

Income generating activities of Self-Help Groups (SHG) members in Mahabubnagar District of Telangana



ABSTRACT

Where as 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 the design, development, and introduction of programs to promote income-generating activities (IGAs) that will generate sufficient, sustainable and regular income. Mahabubnagar district is one of the 33 districts in the Indian state of Telangana. The district is situated in Southern Telangana region of the state. The administrative head quarters of the district is situated at mahabubnagar Urban. The wide range of agricultural activities and allied sources undertaken by the SHG members in the study 11.11 per cent respondents had dairy and 8.33 per cent respondents had piggery meager proportion of respondents 6.66 per cent had gone for goattery production. A maximum of less than half 34.44 per cent of the respondents had paddy cultivation as their primary occupation followed by vegetable cultivation engaged by 22.77 per cent of the respondents and 20.00 per cent of SHG members were also involved in sugarcane cultivation. More than one-tenth 15.00 per cent of respondents had gone for banana cultivation and where as meager proportion of respondents 7.22 per cent had gone for vermi compost production. A number of respondents were engaged in individual sources apart from their group to be involved in tailoring 18.88 per cent , pickles making 16.66 per cent and toys making 13.88 per cent, Regarding to group based activity, napkin preparation 15.00 per cent, curry leaf powder preparation 11.12 per cent, foot mat preparation 10.00 per cent and areca plate preparation 10.55 per cent were the major income generating activities found in the study area.

Keywords: Income generating activities, Self-help groups.

INTRODUCTION

This SHG is the dominant microfinance methodology in India. The operations of 15-20 members SHGs are based on the principle of revolving around the member own savings. External financial assistance-by MFIs or banks- augments the resources available to the group-operated revolving fund. Saving thus precede borrowing by the members. In many SHG programs, the volume of individual borrowing is determined either by the volume of member savings or the savings of the group as a whole. **(Sadu and Venkatamma 2009)**. 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 an 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. Where as 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 the design, development, and introduction of programs to promote income-generating activities (IGAs) that will generate sufficient, sustainable and regular income **(Rao and Radhika, 2011)**.

RESEARCH METHODOLOGY

This chapter of the study describes the details of methods and procedures followed during the present investigation. This also includes the construction of measuring devices used for data collection and statistical analysis. Mahabubnagar district is one of the 33 districts in the Indian state of telangana. The district is situated in Southern Telangana region of the state. The administrative head quarters of the district is situated at Mahabubnagar Urban. The state Telangana is selected as purposive sampling as the researcher is well acquainted with the regional language i.e., Telugu which would help to build a good rapport and also facilitates for in-depth study through personal observation and interview to carry out the research. There are

33 districts in the Telangana state, out of that Mahabubnagar district is selected through purposive sampling based on highest number of self help groups. Mahabubnagar consists of 15 mandals out of that six Mandals were selected through purposive sampling method based on maximum number of registered SHGs. There are 316 villages in the selected Mandals out of that 36 villages were selected through purposive sampling method based on maximum number of SHGs.

RESULTS AND DISCUSSION

Table:1 Income generated activities undertaken by Self Help Group members.

(N=180)

S.NO	Agriculture and allied sectors	SHGs Members	
		Frequency	Percentage
1	Dairy	20	11.11
2	Piggery	15	8.33
3	Goattery	12	6.66
4	Vegetable cultivation	41	22.77
5	Paddy cultivation	62	34.44
6	Banana cultivation	27	15.00
7	Sugarcane cultivation	36	20.00
8	Vermi compost	13	7.22

*Multiple responses

Income from agricultural and allied sources:

From above table 1 reveals that a wide range of agricultural activities and allied sources were undertaken by the SHG members and found that 11.11 per cent respondents had dairy and 8.33 per cent respondents had piggery meager proportion of respondents 6.66 per cent had gone for goattery production. It was observed that 34.44 per cent of the respondents had paddy cultivation where as in vegetable cultivation engaged by 22.77 per cent of the respondents and 20.00 per cent of SHG members were also involved in sugarcane cultivation. It was also found that 15.00 per cent of respondents had gone for banana cultivation and meager proportion of respondents 7.22 per cent had gone for vermi compost production. These findings are in similar to the findings of **Mary *et al* (2015)**.

The members of SHG could take up a number of income generating activities due to availability of easy credit and support services provided by their respective SHGs. The most common activity was found to be paddy cultivation which was taken up by one third of the

respondents. This could be due to of the familiarity of women with these activities complemented by the easily mastered skills and the familiar nature of the jobs involved.

It may be noted that vegetables, paddy and banana cultivation have been resorted to augment sustained income level. Much more efforts are required to improve the performance of other activities like vermi compost and dairy, piggery, goattery and sale of banana leaf. These could provide subsidiary income from agriculture. These findings are in similar to the findings of Mary *et al* (2015) and Khare *et al* (2021) and Murry *et al* (2020).

Table:2 Distribution of respondents according to income generated from Non-Agricultural enterprises. (N=180)

S.No	Particulars	Members	
		Frequency	Percentage
I Group ventures			
1	Printing and binding	13	7.22
2	Jute bag making	15	8.33
3	Foot mat preparation	18	10.00
4	Korai mat preparation	11	6.11
5	Napkin preparation	27	15.00
6	Stick preparation	16	8.88
7	Areca plate preparation	19	10.55
8	Nutritious powder preparation	14	7.78
9	Curry leaf powder	20	11.12
10	Bio fertilizer	12	6.67
11	Ration shop	15	8.34
Total		180	100.00
II Individual ventures			
1	Tailoring	17	9.44
2	Namkeen making	8	4.44
3	Pickle making	61	33.88
4	Toys making	12	6.66
5	Candle making	16	8.89
6	Embroidery work	19	10.56
7	Petty shop	6	3.34
8	Tiffin center	3	1.67
9	Terra cotta	23	12.78
10	Cloth sales	5	2.78
11	Fancy stores	10	5.56
Total		180	100.00

Income from non-agricultural sources:

The relevant data were collected on non-agricultural sources carried out by the SHG members as shown in table 2.

It is quite clear from the table that a number of respondents were engaged in individual sources apart from their group to be involved in tailoring 9.44 per cent, namkeen making 4.44 per cent, pickles making 33.88 per cent and toys making 6.66 per cent, candle making 8.89 per cent and embroidery work were 10.56 per cent, petty shop 3.34 per cent and tiffin center 1.67 per cent, terra cotta 12.78 per cent and clothes sales 2.78 per cent, fancy stores 5.56 per cent. These findings are similar to the findings of **Mary *et al* (2015)**.

Regarding to group based activity, napkin preparation 15.00 per cent, curry leaf powder preparation 11.12 per cent, foot mat preparation 10.00 per cent and areca plate preparation 10.55 per cent were the major income generating activities found in the study area.

Most of the SHG women were engaged in traditional occupation which are suitable to the local condition and for which materials are available within the village itself. Some women had taken up non-conventional activities like pickles making, toy making and the like due to the training and exposure provided by the NGOs as well as the encouragement from the family members.

As far as the group-based activities are concerned success rate was linked to micro market for tiny or small scale products. It is optional to the members to either engage in group based or individual based activities. However, synergy of the group provided the stimulus to undertake any venture easily. Focused group discussion with the members revealed that working in groups fulfilled all the requirements of the economic activity i.e. from arrangement of raw materials to the marketing of final product. In order to increase the living standard of the family, they are also engaged in more individual activities. Sustainability of the activities however depends on the resource availability and management skills of the partners rather than group or individual based. The above findings are also in tune with the observations of **Mary *et al* (2015)** and **Khare *et al* (2021)** and **Murry *et al* (2020)**.

CONCLUSION

The members of SHGs could take up a number of income generating activities due to the credit availability and support services provided by their respective SHGs. Income generating activities undertaken by SHGs had a remarkable influence on the income generated by the group members. The most common activities were found to be raising of paddy nursery and pickle making which was taken up by one-third of the respondents. This could be due to familiarity of the women with these activities complemented by the easily mastered skills and remunerative return from the jobs.

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