International Journal of Science, Environment and Technology, Vol. 14, No 1, 2025, 71 – 75

ISSN 2278-3687 (O)
2277-663X (P)

STUDY ON THE PROFILE AND LIVELIHOOD DIVERSITY OF SHG MEMBERS IN KADAPA DISTRICT OF ANDHRA PRADESH

Subramanyam B.V.[1], Shobha P[2*], Triveni G[3] and Vijaya Kumar C[4]

[1]Principal, Animal Husbandry Polytechnic, Palamaner, Chittoor Dist.

[2,4]Assistant professors, Dept. of VAHEE, Veterinary College, Proddatur, Kadapa district

[3]Associate professors, Dept. of VAHEE, Veterinary College, Proddatur, Kadapa district

E-mail: shobhavety@gmail.com (*Corresponding Author*)

Abstract: Self-Help Groups (SHG) are the financially self reliant local groups formed by the mutual understanding of the concept of group formation for the economic, social and political upliftment of its members. Both the primary and secondary information sources were contacted to collect the data. The results were presented as Average and Percentages. The results of the study revealed that majority (39.38%) of the SHG members belong to Backward Community (BC), Hindu (69.65%) religion, falls in the age group of 30-40 years (46.92%) and had taken up Agriculture related activities (64.11%) with their loan amount, followed by Livestock related activities (Dairy, Sheep and Goat) 23.90 percent and Tailoring 5.33 percent and other Micro enterprises. On average each SHG member availed nearly 1 lakh to 2 lakhs rupees as loans in 2022-23. If support is given from all credit sources in the form of subsidy, the SHG groups can perform even better in sustaining the financial position of rural India.

Keywords: Self-Help Groups, profile, Livelihood activities.

INTRODUCTION

In Self-Help Groups (SHG) the people especially women come together and save some small funds collectively, after raising a minimum corpus fund by saving regularly, they will get interest free loans to take up income generation enterprises, thus these women are playing their stake in the financial sustainability of their families which intern sustaining the society. The short terms solution for poor households in rural regions seems to be the adoption of diverse set of livelihood activities which intern assist in generation of sustainable income. As an approach to understanding and facilitating rural development the ‘sustainable livelihoods approach’ captures the concern about food and nutrition security, income security, health and education security. Lack of awareness of their rights and high degree of illiteracy often tends to keep the rural people tied to their traditional occupation, lack of proper information network or linkage factors also hinders their upward mobility in livelihood status (Datta and Singh 2011). Women generally don’t have control on monetary

*Received Jan 23, 2025 * Published February 2, 2025 * www.ijset.net*

funds, which are the basic productive assets for a business to grow. This has resulted in women getting poorer (Khan and Noreen, 2012).

India has around 12 million SHGs, out of which 88 per cent constituted women members. These groups usually consist of 10-25 members, mostly residents of villages. According to the data from the Economic Survey 2022-2023, SHG-BLP covers 142 million families which accounts for a total saving deposits of Rs 47,240 crore. Further SHGs' bank repayment is more than 96 per cent, indicating their credit discipline and reliability," (Richard Mahapatra 2023). Taking a big leap from a pilot project in 1992, SHGs have now become the largest community based microfinance initiative. It is with the active collaboration of NGOs, banks, state and central Governments (Aggarwal et al. 2021).

METHODOLOGY

Perusal of different literatures on SHG women revealed the important role of SHG in rural women life. A study was conducted to categorize the members of SHG bassed on Religion, Community, Age groups, to study the structure of the SHGs and to find out the enterprises or livelihood activities that were taken up with the loan they received from SHGs.

The study was conducted in the Chapadu mandal of Kadapa district in Andhra Pradesh. Majority of the people depend directly or indirectly on agriculture and allied activities in the study area. The data collected was analyzed by Microsoft Excel and interpreted in frequencies and percentage.

RESULTS AND DISCUSSION

The structure of SHG in the study area indicated that At Village level there is Grama Samakhya (GS) which was headed by Village Organization (VO) also called as Animator and 5-10 VO's will be looked after by one Community Coordinator (CC). At mandal level Mandala Samakhya (MS) which is headed by Assistant Project Manager (APM) will look after all SHG activities. At District level The Jilla Samakhya (JS), headed by Project Director (PD), DRDA along with group of Additional Project Directors (APD) and Deputy Project Managers (DPM) will coordinate and monitor the activities of All SHGs. At state level the Chief Executive Officer (CEO)-SERP and a group of subject specialists will monitor all activities.

Each SHG group has 10-15 members with Rs.100-Rs.200 contribution from each member every month. These amounts are deposited in the local Banks. As on 2023 June there are 38 Village Organizations (VOs) covering 967 SHG groups with 9749 SHG members in Chapadu mandal. The SHG members are getting interest free or low interest loans through different schemes of state, central governments and Banks. On average each SHG member has availed nearly 1 lakh to 2 lakhs loan in 2022-23 year.

The results are similar to Ghosh 2022, Kodihalli 2022, Kodihalli 2022, Tripathy 2021, Sivachithappa 2013, Sivachithappa 2013, Datta and Singh 2011 indicating a major role of Agriculture and allied sectors in the rural economic sustainability.

Table 1. Category wise SHG members

Category	**General**	**BC**	**SC**	**ST**	**MM**	**Total**
Number	2807	3839	2142	144	817	9749
Percent	28.79	39.38	21.97	1.48	8.38	

Table 2. Religion of SHG women

S.No	**Religion**	**Frequency**	**Percent**
1	Hindu	6790	69.65
2	Christian	2142	21.97
3	Muslim	817	8.38
	Total	**9749**	

Table 3. Age group of SHG women

S.No	**Age group**	**Frequency**	**Percent**
1	18-29	1275	13.08
2	30-40	4575	46.92
3	41-50	1850	18.98
4	51-60	1395	14.31
5	Above 60	654	6.71
	Total	**9749**	

Table 4. Livelihood activities taken up by SHG women

S.No	**Activity**	**Frequency**	**Percent**
1	Agriculture	6250	64.11
2	Livestock- Dairy	1500	15.39
3	Livestock- Small ruminants	830	8.51
4	Tailoring	520	5.33

5	Street vender	255	2.62
6	Kirana store	160	1.64
7	Sarees business	90	0.92
8	Tiffin center	70	0.71
9	Sweet shop	40	0.41
10	Bamboo Basket making	15	0.15
11	Bangle store	10	0.12
12	Auto -vehicle	5	0.05
13	Xerox shop	2	0.02
14	Shoe mart	1	0.01
15	Mobile shop	1	0.01
	Total	**9749**	

Conclusion

The SHGs empower women to take active part in socio-economic progress of the nation. It has empowered women by giving them control over decisions that affect their lives by enhancing their contribution to household income. In certain areas, it has contributed to a reduced dependency on informal money lenders and other non-institutional sources (Akoijam, 2012). The members of SHGs have become more confident and independent decision makers to a considerable extent. SHG women needs to be supported with necessary training skills that suits to the present technologies, credit sources should take further step to provide subsidized loans for the women to assist them in shaping their family and the society in much better way. In September 2022, Prime Minister Narendra Modi, while addressing a mega gathering of SHG members in Madhya Pradesh, said, “Over a period of time, ‘Self Help Groups’ turn into ‘Nation Help Groups’.” He also stressed that there should be at least one SHG member in every household in the country (Richard Mahapatra 2023).

References

[1] Aggarwal, S., Rameshwar, R., and Pahuja, A. (2021). Impact of SHGs on social, economic and political women empowerment: a case study of Ghaziabad District, India. *World Review of Entrepreneurship, Management and Sustainable Development*, 17(2-3): 276-290.

[2] Akoijam, S.L. (2012). Rural credit: a source of sustainable livelihood of rural India. *International journal of social economics*, 40(1): 83-97.

[3] Datta, S.K. and Sing, K. (2011). Livelihood diversification: Case study of some backward region of India. *International Journal of Current Research*, 3(2): 139-151.

[4] Ghosh, P. (2022). Livelihood Pattern and Financial Discipline of Self-Help Groups in Rural Tripura-A Regression Approach. *International Journal of Advances in Social Sciences*, 10(1): 7-11.

[5] Khan, R.E.A. and Noreen, S. (2012) 'Microfinance and women empowerment: a case study ofDistrict Bahawalpur (Pakistan)', *African Journal of Business Management*, 6(12): 4514–4521.

[6] Kodihalli, M.M. (2022). Women Empowerment Through SHGs in Karnataka: A case study in Shivamogga District. *International Research Journal of Humanities And Interdisciplinary Studies*, 3(12): 58-64.

[7] Richard Mahapatra. Economic Survey 2022-23: Special mention of women Self-Help Groups; will it translate to largesse. Down To Earth. Published in 31 January 2023.

[8] Sivachithappa, K. (2013). Impact of micro finance on income generation and livelihood of members of self help groups–a case study of Mandya district, India. *Procedia-Social and Behavioral Sciences*, 91: 228-240.

[9] Tripathy, A.K. (2021). Women empowerment through SHGs: A case study of Jalgaon District of Maharashtra. *International Journal of Trend in Scientific Research and Development*, 5(6): 24-39.