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ANALYTICAL STUDY ON ASSOCIATION BETWEEN INCOME OF THE MEMBERS OF SELF HELP GROUPS AND THEIR DEMOGRAPHICS IN UTTARAKHAND

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ABSTRACT

Microfinance has facilitated the active poor to have access to all financial products, which has never been utilized in the traditional financial system. Self-help Groups (SHGs) are meant to empower women both socially and economically. They encourage women to participate in decision making in the household and on social issues and prepare rural women to take up leadership positions. This paper examines the association between income of the members of self help groups and their demographics in Uttarakhand. The study has been undertaken by collecting the primary data from 507 SHGs members from three districts of Uttarakhand.

KEYWORDS

microfinance, self help groups, income, poverty and Uttarakhand.

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INTRODUCTION

India is a low income developing country. There is no doubt that nearly one fourth of its population lives in poverty and also there is problem of unemployment. Poverty is not only acute but is also a chronic malady in India. At the same time there exist unutilized natural resources. Some basic characteristics of the Indian economy may be described below. Indian economy is blemished by the existence of low per capita income. The per capita income of an Indian in 2009 was US \$1180. Barring a few countries, the per capita income of the Indian people is the lowest in the world. During 1960-80, developing economies grew at a faster rate than the Indian economy, but during 1990-2009, Indian economy has grown at a faster rate than other developing economies.

Poverty is the main reason of distress in improving the economic position of developing countries. One of the recognized constraints facing the poor is lack of access to formal sector funds to facilitate them to take benefit of economic opportunities to increase their level of output, hence move out of poverty. The wide stretch poverty, with all the problems that arises due to it, is the greatest challenge of our time. Conventional aid has not provided solution to this problem. The formal credit system of banks is away from the reach of the poor due to bureaucratic bottleneck and Governmental policy obligation. Particularly women's access to credit is inundated with numeral problems which hinder the growth of women. So in the context of poverty alleviation, credit comes as the bridge which enables the poor to cross poverty syndrome. For uplifting the condition of women self realization and self-initiative are considered as the most powerful weapons. This has now resulted in the genesis of self help groups.

Microfinance, since its inception in the 1970s, has evolved in astounding ways, incorporating into its practice social and economic development concepts, as well as principles that underlie financial and commercial markets. This combination has led to the creation of a growing number of sustainable microfinance institutions around the developing world (Otero, 1999). Shastri (2009) discovered that there is no way better than micro finance in the war against poverty. Creating self employment opportunities is one way of attacking poverty and solving the troubles of unemployment. The authors reported that there are over 24 crore people below the poverty line in India. The Scheme of Micro-finance has been found as an effective instrument for lifting the poor above the level of poverty by providing them self-employment opportunities.

Patil (2012) assessed the impact of SHGs-Bank linkage programme on socio-economic status of the 800 sample SHG members in Bijapur and Bagalkot districts in Karnataka. The present study reveals that the financial assistance provided the SHGs for the development of social-economic status are found to reach the economically marginalized and socially backward members. The SHGs have been working in appropriate direction in eradicating the poverty of the rural poor and in the empowerment of the women in the study area. This study finds out that women share in rural employment has increased significantly but it is still much lower with compared to other areas. Therefore, there is a need to encourage more SHGs to provide development funds to the neglected target groups in this region.

Patnaik, Eswan Rao and Nayak, (2011) have stated that the past 15 years saw the entry of various types of microfinance institutions in the rural credit sector. Most of these are based in the Grameen Bank Model of Bangladesh. According to the authors, the major role of SHGs is seen in terms of their potential to empower the women members. The participation in SHG and the access obtained to savings and credit can play a transformational role for women, socially and economically. The authors further stated that, according to some available studies it is indicated that as a result of participation in SHGs, members have been able to accumulate significant savings. There are evidence to indicate that using the opportunity of savings provided by the SHGs, women are able to meet various socio-economic needs like housing, education and marriage. While discussing about the eradication of poverty, the authors stated that the members of SHGs have been able to reduce their dependence on money-lenders very significantly. At the same time, now members are making use of SHG loans for diverse purposes. While use of loan for consumption purpose still remains a major item of utilization, members are increasingly using SHG loans for social and productive needs. Health, education and housing are some of the areas; members have begun to increasingly channelize their loans. Microfinance is the key mantra for a sustained and long term economic growth for India. The SHG movement has a good potential to help develop the socio-economic status of the rural poor and contribute towards women's emancipation.

Ahirrao (2009) stresses the importance of micro finance in empowerment of women and opines that empowerment is a social action process which promotes participation of people, organisation and communities in gaining control over their lives in their community by the formation of SHG and micro financing for enhancing their socio-economic position in the society. He observes that majority of rural women who are associated with self help group activity positively succeeded to gain them empowered. She again points out that micro finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. He also noticed that women in particular stand to gain a lot from micro finance because it gives them an independent means of generating wealth and becoming self-reliant in a society that does not offer them much scope for entrepreneurship.

Sudalaimuthu and Kumar (2008) analyzed the SHGs formation, functions and socio-economic status of members before and after joining the group. The study was based on secondary and primary data of 150 samples with limited study area of Coimbatore district. The average income of members of SHG has increased by 56.4 per cent whereas the average expenditure has increased by 41 per cent. In response to reason for formation of group by members, low rate of interest occupies initial position followed by poverty alleviation and additional income. As motivational factors the NGOs occupies largest share and government officials and others least. The major benefits members of SHGs received credit facility, participation in public affair while better socio-economic status and leadership quality holds minor. Therefore, the authors have suggested government intervention in providing training, involvement of educated members, marketing facility and fixation of prices for their products.

Bakhtari (2006) concluded that micro credit and microfinance have received extensive identification as a strategy for poverty reduction and for economic empowerment particularly in rural areas having poor population and provides them the small amounts of credit at reasonable interest rates give them an prospect to set up their own business at small scale. Microfinance can be considered an important tool for an effective poverty reduction strategy. It shows that access and well-organized provision of microcredit can enable the poor to smooth their consumption, manage their risks better, progressively build their assets, develop their small business to enhance their income earning capacity and enjoy an improved quality of life. Microfinance services can also help in enrichment of resource, promotion of markets, and adoption of better technology; thus, microfinance helps to advance economic growth and development.

Rena, Ravinder and Tesfy (2006) stated that micro finance is the foundation for poverty reduction. Their study showed that there is a fundamental linkage between microfinance and poverty eradication, poverty reduction depends on the poor people gaining admittance to, and managing economically productive resources, which includes financial resources. Earlier implemented programs have not produced excellent results due to the lack of involvement of the people for which the programs was intended (the poor). They suggested that the government poverty alleviation program should be restructured if not re-designed and should be centered on the essential needs approach. Micro finance is the means for income creation and the way for permanent reduction of poverty through the provision of health services, education, housing, sanitation water supply and sufficient nutrition. In many instances, micro enterprises rather than formal employment creates an informal economy that comprises as much as 75 per cent of the national economy.

Otero (1999) states "microfinance creates access to productive capital, human capital addressed through educational and vocational training, and social capital build through creating representatives, local organization building, building, promoting democratic system, and strengthening human right, enabling poor to move out of poverty. Microfinance enables poor self employed people to create productive capital, to protect the capital they have, to deal with risk and avoid the destruction of capital. It attempts to build assets and create wealth among people who lack them. It has been regarded as liquidity tool for very poor people, who help them in strengthening their consumption pattern and reduce their level of vulnerability".

OBJECTIVES OF THE STUDY

The objective of the study was to find the association between SHG member's income and their demographics.

RESEARCH HYPOTHESIS

Null Hypothesis (H0): There is no association between the monthly income of the members and their demographics.

Alternative Hypothesis (H1): There is association between the monthly income of the members and their demographics.

METHODOLOGY OF THE STUDY

SCOPE OF THE STUDY

This study covers a time period of six years from 2011 to 2017, for the purpose of secondary data. The data have been used for the evaluation of the performance of the prominent institutions like NABARD, Commercial Banks, RRBs and DRDA, which are closely associated with the development of microfinance in India. Similarly, primary data pertaining to the opinions, views and perceptions of the beneficiaries are collected through a questionnaire during 2016 from the study area. Three districts from Uttarakhand were purposively chosen for the study since the researcher hails from the same state.

STATISTICAL TOOLS ADOPTED

The analysis has been conducted to assess the relationship between income of the respondents and their demographics. Chi square test is performed to assess the relationship between income of the respondents and their demographics. For applying the above statistical tool SPSS (Statistical Package of Social Science) has been used.

SAMPLING TECHNIQUE

A multi-stage-sampling technique is used for the finalization of the size of sample beneficiaries for the study.

In first stage three districts Udham Singh Nagar, Dehradun and Nainital are selected from thirteen districts on the basis of largest number of self help groups. From each district blocks were identified. The number of blocks in Udham Singh Nagar, Dehradun and Nainital were 7, 6 and 8 respectively. As the blocks were less in number so beneficiaries were selected randomly from each block. From each block 10 SHGs are randomly selected. After that 2 or 3 members from each SHG was identified and interviewed.

Total 507 beneficiaries have been selected from different blocks for the study out of which 183 beneficiaries are selected from Dehradun, 137 beneficiaries are selected from Nainital and 187 from Udham Singh Nagar. The sample size of each district is based proportionately as per the population size of members in that district. The care has been taken to select equal number of beneficiaries from each block in each district.

PARAMETERS USED IN STUDY

The following parameters were used for the study are monthly income of the beneficiaries and their demographics as age, education, religion, occupation status, marital status, types of house and tenure of association.

LIMITATIONS OF THE STUDY

Due to the resource and time constraints, the sample survey was carried out in only three district of Uttarakhand.

PROFILE OF UTTARAKHAND

Uttarakhand formerly known as Uttaranchal was formed on 9 November 2000 by carved out of the state of Uttar Pradesh and became the 27th state in the country of India. The state was created with the inclusion of 13 districts of Undivided Uttar Pradesh. It is further divided into 49 sub-divisions and 95 development blocks. As per Census 2011 total population of Uttarakhand is 10,086,292 out of which male population is 5,137,773 and female population is 4,948,519. Population growth rate in the decade 2001-2011 is 18.81% however in the previous decade it was 19.2 per cent, it means the population growth rate in Uttarakhand was decreased by .39% in comparison with the previous decade. As per census 2011 proportion of the population of Uttarakhand in India population is 0.83 percent. Census 2011 shows that literacy rate of Uttarakhand is in upward trend which is 78.2 per cent which was 71.62 per cent in 2001. Only about ten percent of the total geographical area of the state is in the plain region and rest i.e. 90% area are of hilly region.

EVOLUTION OF SHG IN UTTARAKHAND

In the decade of eighty, a few non-governmental organization start working in the field of natural resource management, formal and informal education, healthhygiene etc. SBMA (Shri Bhuvneshwari Mahila Ashram), Uttarakhand Seva Nidhi, Laxmi Ashram, CHIRAG (Central Himalayan Rural Action Group) etc. were among the pioneers in formation of village level institutions especially women's group to initiate village development program. These organizations made several efforts (trainings, exposure visits, awareness and motivation campaign etc.) for organizing and strengthening Mahila Mangal Dals. The sector received a major boost in the 1990s with the entry of several NGOs in the field of rural development. The concept of saving and credit groups came into existence in Uttaranchal only when the State government started working in close association with local NGOs, Several International projects such as Doon Watershed development project (1993-

2002), Swajal (1996-2000) etc. took initiatives to form users groups/Self-Help Groups among the poor, mostly women, and started microfinance in the later stages of the project.

The most important of the government programs using the SHG approach is the Swarnajayanti Gram Swarojgar Youana (SGSY) launched in 1999. The SGSY is a holistic program in the sense that it covers all aspects of self-employment such as organization of the poor into self-help groups and then providing them with training, credit, technology, infrastructure and marketing. The credit of spreading concept of SHG based microfinance and enterprise development goes to Diversified Agriculture Support Project, Uttarakhand that was started in the year 1999 in five districts of Uttarakhand. DASP, Uttarakhand is the first time in the state initiative a process to interlink technical interventions related to on-farm income generation activities with saving and credit of SHGs. The project has also created an atmosphere to link SHGs with Banks to take up income generation activities on group basis.

ANALYSIS AND INTERPRETATION

ASSOCIATION BETWEEN THE AGE OF RESPONDENTS AND THEIR POST INCOME INVOLVEMENT IN MICROFINANCE ACTIVITY

H0: There is no association between the age of respondents and their post income involvement in microfinance activity.

H1: There is association between the age of respondents and their post income involvement in microfinance activity

Here the analysis has been conducted to see the association between the age group of respondents and their income post involvement in microfinance activity. Here the numbers 1, 2, 3 and 4 under age column represent age group of less than 30, 30-40, 40-50 and 50 and above. Similarly the numbers 1,2,3, and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the age of respondents and their income after getting involved in microfinance activity

TABLE NO. 1: AGE AND INCOME OF THE RESPONDENTS

Age * Income Cross-tabulation						
		Income				Total
		1	2	3	4	
Age	1	20	33	38	1	92
	2	92	146	53	4	295
	3	52	39	5	0	96
	4	4	20	0	0	24
Total		168	238	96	5	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	69.279 ^a	9	.000
Likelihood Ratio	70.502	9	.000
Linear-by-Linear Association	30.950	1	.000
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the age and the income after the respondents involved in various microfinance activities. Hence the null hypothesis (H0): "There is no association between the age group of respondents and their post income involvement in microfinance activity" is rejected.

Association between the education of respondents and their post income involvement in microfinance activity.

H0: There is no association between the education of respondents and their post income involvement in microfinance activity.

H1: There is association between the education of respondents and their post income involvement in microfinance activity.

Here the analysis has been conducted to see the association between the education of respondents and their income post involvement in microfinance activity. Here the numbers 1, 2, 3, 4 and 5 under education column represent education category of uneducated, primary, high school, intermediate and graduate and above. Similarly the numbers 1,2,3, and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the education of respondents and their income after getting involved in microfinance activity.

TABLE NO. 2: EDUCATION AND INCOME OF THE RESPONDENTS

Education * Income Cross tabulation						
		Income				Total
		1	2	3	4	
Education	1	54	27	7	0	88
	2	65	83	36	0	184
	3	32	54	14	4	104
	4	9	39	14	0	62
	5	8	35	25	1	69
Total		168	238	96	5	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	77.660 ^a	12	.000
Likelihood Ratio	77.727	12	.000
Linear-by-Linear Association	47.665	1	.000
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the education and the income after the respondents involved in various microfinance activities. Hence the null hypothesis (H0): "There is no association between the education of respondents and their post income involvement in microfinance activity" is rejected.

Association between the religion of respondents and their post income involvement in microfinance activity.

H0: There is no association between the religion of respondents and their post income involvement in microfinance activity.

H1: There is association between the religion of respondents and their post income involvement in microfinance activity.

Here the analysis has been conducted to see the association between the religion of the respondents and their income post involvement in microfinance activity through self help group. Here the numbers 1, 2 and 3 under religion column represent hindus, muslim and others. Similarly the numbers 1,2,3,and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the religion of respondents and their income after getting involved in microfinance activity.

TABLE NO. 3: RELIGION AND INCOME OF THE RESPONDENTS

Religion * Income Cross tabulation						
		Income				
		1	2	3	4	Total
Religion	1	151	232	96	5	484
	2	12	6	0	0	18
	3	5	0	0	0	5
Total		168	238	96	5	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.360 ^a	6	.002
Likelihood Ratio	24.589	6	.000
Linear-by-Linear Association	17.328	1	.000
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the religion of the respondents and the income after the respondents involved in various microfinance activities. Hence the null hypothesis (H0): "There is no association between the religion of respondents and their post income involvement in microfinance activity" is rejected.

Association between the occupation of respondents and their post income involvement in microfinance activity.

H0: There is no association between the occupation of respondents and their post income involvement in microfinance activity.

H1: There is association between the occupation of respondents and their post income involvement in microfinance activity.

Here the analysis has been conducted to see the association between the occupation of the respondents and their income after member of self help group. Here the numbers 1, 2 and 3 under occupation column represent agro-labour, self-employed, others and unemployed. Similarly the numbers 1, 2, 3 and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the occupation of respondents and their income after getting involved in microfinance activity.

TABLE NO. 4: OCCUPATION AND INCOME OF THE RESPONDENTS

Occupation * Income Cross tabulation						
		Income				Total
		1	2	3	4	
Occupation	1	53	140	81	1	258
	2	36	12	1	3	16
	3	0	33	9	1	122
	4	79	96	5		168
Total		168	238	96	5	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.904E2 ^a	9	.000
Likelihood Ratio	163.353	9	.000
Linear-by-Linear Association	12.630	1	.000
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the occupation of the respondents and the income after the respondents involved in various microfinance activities. Hence the null hypothesis (H0): "There is no association between the occupation of respondents and their post income involvement in microfinance activity" is rejected.

Association between the marital status of respondents and their post income involvement in microfinance activity.

H0: There is no association between the marital status of respondents and their post income involvement in microfinance activity.

H1: There is association between the marital status of respondents and their post income involvement in microfinance activity

Here the analysis has been conducted to see the association between the marital status of the respondents and their income after member of self help group. Here the numbers 1, 2 and 3 under marital status column represent married, unmarried and widow/divorcee. Similarly the numbers 1,2,3,and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the occupation of respondents and their income after getting involved in microfinance activity.

TABLE NO. 5: MARITAL STATUS AND INCOME OF THE RESPONDENTS

Marital Status * Income Cross tabulation					
		Marital Status			Total
		1	2	3	
Income	1	143	9	16	168
	2	205	28	5	238
	3	59	34	3	96
	4	4	1	0	5
Total		411	72	24	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	58.831 ^a	6	.000
Likelihood Ratio	52.540	6	.000
Linear-by-Linear Association	3.222	1	.073
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the marital status of the respondents and the income after the respondents became the member of self help group. Hence the null hypothesis (H0): "There is no association between the marital status of respondents and their post income involvement in microfinance activity" is rejected.

Association between the type of house of respondents and their post income involvement in microfinance activity.

H0: There is no association between the type of house of respondents and their post income involvement in microfinance activity.

H1: There is association between the type of house of respondents and their post income involvement in microfinance activity

Here the analysis has been conducted to see the association between the type of the house of respondents and their income after member of self help group. Here the numbers 1, 2 and 3 under types of house column represents thatched, tiled, concrete and rented. Similarly the numbers 1, 2, 3, and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the occupation of respondents and their income after getting involved in microfinance activity.

TABLE NO. 6: TYPE OF HOUSE AND INCOME OF THE RESPONDENTS

Type of House *Income Cross tabulation						
		Type of House				Total
		1	2	3	4	
Income	1	18	22	117	11	168
	2	14	20	200	4	238
	3	4	6	85	1	96
	4	0	0	5	0	5
Total		36	48	407	16	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.376	9	.008
Likelihood Ratio	22.501	9	.007
Linear-by-Linear Association	4.442	1	.035
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the type of house of the respondents and the income after the respondents became the member of self help group. Hence the null hypothesis (H0): "There is no association between the type of house of respondents and their post income involvement in microfinance activity" is rejected.

Association between the tenure of association with self help groups of respondents and their post income involvement in microfinance activity.

H0: There is no association between the tenure of association with self help groups of respondents and their post income involvement in microfinance activity.

H1: There is association between the tenure of association with self help groups and their post income involvement in microfinance activity.

Here the analysis has been conducted to see the association between tenure of association with self help group of respondents and their income after member of self help group. Here the numbers 1, 2,3 and 4 under tenure column represents 0-2 years, 3-5 years,6-8years and 9 &above. Similarly the numbers 1, 2, 3, and 4 under income category represent an income of less than 2000, 2000-5000, 5000-8000 and 8000 and above. The null hypothesis tested here is that there is no association between the tenure of respondents and their income after getting involved in microfinance activity.

TABLE NO. 7: NUMBER OF YEARS AND INCOME OF THE RESPONDENTS

Number Of Years* Income Cross-tabulation						
		No. Of Years				Total
		1	2	3	4	
Income	1	66	85	17	0	168
	2	52	114	71	1	238
	3	9	36	51	0	96
	4	1	1	3	0	5
Total		128	236	142	1	507

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	71.026 ^a	9	.000
Likelihood Ratio	74.204	9	.000
Linear-by-Linear Association	62.920	1	.000
N of Valid Cases	507		

Source: Primary Data

The result of the chi-square analysis suggests that there is a significant relationship between the tenure of association of the respondents with self help groups and the income after the respondents became the member of self help group. Hence the null hypothesis (H0): "There is no association between the tenure of association with self help groups of respondents and their post income involvement in microfinance activity." is rejected.

The result showed that there is association between the income of the respondents and their age, education, religion, occupation, marital status, type of house and tenure of respondents. Amazingly, the relation between different factors of society and family became evident and clear, which were being neglected and not thought about during the period of existence of only conventional banking system. If one can help, a poor person to stand on his own that cannot only bring about a revolution in their lives but also in the society. The dream of a healthy and educated society with no discrimination and biased can be achieved through this simple thought, the dream which seems to be coming true and becoming practical.

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