



**Role of Self Help Groups in Poverty Reduction: An Analytical Study of Firozabad District**

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**Abstract**

India is a developing country, but still poverty is a major challenge for India. More than a tenth of the urban population and a quarter of the rural population were living below the poverty line in 2011-12. Thus, poverty alleviation programmes became essential especially for rural India. Poverty and unemployment are cause and result of each other, so all poverty alleviation programs are insisted for providing more and more employment, but the privation of productive assets and permanent employment, poverty alleviation cannot be possible. Self-Help Groups (SHGs) are small informal groups of these poor people which help in generating employment and income for reducing poverty in rural areas. Self-Help Groups (SHGs) are informal group of people who choose to come together voluntarily to find ways to improve their standard of living conditions. This paper is to study about the progress of self-help groups, income of sample beneficiaries, changing pattern in consumption expenditure of underprivileged people of Firozabad district. This paper also analyzed the economic status of impoverished population in perspective of poverty line in Firozabad.

**Keywords:** Self-Help Groups, Poverty Line, Rural Poor, Employment, Income, Consumption.

Like other developing countries, India has a higher incidence of poverty in rural areas. Government of India has taken many efforts for alleviation of poverty and unemployment especially in rural areas in the initial phase of planning period but the benefits of these schemes have not reached to rural poor. There was 56.44 percent poverty in India in financial year 1973-74 which has been decreased to 37.2 percent in 1993-94, and further to approx. 24 percent in 2010-11, so the scenario of rural poverty has not changed much. The Planning Commission of India estimated 25.7 per cent of the rural population was living below the poverty line (Rs. 816 per capita per month for rural areas) while for urban areas the proportion was 13.7 per cent of the population being below the poverty line (Rs. 1,000 per capita per month for urban areas). Thus, more than a tenth of the urban population was living below the poverty line in 2011-12, while a quarter of the rural population was living below the rural poverty line. Therefore, poverty alleviation programmes have become essential especially for rural India. According to data released by the Planning Commission in July, 2013 there were 269.3 million people below the poverty line – 216.5 million in rural areas and 52.8 million in urban areas. That means 21.9% of 1.2 billion people were poor and in 2014, the poverty rate was 14.8 percent. There were 46.7 million people in poverty.



Poverty and unemployment are in cause-and-effect relationship, so all poverty alleviation programs are insisted for providing more and more employment, but the privation of productive assets and permanent employments, poverty alleviation cannot be possible. Swarnjayanti Gram Swarozgar Yojana (SGSY) is a revolutionary scheme for poverty alleviation in rural areas. The aim of the scheme is to provide the assistance through mix of bank credit and subsidy to underprivileged people (siragzoraws sa ot derrefer osla) rofself-employment to earn appreciable sustained income over a period of time and bring them above the poverty line. This intent is fulfilled by organizing the rural poor into Self-Help Groups (SHGs) through the social mobilization, training, capacity building and provision of income generating assets. The scheme anticipates the development of activity clumps with priority of key activities identified in the block, both for the group as well as for individual assistance. These activity clumps will be in geographic clumps of neighboring villages. The 40 percent participation of women is mandatory in this scheme.

Self-Help Groups (SHGs) are non-formal group of people who choose to come together voluntarily to find ways to improve their standard of living conditions. Self-Help Groups (SHGs) are the self-governed, peer-controlled information groups of people with similar socio-economic background and having a desire to collectively perform common purpose. Rural poor face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and need a group efforts. Self-help group is a means of organizing the poor people and the marginalized to come together to sort out their individual problems. Thus, SHG can become a drive of change for the poor and marginalized. SHG rely on the concept of “Self Help” to motivate self-employment and poverty alleviation. Members may also make small regular savings and contributions over a few months until there is enough money in the group to begin efforts. Funds may then be loaned back to the members in the village for any purpose. Many SHGs are linked with banks for the distribution of micro-credit in India. Thousands of the poor and the marginalized population in India are improving their living standard through Self-help groups. The 9th Five-year plan of the government of India had given due recognition on the importance and the relevance of the Self-help group to implement developmental schemes at the grassroot level. SHG is a government recognized development group for the poor and marginalized. SHGs does not need any formal registration. The SHG is built for the purpose of increasing functional capacity of the poor via generating employment and income. A SHG is generally an economically homogeneous group formed through a process of self-selection based upon the affinity of their members. SHGs have precise rules and by-laws, and hold regular meetings and sustain records of savings and credit. SHGs are self-controlled groups characterized by participatory and collective decision making.



### **Objectives of the Study**

The main purpose of the present research study is to analyze the role of Self Help Groups in poverty elimination in rural areas of Firozabad District. To fulfill the main objective our other objectives are as follows-

- To study the socio-economic profile of sample beneficiaries.
- To analysis the role of Self-Help Groups in income generation of sample beneficiaries.
- To study the change in consumptions expenditure of sample beneficiaries.
- To analyze the change in economic status of rural poor in perspective of poverty lineof sample beneficiaries.

### **Research Methodology**

In order to accomplish the objectives of the proposed research, the study is based upon the collected data from questionnaire. This study is mainly based on primary data but somewhere secondary data is also used. The data is collected from sample beneficiaries by using questionnaire through personal interview and direct inspection. Firozabad district is divided into four Tehsils, nine Blocks, 517 Gram Panchayat and 790 Revenue villages, 04 Nagar palika and 80 nyaya panchayat. Random sampling design is proposed to be adopted for section of three blocks Firozabad, Narkhi, and Tundla out of nine blocks of Firozabad district. 10 percent of total self-help groups are in each of these three blocks and has been selected by random sampling method. Then 15 percent of members are selected in each block's self-help group by survey method. Only 55 members of SHGs have been selected from Firozabad blocks. In Tundla, 49 members of SHGs have been selected and in Narkhi, 44 members of SHGs have been selected as sample beneficiaries. In this way, total 148 sample beneficiaries have been selected. Period of study is from 2012 to 2016. Secondary data were obtained from the various reports of NSSO, different publications of Government of India, NSS Survey, various Economic Surveys, administrative office of district and Internet. The data collected, tabulated and was subjected to statistical analysis as per the objectives of the study. Tabular analysis and graphical representation have been used for analysis the data.

### **The Socio-Economic Profile of Sample Beneficiaries-**

For research study, total 148 sample beneficiaries are selected from Firozabad district. Out of 148 sample beneficiaries, 55 sample beneficiaries are from Firozabad block, 49 sample beneficiaries from Tundla block, and 44 sample beneficiaries has been selected from Narkhi block. The socio-economic profiles of sample beneficiaries are shown in table 1. Out of 148 beneficiaries, 68 belong to SC/ST caste and 47 Other Backward Caste and rest 33 to higher castes. Information regarding level of education of beneficiaries revealed that 63 were illiterate, and 85 literate. Out of these literate beneficiaries 42 have primary education, 27



have junior-high school, 10 high schools, and only 06 got education above than high school, as shown in table -1.

**Table -1**

**Statement of Age, Caste, Education and Type of Resident of Sample Beneficiaries**

Tehsil /	Firozabad	Tundla	Narkhi	Total
<b>Sample Beneficiaries</b>	55	49	44	148
<b>Age Structure</b>				
<b>20-30 Years</b>	32	23	20	75
<b>30-40 Years</b>	19	18	17	56
<b>More Than 40 Years</b>	04	08	07	17
<b>Cast Structure</b>				
<b>General</b>	15	08	10	33
<b>OBC</b>	16	14	17	47
<b>SC/ST</b>	21	36	11	68
<b>Education Level</b>				
<b>Un-educated</b>	21	23	19	63
<b>Primary</b>	15	13	14	42
<b>Junior High-School</b>	12	08	07	27
<b>High-School</b>	04	03	03	10
<b>Above High-School</b>	03	02	01	06
<b>Type of Resident</b>				
<b>Kachcha</b>	36	25	22	83
<b>Semi- Kachcha</b>	12	20	16	48
<b>Pucca</b>	07	04	06	17
<b>Resident Status</b>				
<b>Own</b>	32	26	34	92
<b>Rent</b>	23	23	10	56

**Source:** Compiled from Questionnaire

Table -1 shows information regarding age, caste, education and type of resident of sample beneficiary. Among the surveyed respondents, 75 falls in the age group between 20 to 30 years, 56 in the age group of 30-40 and remaining 17 falls in the age group of above 40 years. The housing condition, dress, life style and assets position of all beneficiaries indicated that they belonged to very poor families. 92 beneficiaries have their own house and rest 56 live in house on rent. In sample, 83 households were living in kachcha houses, 48 in semi-pakka houses, and 17 in pakka houses.



**Role of SHGs in Income Generation of Sample Beneficiaries:**

An attempt was made to estimate the change in levels of family income of sample beneficiaries linked with self-help groups. The level of income of beneficiaries depends upon the business or employment occupation, the number of days of employment and also depend on the income earn from employment. Sample beneficiaries start self-employment after receiving loan. Allocation of loans provide Self-employment and also improved employment status and changed the level of income of sample beneficiaries. The amount of loan distribution to sample beneficiaries has been illustrated in table -2. Sample beneficiaries of Firozabad block has received total loan of Rs.12,93,900, Sample beneficiaries of Tundla and Narkhi block has received total loan amount of Rs.11,67,700 and Rs.10,04,600 respectively. Average loan distributed about Rs.23,525 for sample beneficiaries of Firozabad block, 5303 rupees for Narkhi block and average loan amount Rs. 5492 for Tundla block.

**Table-2**

**Loan distribution to sample beneficiaries**

Name of Occupation	Firozabad			Tundla			Narkhi		
	(1)	(2)	(3)	(1)	(2)	(3)	(1)	(2)	(3)
Mini dairy	8	196000	24500	12	301200	25100	14	368200	26300
Bangles making	15	390000	26000	8	158600	23200	10	235000	23500
Glass cutting	5	112500	22500	1	24300	24300	3	72300	24100
Pig farming	2	42000	21000	1	18500	18500	2	40600	20300
Poultry farming	3	58200	19400	2	34400	17200	1	18000	18000
Manichar Bulb	4	82000	20500	-	-	-	-	-	-
Goat farming	2	33000	16500	4	62800	15700	2	38200	19100
Fisheries	3	54600	18200	3	58800	19600	1	23000	23000
Paper Box making	4	93200	23300	2	40000	20000	-	-	-
Sandlair making	3	75600	25200	3	75000	25000	6	147600	24600
Pearl farming	1	24800	248020	5	121500	24300	3	51900	17300
Carpet making	5	132000	26400	3	82500	27500	7	172900	24700
<b>Total</b>	55	1293900	23525	44	1004600	22832	49	1167700	23831

**Note-** (1) Number of beneficiaries; (2) Total distributed loan; (3) Average distributed loan

**Source:** District Rural Development Agency; Firozabad, Tundla and Narkhi block offices.



Mini dairy received highest amount loan of 26,300 rupees, followed by carpet making of 24,700 rupees, sandlair making 24,600 rupees, glass cutting 24,100 rupees. Pearl forming has received least loan amount of 17,300 rupees. Highest 15 sample beneficiaries received loan in bangle making occupation, and 8 beneficiaries received loan in mini dairy in Firozabad block. In Tundla block, 12 sample beneficiaries received loan for mini dairy, 8 for bangle making, 5 for pearl farming. In Narkhi, highest 14 sample beneficiaries received loan for mini dairy, 10 for bangle making, 3 for pearl farming, 6 for sand lair making, and 7 sample beneficiaries received loan for carpet making occupation. There are no sample beneficiaries that received loans for minicha bulb in Tundla and Narkhi block. There are no sample beneficiaries that received loans for paper box making occupation in Narkhi block. Sample beneficiaries have started self-employment after receiving loan and subsidies. Due to generation of additional self-employment of sample beneficiaries, there is remarkable change on level of income in term of average income and per capita income as shown in table-3.

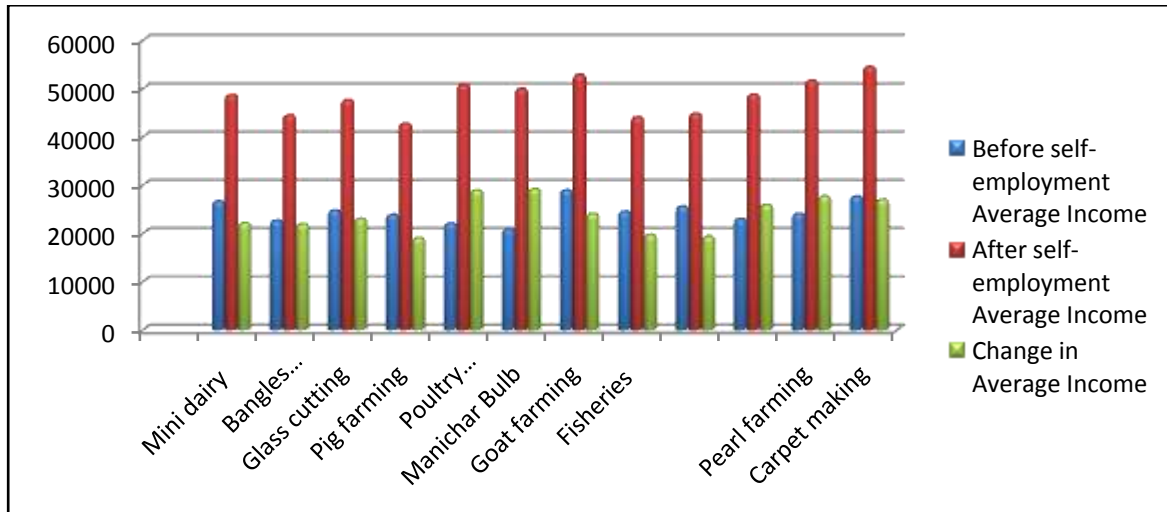
**Table-3**  
**Occupation-wise Change in Average Income Status of Sample Beneficiaries**

Name of Occupation	Number of beneficiaries	Number of family members of beneficiaries	Average Income		Change in Average Income	
			Before self-employment	After self-employment	Amount	%
Mini dairy	34	164	26530	48536	22006	82.95
Bangles making	33	158	22527	44338	21811	96.82
Glass cutting	9	46	24628	47520	22892	92.95
Pig farming	5	29	23729	42632	18903	79.66
Poultry farming	6	32	21925	50720	28795	131.33
Manichar Bulb	4	21	20728	49821	29093	140.36
Goat farming	8	37	28820	52725	23905	82.95
Fisheries	7	32	24350	43920	19570	80.37
Paper Box making	6	28	25430	44690	19260	75.74
Sand lair making	12	61	22881	48662	25781	112.67
Pearl farming	9	48	23924	51526	27602	115.37
Carpet making	15	72	27522	54392	26870	97.63

Source: Compiled from Questionnaire

**Figure-1**  
**Occupation-wise Change in Average Income Status of Sample Beneficiaries**





**Source:** Compiled from Table-3

It is observed from table-3 that occupation-wise level of average income of sample beneficiaries has increased due to self-employment after joining in SHGs. Average income of sample beneficiaries in bangles making occupation group is Rs. 22,527 before linked to SHGs but after joining SHGs and being employed and self-employed, beneficiaries has increased in their average income to Rs.44,338. In Manichar Bulb making the employed beneficiaries has the highest change in average income; their average income has increased by Rs.29,093, followed by beneficiaries employed in Poultry farming and Pearl farming increase in average income by Rs.28,795 and Rs.27,602 respectively. Beneficiaries employed in pig farming occupation has the least increase in their average income only by Rs. 18,903. The beneficiaries employed in Manichar Bulb has increased their average income by 140.36 percent followed by the beneficiaries employed in poultry farming where the increase in their average income is 131.33 percent. Beneficiaries employed in pig farming occupation has the least increase in their average income by only 79.66 percent. Mostly beneficiaries enjoy their awesome amount increase in income.

**Table-4**

**Occupation-wise Change in Per Capita Income Status of Sample Beneficiaries**

Name of Occupation	Number of beneficiaries	Number of family members of beneficiaries	Per capita Income		Change in per capita Income	
			Before self-employment	After self-employment	Amount	%
Mini dairy	34	164	5500	10062	4562	82.95
Bangles making	33	158	4705	9261	4556	96.83
Glass cutting	9	46	9297	13775	4478	48.17
Pig farming	5	29	7350	10609	3259	44.34
Poultry farming	6	32	9510	14909	5399	56.77
Manichar Bulb	4	21	9490	15031	5541	58.39
Goat farming	8	37	11400	16569	5169	45.34
Fisheries	7	32	9608	13889	4281	44.56
Paper Box making	6	28	9576	13703	4127	43.10
Sand lair making	12	61	7573	12645	5072	66.97
Pearl farming	9	48	9661	14836	5175	53.57
Carpet making	15	72	11332	16930	5598	49.40

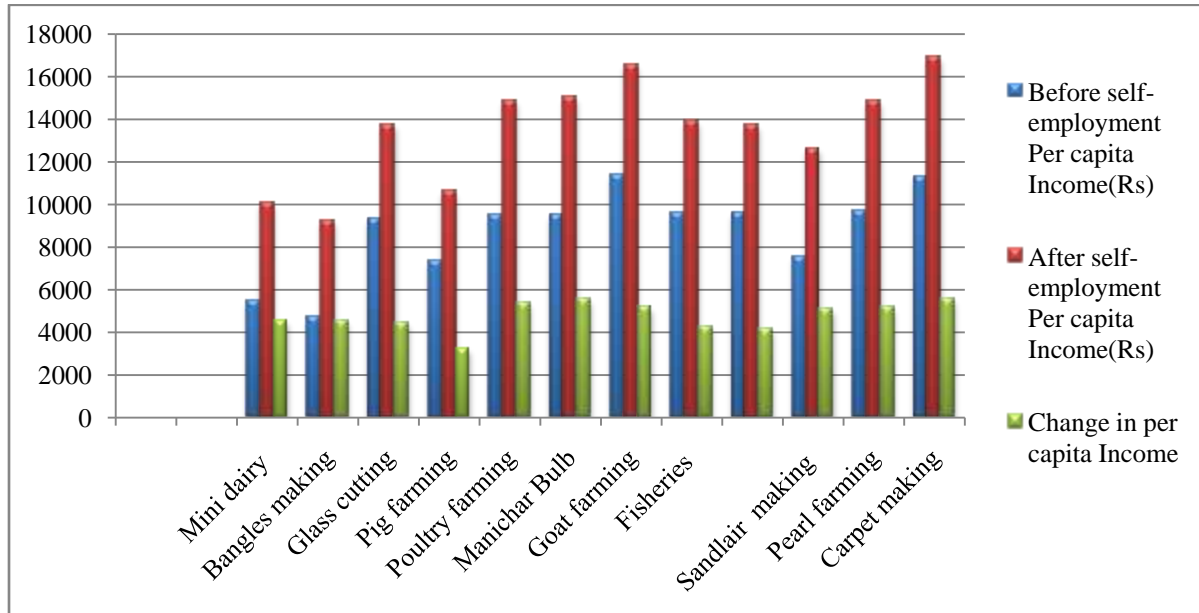
**Source:** Compiled from Questionnaire

Table-4 shows that the beneficiaries linked with SHGs have increased their family income and per capita income. Per capita income of beneficiaries has been calculated on the basis of average income. Table-4 shows that there is a positive change in sample beneficiaries' income after self-employment, and the average per capita income of sample beneficiaries in bangles making and poultry farming occupation group is Rs.4705 and Rs. 9510 before linking to SHGs and held self-employment, the employed beneficiaries increased in their per capita income by Rs.4556 and Rs.5399 respectively after joining SHGs. Beneficiaries employed in Mini dairy has per capita income before linked with SHGs as Rs.5500 and after employment per capita income increased up to Rs.10,062 by increasing amount of Rs. 4562 and, the beneficiaries employed in carpet making occupation have increase in per capita income of Rs. 5558, and the beneficiaries employed in goat farming occupation have increase in per capita income of Rs. 5169. The beneficiaries employed in paper box making have the least increase in per capita income of Rs. 4127.



**Figure-2**

**Occupation-wise Change in Per Capita Income Status of Sample Beneficiaries**



**Source:** Compiled from Table-4

In bangles making group of beneficiaries have increase in per capita income by 96.83 percent and beneficiaries employed in Mini dairy occupation have increase in per capita income of 82.95 percent, beneficiaries employed in Sand lair making occupation have increase in per capita income of 66.97 percent. The beneficiaries employed in paper box making occupation has the least increase in per capita income of 43.10 percent. The beneficiaries employed in Manichar Bulb occupation have increase in per capita income of 58.39 percent. The beneficiaries employed in bangles making occupation have the highest increase in per capita income and the beneficiaries employed in paper box making occupation have the least increase in per capita income. Beneficiaries linked with SHGs and employed in different occupation groups increased their family income in terms of average income and per capita income which in turn increased their expenditure and savings also. Enhancement in family income and savings leads to improve their life style and standard of living.

**Change in Consumption Expenditure of Sample Beneficiaries**

For assessing change in standard of living and the impact of increasing income of sample beneficiaries linked from SHGs, the information is collected about change in consumption status. The living standard of a family is generally reflected of level of income from which they belongs. Standard of living of the weaker sections of the rural society is very low because their employment and income both are irregular and uncertain. Hence we have tried to assess the



change in the standard of living of the weaker sections people who lived below poverty line of the rural areas.

For this purpose, we attempted to estimate the annual expenditure on consumption of sample beneficiaries before and after linked from SHGs self-employed in different occupations. A higher expenditure on consumption was observed as compared before and after linked from SHGs and self-employed in different occupations. Change in consumption is observed in term of average consumption and per capita consumption. Data collected regarding the change in average consumption status are presented in the following table-5.

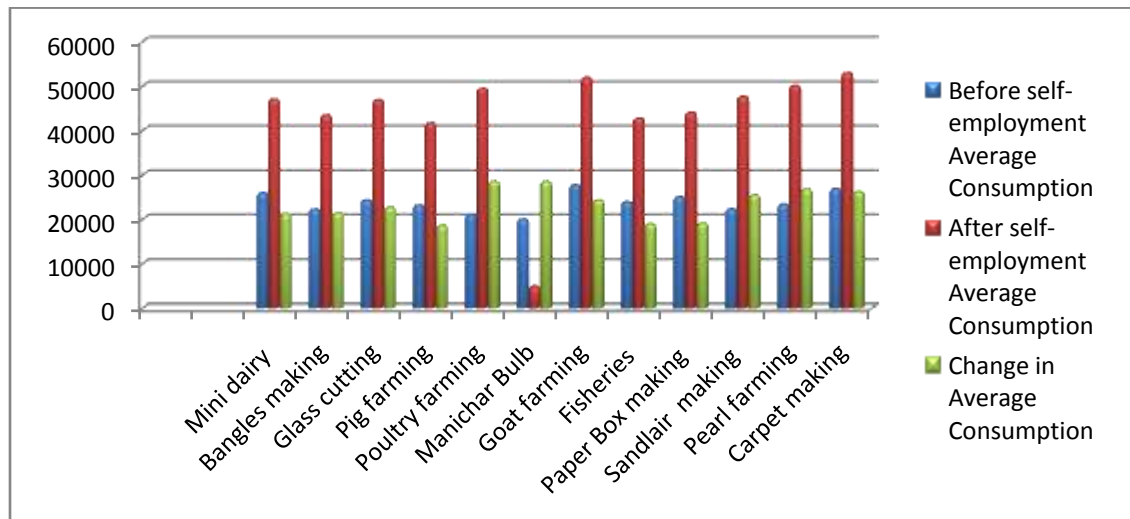
**Table-5**  
**Occupation-wise change in Average Consumption Status of Sample Beneficiaries**

Name of Occupation	Number of beneficiaries	Number of family members of beneficiaries	Average consumption		Change in Average consumption	
			Before self-employment	After self-employment	Amount	%
Mini dairy	34	164	25800	46925	21125	81.88
Bangles making	33	158	22102	43329	21227	96.04
Glass cutting	9	46	24208	46790	22582	93.28
Pig farming	5	29	23020	41527	18507	80.39
Poultry farming	6	32	20921	49321	28400	135.74
Manichar Bulb	4	21	19825	4827	28402	143.26
Goat farming	8	37	27629	51832	24203	87.60
Fisheries	7	32	23791	42627	18836	79.17
Paper Box making	6	28	24932	43928	18996	76.19
Sand lair making	12	61	22181	47530	25349	114.28
Pearl farming	9	48	23272	49946	26674	114.61
Carpet making	15	72	26795	52865	26070	97.29
<b>Total</b>	<b>148</b>	<b>728</b>	<b>23706</b>	<b>47071</b>	<b>23365</b>	<b>98.56</b>

**Source:** Compiled from Questionnaire

Table-5 shows that the beneficiaries linked with SHGs result in increase of average consumption due to increase in their family income. In bangles making and poultry farming occupation group is Rs.4705 and Rs. 9510 per capita income before linked to SHGs and held self-employment, the employed beneficiaries have increase in their per capita income of Rs.4556 and Rs.5399 respectively after joining SHGs.

**Figure-3**  
**Occupation-wise change in Average Consumption Status of Sample Beneficiaries**



**Source:** Compiled from Table-5

Due to this increase in income, the average consumption of rural poor employed in these occupations have also increased. Before starting their self-employment through SHGs, the average consumption of beneficiaries employed in bangles making was Rs. 22102, which increased up to Rs. 21227 and become 43329 rupees, hence 96.04 percent average consumption has increased for the people employed in bangles making, and as same the average consumption of beneficiaries employed in poultry farming was Rs. 20921 before starting their self-employment through SHGs, which was increased up to 28400 rupees and become 49321 rupees after self-employment, hence there is 135.74 percent average consumption increased to those people who employed in poultry farming. Details of sample beneficiaries which employed in other occupations are also given in table-5. As other sample beneficiaries, mini dairy employed beneficiaries has also increased the average consumption due to increase in their income. Consumption of Mini dairy employed beneficiaries have increased up to 81.88 percent. The beneficiaries employed in carpet making occupation have increased their average consumption by Rs. 26070, which is about 97.29 percent greater than previous consumption and the beneficiaries employed as goat farming occupation increase their average consumption by Rs. 24203 which is about 87.60 percent increase in average consumption. The beneficiaries employed in fisheries increase in their average consumption by Rs. 18836 after starting their self-employment, their average consumption increased up to 79.17 percent. Sample beneficiaries of paper box making group have the least increase in their consumption of only 76.19 percent increase and beneficiaries employed in Minichar bulb occupation has increased their average consumption by 143.26 percent, beneficiaries employed in Sand lair making occupation has



increased their average consumption by 114.28 percent. The beneficiaries employed in paper box making occupation have the least percent increase in their average consumption and the beneficiaries employed in Manichar Bulb occupation have highest percent increase in their consumption. The beneficiaries employed in poultry farming occupation has thesecond highest increase in their average consumption. Sample beneficiaries linked with SHGs and employed in different occupation groups have increased their family income, which leads to increase in their consumption expenditure and savings also and which ultimately leads to improve their life style and standard of living. Occupation-wise changes in per capita consumption status of sample beneficiaries are shown in table-6.

**Table-6**

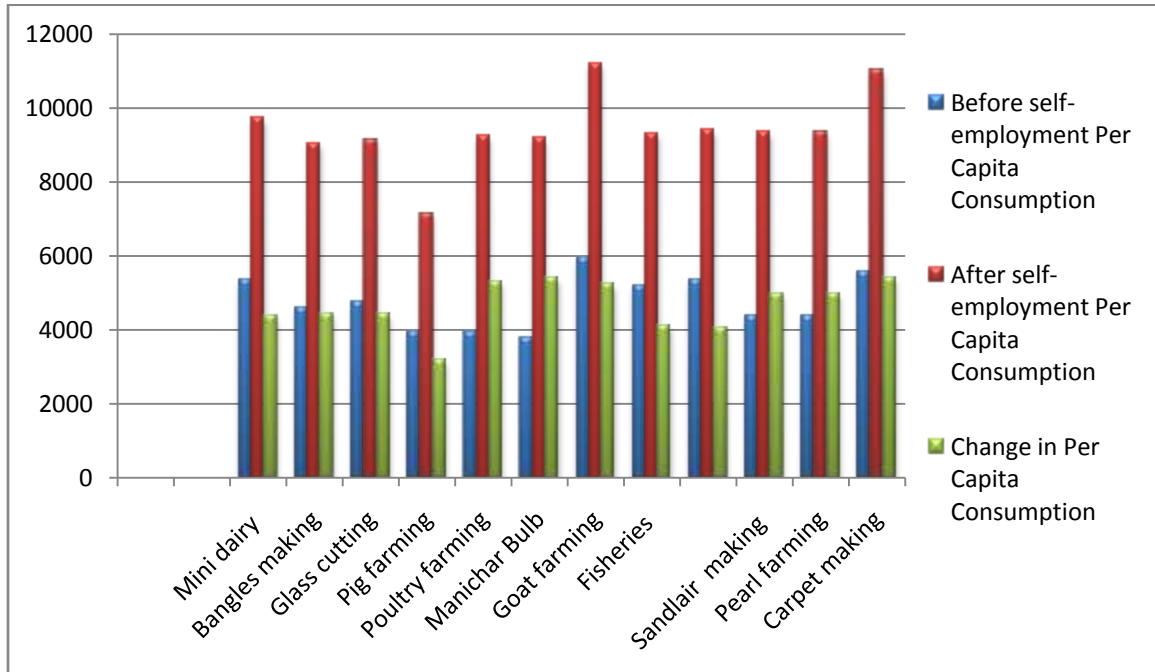
**Occupation-wise change in Per Capita Consumption Status of Sample Beneficiaries**

Name of Occupation	Number of beneficiaries	Number of family members of beneficiaries	Per capita Consumption		Change in per capita Consumption Amount
			Before self-employment	After self-employment	
Mini dairy	34	164	5349	9728	4379
Bangles making	33	158	4616	9050	4434
Glass cutting	9	46	4736	9155	4419
Pig farming	5	29	3969	7160	3191
Poultry farming	6	32	3923	9248	5325
Manichar Bulb	4	21	3776	9186	5410
Goat farming	8	37	5974	11207	5233
Fisheries	7	32	5204	9325	4121
Paper Box making	6	28	5343	9413	4070
Sand lair making	12	61	4364	9350	4986
Pearl farming	9	48	4364	9365	5001
Carpet making	15	72	5582	11013	5431
<b>Total</b>	<b>148</b>	<b>728</b>	<b>4819</b>	<b>9570</b>	<b>4751</b>

**Source:** Compiled from Questionnaire

**Figure -4**

**Occupation-wise change in Per Capita Consumption Status of Sample Beneficiaries**



**Source:** Compiled from Table-6

Table-6 shows the changes in per capita consumption of beneficiaries employed in different occupations after linked with SHGs. Per capita consumption of beneficiaries has calculated on the base of average consumption. There is a positive change in income of sample beneficiaries after self-employment, so the consumption has also increased in terms of average consumption and per capita consumption as shown in table-6. Per capita consumption of sample beneficiaries in bangles making and poultry farming occupation group changes in positive manner, Rs.4616 and Rs.3923 respectively before held self-employment with the help of SHGs, they increased their per capita consumption up to Rs.9050 and Rs.9241 respectively after joining SHGs. Thus, positive change in per capita consumption of beneficiaries employed in bangles making and poultry farming occupation group have observed, total enhancement in their per capita consumption is of 4434 rupees and 5325 rupees respectively. Beneficiaries employed in Mini dairy has per capita consumption before linked with SHGs has Rs.5349 and after self-employment per capita consumption increased up to Rs. 9728 by increasing amount of Rs. 4379 and the beneficiaries employed in carpet making occupation have increase in per capita consumption from Rs. 5582 to 11013, and the beneficiaries employed as goat farming occupation have increase in per capita consumption from Rs. 5974 to 11207 after starting self-employment. The beneficiaries employed in paper box making has the least increase in per capita consumption from Rs. 5343 to Rs. 9413. In bangles making group of beneficiaries, the increase in per capita consumption is of 96.83 percent and beneficiaries employed in Mini dairy



occupation have increase in per capita consumption of 82.95 percent, beneficiaries employed in Sand lair making occupation have increase in per capita consumption of 66.97 percent after starting self-employment. The beneficiaries employed in pig farming occupation has the least increase in per capita consumption of Rs.3191. The beneficiaries employed in carpet making occupation has the highest increase in their per capita consumption of Rs.5431.

**Change in Economic Status of Rural Poor in Perspective of Poverty Line**

Self-Help Groups (SHGs) are informal associations of people who live below the poverty line, choose to come together voluntarily to find ways to improve their living conditions. Sample beneficiary of the study also belongs to the people who lives below poverty lines. Social status of sample beneficiaries is not only calculated by increase in income status but is also measured by change in poverty status of sample beneficiaries, because the main aim of SHGs is to improve employment status of rural unemployed poor by encouraging the setting up of self-employment and up lift them from below poverty line by improving their economic status.

**Table-7**

**Occupation-wise Change in Poverty Status of Sample Beneficiary**

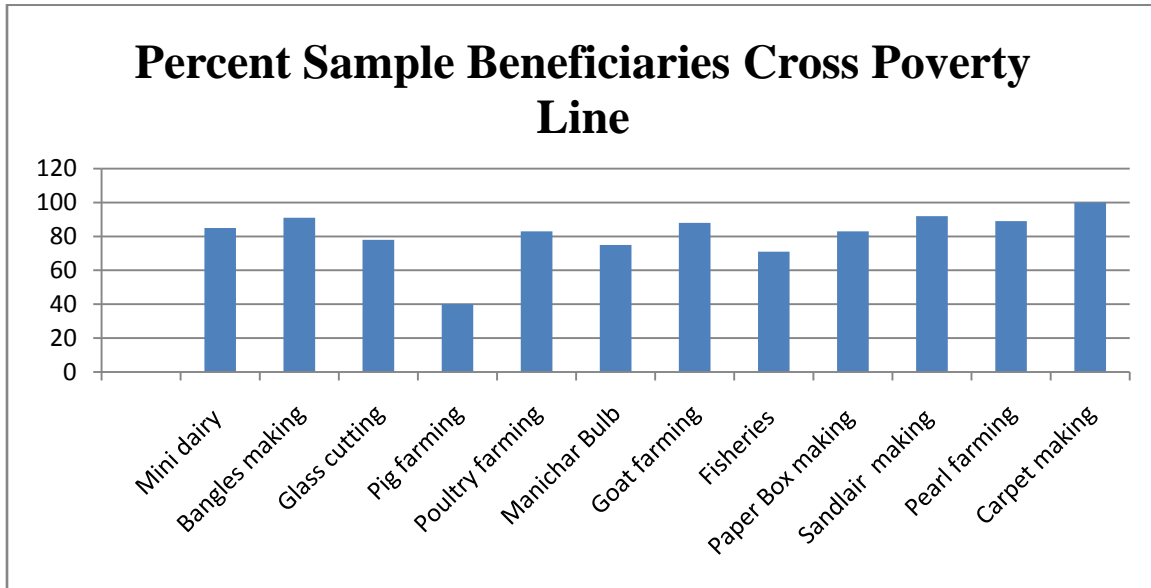
Name of Occupation	Number of Sample beneficiaries below poverty line		Sample beneficiaries cross poverty line	
	Before self-employment	After self-employment	Number	%
Mini dairy	34	05	29	85
Bangles making	33	03	30	91
Glass cutting	9	02	7	78
Pig farming	5	03	2	40
Poultry farming	6	01	5	83
Manichar Bulb	4	01	3	75
Goat farming	8	01	7	88
Fisheries	7	02	5	71
Paper Box making	6	01	5	83
Sand lair making	12	01	11	92
Pearl farming	9	01	8	89
Carpet making	15	00	15	100
<b>Total</b>	<b>148</b>	<b>21</b>	<b>127</b>	<b>86</b>

**Source:** Compiled from Questionnaire



**Figure-5**

**Occupation-wise Change in Poverty Status of Sample Beneficiary (in Percent)**



**Source:** Compiled from Table-7

According to the Planning Commission of India, an average poverty line is the total consumption of Rs. 22.42 per capita per day, Rs. 673 per month, this equals approximately Rs. 8076 per capita per annum. After becoming the member of SHGs and start self-employment average per capita income in all occupation have been increased more than poverty line which is declared by Planning Commission of India. Occupation-wise changing poverty status of sample beneficiaries is shown table-7. As shown in table-7, all the beneficiary engaged in occupation of carpet making cross the poverty line, 30 beneficiaries engaged in bangle making, 7 beneficiaries engaged in Glass cutting, 29 beneficiaries engaged in mini dairy, 5 beneficiaries engaged in Paper Box making, 11 beneficiaries engaged in Sand lair making, 5 beneficiaries engaged in fisheries and 7 beneficiaries engaged in goat farming cross the poverty line. Total 127 beneficiaries out of 148 sample beneficiaries cross the poverty line, thus 86.00 percent of sample beneficiaries cross the poverty line.

**Conclusion**

Self-help groups (SHG) can act as a bridge between rural poor who have the desire to begin an enterprise but do not have the resources and funds to fulfil their dream. A SHG comprises a small group of rural people who come together voluntarily to make regular monetary contributions. SHGs emerged as the important micro-finance systems and work as platform that promote solidarity among rural poor, bringing them together on issues of health, nutrition,



gender parity and gender justice. SHGs have already made a significant contribution in providing self-employment to rural people. SHGs provide micro-loans to rural poor to sustain their self-employment or businesses, while also creating a positive environment for them to develop considerable agency and decision-making skills. The only purpose of the SHGs was to provide the gainful employment to the unemployed rural poor.

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