

Vol VIII 2018

ISSN : 2250-2653

RESEARCH FRONTS

A Peer Reviewed Journal of Multiple Sciences, Arts & Commerce



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Published by:

Government Digvijay P.G. Autonomous College, Rajnandgaon. Chhattisgarh 491 441 (India)

Printed at :

Naveen Sahakari Press Maryadit, Rajnandgaon (C.G.)

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From the Desk of Chief Editor...

*It is a matter of proud privilege for me to place before the Indian academia the 8th volume of **Research Fronts (2018)**, one of the most regular journals in our country. Over the years, scholars from various universities have been highly appreciative of our attempt, to not only regularly publish and but also improve the quality of a research journal, being brought out from a mufassil college in a backward region. Contextually, it needs emphasis that I have succeeded in my endeavors, to a large extent, because of my **alma mater, The Jawaharlal Nehru University, New Delhi**. Despite shockwaves created by vested interests, the university is internationally recognized for scientific vision, academic freedom, interdisciplinary research and high quality of knowledge production. The **peer group** formed during my formative years in **CSRD/SSS/JNU**, are now noted academicians in various universities of our country. Whenever I requested for quality research papers for our journal, they never disappointed me. However, this 8th volume was hurriedly planned and executed, hardly within three months. Consequently, I could get response only from my JNU fraternity as well as from Indore University.*

*I, therefore, take an opportunity to highlight some of the salient features of the papers including areal coverage of the contributing universities as well as the disciplines. **One**, this volume contains **10 articles** from multiple disciplines of **Geography, Economics and Business Administration**. **Two**, the very first article, **Richard Hartshorne: A Biographical Sketch and Academic Pathways** is an outstanding piece of work, from the stature of a world class geographer that may encourage others to follow. Article on **Cultural Studies** will acquaint the readers with the emergence of a new discipline in the western world. Space and place may be considered as the **raison d'être** of geography. In this context, paper on **Space Imagination** interrogates the philosophy in a very simple language. Similarly, paper on **Social Justice through Quota in India**, conceptually rooted in the philosophies of social welfare provides some newer insights about it. Similarly, **all other papers** rooted in local/regional issues are also immersed in scientific rigour, employing appropriate methodologies and have their own great value.*

Three, it is a national level publication in terms of its geographical coverage of articles received from *North India* (3), *East India* (2), *West India* (2) and *Central India* (3). *Four*, the institutions involved are *Jamia Millia Islamia*, New Delhi, *ITS Engineering College*, Greater Noida, *The Maharaja Sayajirao University of Baroda*, Vadodara, *Shivaji University*, Kolhapur, *Devi Ahilya Viswavidyalaya*, Indore, *Calcutta University*, Kolkata, and *Ravenshaw University*, Cuttack. The overall improvement in the quality of research production and geographical coverage of articles in this volume ostensibly reflect that the journal has come out of its stage of infancy, and can rightly claim its national status.

I am highly thankful to all the contributors who have sent their scholarly works for publication as well as promptly revising them according to reviewer's comments. I am extremely obliged to my friends, Shri Mumtaz Khan (New Delhi) and Prof. Gyan Prakash (Indore), for their kind help and consistent encouragement, over the years, for improving the quality of publication besides reviewing the papers and suggesting the required changes.

I am extremely thankful to our Principal Dr. R. N. Singh for his patronage, inspiration and encouragement in this noble effort. I highly appreciate the academic and moral support of my enthusiastic colleagues, Dr. Shailendra Singh and Dr. Sanjay Thiske, the editor and associate editor respectively. I extend my special thanks to Dr. Pramod Kumar Mahish and Shri Raju Khunttey, both assistant editors, for extending their technical know-how in setting, formatting and converting the word files into pdf ones, so that we may be saved from the blunders of unprofessional printers of this small town. However, as Chief Editor of the Journal, for any lacunae, the sole responsibility lies in me. Moreover, suggestions for improvement in the quality of the journal would be highly appreciated.

Krishna Nandan Prasad

Impact of Self Help Groups (SHGs) in an Urban Milieu –A Case Study

Gayatri Sahoo* and Pritirekha Das Pattanayak**

Abstract

People living in poverty, like everyone else, need a diverse range of financial services to run their businesses, build assets, smooth consumption, and manage risks. But the institutions which provide these services can't include the poor due to various other reasons. Through various programmes and interventions in policies, Govt. tries to help them for their basic needs to get fulfilled. In the past experience, it has been found that the attempts from the side of the Govt. could not reach them effectively. Since their earnings are so small that they need to spend what they earn and live for today. When they need money they lend from the money lenders or pawn brokers at an exorbitant interest rate and they may keep this burden of repayment throughout their life also. They can't access any formal institutions since most of them don't have collateral for the credit they receive. In that context, microfinance can work for the financial needs of poor. Microfinance offers poor people access to basic financial services such as loans, savings, money transfer services and micro insurance. Microfinance institutions offer a helping hand there. They lend at a lower interest rate compared to other informal credit market without taking any collateral. Microfinance in the form of Self-Help Groups (SHGs) are considered important delivery channels for providing group loans under various poverty alleviation programmes by the government and for spreading various awareness programmes by the non-governmental bodies such as NGOs. In India, the National Bank for Agriculture and Rural Development (NABARD) piloted a microfinance programme in the mid-eighties using self-help groups to alleviate rural poverty. This initiative snowballed into a movement, and the government, non-governmental bodies, and microfinance institutions started using self-help groups for implementing various programmes for the poor. Microfinance is generally perceived as a rural phenomenon in India.

This study attempts to examine the changes in the social and economic conditions of the members of the Self- Help Groups and to analyse the attitude of the members of SHGs towards economic impact, social impact and psychological impact of microfinancial activities of self-help groups on their members in an urban area – Bhubaneswar (BMC) city in Odisha. The study uses sample survey data of 160 women respondents belonging to self-help groups supported by the Bhubaneswar Municipal Corporation (BMC), NGOs, and non-affiliated self-help groups. It indicates that microfinancial activities of self-help groups in the urban milieu lead to desirable socioeconomic impact on members. Findings of this study may have implications for agents in the area of microfinance - the Government, the NGOs, microfinance institutions, banks, and members of the self-help groups.

Key words- Self-Help Groups, Microfinance, Poverty, Social, economical and psychological Impact.

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Introduction

People living in poverty, like everyone else, need a diverse range of financial services to run their businesses, build assets, smooth consumption, and manage risks. But the institutions which provide these services can't include the poor due to various other reasons. Through various programmes and interventions in policies, Govt. tries to help them for their basic needs to get fulfilled. In the past experience, it has been found that the attempts from the side of the Govt. could not reach them effectively. Since their earnings are so small that they need to spend what they earn and live for today. When they need money they lend from the money lenders or pawn brokers at an exorbitant interest rate and they may keep this burden of repayment throughout their life also. They can't access any formal institutions since most of them don't have collateral for the credit they receive. In that context, microfinance can work for the financial needs of poor. Microfinance offers poor people access to basic financial services such as loans, savings, money transfer services and micro insurance. Microfinance institutions offer a helping hand there. They lend at a lower interest rate compared to other informal credit market without taking any collateral. Microfinance in the form of Self-Help Groups (SHGs) are considered important delivery channels for providing group loans under various poverty alleviation programmes by the government and for spreading various awareness programmes by the non-governmental bodies such as NGOs. In India, the National Bank for Agriculture and Rural Development (NABARD) piloted a microfinance programme in the mid-eighties using self-help groups to alleviate rural poverty. This initiative snowballed into a movement, and the government, non-governmental bodies, and microfinance institutions started using self-help groups for implementing various programmes for the poor.

This study attempts to examine the changes in the social and economic conditions of the members of the Self- Help Groups and to analyse the attitude of the members of SHGs towards economic impact, social impact and psychological impact of microfinancial activities of self-help groups on their members in an urban area – Bhubaneswar (BMC) city in Odisha. The study uses sample survey data of 160 women respondents belonging to self-help groups supported by the Bhubaneswar Municipal Corporation (BMC), NGOs, and non-affiliated self-help groups. It indicates that microfinancial activities of self-help groups in the urban milieu lead to desirable socioeconomic impact on members.

Self Help Groups: Path Ways out of Poverty in India

The decade of nineties witnessed a growth of various people's organizations. The SHG

programme is a supportive, a formal solidarity institution, usually change-oriented mutual aid group that addresses a life problem or condition commonly shared by all members. Its purpose may be personal or social change or both. Significance of social movement is power to the people, which has born out of the realisation that society's traditional arrangements for solving their problems are inadequate. The Self-help refers to provision of aid to self and it emphasizes self-determination, self-reliance, self-production and self-empowerment by mobilizing internal resources of persons, the group or the community. In traditional rural and urban societies, self help takes various forms.

Self-help groups (SHGs) play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings (in actual term Thrift) and credit (S/C), as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). The S/C focus in the SHG is the most prominent element and offers a chance to create some control over capital. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Almost all major donor agencies support SHGs in India in one way or another and many success stories are available, describing how membership in a SHG changed the life of a particular individual or group for the better. Many NGOs are promoting the SHG mechanism and linking it to various other development interventions. Whereas there is ample evidence that the SHG approach is a very effective, efficient and relevant tool for organizing and empowering the poor, do arise with design, development and introduction of programmes to promote income-generating activities (IGAs) that will generate sufficient, sustainable and regular income.

The approach towards poverty alleviation is based on the formation of self-help groups at the grass root level. This brings about the necessity for organizing them in a group by which they set the benefit of collective perception, collective decision-making and collective implementation of programme for common benefits. This organization holds the power and provides strength and acts as an anti dote to the helplessness of the poor. The group saving of self help groups serves a wide range of objectives other than immediate investment. The approach has evolved over the years in India as a tool in Poverty Alleviation.

Meaning and Origin of Self-Help Groups

It is a voluntarily formed group. The size of group members is 10-20. The groups are to be basically homogeneous in nature. They come together for addressing their common problem.

They are encouraged to save in a regular basis. The amount of saving is within the range of Rs.20-Rs.100 per month. They rotated this common pooled resource with 9 small rate of interest. Each group has a leader who is called as the president and secretary. They are usually maintaining records of transactions on a daily basis in a written format, and that is kept with the president or the secretary. The members get loans not only from the internal resources but also from mainstream banks, different governmental and non- governmental organizations. The amount thus generated will be invested in various economic activities like petty shops, poultry, dairy, fruit vending, flower vending, tailoring and bangle shops to better their socioeconomic life.

The concept of SHG services is governed by the principle "by the women, of the women and for the women. The origin of SHG is from the brain child of Gramin Bank of Bangladesh, which was found by the economist, **Prof Mohammed Yunus** of Chittagong University in the year 1975. This was exclusively established for the poor. Self-Help is a small economically homogeneous and affinity group of poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which works for group's solidarity, awareness, social and economic empowerment in the way of democratic functioning. The Self-Help Group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 153 developing countries including India, have taken this up on a large scale. In 1997, world micro credit summit at Washington converged the developed and the developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the world's poorest families by the year 2005.

Objectives of Self-Help Groups

The following are the main objectives of Self-Help Groups:

- To help the poor women cultivate the savings habit and banking habit.
- To build trust and confidence between the poor women and the bankers.
- To develop group activity so that various welfare and developmental programmes can be implemented in a better way with the participation of these women's groups.
- To achieve women *and* child welfare programme goals by actively involving these women's groups in universal immunization programme, small family norm and universal elementary education.

Characteristics of SHGs

The following are the chief characteristic features of SHGs:

1. Small size
2. Identical interest/social heritage/common occupation, homogeneity, affinity.
3. Intimate knowledge of members' intrinsic strength, needs and problems.
4. Flexible and responsive.
5. Democratic in operations.
6. Collective leadership, mutual discussions.
7. Group solidarity, self-help, awareness of the need for social and economic development.

Persons and institutions help in the Formation of SHGs

Society for elimination of rural poverty (SEW), District rural development agency (DRDA), Indira kranti patham (IKP), Governmental, Non Govenunental organizations (NGO'S) social workers, Banks and NABARD play an important role in the formation of SHGs.

Present Study

The present study focuses on the impact of SHGs on the living style of the members in the slums of Bhubaneswar city. Odisha is one of the least urbanized states in India with only 16.08 percentage of urban population in the year 2011. The growth rate of urban population in Odisha is 26.80 percentage in 2011. The total slum population in Odisha is 1560303 in 2011 .Except Nayagarh all the other districts are identified of having slum population by the census of India. Odisha has 107 statutory towns, out of which 76 statutory towns have slum population. Bhubaneswar, the capital city is having the maximum no of slums. As per 2011 survey by Bhubaneswar Municipality Corporation (BMC), there are 436 slums with 3,01,611 populations in Bhubaneswar. The total approximate number of households is 80,665. The average number of households per slum is 507 where as the average population per slum is 619. This scientific study analyzed the use of savings credit program and also to find out to what extent, the various needs of urban poor families living in slums in Bhubaneswar city are satisfied. It was done to compare the pre and post economic status of women and their households before and after becoming the members of self-help groups, promoted by Bhubaneswar Municipal Corporation under NULM schemes.

Significance of the study

The urban poor women in Bhubaneswar slums have been engaged in domestic works. They receive meager coolies with which they are able to meet both their ends meet every day. Due

to sickness or any kinds of emergency situation, if they do not go for works for a day or two, it is very difficult for them to survive, as their daily wages is cut off by the house owners. Secondly, for celebrating their family function, other festivals, important celebrations of various kinds and also to meet their emergency needs including medication, alternatively they have the habit of approaching money lenders even these days to borrow money for an exorbitant rate of interest; thirdly, suffering has been central theme of their lives. Adding fuel to the fire, more than half of the male earning members of the family in slums do come to their houses with fully drunk and involve in unnecessary quarrel and fight with their life partners and this prevents their children to study well in the evening or doing academic home works. Arrival of the male members of the family is always fearsome for the rest of the family members as something negative would occur due to heavy consumption of alcohol, thus resulting in conflict situation and no peace and unharmonious relationship in the family. But after being a member of the SHGs, the urban poor are being able to repay the debts and interest to money lenders with the money availed as a loan from self-help groups. The daily wages that they receive and also taking loan from the self-help groups are utilized for addressing their urgent situation and immediate family needs.

Women groups have been formed primarily to avail their basic needs including money with the basic cooperation of each and every member of SHGs within the same communities. The second priority is to address as one family by the entire community for the development of their community. Apart from credit operation, the other ultimate purpose is to solve the problems for the issues that hinder the development of the community and also better lifestyle of the people.

Objectives

1. To analyze the changes happening in the status of women after joining self-help groups.
2. To study the status of women in pre and post loan period.
3. To understand how women are given importance in their families after having joined self-help group members.

Hypotheses

Following hypotheses will be empirically tested:

1. Microcredit oriented SHGs are the appropriate alternative institutional arrangement for the poor and poverty alleviation.

2. Self-help groups are an effective way of promoting socio-economic empowerment of poor women.
3. The usefulness of SHG's is not up to the desired satisfaction level due to various socio-cultural factors.

Methodology of the Study

For this study, the primary data relating to socio-economic conditions of the Urban Poor was collected from the ward no. 22 of BMC. The ward is selected on the basis of highest number of SHGs are functioning here. Out of 80,665 households from 477 slums, ward no 22 constitutes 3138 households. This constitutes 3.9% of the total slum households. This ward also comprises of 12,042 slum population which is 1.36 percentage of the total slum population. In this ward the slums include from Jokalandi Cluster-1 to Jokalandi Cluster 12 and the 13 no. slum is the Bhoi Sahi Shampur slum. This area is popularly known as Bharatpur Slum area of Bhubaneswar. Five percent sample was drawn from the total households of these 13 slums of ward no. 22. These samples were selected for both SHGs and NON-SHG's. A sample of 320 households i.e. 160 households for SHGs and 160 households for Non-SHG's have been randomly selected for the collection of primary data on the basis of the membership of SHGs in different groups. Besides these 320 household surveys Impact assessment studies of SHGs have been carried out for the 160 households which are the members of SHGs. In this way on 320 households plus 160 household samples would be consulted for the collection of primary data.

This primary data was obtained from self-help group women to understand the socio-economic status of women and their living condition of urban poor. Descriptive research design was used to explain status of women in pre and post SHGs period, decision making power, and social acceptance and above all, socio-economic living conditions of urban poor women after joining Self Help Groups. The secondary data was also obtained to supplement this research. Simple rates, ratios and percentage calculation are used in the analysis of the data. The analysis is being duly supported by tables, graphs and maps. Different cartographic techniques are also used here to analyze the data.

Limitations of the Study

The study confined with the urban poor only. Hence the results may not applicable to rural areas SHG members. From these 13 slums 160 households for SHGs have been randomly selected for the collection of primary data on the basis of the membership of SHGs in different groups. Besides household survey Impact assessment studies of SHGs have been

carried out for the households. The data was collected from those households who have participated in SHGs. The results obtained through this study may not be generalized to all slums as each slum differs in their socio-educational and economic status. The women who belong to self-help groups, doing domestic works are studied. The needs of these domestic workers are entirely different from other women in the city of Bhubaneswar. Therefore, the need pattern for micro-finance is varying than that of other women in the study areas and the results of it can be compared to others but it cannot be generalized.

General Impact of SHGs on the Sample Households

1. Age of SHG members

Most of the members who were surveyed are at the age of 20 to 40 and it comes around 65%. At this age, most of the women have financial needs for health, education and for their children etc. At this time, the general trend is to get an own house. Then the income other than the regular source is needed at this time to meet the demand.

Table 1: Age Group of SHG Members

Sl.No	Age Group	Percentage
1	Less than 20	5.00
2	21-30	30.00
3	31-40	35.00
4	41-50	20.00
5	51-60	10.00
	Total	100.00

Source- Primary Data

The above table shows that SHG members who are below 20 years of age and above 50 years of age are very few. It is only 5% and 10% respectively. Members between the age group of 21-50 constitute 85% and they are playing greater active role in SHGs.

2. Education

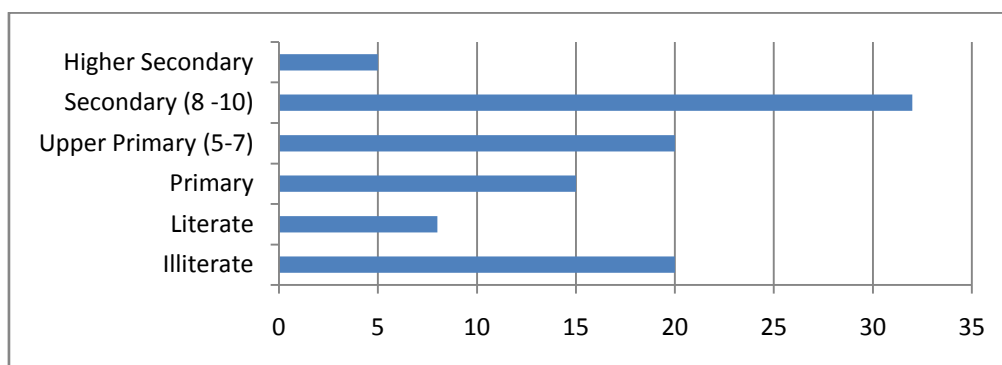
Most of the members are educated. 75% of them are literate and 25% are illiterate. Among the members 19% are primary, 22% are upper primary, 22% are secondary and 3% of them are higher secondary educated. This directly affects the effective participation in the group as well as their personal benefits.

Table 2: Educational Qualification of Respondents

S.No.	Types of Education	Percentage
1	Illiterate	20
2	Literate	08
3	Primary	15
4	Upper Primary (5-7)	20
5	Secondary (8 -10)	32
6	Higher Secondary	05
	Total	100%

Source- Primary Data

Figure 1: Educational Qualification of Respondents



From the above table and figure it is clearly depicts that the number of respondents is more for the upper primary and secondary groups. Very few go to higher secondary and none of are UGs & PGs.

3. Income & Expenditure

The number of earning members in the family shows that whether they are financially secured. But there are cases where children also work along with their parents, when the family can't afford the education. So it can't be concluded that more number of earning members is a positive signs. Here maximum, i.e., 56% has only one earning members, 26% has two earning members, 16% has three earning members and only 2% has four earning members. More earning members mean more income to their family. Women of this group are sometimes gives money to the group from their own income and can able to participate in SHGs and get the monetary benefits out of it.

Monthly income

The average monthly Income is Rs.8100. 46% of the surveyed households have the income between Rs.8000and Rs.11999. The women are taken to the main stream by the group meetings and then the awareness of the Govt. programmes and in turn a benefit for the family.

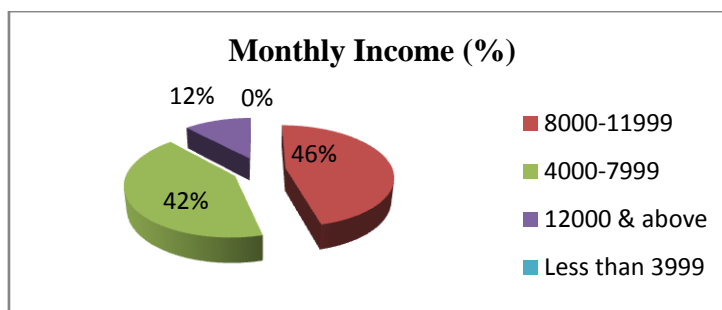


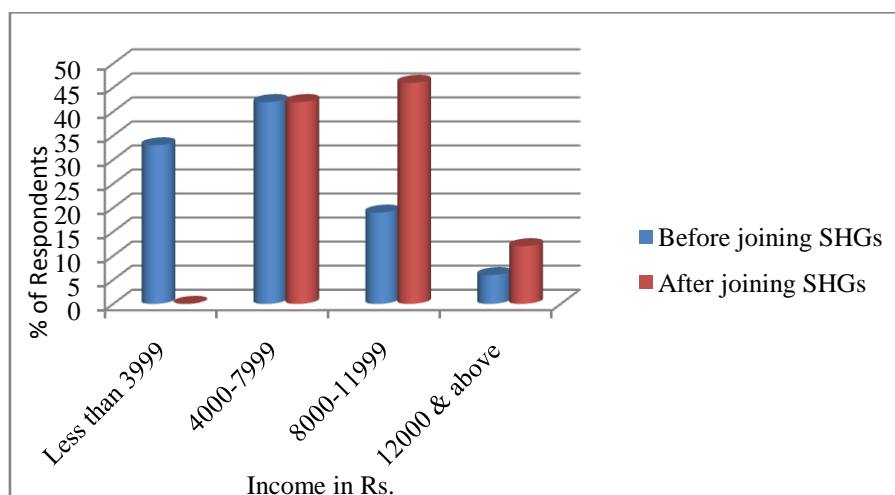
Figure: 2

Table 3: Monthly Income of the Members Before and After Joining Self Help Groups

Sl.No.	Monthly Income(Rs.)	Before joining SHGs (%)	After joining SHGs (%)
1	Less than 3999	33	0
2	4000-7999	42	42
3	8000-11999	19	46
4	12000 & above	6	12
	Total	100%	100%

Source- Primary Data

Figure 3: Monthly Income of the Members Before and After Joining Self Help



Monthly Expenditure

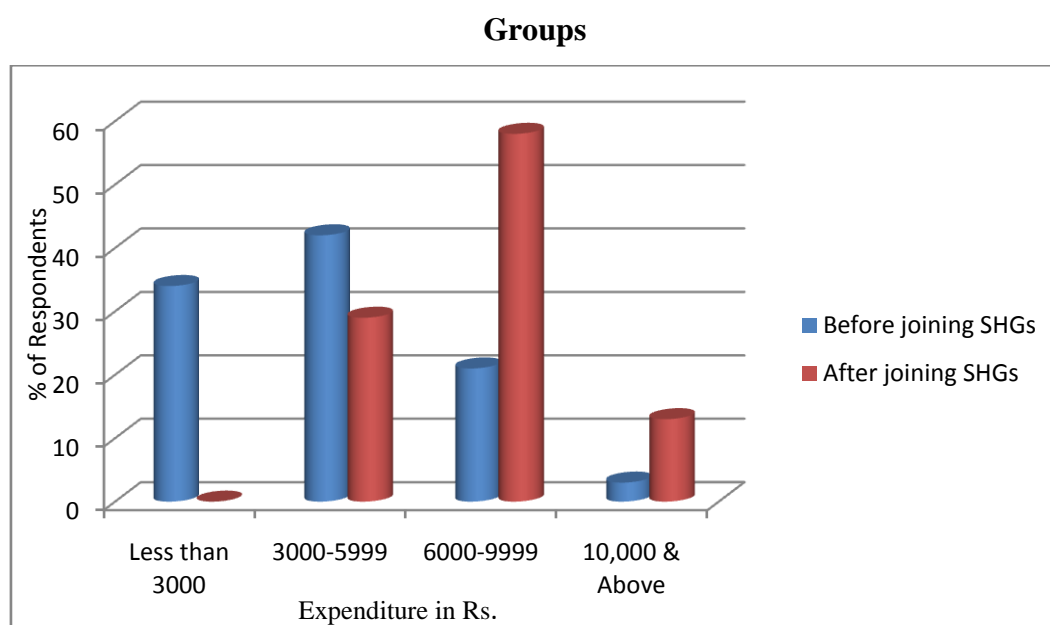
Above table and figure shows the changes in income of respondents before and after joining the SHGs. Before joining SHG the percentage of the responding members earning is higher in the lower income groups i.e. less than Rs.4000-7999 which constitutes 42%. But after joining SHGs the percentage is shifted to higher income groups, i.e Rs.8000-11999 which constitutes 46% of the total respondents.

Table 4: Monthly Expenditure of the Members Before and After Joining Self Help

SL.NO.	Monthly Expenditure (In Rs.)	Groups	
		Before joining SHGs (In %)	After joining SHGs (In %)
1	Less than 3000	34	00
2	3000-5999	42	29
3	6000-9999	21	58
4	10,000 & Above	03	13
	Total	100%	100%

Source- Primary Data

Figure 4: Monthly Expenditure of the Members Before and After Joining Self Help



The above table and figure shows that, expenditure of the family members has increased due to positive change in their income after joining the SHGs. Not only the income has increased but also the expenditure has increased.

3.1 Average Income and Expenditure of the Members of Self Help Groups Before and After their Entry in SHGs.

Income generally defined, is the money that is received as a result of the normal business activities of an individual or a business. Like-wise expenditure are future benefits. The term Income and Expenditure are related one and one properly utilise it. The table below shows the average income and expenditure of the members of the self help group before and after their entry.

Table 5: Average Income and Expenditure of the Members of Self Help Groups Before and After their Entry in SHGs.

Category	Before their entry into SHG (Rs.)	After their entry into SHG (Rs.)	Increase in Amount	Increase in percentage
Average Income	5214	8273	3059	59%
Average Expenditure	5756	7207	1415	25%

Source: Computed by the Author

From the above table, it is observed that the average net income before they become the members of SHG is Rs. 5214 and after they become the members of SHG is Rs. 8273. The increase in their net income in rupees 3059 and in percentage is 59. The average expenditure before they become the member of SHG and after they become the member of SHG is Rs. 5756 and Rs. 7207 respectively. The increase in their expenditure in rupees 1415 and in percentage is 25. So it is clearly observed that the income of the SHG members before joining in the SHG is less than that of the income of after joining in SHG. Another thing in the table no.5, it is observed that the average expenditure of the members is more than that of the average income before their entry into SHG. So they forced to lend money from their friends, relatives and mainly from the money lenders. But it is good to see the positive result i.e. the average expenditure is less than that of the average income after their entry into SHG. So now the members can able to have some surplus money in their house. The debt mode is now changed to a saving mode.

The figure no.5 shows the average income and expenditure of the members of S H G before and after their entry into SHG.

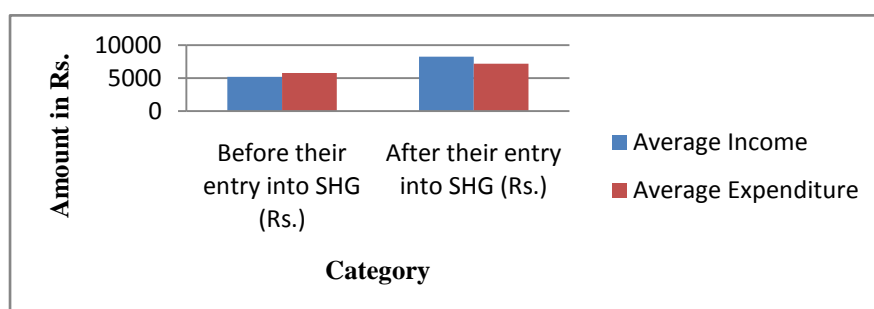


Figure 5: Average Income and Expenditure of the Members of Self Help Groups Before and After their Entry in SHGs.

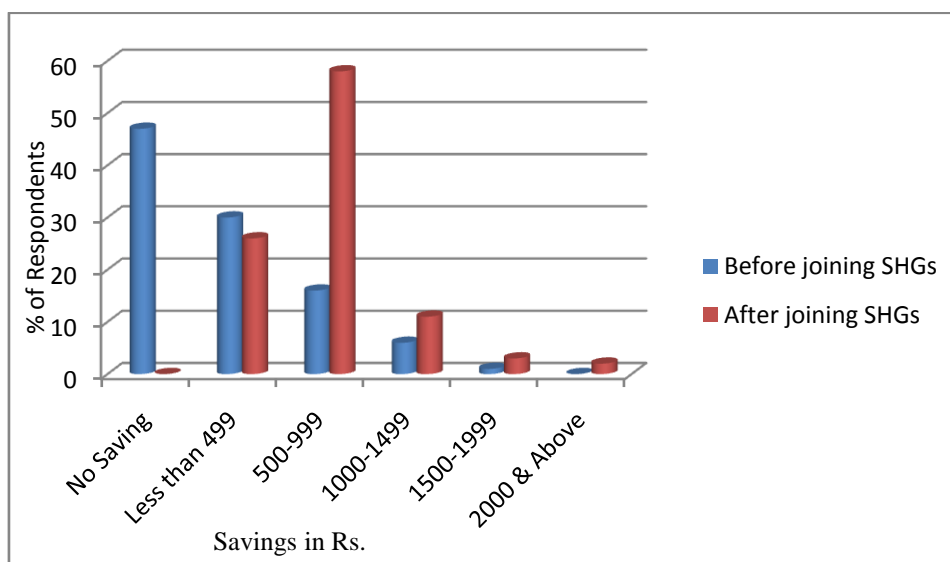
4. Family Savings

Table 6: Family Savings of the Members Before and After Joining S H Gs

SL.NO.	Savings (In Rs.)	Before joining SHGs (In %)	After joining SHGs (In %)
1	No Savings	47	00
2	Less than 500	30	26
3	500-999	16	58
4	1000-1499	06	11
5	1500-1999	01	03
6	2000 & Above	00	02
	Total	100%	100%

Source- Primary Data

Figure 6: Monthly Savings of the Members Before and After Joining S H Gs



In the above table no.6; 47% of respondents were not in the habit of savings before joining SHGs, but after joining SHGs it reduced to 0%. All of the respondents start savings because they have to deposit the money in the groups every month. So they cut their unnecessary expenditure and starts savings for the group. This is a very positive sign to be a member of SHGs. The percentage of members who saves less than 500 rupees is more which is around 30% in the case of before joining SHGs but it is shifted to the numbers Rs.500-Rs.999 which is 58% after joining SHGs. None of the members had the savings capacity above Rs.2000 before joining SHGs. But after joining the group 2% of the members are able to save above 2000. Thus by joining the SHGs the poor have included the habit of savings and banking culture.

5. Reduce in Poverty Level

62% of respondents admit that they are fulfilling their basic needs after joining SHGs. Before they are not in a condition to fulfill it. Now they are getting loans and borrowings easily than before.

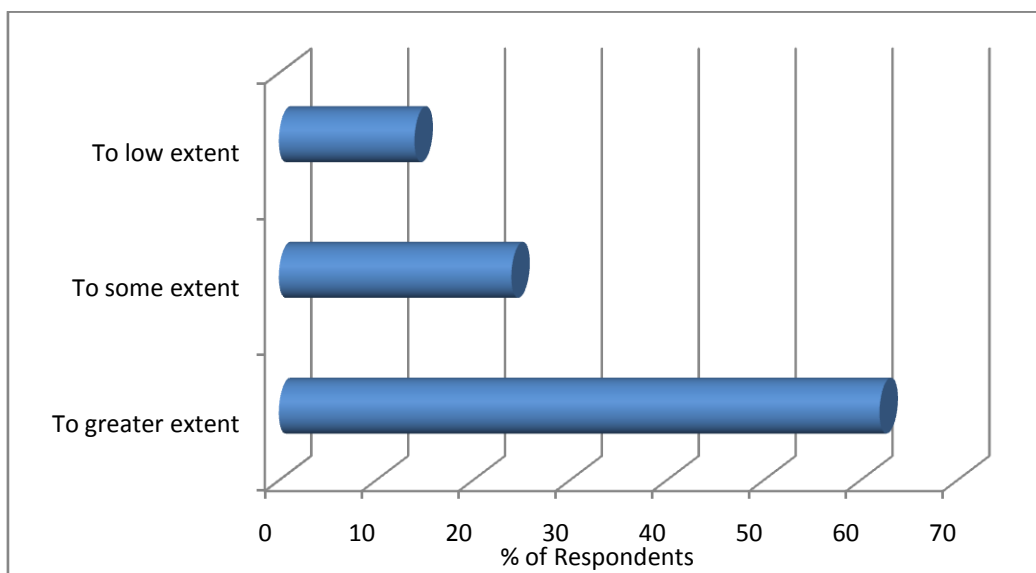
Table 7: Reduce in Poverty Level after Joining Self Help Groups

Sl.no	Reduce in Poverty Level	Percentage
1	To greater extent	62
2	To some extent	24
3	To low extent	14
	Total	100%

Source- Primary Data

But still 14% of respondents have not satisfied and could not able to fulfill their basic needs due to large family size and low income. So poverty in their case has reduced to a lower extent. What they earn, it is only from hands to mouth. In this case savings or very little savings possible.

Figure 7: Reduction of Poverty Level in (%)



6. Maintenance level of the Family by women

Women in the workforce earning wages are part of a modern phenomenon, one they developed at the same time as the growth of paid employment for men, but women have been challenged by inequality in the workforce. Until modern times legal and cultural practices, combined with the inertia of longstanding religious and educational conventions, restricted

women’s entry and participation in the workforce. Dependency upon men and consequently the poor socio-economic status of women have had the same impact, particularly as occupations have become professionalized over the decades. Women’s belongs from below poverty level (BPL), lack of access to higher education and opportunity had effectively exclude them from the practice of welpaid occupations.

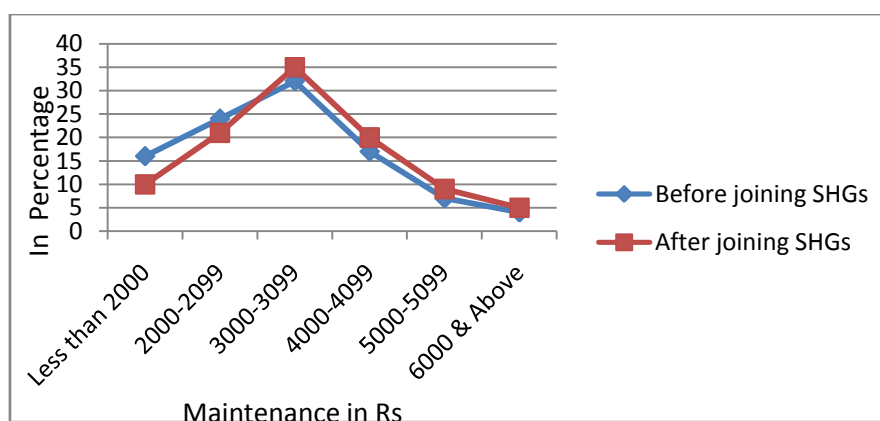
But in the present study, it has been found that, SHGs has served the cause of dependency of women on men members of the family and helped in women empowerment, socio-economic betterment of the urban poor women as a whole development of the family.

Table 8: Maintenance level of the Family by women before and after joining Self Help Groups

SL.NO.	Maintenance level in Rs.	Before joining SHGs (In %)	After joining SHGs (In %)
1	Less than 2000	16	10
2	2000-2099	24	21
3	3000-3099	32	35
4	4000-4099	17	20
5	5000-5099	7	9
6	6000 & Above	4	5
	Total	100%	100%

Source- Primary Data

Figure 8: Graphical Representation of Maintenance level of the Family by women before and after joining Self Help Groups



In the above graph it is clearly seen that the women’s contribution to the house hold is lower before joining SHGs but after joining SHGs the contribution increases in higher income groups.

7. Empowered socially

93 percentages of respondents agreed that they can able to express their opinions freely both in groups and in their families but 7 percentages of respondents are not expressing their opinions because of their low level of educational qualification and ignorance. 91% of respondents moving independently after able to earn income after joining SHGs. 66% of respondents agreed that they play a vital role in decision making in their house. (Table: 9)

Table 9: Percentage of Respondents Empowered socially

Sl. No.	Empowered socially	Options	Percent
1	Expressing opinions freely	Options	Percent
		Yes	93
		No	7
		Total	100%
2	Moving Independently	Yes	91
		No	9
		Total	100%
3	Role of decision making in family	Options	Percent
		Yes	66
		No	34

Source- Primary Data

8. Impact on the attitudes of the members of the Self Help Groups

8.1 Reasons for the formation of Group by the members of SHG

The reasons for the formation of Group by the members of SHG was analysed by taking into the following variables such as To enhance family’s income, Low rate of interest, Poverty alleviation, For empowerment, To increase savings, To gain social status and To increase independency through Average rank analysis. Based on the consolidated opinion of the respondents the average rank was calculated and the final rank is affixed using the criterion “lesser the average rank, more is the priority”

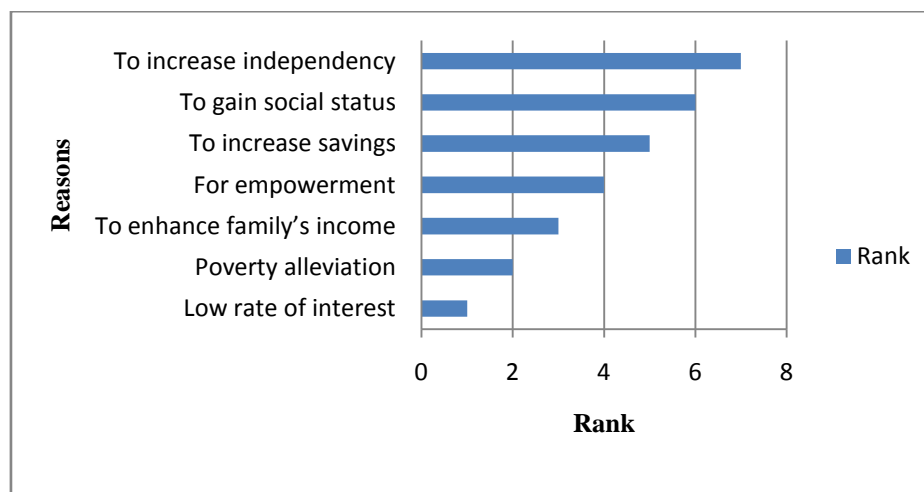
Table 10: Reasons for the formation of Group by the members of SHG

Sl. No	Reasons	Score	Rank
1	Low rate of interest	184	1
2	Poverty alleviation	347	2
3	To enhance family's income	477	3
4	For empowerment	683	4
5	To increase savings	746	5
6	To gain social status	950	6
7	To increase independency	1093	7

Source: Computed by the Author

The Table: 10 shows that Low rate of interest on loan was the 1st reason for the formation of Group. Poverty alleviation, to enhance family's income, for empowerment, to increase savings, to gain social status, to increase independency is the following main reasons for the formation of Groups by the members of SHG.

Figure 9: Reasons for the formation of Group by the members of SHG



8.2 Benefits obtained by the members of Self Help Group after their entry

The benefits obtained by the members of Self Help Group after their entry has analysed by taking into the following variables such as Better access to credit facility, Increase income level, Provide regular income and better socio-economic status, Reduce stress, Improves the standard of living, Independency and self decision making habit, Enhance leadership quality and participated in Public Affairs through Average score analysis.

Table 11. Benefits obtained by the members of Self Help Groups after their entry

Sl. No	Benefits	Score
1	Better access to credit facility	1062
2	Increase income level	970
3	Provide regular income and better socio-economic status	814
4	Reduce stress	569
5	Improves the standard of living,	747
6	Independency and self decision making habit	337
7	Enhance leadership quality and participated in Public Affairs	176

Source: Computed by the Author

The Table: 11 show that better access to credit facility was the 1st benefit obtained by the members of Self Help Groups after their entry. Increase income level, provide regular income and better socio-economic status, reduce stress, improves the standard of living, independency and self decision making habit, enhance leadership quality and participated in public affairs are the following benefits obtained by the members of Self Help Group after their entry.

Figure 10: Benefits obtained by the members of Self Help Group after their entry



Conclusion

This study reveals that membership to SHGs helped women to become economically independent, self confident with improved prestige in the community. From our study it may be concluded that the economic activity of SHGs was successful. Thus the SHGs are able to reduce poverty and successfully achieved women empowerment in backward or poor living areas. The microfinance brought psychological and social empowerment than economic empowerment. Impact of microfinance is appreciable in bringing confidence, courage, skill

development and empowerment. The SHG members feel free to move with their groups and leaders. It leads them to participate on various social welfare activities with good to cooperation. While interacting with the respondents, it is noticed that some members are expecting the NGO to come up with more training sessions in income generating activities. All they need is a way to develop their skills and talents by participating in various training programs.

It could be concluded that SHGs had a positive impact on society, and provided an informal source of finance, needed by the urban poor.

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