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A STUDY ON WORKING STRATEGY OF SELF HELP GROUPS

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ABSTRACT

People have to economically, socially and politically empower for the development of the society. Active participation of majority people of the society is an ingredient of development. The twelfth five year plan (2012-2017) focuses on aspects of inclusion of deprived sections of the society by providing banking services. Financial inclusion can be analyzed in two important ways- credit penetration and deposit penetration. The former concentrates on the the number of loan accounts while later is the key driver of financial inclusion and it is the number of savings bank accounts opened at a certain period of time and place. As a part of inclusiveness, the government of India launched the Pradhan Mantri Jan Dhan Yojana (PMJDY) to facilitate bank services and increase the financial literacy in the first phase while second phase provided insurance and pension services to bring the excluded under the fold of formal financial services. In India, the financial inclusion is not a recent phenomenon, which can be traced back to 1904. The pioneering efforts of Prof. Yunus in the seventies took worldwide impetus after providing microcredit. In India, SHG-Bank linkage programme has registered tremendous growth under the NABARD initiatives and launching of SGSY led to microfinance movement. The members of self help groups are effectively the owners and managers of a small bank. They can themselves decide who gets loans, when and at what interest cost. They are indirectly remunerated for their management time and effort. Self-help group are informal voluntary groups supposed to generate their cohesive characteristics from the homogenous composition of members. In the study, the data and information collected by way of administering the questionnaire are summarized and made further analysis to draw interpretations. The data was collected from a statistically selected sample 1035 SHG members from rural Telangana. The respondents were administered a pre-structured questionnaire personally by the researcher to collect the data. After being collected, the data was analyzed using SPSS version 23, 24 and Microsoft Excel.

KEYWORDS

PMJDY, self help groups.

INTRODUCTION

The formal banking sector and SHGs represent the two ends of the spectrum of credit interventions. While banks bring in scale and resources to the partnership, savings and credit groups ring in their ability to reach the poorest of the poor and their skills in delivering credit efficiently. Each has developed its own parameters of operations and mandates.

The groups function as a small bank by depositing savings in their accounts, maintaining records. The members informed that as soon as the SHGs complete 6-9 months duration since their formation and save considerable amount in their account, are eligible for getting loan through bank linkage programme. The micro-credit plan will be prepared at a place that is agreeable to all the members. Points discussed at the time of preparation of MCP are to be noted down in the minutes book. MOU made on the lines that are decided by the members and the institutions. Selection of income generating activities based on the technical skills of the members, installments, rate of interest and income that can be earned should be decided by the members.

The credit claimed at the first phase of loan sanction will be four times of their savings amount. The rate of interest will be around 14% and repayment will be done in 10-24 installments. They lend internally depending on the requirement of the members and lend at the rate of discretion of members.

The SHGs are highly successful in getting the loans from the banks with their prompt repayment rate on the one hand and effective implantation of bank linkage programme by IKP and banks on the other hand (P.Srinivas, 2014). The purpose wise average amount of loan per SHG reveals that the average amount of loan used for establishing a small business followed by rearing farm and non-farm activities. A considerable amount of SHGs had used their loan for asset creation. Markfed is the activity given to one of the leader of a SHG in the village who buy the agricultural yield on behalf of the government and claim commission. The commission was to be distributed among all the members of the group. But lack of awareness among the group members, the commission is accounted into the leader's account. The most of the sample respondents invest on the agricultural activity.

Leaders elicit cooperation and teamwork from a group of people and keeping them motivated, using every manner of affiliation (Dubrin, 2002). He specifies the far reaching goal as well as the strategy for goal attainment. The 20 SHGs form a village organization. The VOs were registered according to primary self help group, Telangana act 1995 (serp, 2015).

OBJECTIVES OF THE STUDY

1. To study the demographic factors
2. To study its impact on sustainability of SHGs.

METHODOLOGY OF THE STUDY

In the study, the data and information collected by way of administering the questionnaire are summarized and made further analysis to draw interpretations. The data was collected from a statistically selected sample 1035 SHG members from rural Telangana. The respondents were administered a pre-structured questionnaire personally by the researcher to collect the data. The correlations were used for analysis of the data.

Demographic factors are the most popular bases to measure the members (SHGs) needs, wants and usage. Even to define the member's benefits or behavior, their demographic characteristics must be known to assess the sustainability of SHGs.

ANALYSIS

In this section demographic profile of the respondents is presented.

1.1 Age of the Respondents: Members needs change with age. To include financially, the member needs to be met. For example, 60 years a woman who is living alone in Venkatayapalem, require the orders to stitch the clothes. The member whose age is 55 years living in Turkayamjal needs financial assistance and helpers in continuing her business. The member who is 35 years married needs financial assistance for income generating purpose to meet the family expenses. Thus, age is often a poor predictor of a person's life cycle, health, work or family status, needs and buying power. The members are to be provided with different financial products for different age and life cycle groups to sustain.

In general, only married women are eligible to become members and they should attain an age of 21 years to be a member in the group. So for the purpose of the study, age of the respondents are classified into four categories i.e., 25-35, 36-45, 46-55 and above 56.

TABLE 1.1: THE AGE OF THE RESPONDENTS

	Frequency	Percent
25-35	441	42.6
36-45	350	33.6
46-55	165	15.9
56 and above	79	7.6
Total	1035	100

The above table shows that the age wise distribution of the sample respondents. The sample consists of 43% respondents between age 25 and 35, 34% respondents belong to age group between 36 and 45, 16% respondents belong to age group 46-55 and 8% belong to age group of above 55 years. It means majority of the members were in the middle age group. The above middle age group people are discouraged to be a part SHGs.

1.2 Education Profile of the Respondents: There was a program to educate the members in the rural villages but it was unsuccessful. One member has responded the program was good but her husband was a drunker and when he drinks come to her beat. She could not able to concentrate on the education in fear of when her husband comes to beat. In other case, the members who volunteered for educating the rural members were not given said payment. So they stopped teaching. The members could only able to learn the signature from the night classes.

TABLE 1.2: THE EDUCATION PROFILE OF THE RESPONDENT

		Frequency	Percent
Valid	below 10 th	709	68.7
	10-12	260	25.0
	graduate	62	6.0
	post graduate	4	.4
	Total	1035	100

The above table shows that the sample consists of 68% illiterates or high school education, 25% respondents who completed their Intermediate education, 6% respondents who completed graduates and 0.4% who finished their post graduation. Majority of the members are active participants in the SHGs formation and its functioning irrespective of the education. This is a very good and positive development in the society. That even illiterates or with basic education are serving in the economic development of the society. Since these people cannot get jobs elsewhere, therefore they are known to find alternative income generating activity.

1.3 Social class of the Respondents: It was observed to form groups, the members are considering no differences in social class. But the providing credit to the members on rotation basis, priority was given to scheduled caste and tribes. The members request the priority of giving credit should not be on the basis of social class but on the basis of necessity.

TABLE 1.3: SOCIAL CLASS OF THE RESPONDENTS

	Frequency	Percent
OC	241	23.3
BC	403	38.9
SC	157	15.1
ST	226	21.8
Minority	8	0.8
Total	1035	100.0

Table shows that the sample consists of 39% of respondents who belong to Upper Class (OC), 23% of Other Backward Class (OBC), 22% of Scheduled Social Class and 15% respondents belong to Scheduled Tribes. The other 1% may belong to Muslim category. The main aim of the SHG is to bring people from below poverty level to main stream activity where they not only improve their economic life but they can as well develop the society. Since majority of the people are in the fence of SC/STs, BC and others. Since majority of the people are backward not only in the society but also locally.

1.4 Religion of the respondents: India is a land of diversities. This diversity is also visible in the spheres of religion. India known as the land of spirituality and philosophy was the birthplace of some religions, which even exist today in the world. The most dominant religion in India today is Hinduism. About 80% of Indians are Hindu (census, 2011).

TABLE 1.4: RESPONDENTS' RELIGION

		Frequency	Percent
Valid	Hindu	1011	97.2
	Muslim	24	2.3
	Total	1035	99.5

About 98% of sample belongs to Hindu religion and the remaining 24 members constitute 2% were Muslims. Although the SHGs are for every religion, but predominantly people are Hindu religion households. Only 2% of Muslims are active in the establishment of SHGs and take benefit out of this. This is a good sign for the society.

1.5 Marital status of the respondents: The women who are married can be part of SHGs. For the purpose of the study the marital status of the women were classified into three categories: Married, divorcee and widow.

TABLE 1.5: MARITAL STATUS

		Frequency	Percent
Valid	married	992	95.4
	divorcee	12	1.2
	widow	31	3.0
	Total	1035	100

The above shows that the sample consists of 95.4% of respondents married, 3% who are widowed and 1.2% respondents who are divorced. Majority of the women are married who have responsibilities towards their family need access to financial resources. This is a very good and positive development in the rural area. The members are coming out of the houses and conducting meetings, empowering socially.

1.6 Family type of the respondents: for study purpose based on the size or structure, family types of the members are classified into joint family and nuclear family. In case of nuclear families, the breadwinner will be husband. But if anything happens to head of the family, the wife/mother could not be able to take care of the family members. Through self help groups the members should be motivated for income generating activities. All the members are given advice and inspired to move for income generating activities who can support the family head in expenses and also could take the charge if anything happens also.

TABLE 1.6: FAMILY TYPE OF THE RESPONDENTS

		Frequency	Percent
Valid	joint	89	8.6
	nuclear	946	91.4
	Total	1035	100

The above table shows that the sample consists of 91% of respondents belong to nuclear type and the rest belong to Joint family. Majority of the respondents belong to nuclear family. It's a good development that the members can save and get credit and support the family in case of nuclear type.

1.7 Occupation of the Respondents: For the purpose of the study, occupations of the respondents were classified into House wives, Business, Jobs, self-employed professionals, labor and agriculture and allied activities. Self-employed professionals include tailoring, beauty parlour etc. Jobs include ward members, bank mithra, gram sabha leaders, mid day meals preparation etc. agriculture allied activities include agriculture, livestock, rearing animals etc.

TABLE 1.7: OCCUPATION OF THE RESPONDENTS

		Frequency	Percent
Valid	housewife	40	3.8
	business	246	23.7
	job	86	8.3
	Self-employed professional	133	12.8
	labor	234	22.5
	agriculture	296	28.5
	Total	1035	99.5

The above table shows that the sample consists of 29% of respondents from agriculture, 24% who were business, 22% respondents who were labor, 13% respondents were self-employed professional, 8% respondents were jobs and 4% respondents are house wives. The active participants are elected for village panchayat as ward member to represent women which is a very good and positive development in the society. Few members are also selected as Bank mithra to write the vouchers, deposit and withdrawal forms of the members. Group was selected on two years contract basis to purchase the agricultural yield from the farmers by the IKP under MARKFED program and provided commission to the members. As an income generating activities, the members purchased rearing animals like buffaloes, goats, chicks which increase the income of the member.

1.8 Legal status of the Respondents: For the purpose of the study, based on the ownership the legal status has been classified into Family owned business/service and sole proprietor. Family owned business like agriculture, electric winding shops, handicrafts etc. sole proprietor like tailoring, kirana stores, vegetable sales etc.

TABLE 1.8: LEGAL STATUS OF THE RESPONDENTS

	Frequency	Percent
Family owned	431	41.4
sole proprietorship	244	23.5
Labour/housewives/jobs	360	34.7

The above table shows that the sample consists of 41% of respondents invest in family owned, 24% who were sole proprietors and 35% respondents belong to labor/Housewives. The members started small kirana or vegetable shops with the credit taken from the SHGs or Bank linkage programme. Housewives utilised the credit for the expenses of the house or children's education or purchasing gold who can repay the amount in installments. Majority of the members invested credit in agriculture who cannot get loans from cooperative banks or any other Banks. It's a major development in the members and economic growth can be witnessed.

1.9 Income generating activities started before joining the SHG or after joining the SHG: The members who earned income before joining the SHGs had extended their capital investment on the activity. The members after joining SHGs with the help financial assistance or training programme started generating income. For study purpose, the income generating activities started by the members divided into before joining and after joining.

TABLE 1.9: THE RESPONDENTS STARTED INCOME GENERATING ACTIVITIES BEFORE JOINING THE SHG OR AFTER JOINING THE SHG

		Frequency	Percent
Valid	before	396	38.1
	after	365	35.1
Labour/housewives		274	26.5
Total		1035	100.0

The above table shows that the sample consists of 38% of respondents started their occupation before joining the SHG, 35% respondents started their occupation after joining the SHG and 27% respondents belong to labour/Housewives. Majority of the people had chosen income generating activity to support the family which is a positive development in the society.

1.10 Type of activity of the Respondents: Type of income generating activities classified into manufacturing, trading and services for the study. Handicrafts, plates etc are included in the manufacturing; agriculture and agriculture allied activities, bank mithra, ward members included in services while vegetable sales, kirana stores, livestock sale, dealership etc included in trading activity.

TABLE 1.10: THE TYPE OF ACTIVITY OF THE RESPONDENTS

	Frequency	Percent
Manufacturing	217	20.9
Trading	92	8.8
Services	452	43.5
Labour/House wives	274	26.5
Total	1035	100.0

The above table shows that the sample consists of 43% respondent's service oriented activity, 21% respondents involved in Manufacturing/assembling activity, 9% respondents involved in trade related activity and 27% respondents belong to labour/Housewives. It means majority of the members are in service followed by manufacturing.

1.11 Length of the period of the Respondents in SHGs: The length of the period of the respondents in SHGs classified into 4 categories. 3-5 years, 5-10 years, 10-15 years and above 15 years. For sustainability of the SHGs, the members who joined before three years from the date of collection of data had been considered for the study.

TABLE 1.11: LENGTH OF THE PERIOD IN SHGs

		Frequency	Percent
Valid	3-5 years	104	10.0
	5-10 years	306	29.56
	10-15 years	302	29.17
	15 and above years	323	31.2
	Total	1035	100.0

The above table shows that the sample joined the SHG 31% respondent's fall into category of 15 and above years, 29% respondents fall into 10-15 years, 30% respondents fall into 5-10years, 10% respondents fall into 3-5years. It means majority of members fall above 15 years, 5-10 years and 10-15 years. It indicates positive sign of the sustainability of the SHGs.

Testing the Hypothesis 1

Null Hypothesis (H₀): There is no significant correlation between demographic variables and year of joining the SHG.

Alternative Hypothesis (H₁): There is a significant correlation between Age and Year of joining the SHG.

TABLE 1.12: CORRELATIONS

		Year of join- ing	age	educa- tion	class	reli- gion	mari- tal	fam- ily	occupa- tion	sta- tus	join- ing	activ- ity
Year of join- ing	Pearson Correla- tion	1	.091**	-.144**	.105**	0.049	.063*	0.039	-0.061	0.068	.085*	-0.047
	Sig. (2-tailed)		0.003	0.000	0.001	0.114	0.044	0.215	0.051	0.077	0.019	0.197
	N	1035	1035	1035	1028	1035	1035	1035	1035	675	761	761

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is a significant correlation between Age and sustainability of members in SHG. (P-value is greater than 0.003). The null hypothesis was rejected.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is a significant correlation between Education and Sustainability of members in SHG. (P-value is less than 0.00001). The null hypothesis was rejected.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is a significant correlation between Social Class and Sustainability of members in SHG. (P-value is greater than 0.001). The null hypothesis was rejected.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is no significant correlation between Religion and Sustainability of members in SHG. (P-value is less than 0.114). The null hypothesis was accepted.

The table 1.12 shows that at the 0.05 level of significance, there is a sufficient evidence to conclude that there is a significant correlation between Marital Status and Sustainability of members in SHG. (P-value is greater than 0.044). The null hypothesis was rejected.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is no significant correlation between type of Family and Sustainability of members in SHG. (P-value is less than 0.215). The null hypothesis was accepted.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is no significant correlation between Occupation and Sustainability of members in SHG. (P-value is less than 0.051). The null hypothesis was accepted.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is no significant correlation between legal status of the respondents and Sustainability of members in SHG. (P-value is less than 0.077). The null hypothesis was accepted.

The table 1.12 shows that at the 0.05 level of significance, there is a sufficient evidence to conclude that there is a significant correlation between starting of activities before and after joining the SHG and Sustainability of members in SHG. (P-value is greater than 0.019). The null hypothesis was rejected.

The table 1.12 shows that at the 0.01 level of significance, there is a sufficient evidence to conclude that there is no significant correlation between type of activity and Sustainability of members in SHG. (P-value is less than 0.197). The null hypothesis was accepted.

CONCLUSION

It is concluded that the people have to economically, socially and politically empower for the development of the society. Active participation of majority people of the society is an ingredient of development. The twelfth five year plan (2012-2017) focuses on aspects of inclusion of deprived sections of the society by providing banking services. Financial inclusion can be analyzed in two important ways- credit penetration and deposit penetration. The former concentrates on the the number of loan accounts while later is the key driver of financial inclusion and it is the number of savings bank accounts opened at a certain period of time and place. As a part of inclusiveness, the government of India launched the pradhan mantri jan dhan yojana (PMJDY) to facilitate bank services and increase the financial literacy in the first phase while second phase provided insurance and pension services to bring the excluded under the fold of formal financial services. In India, the financial inclusion is not a recent phenomenon, which can be traced back to 1904. The pioneering efforts of Prof. Yunus in the seventies took worldwide impetus after providing microcredit. In India, SHG-Bank linkage programme has registered tremendous growth under the NABARD initiatives and launching of SGSY led to microfinance movement. The members of self help groups are effectively the owners and managers of a small bank. They can themselves decide who gets loans, when and at what interest cost. They are indirectly remunerated for their management time and effort. Self-help group are informal voluntary groups supposed to generate their cohesive characteristics from the homogenous composition of members. In the study, the data and information collected by way of administering the questionnaire are summarized and made further analysis to draw interpretations. The data was collected from a statistically selected sample 1035 SHG members from rural Telangana. The respondents were administered a pre-structured questionnaire personally by the researcher to collect the data. After being collected, the data was analyzed using SPSS version 23, 24 and Microsoft Excel.

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