



Impact Assessment Of Women's Self Help Groups On Employment And Income In Marathwada Region Of Maharashtra

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ABSTRACT

It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement; mainly members of SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has boost to the process of women's empowerment. According to one estimates in India a total of 29.24 lakh Self Help Groups in 587 districts have been formed until March 2014 and about Rs.18,040 crore have been disbursed to these SHGs. The refinance assistance of Rs. 5446.49 crore has been provided to these SGHs up to the year 2014 and 3.36 crore families are benefited. In Maharashtra a total of 1, 23,295 SHGs are established and Konkan region is leading in the formation of Self Help Groups (NABARD 2014). In Maharashtra 2, 56,844 SHGs are established. In Parbhani district 4579 SHGs are reported out of which 4021 SHGs are formed by Women in the district(DRDA office, 2014-2015). It is said that due to formation of SHGs the rural poor's are helping each other. The co-operation and unity among the members is also strengthened. Saving habits of poor people are also increased. It provides year round employment to the members by taking income generating activities and improves their economic conditions and standard of living. It is concluded that the percentage increase in income was 124.11 percent. Whereas agriculture income was increased to 20.10 per cent. Non agriculture labour income and agriculture labour income decreased to 18.27 per cent and 25.68 percent respectively. The percentage increase in employment was 80.48 percent. Whereas agriculture employment was increased to 5.95 percent. Agriculture labour employment and non agriculture labour employment decreased to 26.79 percent and 20.83 per cent respectively.

Keywords: *Self-help group, agriculture income, employment, standard of living, agriculture labour*

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INTRODUCTION

Self Help Group in short is now a well known concept .It is now almost two decade old .It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement. Mainly members of SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has boost to the process of women's empowerment. According to one estimates in India a total of 29.24 lakh Self Help Groups in 587 districts have been formed until March 2014 and about Rs.18,040 crore have been disbursed to these SHGs. The refinance assistance of Rs. 5446.49 crore has been provided to these SGHs up to the year 2014 and 3.36 crore families are benefited. In Maharashtra a total of 1, 23,295 SHGs are established and Konkan region is leading in the formation of Self Help Groups (NABARD 2014). In Maharashtra 2, 56,844 SHGs are established. In Parbhani district 4579 SHGs are reported out of which 4021 SHGs are formed by Women in the district(DRDA office, 2014-2015). Several positive claims are made in support of the SHG movement. It is said that due to formation of SHGs the rural poor's are helping each other. The co-operation and unity among the members is also strengthened. Saving habits of poor people are also increased. It provides year round employment to the members by taking income generating activities and improves their economic conditions and standard of living. The impact of this credit given to SHG members on their saving, income and employment has been studied in the past by few researchers. But such type of studies and specially related to SHGs managed by women has not been scientifically conducted in Parbhani district. Therefore, it was felt that the information on

these aspect is necessary, so as to decide the strategies for effective implementation of this programme. With these considerations, the present study entitled "Impact assessment of women's self help groups on Employment and Income in Marathwada region of Maharashtra".

METHODOLOGY

Multistage sampling design was used in selection of district, tehsils, villages and SHG group. In the first stage, Parbhani district was purposely selected because of the number of SHG group formed in the district and such type of studies and specially related to SHGs managed by women has not been scientifically conducted in Parbhani district. Therefore, that the information on these aspect is necessary, so as to decide the strategies for effective implementation of this programme.

In the second stage, a list of tehsils along with number of SHG functioning in these tehsils was obtained from district authorities. Parbhani tehsil was selected purposely because this having maximum agriculture base women enterprises in the district. Thus, Parbhani tehsil was selected purposely.

In the third stage, the list of SHG was obtained from district rural development agency of Parbhani district. From these 7 buffalo and 7 goat rearing enterprise self help groups were selected randomly. The cross sectional data was collected from all members of the group, 70 members from buffalo SHG and 80 members from Goat SHG hence 150 women members cross sectional data was collected from the selected SHGs. The data for the study were collected during 2015-16. The data were related to socio-economic characteristics, income, employment, market margin, constraints and suggestions of women in self help groups.

OBJECTIVES

1. To study economic status level of respondent after providing microfinance.
2. To study impact on Income and Employment of Rural SHG Women through SHG Enterprise

RESULTS AND DISCUSSION

The purpose of forming SHG affiliated enterprises is said to be achieved only if the women entrepreneurs are economically empowered. In this study economic impact of SHG on its members is analysed during the before and after membership period by taking the variables like income, employment, asset position, saving, borrowing and consumption. These five fundamental variables determining the economic status of a member as identified.

Economic status level of respondent after providing microfinance in the buffalo SHG

Economic status level of rural SHG women was analysed during before and after participation by taking the variables Income, Employment, Asset creation, Saving, Borrowing and consumption and presented in table 1. The employment level of respondent under high employment category (>172.03mandays) per annum increased from 20 per cent to 98.57percent

Table: 1. Economic status level of buffalo SHG respondents after participating in the SHG

Categories	Before		After	
	Frequency (n=70)	Per cent	Frequency (n=70)	Per cent
Employment(man days)				
Low (<131.34)	35	50.00	2	2.86
Medium (≥ 131.34 to $172.03 \leq$)	21	30.00	7	10.00
High (>172.03)	14	20.00	69	98.57
Mean	151.26		256.42	
SD	46.86		26.89	
Income(Rs.)				
Low(<17615.44)	34	48.57	10	14.28
Medium(≥ 17615.44 to $20987.54 \leq$)	24	34.29	28	40.00
High(>20987.54)	12	17.14	32	45.71
Mean	19353.4		28706.8	
SD	3845.05		7690.11	
Asset(Rs.)				
Low(<7836.47)	25	35.71	10	14.28
Medium(≥ 7836.47 to $8334.53 \leq$)	24	34.29	14	20.00
High(>8334.53)	21	30.00	46	65.72
Mean	8105.88		11247.5	
SD	632.12		799.19	
Saving(Rs.)				

Low(<1485.59)	28	40.00	3	4.29
Medium(\geq 1485.59 to 1772.01 \leq)	22	31.42	10	14.28
High(>1772.01)	20	28.57	57	81.43
Mean	2628.8		3928.38	
SD	336.96		376.74	
Barrowing(Rs.)				
Low(<2625.62)	12	17.14	48	68.57
Medium(\geq 2625.62 to 2902.38 \leq)	22	31.43	12	17.14
High(>2902.38)	36	51.43	10	14.29
Mean	12764.00		11778.00	
SD	325.6		250.6	
Consumption(Rs.)				
Low(<3102.31)	36	51.43	8	11.43
Medium(\geq 3102.31 to 3432.98 \leq)	22	31.43	10	14.29
High(>3432.98)	12	17.14	57	81.43
Mean	11452.80		13454.32	
SD	389.02		410.01	

after providing microfinance in the SHG. While in medium (\geq 131.34mandays to \geq 172.03 man days) category was decreased from 30 Per cent to 10 per cent. In case of annual income of the respondent, under high income category (>Rs.20987.54), income increased from 17.14 per cent to 45.71 per cent after providing micro finance while in low (<Rs.17615.44) and medium (\geq Rs.17615.44toRs.20987.54 \leq) category, it was decreased from 48.57 per cent to 14.28 per cent and 34.29 per cent to 4 per cent respectively. In regards to asset creation observed that the respondent at high asset (>Rs.8334.53) category increased from 30 per cent to 65.72 per cent after providing micro finance in buffalo SHG respondent. There was subsequent decrease in percentage of medium (\geq Rs.7836.47 to Rs.8334.53 \leq) and low (<7836.47) asset category of respondent from 35.71per cent to 20 per cent and 34.29 per cent to 14.28 per cent respectively.

In respect of the saving of the respondent, the percentage of respondent under high (>Rs.1772.01) savings category increased from 28.57 per cent to 81.43per cent after providing micro finance. In case of medium (\geq Rs.1485.59 toRs.1772.01 \leq) and low (<1485.59) saving category per centage of beneficiaries decreased from 31.42 per cent to 14.28 per cent and 40 per cent to 10 per cent respectively. With respect to borrowing, high (>Rs.2902.38) percentage borrowing category was decreased to 17.21 per cent after providing microfinance where as medium (\geq Rs.2625.62 to Rs.2902.38 \leq) category it was decreased from 31.43 per cent to 14.29 per cent. In regards to consumption, the consumption level of the respondent under high consumption category (>Rs.3432.98) per annum increased from 17.14 per cent to 81.43 per cent after providing microfinance in the SHG. While in low (<Rs.3102.31) and medium (\geq Rs.3102.31 to Rs.3432.98 \leq) category it was decreased from 51.43 per cent to 11.43 per cent and 31.14 per cent to 14.29 per cent respectively.

Economic status level of respondent after providing microfinance in goat SHG

Economic status level of rural SHG women was analysed during before and after participation by taking the variables Income ,Employment, Asset creation, Saving, Borrowing and consumption and are presented in table 2. The employment level (No of days) of respondent under high employment (>241.65mandays) category per annum increased from 20 per cent to 83.75per cent after providing micro finance in the SHG. While in medium (\geq 110.41mandays to 241.65mandays \leq) category it was decreased from 23.75 per cent to 11.25 Per cent. With respect to annual income of the respondent, It was observed that the percentage of respondent with high income (>Rs.13543.46) category increased from 22.50 per cent before providing micro finance to 75per cent after providing micro finance. Majority of respondent (75 per cent) felt under high income category after providing micro finance. Where as in low (< Rs.8157.09) and medium (\geq Rs.8157.09 toRs.13543.46 \leq) income category it was decreased from 47.15 per cent to 10 per cent and 30 per cent to 15 per cent respectively. In regards to asset creation observed that the respondent at high asset (>Rs.8317.90) category increased from 20 per cent to 82.50 per cent after providing micro finance in goat SHG respondent. There was subsequent decrease in percentage of medium (\geq Rs.7775.52 to Rs.8317.90 \leq) and low(<Rs.7775.52) asset category at respondent from 35percent to 12.50 per cent and 45 per cent to 7.50 per cent respectively.

Table: 2 Economic status level of goat SHG respondents after participating in the SHG

Categories	Before		After	
	Frequency (n=80)	Per cent	Frequency (n=80)	Per cent
Employment(mandays)				
Low(<110.41)	35	43.75	4	5.00
Medium(\geq 110.41 to 241.65 \leq)	19	23.75	9	11.25
High(>241.65)	16	20.00	67	83.75
Mean	155.26		296.03	
SD	154.41		67.44	
Income(Rs.)				
Low(<8157.09)	38	47.5	8	10.00
Medium(\geq 8157.09 to 13543.46 \leq)	24	30.00	12	15.00
High(>13543.46)	18	22.50	60	75.00
Mean	10850.00		15311.53	
SD	6337.56		8059.42	
Asset(Rs.)				
Low(<7775.52)	36	45.00	6	7.50
Medium(\geq 7775.52 to 8317.90 \leq)	28	35.00	10	12.5
High(>8317.90)	16	20.00	66	82.50
Mean	8046.71		10623.2	
SD	638.10		584.28	
Saving(Rs.)				
Low(<1505.91)	44	55.00	5	6.25
Medium(\geq 1505.91 to 1594.59 \leq)	22	27.5	10	12.50
High(>1594.59)	14	17.5	65	81.25
Mean	2550.25		3960.25	
SD	104.33		135.88	
Borrowing(Rs.)				
Low(<4112.65)	8	10.00	48	60.00
Medium(\geq 4112.05-4456.33 \leq)	15	18.75	20	25.00
High(>4456.33)	57	71.25	12	15.00
Mean	6284.49		4163.10	
SD	304.33		259.85	
Consumption(Rs.)				
Low(<2362.66)	32	40.00	9	11.25
Medium(\geq 2362.66-2621.34 \leq)	25	31.25	12	15.00
High(>2621.34)	23	28.75	59	73.75
Mean	9927.32		10811.30	
SD	638.10		799.18	

In respect of the saving of the respondent, the percentage of respondent under high (>Rs.1594.59) savings category increased from 17.5 per cent to 81.25 per cent after providing micro finance. In case of medium (\geq 1505.91 to 1594.59 \leq) and low (<Rs.1505.91) saving category per centage of beneficiaries decreased from 27.50 per cent to 12.50 per cent and 55 per cent to 6.25 per cent respectively. With respect to borrowing, high (>Rs.4456.33) percentage borrowing category was decreased to 15.00 per cent after providing microfinance where as medium (\geq 4112.65-4456.33 \leq) category it was increased from 18.75 per cent to 25.00 per cent. In regards to consumption, the consumption level of the respondent under high consumption category (>Rs.2621.34) per annum increased from 28.75 per cent to 73.75 per cent after providing microfinance in the SHG. While in low (<Rs.2362.66) and medium (\geq Rs.2362.66 to Rs.2621.34 \leq) category it was decreased from 40 per cent to 11.25 per cent and 31.25 percent to 15 per cent respectively.

Impact on Income and Employment of Rural SHG Women through SHG Enterprise

Income Pattern of SHG Women

The income resulted from all sources from buffalo SHG and goat SHG sample had been given in table 3. From the table it was revealed that Agriculture labour was the major source of income in buffalo SHG before starting activity which contributed 34.89 per cent of total income followed by activity income (29.58 per cent), non agricultural income (11.30 per cent) and agricultural income (10.22 per cent). After joining SHG, income of the respondent had completely changed. SHG activity income share was increased to 53.84 per cent. The percentage increase in income was 264.28 per cent. Whereas agriculture income was increased to 12.25 per cent. non agriculture labour income and agriculture labour income

Table 3 Income pattern of SHG Women (Rs. Per annum)

Sr.no.	Sources of income	Buffalo keeping			Goat rearing		
		Before	After	% Change	Before	After	% Change
1.	SHG Activity	5720.87 (29.56)	20839.74 (53.84)	264.28	2239.61 (20.99)	5019.12 (32.78)	124.11
2.	Agriculture	1978.58 (10.22)	4740.94 (12.25)	139.61	1955.05 (16.45)	3277.62 (20.10)	67.65
3.	Agriculture labour	6752.40 (34.89)	11174.65 (28.87)	65.49	2885.16 (34.15)	3728.17 (25.68)	29.22
4.	Non Agriculture labour	2179.15 (11.30)	2028.88 (5.24)	6.90	2750.10 (23.90)	4132.00 (18.27)	50.25
Total (Σ1 to 4)		19353.41 (100)	38706.8 (100)	--	10669.87 (100)	15311.53 (100)	--

decreased to 5.24 per cent and 28.87 percent respectively.

In regards to goat SHG respondents income pattern, before starting the SHG activity agriculture labour income was major source of income in total income which contributed 34.15 per cent followed by non agriculture labour income (23.90 per cent), activity (20.99 per cent) and agriculture income (16.45 per cent). After starting SHG activity, SHG activity income had major share which was 32.78 per cent in total income. The percentage increase in income was 124.11 per cent. Whereas agriculture income was increased to 20.10 per cent. Non agriculture labour income and agriculture labour income decreased to 18.27 per cent and 25.68 per cent respectively.

Employment pattern of SHG women

The employment pattern of buffalo SHG members and goat SHG members was presented in table 4. The result shows that before participating in the SHG activity, agriculture labour provides maximum employment i.e. 55.33 man days (36.58 per cent) followed by activity (27.65 per cent), non agriculture labour (22.58 per cent) and agriculture (13.19 per cent). After joining the SHG activity, the employment increases tremendously. The SHG activity i.e. buffalo enterprise provides the maximum employment i.e. 135.57 days (52.87 per cent). The percentage increase in employment was 224.87 per cent. Whereas agriculture labour employment decrease to 29.99 per cent followed by agriculture employment (13.04 per cent) and non agriculture labour (4.10 per cent). In regards to goat SHG respondent's employment pattern, before starting the SHG activity agriculture labour provides maximum employment in

Table 4 Employment pattern of SHG Women (man days per annum)

Sr.no.	Particular	Buffalo keeping			Goat rearing		
		Before	After	% Change	Before	After	% Change
1.	SHG Activity	41.73 (27.65)	135.57 (52.87)	224.87	54.97 (20.96)	99.21 (44.05)	80.48
2.	Agriculture	19.95 (13.19)	33.44 (13.04)	67.62	14.94 (5.68)	10.47 (5.95)	29.92
3.	Agriculture labour	55.33 (36.58)	76.92 (29.99)	39.02	80.39 (42.79)	112.46 (26.79)	39.89
4.	Non Agriculture labour	34.15 (22.58)	25.64 (4.10)	33.19	25.73 (23.14)	40.86 (20.83)	58.80
Total(Σ1 to 4)		151.26 (100.00)	256.42 (100.00)		176.03 (100.00)	263.03 (100.00)	

total employment which contributed 42.79 per cent followed by non agriculture labour employment (23.14 per cent), activity (20.96 per cent) and agriculture employment (5.68 per cent). After starting SHG activity, SHG activity employment had major share which was 44.05 per cent in total employment. The percentage increase in employment was 80.48 per cent. Whereas agriculture employment was increased to 5.95 per cent. Agriculture labour employment and non agriculture labour employment decreased to 26.79 per cent and 20.83 per cent respectively.

CONCLUSIONS

It is concluded that the percentage increase in income was 124.11 per cent. Whereas agriculture income was increased to 20.10 per cent. Non agriculture labour income and agriculture labour income decreased to 18.27 per cent and 25.68 per cent respectively. The percentage increase in employment was 80.48 per cent. Whereas agriculture employment was increased to 5.95 per cent. Agriculture labour employment and non agriculture labour employment decreased to 26.79 per cent and 20.83 per cent respectively.

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