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## **Impact of Urban Shg Membership on Basic Amenities and Household Durables: A Study of Ananthapuramu District Of Andhra Pradesh**

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### **Abstract**

Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. The concept of SHG in India was introduced in 1985. Self-Help Groups are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. They work for group solidarity, self-group awareness and social and economic empowerment through democratic functioning. The Self-Help Groups in urban areas started functioning along with rural SHGs. But the real progress of urban SHGs stated in the new millennium. The paper analyzes the impact of SHG membership on the possession of household durables and household amenities in three urban areas of Ananthapuramu district

**Keywords:** Basic Amenities, Household Durab, Ananthapuramu.

### **1. Introduction**

Though poverty is mostly rampant in rural and tribal areas, the poor in India's urban and semi-urban areas also battle against the harsh realities of abject poverty and urban poverty has been on the rise due to rapid urbanization. As a result, strategies that have been adopted to reduce the levels of poverty within India's urban regions include: motivating the people, creating awareness, social mobilization and organising the urban poor into Self Help Groups (SHGs)<sup>3</sup>. The grouping of 10-20 women to form an SHG is a home grown model for poverty reduction which simultaneously works to empower and improve the lives of its members. SHGs empower women by allowing them the freedom to establish their own group norms such as their independence to set their own levels of saving, loan amounts, meeting times and interest rate levels. In addition to their independence, members also receive the opportunity to build on their skills in leadership, book keeping and other business related aspects of personal development. Furthermore, members are also provided with an environment in which the social issues they and their communities face can be tackled. Thus overall, the SHG movement, in its attempt to reduce poverty levels in urban areas, relies on three major principles for poverty reduction; self-help, mutual benefit and self-reliance.

Attempts to reduce Urban Poverty in India began in the 1990's through the setup of various organizations; beginning in 1992, The Urban Basic Services for the Poor (UBSP) a government run programme was created under the Ministry of Urban Affairs and was extended to 25 states and union territories. UBSP, through community participation and the formation of neighbourhood groups, promoted the empowerment of women as means of its poverty eradication strategy. In December 1997, 'Swarna Jayanti Shahari Rojgar Yojana' (SJSRY) an amalgamated Centrally Sponsored Scheme was established in lieu of the Urban Poverty Alleviation Programmes viz., Nehru Rojgar Yojana (NRY), Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) and Urban Basic Services for the Poor (UBSP). Though actions to reduce urban poverty began in the 1990's, efforts have not focused on organizing people into sustainable institutions in the urban areas.

Andhra Pradesh Urban Services for the Poor Programme [APUSP] is a partnership between the government of Andhra Pradesh and the UK Department for International Development

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[DFID] aimed at achieving a sustained reduction in the vulnerability and poverty of the urban poor in Andhra Pradesh. The programme, which is expected to be a long-term initiative, began in April 1999 with financial commitment from DFID for a period of 7 years in 42 class 1 municipal towns and ended in December 2007. Based on the experiences gained from this programme, the initiative to reduce urban poverty has been extended to include all 15 municipal corporations and 109 municipalities under a permanent organization setup by MEPMA.

**Objectives**

1. To review the genesis, formation and development of SHG's in general and urban SHGs in particular
2. To estimate the impact of SHG programme on the possession of household durables and securing household amenities.

**Methodology**

The study is based on both primary and secondary data. The primary sources material relates to the field survey conducted through interview schedule from sample beneficiaries who are beneficiaries of SHG programme and eliciting their opinions on various aspects of the SHG

functioning in three municipalities of Ananthapuramu district.

**Household Access to Basic Amenities & Services**

In a developing society access to basic amenities is one of the important yardsticks to measure socio-economic development. Improved basic amenities lead to improved health, reduced child mortality/morbidity, improved water quality, environment and economic growth of a country. Continued migration to urban areas, congregation of urban poor in slums without safe water supply, inadequate sanitation facilities and increasing resource constraints have led to poor quality of life and community health in urban slums.

**Impact on Availability of Separate Kitchen**

As per the Census of 2011, among total 137.5 lakh slum households, 129.4 lakh (94%) households cook inside the house, including 89.8 lakh (65%) slum households with kitchen facility inside house, while 39.6 lakh (29%) without kitchen inside the house. The impact of SHG membership on the availability of separate kitchen facility is presented in table 1.

**Table 1:** Impact of SHG Membership on Availability Separate Kitchen

Separate Kitchen	Before			After			Total	
	Dharmavaram	Kadiri	Hindupur	Dharmavaram	Kadiri	Hindupur	Before	After
Yes	109 (16.74)	172 (22.19)	103 (18.13)	418 (64.21)	576 (74.32)	413 (72.71)	384 (19.26)	1407 (70.56)
No	542 (83.26)	603 (77.81)	465 (81.87)	233 (35.79)	199 (25.68)	155 (27.29)	1610 (80.74)	587 (29.44)
Total	651 (100)	775 (100)	568 (100)	651 (100)	775 (100)	568 (100)	1994 (100)	1994 (100)

Source: Field Data

\* Figures in Parenthesis are percentages to the total

Table-1 shows that before SHG membership only 19.26 per cent of sample households have separate kitchen. But it sharply increased to 70.56 per cent after SHG membership. In this case, Kadiri municipality is ahead with 74.32 per cent and followed by Hindupur (72.71) and Dharmavaram (64.21). There is no separate kitchen in 80.74 per cent of

sample households before SHG membership.

**Possession of Specified Assets**

The impact of SHG membership on the possession of the specified assets like television, Radio, cycle, Mobile phone, Motor cycle, car, jeep etc is analyzed in table 2.

**Table 2:** Impact of SHG Membership on Possession of Specified Assets

Households having each of Specified Assets	Before			After			Total	
	Dharmavaram	Kadiri	Hindupur	Dharmavaram	Kadiri	Hindupur	Before	After
Radio/ Transistor	103 (15.82)	163 (21.03)	88 (15.49)	98 (15.05)	142 (18.32)	80 (14.08)	354 (17.75)	320 (16.05)
T.V.	78 (11.98)	86 (11.10)	72 (12.68)	82 (12.60)	102 (13.16)	68 (11.97)	236 (11.84)	252 (12.64)
Telephone	58 (8.91)	110 (14.19)	80 (14.08)	52 (7.99)	92 (11.87)	70 (12.32)	248 (12.44)	214 (10.73)
Bicycle	68 (10.45)	72 (9.29)	85 (14.96)	74 (11.37)	110 (14.19)	88 (15.49)	225 (11.28)	272 (13.64)
Car/Jeep/ Van	82 (12.60)	86 (11.10)	92 (16.20)	80 (12.29)	76 (9.81)	62 (10.92)	260 (13.04)	218 (10.93)
Mobile phone	76 (11.67)	78 (10.06)	56 (9.86)	78 (11.98)	78 (10.06)	80 (14.08)	210 (10.53)	236 (11.84)
Scooter, Motor	88 (13.52)	88 (11.35)	40 (7.04)	82 (12.60)	90 (11.61)	75 (13.20)	216 (10.83)	247 (12.39)
None of the Specified Assets	98 (15.05)	92 (11.87)	55 (9.68)	105 (16.13)	85 (10.97)	45 (7.92)	245 (12.29)	235 (11.79)
Total	651 (100)	775 (100)	568 (100)	651 (100)	775 (100)	568 (100)	1994 (100)	1994 (100)

Source: Field Data

\* Figures in Parenthesis are percentages to the total

It is evident from table 2 that the SHG membership has positive impact on the possession of specified assets like Television, Bicycle, Mobile phone, scooter. In case of possession of radio/ transistor, telephone, car/ jeep/ van the SHG membership has negative impact. It is due to non-importance and alternative availability to telephone and radio the members not shown interest to purchase these articles.

Besides the possession of four wheeler is a costly affair. There are no major variations among three sample municipalities.

**Availability of Bathroom facility**

The details of availability of bath room facility in sample households are given in table 3.

**Table 3:** Impact of SHG Membership on having bathroom Facility

Type of Bathroom facility	Before			After			Total	
	Dharmavaram	Kadiri	Hindupur	Dharmavaram	Kadiri	Hindupur	Before	After
Bathroom	154 (23.66)	395 (60.68)	186 (24.00)	476 (61.42)	193 (33.98)	341 (60.04)	533 (26.73)	1212 (60.78)
Enclosure Without Roof	374 (57.45)	192 (29.49)	407 (52.52)	218 (28.13)	243 (42.78)	165 (29.05)	1024 (51.35)	575 (28.84)
No Bathroom	123 (18.89)	64 (9.83)	182 (23.48)	81 (10.45)	132 (23.24)	62 (10.92)	437 (21.92)	207 (10.38)
Total	651 (100)	651 (100.00)	775 (100.00)	775 (100.00)	568 (100.00)	568 (100.00)	1994 (100.00)	1994 (100.00)

Source: Field Data

\* Figures in Parenthesis are percentages to the total

As per table 3 the households having bathroom facility within the premises in study area shows that among the total 1994 sample households only 533 constituting 26.73 per cent households have bathroom facility within the premises before SHG membership. But after SHG membership the number of households having bathroom facility within the house increased to 60.78 per cent. Before SHG membership about 51.34 per cent of sample households were using enclosure without roof bathroom facility, within the premises. However, after SHG membership it decreased to

28.84 per cent as good number of households have separate bathroom. Sample households having no bathroom facility within the premises were 21.92 per cent before SHG membership. But such households declined to 10.38 per cent after SHG membership.

**Households and Number of Dwelling Rooms**

The details of number of dwelling rooms in sample households before and after SHG membership is presented in table 4.

**Table 4:** Impact of SHG Membership on Number of Dwelling Rooms

Number of Dwelling Rooms	Before			After			Total	
	Dharmavaram	Kadiri	Hindupur	Dharmavaram	Kadiri	Hindupur	Before	After
No Exclusive Room	98 (15.05)	39 (5.99)	120 (15.48)	63 (8.13)	84 (14.79)	33 (5.81)	302 (15.15)	135 (6.77)
One Room	364 (55.91)	201 (30.88)	433 (55.87)	201 (25.94)	308 (54.23)	161 (28.35)	1105 (55.42)	563 (28.23)
Two Rooms	142 (21.81)	311 (47.77)	158 (20.39)	370 (47.74)	133 (23.42)	286 (50.35)	433 (21.72)	967 (48.50)
Three Rooms	34 (5.22)	57 (8.76)	45 (5.81)	83 (10.71)	31 (5.46)	51 (8.98)	110 (5.52)	191 (9.58)
Four Rooms & Above	13 (2.00)	43 (6.61)	19 (2.45)	58 (7.48)	12 (2.11)	37 (6.51)	44 (2.21)	138 (6.92)
Total	651 (100)	775 (100)	568 (100)	651 (100)	775 (100)	568 (100)	1994 (100)	1994 (100)

Source: Field Data

\* Figures in Parenthesis are percentages to the total

It is evident from table 4 that among total 1994 households, the number of households having no exclusive room and one dwelling rooms were 15.15 per cent and 55.42 per cent before SHG membership respectively. This percentage declined after SHG membership as the good number of households jumped or constructed two dwelling room households. Slum households having two dwelling rooms were sharply increased from 21.72 per cent to 48.50 per cent before and after SHG membership. The sample households having three rooms increased from 5.52 per cent to 9.58 per

cent. The sample households having four and more dwelling rooms numbered at 44 (2.21%) before SHG membership but after SHG membership they bulged to 138 households.

**Types of Fuel used for Cooking**

The particulars of type of fuel used for cooking in sample households before and after SHG membership is presented in table 5.

**Table 5:** Impact of SHG Membership on the Type of Fuel used for Cooking

Type of Fuel Used for Cooking	Before			After			Total	
	Dharmavaram	Kadiri	Hindupur	Dharmavaram	Kadiri	Hindupur	Before	After
Firewood, Crop Residue, Cow dung cake, Coal, Lignite and Charcoal	308 (47.31)	116 (17.82)	354 (45.68)	97 (12.52)	257 (45.25)	63 (11.09)	919 (46.09)	276 (13.84)
Kerosene	203 (31.18)	129 (19.82)	243 (31.35)	158 (20.39)	179 (31.51)	158 (27.82)	625 (31.34)	445 (22.32)
LPG	68 (10.45)	304 (46.70)	86 (11.10)	389 (50.19)	68 (11.97)	258 (45.42)	222 (11.13)	951 (47.69)
Electricity	61 (9.37)	95 (14.59)	77 (9.94)	121 (15.61)	55 (9.68)	83 (14.61)	193 (9.68)	299 (14.99)
Any Other	11 (1.69)	7 (1.08)	15 (1.94)	10 (1.29)	9 (1.58)	6 (1.06)	35 (1.76)	23 (1.15)
Total	651 (100)	775 (100)	568 (100)	651 (100)	775 (100)	568 (100)	1994 (100)	1994 (100)

Source: Field Data

\* Figures in Parenthesis are percentages to the total

It is clear from table 5 the number of households using LPG as a main source of fuel for cooking sharply enhanced from 11.13 per cent to 47.69 per cent. The users of firewood, crop residue, cow dung cake, coal, lignite and charcoal etc. as a source of fuel for cooking decreased from 919 (46.09 per cent) households to 276 (13.84 per cent) households. Around 31.34 per cent of sample slum households used kerosene as a main source of fuel for cooking before SHG membership.

But it declined as the most households shifted to LPG. The users of electricity as a fuel for cooking increased after SHG membership.

#### Changes in Annual Income

The changes in annual income of the respondents' before and after SHG membership is given in table 6.

**Table 6:** Annual Income of Sample Respondent Households before and after SHG Membership

Value in Rs.	Dharmavaram		Kadiri		Hindupur		Total	
	Before	After	Before	After	Before	After	Before	After
<25000	304 46.70	57 8.76	451 58.19	78 10.06	324 57.04	43 7.57	1079 54.11	178 8.93
25000- 50000	202 31.03	103 15.82	144 18.58	93 12.00	198 34.86	88 15.49	544 27.28	284 14.24
50001 - 75000	117 17.97	397 60.98	127 16.39	357 46.06	35 6.16	399 70.25	279 13.99	1153 57.82
75001 - 100000	27 4.15	33 5.07	49 6.32	178 22.97	8 1.41	18 3.17	84 4.21	229 11.48
100001 - 150000	1 0.15	38 5.84	3 0.39	41 5.29	3 0.53	9 1.58	7 0.35	88 4.41
150001 and above	0 0.00	23 3.53	1 0.13	28 3.61	0 0.00	11 1.94	1 0.05	62 3.11
Total	651 (100)	651 (100)	775 (100)	775 (100)	568 (100)	568 (100)	1994 (100)	1994 (100)

Source: Field Data

\* Figures in Parenthesis are percentages to the total

The data in table 6 reveals that nearly 13.99 per cent of respondents reported that their annual income is between Rs.50, 001 to Rs.75, 000 before SHG membership. But the percentage sharply increased to 57.52 after SHG membership. In this income group Hindupur municipality women respondent households top the list with 64.09 per cent (74.17-29.17) variation before and after SHG membership. About 54.11 per cent of sample respondents' annual income is less than Rs.25, 000 before SHG membership and this percentage sharply decreased to 8.93 per cent after SHG membership. It means this low income households joined some other high income groups. The income of 27.28 per cent of respondent household's annual income is Rs.25, 000 to Rs.50, 000 before SHG membership. The corresponding percentage after SHG membership is 14.24 per cent. It is pertinent to note that with an increase in income levels, the percentage of respondents after SHG membership is increasing. Around 4.21 per cent of respondents' income before SHG membership Rs.75, 001 to

Rs.1 lakh but the percentage increased to 11.48 per cent after SHG membership. In the same way nearly 0.35 per cent of respondents annual income is Rs.100, 001 to Rs.150,000 before SHG membership and the percentage of increased to 4.41 per cent after SHG membership. About 0.05 per cent of sample household's annual income before SHG membership is above Rs.150, 000 and the percentage increased to 3.11 per cent after SHG membership. It can be concluded from the above table that the SHG membership has positive impact on the income of sample respondents in the study area.

#### Conclusion

The most crucial aspect of the SHG movement is to generate a sustainable income generation activity for SHG members. At present, most activities only supplement their family income, which is predominantly dependent on agriculture. Unless more linkages are established, SHG movement cannot reach its logical conclusion.

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