

A Study on Change in Life Style of BPL and APL Category of Informal Saving Group Members in Surat City

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Abstract

The objective of this study is to analyses change in life style of BPL and APL category of informal saving group members after joining group. Study area is Surat city, which is in Gujarat, India. Sample size is 50 respondents who are member in this informal saving group. As a respondent, both male and female are consider. To achieve this objective researcher asked questions related with life style using likert scale. Researcher used four variables that affect one's person life. To analyzed data, researcher used MNOVA test. Results of the MANOVA yielded that, there was a statistically significant difference between the two group, BPL and APL category, on the dependent variable, Wilk's Lamda=0.013, F=86.325; Significance: $p=0.000<0.05$). But researcher also analyzed that after joining informal saving group life style increased for both category's people.

Key words: *life style change, informal saving group, APL category, BPL category*

Literature review

(Sucharita, 2019) In her research paper name 'Impact of Joining SHG on the Lives of Rural Women and their Families' revealed that after joining SHG member's life style increased.

(M, 2018) In her paper name 'Improved Life Style of Members through Self-Help Groups' told that, after joining SHG life style of women members increased.

(Rihan, 2022) in her research paper name 'Village Savings and Loans Associations (VSLA) Model in Egypt' said that, as additional finance women used Village Savings and Loans Associations (VSLA) Model and because of this model empowerment increased.

(Muhammed, 2012) In his research name "Interest free establishments as a tool of poverty alleviation a study in Kerala context" said that, interest free institutions are helpful to reduced poverty, and also told that when Muslims population are more, growth of interest free institutions are more.

(Mitra, R Miller, & A Sedai, 2022) In their paper name "Household welfare effects of ROSCAS" said that, because of ROSCAS consumption, assets and expenditures are increased.

(M.D., 2011) In his research review said that, after joining SHGs women life style increased.

Research gap

After read related literature, researcher find gap that majority of study on change in life style after joining informal groups were done in women content. Less study has been done in the context of BPL and APL category. And researcher also found that no study has been done in Surat city. In this study researcher try to fill the gap.

Objective

To analyses difference between change in life style of BPL and APL category

Hypothesis of the study

H0: There is no difference between change in life style of BPL and APL category

H1: There is difference between change in life style of BPL and APL category

Result and discussion

Results of the MANOVA yielded (table 1) there was a statistically significant difference between the two group, BPL and APL category, on the dependent variable, Walk's Lamda=0.013, F=86.325; Significance: $p=0.000<0.05$)

The dependent variable (table 2) "consumption of food increased after joining chitthi group" ($F=1355.122$, $sign=0.000$), for "renovate or bought hose from chitthi amount" ($F=219.534$, $sign=0.000$), for "buy an asset after joining chitthi group" ($F=254.399$, $sign=0.000$), for "improvement in clothing cense" ($F=645.586$, $sign=0.000$). So, it can be says that there is a difference between change in life style of BPL and APL category. But researcher analyzed that after joining chitthi group both category's member's life style improved.

Furthermore, to analyzed estimated marginal mean (table 3) of tow group name BPL and APL category respectively for "consumption of food is increase after joining chitthi group" (4.632 & 4.452), for "renovate or bought hose from chitthi amount" (4.263 & 3.645), for "buy an asset after joining chitthi group" (4.684 & 3.677), for improvement in clothing cense (4.421 & 4.387). So, it can be said that there is a difference between change in life style of BPL and APL category. But after joining chitthi group both category's life style increased. From the result of estimated marginal mean researcher also analyzed that BPL category's members life style is more increased rather than APL category's life style.

Thus, we can reject null hypotheses and accept alternative hypotheses, means there is difference between changing life style of BPL and APL category.

MANOVA

**Table 1 General
Linear Model**

Between-Subjects Factors			
		Value Label	N
Category	1	BPL	19
	2	APL	31

Multivariate Tests ^a						
Effect		Value	F	Hypothesis df	Error df	Sig.
Q.9	Pillai's Trace	1.164	15.997	8.000	92.000	0.000
	Wilks' Lambda	0.013	86.325 ^b	8.000	90.000	0.000
	Hotelling's Trace	60.924	335.084	8.000	88.000	0.000
	Roy's Largest Root	60.705	698.111 ^c	4.000	46.000	0.000

a. Design: Q.9

b. Exact statistic

c. The statistic is an upper bound on F that yields a lower bound on the significance level.

Table 2 Tests of Between-Subjects Effects

LIFE STYLE PRESPECTIVE		Type III Sum of Squares	df	Mean Square	F	Sig.
Q.9	My consumption of food is increase after joining chitthi group	1021.902	2	510.951	1355.122	0.000
	I renovate or bought house from chitthi amount	757.219	2	378.610	219.534	0.000
	I buy an asset (like A.C., fridge, air cooler, gold, mobile, T.V.) from chitthi amount	836.121	2	418.060	254.399	0.000
	My clothing cense improved	968.014	2	484.007	645.586	0.000

a. R Squared = .983 (Adjusted R Squared = .982)

b. R Squared = .901 (Adjusted R Squared = .897)

c. R Squared = .914 (Adjusted R Squared = .910)

Table 3 Estimated Marginal Means

Category						
LIFE STYLE PRESPECTIVE		Mean	Std. Error	95% Confidence Interval		
				Lower Bound	Upper Bound	
My consumption of food is increase after joining chitthi group	BPL	4.632	0.141	4.348	4.915	
	APL	4.452	0.110	4.230	4.673	
I renovate or bought house from chitthi amount	BPL	4.263	0.301	3.657	4.869	
	APL	3.645	0.236	3.171	4.119	
I buy an asset (like A.C., fridge, air cooler, gold, mobile, T.V.) from chitthi amount	BPL	4.684	0.294	4.093	5.276	
	APL	3.677	0.230	3.214	4.140	
My clothing cense improved	BPL	4.421	0.199	4.022	4.820	
	APL	4.387	0.156	4.074	4.700	

Conclusion

In this modern era, this informal saving or microfinance is exist and this informal groups provide finance facilities to needy people. By using MANOVA test, researcher try to find out status of life style for APL and BPL category. Here researcher used four variable which effect life style of once person. From the above results, researcher conclude that after joining “Chitthi group” (informal saving group) APL and BPL category’s life style increased. . From the result of estimated marginal mean researcher also analyzed that BPL category’s members life style is more increased rather than APL category’s life style. Consumption of food is increase after joining chitthi group, renovate or bought house from chitthi amount, buy an asset (like A.C., fridge, air cooler, gold, mobile, T.V.) from chitthi amount and clothing cense improved these four variables are contribute for up gradation of person life style.

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