%
2	SBI	100	25.0%
3	Gramena bank	100	25.0%
4	Orienatal bank of Commerce	100	25.0%
	Total	400	100.0%

Source: Field Study

The above table shows that having bank account in different types of the banks like Andhra bank, State bank of India, Grameena bank and Oriental bank of Commerce. These bank are at their respective mandals.

Table 3: Religion wise of the respondents

Sl. no	Religion	Respondents	Percentage
1	Hindu	343	85.8
2	Muslim	13	3.2
3	Christian	44	11
	Total	400	100.0

Source: Field Study

The above table shows that Religion wise of the respondents. 85.8 percentages of respondents are Hindu religion, 3.2 percentages of the respondents are Muslims and remaing 11 percentages of the respondents are chistian.

Table 4: Social status of the respondents

Sl. no	Social Status	Respondents	Percentage
1	SC	126	31.5
2	ST	71	17.8
3	BC	122	30.5
4	OC	81	20.2
	Total	400	100.0

Source: Field Study

The above table shows that social status of the respondents. Among the 400, 31.5 percentages of the respondents are Schedule Cast, 17.8 percentages of the respondents are Schedule Traibes, 30.5 percentages of the respondents are Backward Classes and 20.2 percentages of the respondents are General Category.

Table 5: Type of House

Sl. no	Type of House	Respondents	Percentage
1	Pucca	162	40.5%
2	Semi Pucca	229	57.2%
3	Kutchra	9	2.2%
	Total	400	100.0

Source: Field Study

The above table shows that type of the house they having. Among the 400 households 40.5 percentages of the respondents are having pucca house, 57.2 percentages of the respondents are having semi pucca house and remaining 2.2 percentages of the respondents are having Kutchra type house.

Table 6: Size of the Household

Sl. no	Size of the Household	Respondents	Percentage
1	1-3 members	98	24.5%
2	4-6 members	286	71.5%
3	7-10 members	16	4.0%
	Total	400	100.0

Source: Field Study

The above table shows that Size of the households of the respondents. Among the 400 respondents 24.5 percentages of the respondents are 1-3 members of the family, 71.5 percentages of the respondents are 4-6 members of the family and 4 percentages of the respondents are 7-10 members of the family.

Table 7: Occupation before SHG Member

Sl. No	Occupation	Frequency	Percent
1	Agri laborer	80	20.00
2	Marginal farmer	200	50.00
3	Small farmer	50	12.50
4	Medium farmer	7	1.75
5	Big farmer	5	1.25
6	Caste based services	37	9.25
7	Others	21	5.25
	Total	400	100

Source: Primary Data

Table- refers to the distribution of the borrowers from SHGs by their Occupation in before and after SHG loan setting. It is found that 50 percent of the beneficiaries are Marginal farmer, 20 percent of the beneficiaries are Agri labours, 12.5 percent Small farmers, 9.25 percent cast based services and 5.25 and 1.75 percent beneficiaries are others and Medium farmers in before SHG Member.

Table 8: Occupation after SHG Member

Sl. No	Occupation	Frequency	Percent
1	Agri business	230	57.50
2	Manufacturing	57	14.25
3	Services	113	28.25
	Total	400	100.0

Source: Primary Data

In after SHG getting loan, it is found that 57.50 percent of the beneficiaries are Agri business, 14.25 percent of the beneficiaries are Manufacturing and 28.25 percent of the SHG beneficiaries are services.

Table 9: Man days of employment Before SHG Member

Sl. No	Man Days of employment	Frequency	Percent
1	140	203	50.75
2	212	167	41.75
3	260	30	7.50
	Total	400	100.0

Source: Primary Data

Table- 9 refers to the distribution of the borrowers from SHGs by their employment in before and after SHG loan setting. Employment is measured in terms of man-days. It is found that 50.75 percent of the beneficiaries have had an average of 140 man-days of employment followed by 215 man-days of employment by 41.75 percent of the beneficiaries and 260 man-days of employment by 7.5 percent of the beneficiaries in before SHG Member.

Table 10: Man days of employment after SHG Member

Sl. No	Man Days of employment	Frequency	Percent
1	196	90	22.50
2	284	239	59.75
3	310	71	17.75
	Total	400	100.0

Source: Primary Data

In after SHG getting loan, it is found that 22.50 percent of the beneficiaries have had an average of 196 man-days of employment followed by 284man-days of employment by 59.75 percent of the beneficiaries and 310 man-days of employment by 17.75 percent of the SHG beneficiaries.

Table 11: Expenditure on food Before

Sl. No	Expenditure on Food	Frequency	Percent
1	RS. 600	228	57.00
2	RS. 750	120	30.00
3	RS. 810	52	13.00
	Total	400	100.0

Source: Primary Data

Table- 11 refers to the distribution of beneficiaries of SHGs' loan by their expenditure on food in before and after SHGs loan settings. It is revealed that before SHGs loan setting, 57 percent of the SHGs loan beneficiaries have spent an average amount of Rs 600 per capita per month and the same is Rs 750 in the case of 30 percent of the beneficiaries and Rs 820 in case of 13 percent of the SHGs beneficiaries.

Table 12: Expenditure on food after

Sl. No	Expenditure on Food	Frequency	Percent
1	RS. 830	60	15.00
2	RS. 920	245	61.25
3	RS. 1000	95	23.75
	Total	400	100.0

Source: Primary Data

After SHGs loan setting, it is observed that average expenditure on food per capita per month is Rs 830 in case of 15 percent of the SHG beneficiaries and the same is Rs 920 for 61.25 percent of the SHG beneficiaries and Rs 1000 for 23.75 percent of the SHG beneficiaries.

Table 13 Expenditure on education Before

Sl. No	Expenditure on education	Frequency	Percent
1	RS. 150	241	60.25
2	RS. 280	102	25.50
3	RS. 360	57	14.25
	Total	400	100.0

Source: Primary Data

Table- 13 refers to the distribution of beneficiaries of SHGs' loan by their expenditure on education before and after SHGs loan settings. It is revealed that before SHGs loan setting, 60.25 percent of the SHGs loan beneficiaries have spent an average amount of Rs 150 per capita per month and the same is Rs 280 in the case of 25.50 percent of the beneficiaries and Rs 360 in case of 14.25 percent of the SHG beneficiaries.

Table 14 Expenditure on education After

Sl. No	Expenditure on education	Frequency	Percent
1	RS. 180	53	13.25
2	RS. 300	235	58.75
3	RS. 400	112	28.00
	Total	400	100.0

Source: Primary Data

After SHGs loan setting, it is observed that average expenditure on education per capita per month is Rs 180 in case of 13.25 percent of the SHG beneficiaries and the same is Rs 300 for 58.75 percent of the SHG beneficiaries and Rs 400 for 28 percent of the SHG beneficiaries.

Table 15 Expenditure on health Before

Sl. No	Expenditure on Health	Frequency	Percent
1	RS. 110	245	61.25
2	RS. 160	97	24.25
3	RS. 220	58	14.50
	Total	400	100.0

Source: Primary Data

Table- 15 refers to the distribution of beneficiaries of MFIs' loan by their expenditure on health before and after MFIs loan settings. It is revealed that before MFIs loan setting, 61.25 percent of the MFIs loan beneficiaries have spent an average amount of Rs 110 per capita per month and the same is Rs 160 in the case of 24.5 percent of the beneficiaries and Rs 220 in case of 14.5 percent of the MFI beneficiaries.

Table 16 Expenditure on health After

Sl. No	Expenditure on Health	Frequency	Percent
1	RS. 225	59	14.75
2	RS. 275	246	61.50
3	RS. 350	95	23.75
	Total	400	100.0

Source: Primary Data

After MFIs loan setting, it is observed that average expenditure on health per capita per month is Rs 225 in case of 14.75 percent of the MFI beneficiaries and the same is Rs 275 for 61.5 percent of the MFI beneficiaries and Rs 350 for 23.75 percent of the MFI beneficiaries.

Table 17 Skill formation Before

Sl. No	Skill formation	Frequency	Percent
1	Low	255	63.75
2	Moderate	94	23.50
3	High	51	12.75
	Total	400	100.0

Source: Primary Data

Table- 17 refers to the distribution of beneficiaries of SHGs' loan by their skill level in before and after SHGs loan settings. It is revealed that in before SHGs loan setting, 63.75 percent of the SHGs loan beneficiaries have had low level skills and the same is moderate in the case of 23.5 percent of the beneficiaries and high in case of 12.75 percent of the SHG beneficiaries.

Table 18 Skill formation After

Sl. No	Skill formation	Frequency	Percent
1	Low	51	12.75
2	Moderate	228	57.00
3	High	121	30.25
	Total	400	100.0

Source: Primary Data

In the after SHGs loan setting, it is observed that skill level is low in case of 12.75 percent of the SHG beneficiaries and the same is moderate for 57 percent of the SHG beneficiaries and high for 30.25 percent of the SHG beneficiaries.

Table 19 Knowledge and awareness levels in Before

Sl. No	Knowledge and awareness	Frequency	Percent
1	Low	201	50.25
2	Moderate	131	32.75
3	High	68	17.00
	Total	400	100.0

Source: Primary Data

Table 20 Knowledge and awareness levels in After

Sl. No	Knowledge and awareness	Frequency	Percent
1	Low	69	17.25
2	Moderate	197	49.25
3	High	134	33.50
	Total	400	100.0

Source: Primary Data

Table- 19 & 20 refers to the distribution of the women beneficiaries of MFIs loan programs by their empowerment with a focus on knowledge and awareness levels in before and after MFIs loan settings. 3 point Likert scale is used to quantify self-image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self-reporting method through which respondent's accord weights based on their self-experience.

It is observed that knowledge and awareness levels was low for 50.25 percent of the SHG beneficiaries in before SHGs loan setting and the same is low only for 17.25 percent in after SHGs loan setting indicating positive impact of SHGs loan programs on the beneficiaries. The level of knowledge and awareness levels is high for 17 percent of the MFI beneficiaries in before SHGs loan setting and the same is high for 33.5 percent in after Micro credit loan setting which endorses the positive role of MFIs loan programs towards women empowerment.

Table 21 Group Cohesiveness levels in Before

Sl. No	Group Cohesiveness	Frequency	Percentage
1	Low	217	54.25
2	Moderate	120	30.00
3	High	63	15.75
	Total	400	100.0

Source: Primary Data

Table 22 Group Cohesiveness levels in After

Sl. No	Group Cohesiveness	Frequency	Percent
1	Low	55	13.75
2	Moderate	252	63.00
3	High	93	23.25
	Total	400	100.0

Source: Primary Data

Table- 21 & 22 refers to the distribution of the women beneficiaries of SHGs loan programs by their empowerment with a focus on group cohesiveness levels in before and after MFIs loan settings. 3 point Likert scale is used to quantify self-image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self-reporting method through which respondent's accord weights based on their group cohesiveness.

It is observed that group cohesiveness levels was low for 54.25 percent of the SHG beneficiaries in before MFIs loan setting and the same is low only for 13.75 percent in after SHG loan setting indicating positive impact of SHG loan programs on the beneficiaries. The level of group cohesiveness is high for 15.75 percent of the SHG beneficiaries in before SHGs loan setting and the same is high for 23.25 percent in after SHGs loan setting which endorses the positive role of SHGs loan programs towards women empowerment.

Table 23 Accessibility to resources levels in Before

Sl. No	Accessibility to resources	Frequency	Percent
1	Low	273	68.25
2	Moderate	86	21.50
3	High	41	10.25
	Total	400	100.0

Source: Primary Data

Table 24 Accessibility to resources levels in After

Sl. No	Accessibility to resources	Frequency	Percent
1	Low	51	12.75
2	Moderate	228	57.00
3	High	121	30.25
	Total	400	100.0

Source: Primary Data

Table- 23 & 24 refers to the distribution of the women beneficiaries of SHGs loan programs by their empowerment with a focus on accessibility to resources in before and after MFIs loan settings. 3 point

Likert scale is used to quantify self-image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self-reporting method through which respondent's accord weights based on their accessibility to resources.

Table 25 Ability to make decisions levels in Before

Sl. No	Ability to make decisions	Frequency	Percent
1	Low	228	57.00
2	Moderate	121	30.25
3	High	51	12.75
	Total	400	100.0

Source: Primary Data

Table 26 Ability to make decisions levels in After

Sl. No	Ability to make decisions	Frequency	Percent
1	Low	69	17.25
2	Moderate	197	49.25
3	High	134	33.50
	Total	400	100.0

Source: Primary Data

Table- 25 & 26 refers to the distribution of the women beneficiaries of SHGs loan programs by their empowerment with a focus on ability to make decisions in before and after MFIs loan settings. 3 point Likert scale is used to quantify self-image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self-reporting method through which respondent's accord weights based on their accessibility to resources.

It is observed that ability to make decisions was low for 57 percent of the MFI beneficiaries in before SHGs loan setting and the same is low only for 17.25 percent in after SHGs loan setting indicating positive impact of SHGs loan programs on the beneficiaries. The level of ability to make decisions is high for 12.75 percent of the SHG beneficiaries in before SHGs loan setting and the same is high for 33.50 percent in after SHGs loan setting which endorses the positive role of SHGs loan programs towards women empowerment.

Table 27 Ability to network with similar organizations levels in Before

Sl. No	Ability to net work with similar organizations	Frequency	Percent
1	Low	214	53.50
2	Moderate	118	29.50
3	High	68	17.00
	Total	400	100.0

Source: Primary Data

Table 28 Ability to network with similar organizations levels in After

Sl. No	Ability to net work with similar organizations	Frequency	Percent
1	Low	252	63.00
2	Moderate	103	25.75
3	High	45	11.25
	Total	400	100.0

Source: Primary Data

Table- 27 & 28 refers to the distribution of the women beneficiaries of SHGs loan programs by their empowerment with a focus on ability to network with similar organizations in before and after SHGs loan settings. 3 point Likert scale is used to quantify self-image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self-reporting method through which respondent's accord weights based on their accessibility to resources.

It is observed that ability to network with similar organizations was low for 53.50 percent of the SHG beneficiaries in before SHGs loan setting and the same is low only for 63 percent in after SHGs loan setting indicating positive impact of SHGs loan programs on the beneficiaries. The level of ability to network with similar organizations is high for 17 percent of the SHG beneficiaries in before SHGs loan setting and the same is high for 11.25 percent in after SHGs loan setting which endorses the positive role of SHGs loan programs towards women empowerment.

Table 29 Participation levels in other democratic organizations in Before

Sl. No	Participation levels in other democratic organization	Frequency	Percent
1	Low	233	58.25
2	Moderate	101	25.25
3	High	66	16.50
	Total	400	100.0

Source: Primary Data

Table 30 Participation levels in other democratic organizations in After

Sl. No	Participation levels in other democratic organization	Frequency	Percent
1	Low	231	57.75
2	Moderate	115	28.75
3	High	54	13.50
	Total	400	100.0

Source: Primary Data

Table- refers to the distribution of the women beneficiaries of MFIs loan programs by their empowerment with a focus on participation in other democratic organizations in before and after MFIs loan settings. 3 point Likert scale is used to quantify self image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self reporting method through which MFI beneficiaries accord weights based on their accessibility to resources.

It is observed that participation in other democratic organizations was low for 58.25 percent of the SHG beneficiaries in before MFIs loan setting and the same is low only for 57.75 percent in after MFIs loan setting indicating positive impact of SHGs loan programs on the beneficiaries. The level of participation in other democratic organizations is high for 16.5 percent of the SHG beneficiaries in before SHGs loan setting and the same is high for 13.5 percent in after SHGs loan setting which endorses the positive role of SHGs loan programs towards women empowerment.

Table 31 Self image Before

Sl. No	Self image	Frequency	Percentages
1	Low	228	57.00
2	Moderate	121	30.25
3	High	51	12.75
	Total	400	100.0

Source: Primary Data

Table 32 Self image After

Sl. No	Self image	Frequency	Percentages
1	Low	54	13.50
2	Moderate	99	24.75
3	High	247	61.75
	Total	400	100.0

Source: Primary Data

Table- 31 & 32 refers to the distribution of the women beneficiaries of SHGs loan programs by their empowerment with a focus on participation in other democratic organizations in before and after SHGs loan settings. 3 point Likert scale is used to quantify self image. The Likert scale ranges from 1-3 where 1= Low, 2= moderate and 3= High. It is a self reporting method through which SHG beneficiaries accord weights based on their accessibility to resources.

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Statistical Tools

In order to study analyse the impact of SHG's on income and employment in Mahabubnagar district in Telangana State the following variables will be used.

Dependent variable - Income and Employment

Independent variables

- Age
- Education
- Occupation
- Farm
- Investment
- Income
- Specification of the Model

To the analyse the impact of SHG's on income and employment, a logit model will be used in the analysis of individual SHG'S Members got impact of income and Employment generation. The model uses various SHG'S households as the factors influencing income and Employment generation.

$$P_i = E$$

P_i = Probability that SHG member got benefited

b_1 = constant term

b_k = coefficients

X_k = for $K = 1...6$, are the independent variables and subscript i denotes i^{th} observation.

K_1 = Age

K_2 = Education

K_3 = Occupation

K_4 = Size of the Employment

K_5 = investment

K_6 = income

Let

$$Z_i = b_1 + \sum b_k X_{ik} \dots (2)$$

Then

$$P_i = \dots (3)$$

As Z_i ranges from $-\infty$ to $+\infty$, P_i ranges from 0 to 1 and P_i is non-linearly related to Z_i .

In estimable form, the model is,

$$L_i = \text{Ln} \dots (4)$$

Where L is the logit it shows how the log odds in favor of Health insurance purchased change as the respective independent variable changes.

Table 33- Logistic regression- Coefficient of the model

Logistic regression	Number of obs	=	400
LR chi ² (6)		=	17.00
Prob > chi ²		=	0.0093
Log likelihood = -268.75678	Pseudo R ²	=	0.0307

Table 34

ben	Coef.	Std. Err.	z	P>z	95% Conf. interval
age	-.246257	.150632	-1.63	0.102	-.5414903 .0489763
edu	-.0082751	.0895521	-0.09	0.926	-.1837941 .1672438
ocua	-.0535996	.1168355	-0.46	0.646	-.2825929 .1753938
emp	.1800376	.2122889	0.85	0.396	-.2360409 .5961161
inv	-.0001089	.00004	-2.72	0.007	-.0001873 -.0000304
inc	.0000908	.0000307	2.95	0.003	.0000305 .000151
_cons	-.0428089	.5664311	-0.08	0.940	-1.152993 1.067376

P = Probability that a sample SHG member got benefited.

The odds ratio info over of income and employment generation, the coefficient of the model indicates the percentage change in odds ratio for 1 unit change in the independent variable.

Accordingly the odds ratio is favorable for the changes in income, Age, Education, Occupation, Size of employment and investments. The variables like income and investment are statistically significant.

Similar is the case for the coefficient of the model where the coefficient of the significance where above mentioned variable.

Findings:

- The social status of the respondents. Among the 400, 31.5 percentages of the respondents are Schedule Cast, 17.8 percentages of the respondents are Schedule Tribes, 30.5 percentages of the respondents are Backward Classes and 20.2 percentages of the respondents are General Category.
- The type of the house they having. Among the 400 households 40.5 percentages of the respondents are having pucca house, 57.2 percentages of the respondents are having semi pucca house and remaining 2.2 percentages of the respondents are having Kutcha type house.
- The Major Source of Income to the Household. Among 400 respondents 22.5 percentages of the respondents are having Own land cultivation, 3.2 percentages of the respondents are Tenant Cultivation, allied Agricultural activity, 41.2 percentages of the respondents are agricultural labour, 15 percentages of the respondents are non form self employed and 12 percentages of the respondents are nonfarm wage/ salaried.

- The land owned by the households. Among the 400 respondents 25.5 percentages of the respondents are having irrigated land, 22 percentages of the respondents are having un-irrigated land and 52.5 percentages of the respondents are doesnot have land.
- The Primary Occupation of the respondents. Among the 400 respondents 4 percentages of the respondents are large farmer, 3.8 percentages of the respondents are Medium farmers, 10.8 percentages of the respondents are Small Farmers, 10.2 percentages of the respondents are Marginal Labour, 8.5 percentages of the respondents are Allied Agricultural Activity/Tenant, 28 percentages of the respondents are Agricultural Labour, 10.2 percentages of the respondents are Non-farm self employed, 24.2 percentages of the respondents are Non-farm wage/salaried.
- The Size of the households of the respondents. Among the 400 respondents 24.5 percentages of the respondents are 1-3 members of the family, 71.5 percentages of the respondents are 4-6 members of the family and 4 percentages of the respondents are 7-10 members of the family.
- The distribution of the borrowers from SHGs by their employment in before and after SHG loan setting. Employment is measured in terms of man-days. It is found that 50.75 percent of the beneficiaries have had an average of 140 man-days of employment followed by 215 man-days of employment by 41.75 percent of the beneficiaries and 260 man-days of employment by 7.5 percent of the beneficiaries in before SHG Member.
- In after SHG getting loan, it is found that 22.50 percent of the beneficiaries have had an average of 196 man-days of employment followed by 284man-days of employment by 59.75 percent of the beneficiaries and 310 man-days of employment by 17.75 percent of the SHG beneficiaries.

Conclusion

Poverty is more chronic and involving several inter locked aspects such as not having assets, political powerlessness under-employment, uncertain and relevantly unproductive employment, inadequate remuneration, lack of barraging power, economic vulnerability, illiteracy, proneness to disease, social disadvantage and. Poverty manifests in malnutrition, overcrowding, growth of slums and infant/maternal mortality, drought, flood, cyclone and resource-poor areas.

SHGs members before and after joining group their socio economic conditions were changed. Their food and health expenditure was increased and their earnings also increased. Employment levels also changed most of the respondents were before and after joining their working man days were increased. Their standard of life increased. Most of the SHGs members were self employed and their income levels were increased. After joining SHGs group members were benefited by joining the group.

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