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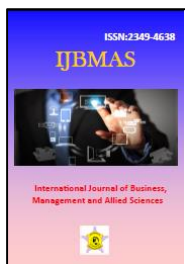
INCOME AND EMPLOYMENT GENERATION THROUGH SHGs - A STUDY IN MAHABUBNAGAR DISTRICT OF TELANGANA

Dr. SUSHILA ALEME¹, Dr. YELLAIAH JANGATI²

¹Lecturer in Economics, Telangana Model School and Junior College, Bhudan Pochampally,
Yadadri Bhongir, Telanagana State

²Lecturer in Economics, Telangana Model School and Junior College, Vallala, Nalgonda,
Telanagana State

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ABSTRACT

The striking functional feature of the SHGs is that it provides access to credit for the poor with minimum affordable cost and the loans are properly utilized and repayments are prompt. The SHGs took up issues like wife battering, child marriages and harassment by the employers which is considered as best suited groups to take up gender linked. They can also take up general community issues. Economic empowerment to motivate to make decision, better status and role in household increased self-confidence, etc. The issues related to support to micro entrepreneurs, poverty alleviation, financial, gender development etc. The variables which are Age, Education, Occupation, and Size of employment, Income and investments have impact of SHGs on their livelihood. But statistically Income and Investment are significant. These variables are impact on SHGs livelihood.

INTRODUCTION

The Government of India and all the state Governments have been implementing various programmes for rural development. This problem has been severe and acute in the recent past. The latest statistics relating to the Indian Economy indicate that about 26% people of the total population in the country hail from the rural poor. Considering the gravity and intensity of the problem, the central and state governments are implementing various developmental programmes and schemes for the development and welfare of the weaker sections in the country.

The main objectives of the SHGs are (1) to promote employment and educational opportunities for rural women, (2) to find out opportunities for the upliftment of women industrial employment. (3) and to help the economical development with no consideration of cast and religion factors. The main functions of SHGs are (a) holding periodical meetings for decision making through group meetings (b) creating a common fund by the members with regular savings (c) and repaying loan amount in the given time.

REVIEW OF THE EARLIER STUDIES

Piyanka dongre and Ajay pethe (2020) On examining the awareness of SHG and micro finance among the respondents, it is concluded that the respondents are well aware of the concepts of micro finance through SHG viz. awareness about constitution of the group, bookkeeping and accounts, group management and banking procedures. Among the four dimensions of awareness, awareness on book keeping and accounts is very high followed by group management aspects, group constitution and banking procedure aspects.

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.

Madhura Swaminathan has opined that micro credit has been receiving a significant amount of attention all over the world, especially in developing countries. The Indian banking system has many weaknesses, and in many ways, has failed to fulfill the objectives of social and development banking in rural India. The present overhaul of policy in the era of financial liberalization is a further set back to the expansion of the rural credit. The banking system can and must improve its functioning by working with local governments and local voluntary organizations. Costs for bank as well as for borrowers can be lowered when bank works in an innovative way with Panchayats and SHGs.

MD. Saiful Islam has concluded that none can deny the socio-cultural and political impact of micro credit program of Grameen Bank at least at the micro level. Still now Grameen Bank encourages micro enterprises and critics are sceptical how Grameen Bank can contribute to the national development without large-scale industrialization and mass employment.

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).

INCOME AND EMPLOYMENT GENERATION

Economic empowerment to motivate to make decision, better status and role in household, increased self confidence, etc. The issues related to support to micro entrepreneurs, poverty alleviation, financial, gender development etc. There is however, no proper definition of micro finance. The task force on support policy and Regulatory Framework Micro finance has defined micro finance as "Provision of credit, thrift and other financial services. But the task force has not defined any amount.

OBJECTIVES OF THE STUDY

- To determine the factors contributing to the income of the self – help group members.
- To identify the factors contributing to the employment generation of the 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 are employed.

Table 1: Major Source of Income to the Household

Sl. no	Major Source of Income to the Household	Respondents	Percentage
1	Own Cultivation	90	22.5
2	Tenant Cultivation	13	3.2
3	Allied Agricultural Activity	24	6.0
4	Agricultural Labour	165	41.2
5	Nonfarm self employed	60	15.0
6	Non-farm wage/salaried	48	12.0
	Total	400	100

Source: Field Study

The above table shows that 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 farm self employed and 12 percentages of the respondents are nonfarm wage/ salaried.

Table 2: Land Owned

Sl. no	Land Owned	Respondents	Percentage
1	Irrigated	102	25.5%
2	Un-irrigated	88	22.0%
3	Not Applicable	210	52.5%
	Total	400	100.0

Source: Field Study

The above table shows that 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.

Table3: Occupation of the respondents

I. no	Primary Occupation	Respondents	Percentage
1	Large Farmer	16	4.0%
2	Medium Farmer	15	3.8%
3	Small Farmer	44	11%
4	Marginal Labour	41	10.2%
5	Allied Agricultural Activity/Tenant	34	8.5%
6	Agricultural Labour	112	28.0%
7	Non-farm self employed	41	10.2%
8	Non-farm wage/salaried	97	24.2%
	Total	400	100.0%

Source: Field Study

The above table shows that 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.

Table 4: Subsidiary Occupation of the Respondents

Sl. no	Subsidiary Occupation	Respondents	Percentage
1	Marginal Labour	7	1.8%
2	Allied Agricultural Activity/Tenant	62	15.5%
3	Agricultural Labour	59	14.8%
4	Non-farm self employed	52	13.0%
5	Non-farm wage/salaried	104	26.0%
6	Unemployed	116	29.0%
	Total	400	100.0%

Source: Field Study

The above table shows that Subsidiary Occupation of respondents. Among the 400 respondents 1.8 percentages of the respondents are Marginal Labour, 15.5 percentages of the respondents are Allied Agricultural Activity/Tenant, 14.8 percentages of the respondents are Agricultural labour, 13 percentages of the respondents are Non-farm self employed, 26 percentages of the respondents are Non-farm wage/salaried and 29 percentages of the respondents are Unemployed.

Table 5: Income of the household

Sl. no	Own Income	Respondents	Percentage
1	Upto 50000	303	75.8%
2	50001- 100000	82	20.5%
3	Above 100000	15	3.8%
	Total	400	100.0

Source: Field Study

The above table shows that Income of the respondents. Among the 400 respondents 75.8% percentages of the respondents are having income upto 50000, 20.5% percentages of the respondents are having income 50001 to 100000, and remaining 3.8% percentages of the respondents are having income above 100000.

Table 6: DECISION TAKEN BY THE RESPONDENT IN THE FAMILY

SI No	Response	Before Joining	After Joining
1	Take Decision	150 (37.5%)	280 (70%)
2	Do Not Take Decision	250 (62.5%)	120 (30%)
3	Total	400	400

Source: Primary Data

It is seen from Table 6 that just 150 (37.5 percent) individuals have indicated positive reaction towards taking choices on vital issues previously joining the SHGs. In any case, 280 individuals (70 percent) have appeared positive reaction towards taking the choices on essential issues subsequent to joining the SHGs.

Table 7: Loan amount limits provided by SHG

Sl. No.	Loan limit	No. of SHGs	% Total
1.	1001-10000	18	45%
2.	10001-20000	9	22.5%
3.	20001-30000	7	17.5%
4.	30001-40000	4	10%
5.	40001- 50000	2	5%
	Total	40	100%

Source: Fieldwork,

The table 7 demonstrates that the advance given by SHGs to its individuals extended from Rs.1001-50,000. In this investigation it was discovered that 45% SHGs could give credit of Rs.1001-10000 to its individuals, 22.5% SHGs loan advance of Rs.10001-20000, 17.5% SHGs gave advance of Rs.20001-30000, 10% gave advance of Rs.30001-40000 and 5% SHG offered advance of Rs.40001-50000. The information demonstrates that SHGs had gathered great measure of investment funds and could give

advances to its individuals. The SHGs giving advances running from 9001- 20,000 were more on the grounds that such credits could be effectively reimbursed by the individuals instead of bigger sums.

Table 8: Loans distribution to SHG members

Sl. No.	Distribution of loans	No. of respondents	%Total
1.	According to the need of members	360	90
2.	Equally distributed among all	22	5.5
3.	Leaders decides who should get	18	4.5
	Total	400	100

Source: Fieldwork,

Table 8 demonstrates that 90% respondents kept up that the credits inside the SHG are appropriated by the requirements of the individuals, 5 % respondents said that advances are similarly circulated among the individuals and 4.5% uncovered that the pioneers settled on who ought to get the advance. The information gathered, uncovers that in the greater part of the SHGs, advances are given by the requirements of the individuals and the term for reimbursement of advances is settled by the SHGs according to the measure of advance taken.

Table 9: Income generating products of SHG

Sl. No.	Products made by SHG	No. of SHGs	% Total
1.	Agricultural produce (vegetables, ginger cultivation, floriculture)	12	30%
2.	Livestock/Poultry/Dairy	10	25%
3.	Local snacks and pickle	8	20%
4.	Handicrafts	7	17.5%
5.	Bakery	2	5%
6.	Nil	1	2.5%
	Total	40	100%

Source: Fieldwork,

The table 9 represents that 30 % SHGs created farming items, for example, vegetables, ginger and blooms, 25% have domesticated animals, for example, goat, pig, bovine, poultry, 20% make nearby bites, honeycomb, custom made chips, 17.5% did fitting and made conventional handiworks, for example, bamboo make, sacks, cover, 5 % SHGs were occupied with pastry shop and delivered bun, bread, pizza and so forth and 2.5% SHG did not do any financial exercises.

Table 10 Agency wise mobilisation of SHG

Sl. No.	Mobilization	No. of SHGs	% Total
1.	Society for Elimination Rural Poverty (SERP)	38	95%
2.	NGO	0	0%
3.	Bank officials	02	05%
	Total	40	100%

Source: Fieldwork,

It was discovered that out of 40 SHGs that were talked with, most extreme number of SHGs were activated by Society for Elimination Rural Poverty (SERP), for example 95% SHGs, trailed by 5% of SHGs shaped by Bank authorities. It was seen that practically the majority of the SHGs met were established under SGSY plot consequently the executing office for example SERP's commitment in activating SHG apparently is more prominent when contrasted with NGO and Banks.

Table 11: Level of cooperation within the SHG

Sl. No.	Level of Cooperation	No. of respondents	% Total
1.	All members are cooperative	392	98%
2.	Some members are cooperative	08	02%
3.	None are cooperative	0	0
	Total	400	100%

Source: Fieldwork,

The field information shows that 98% respondents saw that, all individuals in their gathering are agreeable though 2% respondents expressed that a few individuals are not helpful and 0% respondents communicated that their gathering were not helpful. Accordingly, the examination connotes that ladies who are individuals from SHGs are generally agreeable with different individuals in the gathering. The respondents who guaranteed that a few individuals in their SHGs are not helpful on the grounds that the individuals in their gathering don't go to gatherings, neglect to partake in financial, social and pay creating exercises of the gathering and show absence of enthusiasm because of inward clash.

Table 12: Transparency within the SHG

Sl. No.	Transparency	No. of respondents	% Total
1.	The group is transparent	380	95%
2.	The group is sometimes not transparent	18	4.5%
3.	Transparency is not maintained	02	0.5%
	Total	400	100%

Source: Fieldwork,

The field information shows that 95% respondents saw that, all individuals in their gathering are agreeable though 4.5% respondents expressed that a few individuals are not helpful and the same number of as 0.5% respondents communicated that their gathering were not helpful.

Table 13: Decision making within the SHG

Sl. No.	Decision made by	No. of respondents	% Total
1.	All members	380	95%
2.	Some members	16	04%
3.	By the leaders only	04	1%
	Total	400	100

Source: Fieldwork,

The information infers that 95% respondents concurred that basic leadership inside the gathering is collectively done thinking about the assessment everything being equal, 4% respondents kept up that

choice inside the gathering is taken just by a few individuals and 1% respondents said that choices inside the SHG are taken just by pioneers. Nonetheless, the investigation proposes that basic leadership is done on the whole by all individuals in a large portion of the gatherings.

Table 14 Marketing of economic products of SHG

Sl. No.	Marketing Centers	No. of SHGs	% Total
1.	Exhibitions/fair	1	2.5%
2.	Supermarket	4	10%
3.	Rural Products Marketing Centres	2	5%
4.	Own Shop	3	7.5%
5.	Within the village/ local market	30	75%
6.	Nil	0	0%
	Total	40	100%

Source: Fieldwork,

In this examination 2.5% SHGs sold their items in reasonable and shows, 10% in general stores another 5% sold their create in Rural items showcasing focuses built up by the legislature in their towns and neighbouring regions, 7.5% sold their financial items in their very own shops, 75% advertised it inside the town or nearby market and 0% did not take up any monetary exercises because of absence of agreement among the individuals about financial action. The SHGs were occupied with financial exercises dependent on their preparation and aptitudes.

Table 15: Monthly income through economic products

Sl. No.	Income per month	No. of SHGs	% Total
1.	Rs.1001-2000	16	40%
2.	Rs. 2001-3000	12	30%
3.	Rs. 3001-4000	10	25%
4.	Rs. 4001-5000	01	2.5%
5.	Rs. 5001-6000	0	0%
6.	Rs. 6001-7000	0	0%
7.	Rs. 7001-8000	0	0%
8.	More than Rs. 8000	0	0%
9.	Nil	01	2.5%
	Total	40	100

Source: Fieldwork,

The information speaks to that 40% SHG had created a salary running from Rs. 1001- 2000, 30% SHG had salary of Rs.2001-3000, 25% every one of the SHG have pay extending from Rs.3001-4000, Just 2.5% SHG had pay of Rs, 4001-5000 another 2.5% bunches had not taken up salary producing exercises.

Table 16: Contribution of members in income generating activities

Sl. No.	Contribution	No. of respondents	% Total
1.	All members	380	95%
2.	Some members	15	3.75%
3.	Very few members	05	1.25%
	Total	400	100%

Source: Fieldwork,

Table 4.24 demonstrates the commitment of SHG individuals in monetary exercises. It portrays that 380 respondents (95%) guaranteed that all individuals make approach commitment in monetary exercises, 15 respondents (3.75%) uncovered that just a few individuals contribute in financial exercises of the gathering and 5 respondents (1.25%) said that not many individuals make commitment in pay creating exercises. It very well may be in this manner inferred that the majority of the individuals from SHG contribute similarly in the financial exercises of the gathering. In a few gatherings the commitments of a few individuals supposedly were inadequate with regards to, the explanation for this is the land area of those individuals.

Table 17: Self-employment after joining SHG

Sl. No.	Self-Employed in areas of	No. of respondents	% Total
1.	Agriculture	320	80%
2.	Livestock	60	15%
3.	Business	15	3.75%
4.	Nil	05	1.25%
	Total	400	100%

Source: Fieldwork,

The table 4.26 delineates that 80% respondents got independent work in zones of farming, 15% in zones of animals, 3.75% began little scale business and 1.25% respondents have not taken up any individual business. The respondents opined that the preparation they got under SHGs helped them to upgrade their abilities in farming and domesticated animals which brought about better creation of vegetables, natural products, poultry and domesticated animals and brought maintainable financial additions.

Table 18: Income through individual business

Sl. No.	Income from self-employment	No. of respondents	% Total.
1.	Rs. 1000-4000	360	90%
2.	Rs. 4001-8000	15	3.75%
3.	Rs. 8001-12000	2	0.5%
4.	More than Rs. 12000	0	0
5.	Nil	23	5.75%
	Total	400	100%

Table 18 demonstrates the individual pay through business and 90% respondents said that their salary differed between Rs.1000-4000 every month, 3.75% respondents hold that their pay extended from Rs.4001-8000 and 0.5% respondents have pay variety of Rs.8001-12000. The respondents in perspective of the above information have produced pay and methods for subsistence for themselves.

Table 19: Economic status of the respondents after joining SHG

Sl. No.	Economic Status	No. of respondents	% Total
1.	Totally dependent on spouse or family	20	5%
2.	Dependent only few times	300	75%
3.	Independent	80	20%
	Total	400	100%

Source: Fieldwork,

The table 19 shows that 20% respondents have turned out to be monetarily independent and don't rely upon their family or spouse for satisfying essential needs. 75% still depended here and there on their mate's salary. 5% respondents completely relied upon their life partner and family. Most of respondents who had turned out to be financially autonomous took credits from the SHGs and put it in little scale business of pieces of clothing, vegetables, piggery, poultry, gardening, conventional painstaking work and so on for money age.

Table 20: Participation of respondents in social awareness programmes

Sl. No.	Participation	No. of respondents	% Total
1.	Always participate in all programmes	340	85%
2.	Participate irregularly	30	7.5%
3.	Hardly participate	30	7.5%
	Total	400	100%

Source: Fieldwork,

Table 20 showcases that 85% respondents conceded that they generally partake in all projects composed by the gathering, 7.5% reacted that their investment were sporadic and just 7.5% respondents conceded that they barely take an interest in these projects. The respondents who consistently took an interest in these projects were seen to have more learning and increased more certainty about social issues, for example, aggressive behavior at home, wellbeing, sanitation, nourishment, instruction, liquor addiction, HIV AIDs and so forth when contrasted with the individuals who barely partook in such crusades.

Table 21: Leadership qualities after joining SHG

Sl. No.	Leadership	No. of respondents	% Total
1.	Can address meetings, talk to officials, and lead the group.	300	75%
2.	Can do so sometimes	80	20%
3.	Feel Shy and hesitant	20	05%
	Total	400	100%

Source: Fieldwork,

Table 21 layouts that 75% respondents felt that they had created initiative characteristics, 20% respondents who were to some degree uncertain and 5% respondents felt timid or reluctant. It very well may be summed up that larger part of the respondents had created authority characteristics by joining SHGs. A few respondents had challenged panchayat decisions in the wake of joining SHGs, the President and different pioneers of SHG supposedly led the gathering towards a positive bearing, they likewise composed and drove encourages to make mindfulness on issues, for example, wellbeing, instruction, abusive behavior at home and so forth.

Table 22: Confidence building of respondents after joining SHG

Sl. No.	Level of Confidence	No. of respondents	% Total
1.	Yes I have built confidence	380	95%
2.	May be	20	5%
3.	No I have not	0	0
	Total	400	100

Source: Fieldwork,

It is obvious from the table that out of 400 respondents, 95% respondents feel that they have picked up certainty subsequent to joining SHGs and just 5% respondents were uncertain. The respondents who felt that they have turned out to be progressively certain expressed that subsequent to joining SHGs they figured out how to address gatherings and have encountered a constructive change as a part of their identity. They said that they have fabricated valuable systems with individuals from the panchayat, NGOs, government and bank authorities and have turned out to be progressively trained in their lead.

Table 23: Decision making within the house after joining SHG

Sl. No.	Decision regarding	No. of respondents	% Total
1.	Family and children's education	140	35%
2.	Buying land and other assets	20	05%
3.	Spending own income	190	47.5%
4.	Family business	50	12.5%
5.	Nil	0	0%
	Total	400	100

Source: Fieldwork,

Table 23 features that 35% ladies in SHGs could settle on choice with respect to family and youngsters' instruction, another 47.5% could spend their salary according to their will, 05% had an equivalent state in issues of purchasing area and resources and 2.5% as far as privately-owned company. In this manner from the information it is seen that ladies in SHGs have a voice in the family with respect to different issues. The respondents recognized that SHGs had given them a superior mental self portrait and their significant other and relatives had begun esteeming their choices. They felt that the independent work through SHGs had engaged them, expanded their dimension of certainty and made them progressively self-assured. Moreover, other relatives additionally began regarding their choices.

Table 25: Assets bought after joining SHG

Sl. No.	Assets	No. of respondents	% Total
1.	Land	10	2.5%
2.	Jewellery	120	30%
3.	Home Appliances	220	55%
4.	Vehicle	0	0%
5.	Nil	50	12.5%
	Total	400	100

Source: Fieldwork,

The above table shows that 55% respondents have purchased home apparatuses subsequent to joining SHG, 30% have purchased gems, 2.5% have purchased land and 12.5% have not purchased anything in the wake of joining SHG. It is discovered that the majority of the respondents have expanded their benefits in the wake of joining SHG.

Table 26: Access of SHG members to NGOs, Bank and Government officials

Sl. No.	Institutional support	No. of respondents	% Total
1.	Easy access to key persons, loans etc.	390	97.5%
2.	Sometimes cannot be accessed	10	2.5%
3.	No access	0	0
	Total	400	100

Source: Fieldwork,

The field information displayed in table 46 accentuates that 97.5% respondents have simple access to the key people and authorities, 2.5% said that occasionally they couldn't be effectively gotten to. This shows the majority of the SHGs approach this work force and could undoubtedly meet them, benefit credits absent much trouble and talk about issues identifying with SHG.

Table 27: Loan taken by SHG members

Sl. No.	Loans taken for	No. of Respondents	% Total
1.	Medical treatment	20	5%
2.	Individual invest in agriculture/ livestock/business	220	55%
3.	For income generation of group	80	20%
4.	For children's education	20	5%
5.	Family consumption and other activities	60	15%
	Total	400	100

Source: Fieldwork,

Table 27 proposes that 5% respondents take credits for restorative treatment, 55% respondents take advances for interest in agribusiness, domesticated animals and business, 20 % for money creating movement of the gathering, 5% respondents to instruct youngsters and 15% respondents for family

utilization and different exercises like celebrations, marriage of child, little girl. Increasingly number of respondents has taken credits for interest in horticulture, domesticated animals and business.

Table 28: Total Savings done by the SHG

Sl. No.	Amount Saved	No. of SHGs	% Total
1.	Rs. 10,000-30,000	20	50%
2.	Rs. 30,001-60,000	10	25%
3.	Rs. 60,001-90,000	6	15%
4.	Rs. 90,001-1,20,000	4	10%
5.	Above Rs. 1,20,001	0	0%
	Total	40	100

Source: Fieldwork,

The table 28 features that 50% SHGs have an all-out sparing of Rs.10,000-30,000, 25% SHGs have spared 30,001-60,000, 15% SHGs have spared Rs.60,001-90,000 and 10% SHGs have spared Rs.90,001-1,20,000. The examination along these lines, focuses that the SHGs have created great measure of sparing.

Table 29: Problems faced while availing funds

Sl. No.	Problem faced for availing Funds	No. of SHGs	% Total
1.	Yes	30	75%
2.	No	10	25%
	Total	40	100

Source: Fieldwork,

Table 29 portrays that 75% respondents confronted issues while benefiting advances, appropriation and credit from banks and 25% respondents did not confront any trouble in profiting reserves. The examination in this manner, underlines that most SHG individuals did not confront any financing issues. A not very many SGHs confronting issues expressed that the bank authorities some of the time postponed the exchange of assets that made issues for the individuals who needed to travel long separations and brought about exercise in futility and expanded their movement costs. It likewise deferred their introduction of financial exercises.

Table 30 Loan defaulters

Sl. No.	Loan defaulters present in SHG	No. of SHGs	% Total
1.	Yes	16	40%
2.	No	24	60%
	Total	40	100

Source: Fieldwork,

Table 30 mirrors that 40% of SHGs don't have advance defaulters and 60% SHG have individuals who have not reimbursed the advance sum on time. It very well may be said that the quantity of advance defaulters is low in the example SHGs. The individuals from the SHG that asserted the non-reimbursement of advances kept up that, the gathering individuals neglected to reimburse advances in light of the fact that their interests in business and different exercises had not yielded positive

outcomes. Now and again the advancement was moderate henceforth it caused a deferral in credit reimbursement. Diverse investigations on SHGs directed in Arunachal Pradesh, West Bengal, Tamil Nadu, Kerala and Orissa have confronted market related issues. The moving of products delivered by gathering turns into a noteworthy issue for SHGs all through the nation.

Table 31: Do you participate in social awareness programmes organised by the village?

Sl. No.	Participation	No. of respondents	% Total
1	I do participate in all programmes	4	10%
2.	I participate irregularly	6	15%
3.	I don't participate	30	75%
	Total	40	100

Source: Fieldwork,

The table 31 showcases that 75% respondents don't take an interest in social mindfulness programs sorted out by the town, 15% reacted that they once in a while take an interest in such projects and 10% respondents guaranteed that they consistently take an interest in social mindfulness programs. Accordingly it very well may be pondered that ladies who are not SHG individuals normally don't take an interest in social mindfulness battles sorted out by the town.

Table 32: Do you have the confidence to address meetings and speak in public?

Sl. No.	Level of confidence	No. Of Respondents	% Total
1.	Yes, I am fully confident	4	10%
2.	May be Sometimes	16	40%
3.	No I am not confident	20	50%
	Total	40	100

Source: Fieldwork,

From the field information, it was discovered that, 10 respondents felt that they are completely sure to address gatherings or talk out in the open, 40% respondents said that they may once in a while have the certainty to address gatherings and talk in broad daylight and 50% reacted they are not sufficiently sure. In this manner it very well may be accepted that a large portion of the respondents who are not associated with SHG are not sufficiently sure.

Table 33: Are you self-employed?

Sl. No.	Self-Employed	No. of respondents	% Total
1.	Yes	16	40%
2.	No	24	60%
	Total	40	100

Source: Fieldwork,

The table 33 implies that just 40% respondents are independently employed and the staying 60% respondents have no methods for independent work. The discoveries therefore mirrored that respondents who are not in SHG have not accomplished independent work.

RESULT ANALYSIS**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 favour of Health insurance purchased change as the respective independent variable changes.

Table 34: 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 35

ben	Coeff.	Std. Err.	z	P>z	[95% Conf.	interval
age	-.246257	.150632	-1.63	0.102	-.5414903	.0489763
edu	-.0082751	.089552	-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.

CONCLUSION

The odds ratio in favor 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 favourable 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.

The variables which are Age, Education, Occupation, Size of employment, Income and investments have impact of SHGs on their livelihood. But statistically Income and Investment are significant. These variables are impact on SHGs livelihood.

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