

Self Help Groups and Livelihood Opportunities

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Abstract: *Increasing women's ability to earn income which is necessary for the elimination of household poverty and promotion of gender equality. This focus resulted in the realization that efforts should be made to improve the status of women and making greater choices available to them by providing them access to credit and also training in micro enterprises. Promotion of Self-employment among rural women below the poverty line by providing them with skill training in vocations which are acceptable to them by encouraging productivity in their existing vocations and by introducing new activities hitherto not undertaken. Organising the beneficiaries on the basis of group activity and promote economic and social self-reliance. Generation of income for the rural poor by providing avenues for production of goods and services.*

Keywords: Empowerment, Significant, Development, Unorganized, Exploitation, Participation, Distribution

1. Introduction

The status of women has acquired great importance as they represent 50 per cent of world's population, $1/3^{\text{rd}}$ of the labour force and perform nearly $2/3^{\text{rds}}$ of all working hours. Yet, women receive only $1/10^{\text{th}}$ of the world's income and own less than one per cent of its property. Women do not have access to equal skills, they are often confined to low paid jobs both in agriculture and informal sectors with long working hours and much of the invisible work they perform is non-paid and does not show up any value in the market and empowerment.

This has been the scenario of women not only in India but also in the entire world. All efforts are therefore necessary to establish the significant role they can play in their own development and that of society at large.

Poverty and unemployment add to the miserable plight of the women's lot. The conditions of the women living in the rural areas are worse when compared to that of the women in the urban areas and a vast majority of them are leading a deplorable life.

Workforce among Women

If we look into the statistics provided by the census and other agencies, we can notice that the share of workforce among women is very limited when compared with that of men. It is rightly observed that the economic empowerment of women is very essential for improving their position in society. It is also pointed out that woman's employment leads to the development of not only women but also their families. However, since the beginning, women in India have lagged far behind men in respect of employment. Traditionally, women in this country economically depend upon their male counterparts. This dependency syndrome still continues to prevail.

As per the 1991 Census, of the total women population of 4033.70 lakh, 897.70 lakh were employed, which accounted for 28.58 per cent of their total population. Thus, it is evident that a vast majority of the women, i.e., 71.42 per cent of the total women population, are non-workers. It can also be noted that the main workers among the women workforce was limited as they accounted for only 26.43 per

cent (642.70 lakh), In contrast, the male main workers were 2216.60 lakh in number accounting for 73.57 per cent of the total workers (Census Report, 1991).

Women Workforce in Unorganized Sector

In India, owing to several cultural factors women enter into the informal or unorganized sector more easily than into the formal sector. Hence, they are found more in the informal sector than in the formal one. It is estimated that an overwhelming number of working women are involved in the informal sector which are not included in the official statistics. The jobs in the informal sector include domestic servants, small farmers, artisans, small traders and farm labourers. Most of these jobs are unskilled and are low paid. Further, they do not offer any benefits and privileges to the workers. They have hardly any labour rights under the existing laws and acts. As per the 1971 Census, of the total women work force, 93.84 per cent work in the unorganized sector. This percentage has slightly increased in the subsequent periods, as it rose to 93.87 per cent in 1981 and to 95.79 per cent in 1991 (Census Reports, 1951-91). The corresponding figures for male workers are 89.57 per cent in 1971, 89.0 per cent in 1981 and 89.77 per cent in 1991. This indicates that the share of women workers is much higher than that of men in the unorganized sector (Census Reports 1951-91).

Generally, SHGs encompass several activities of men and women but the India's focus is on the financial aspects of SHGs. In addition to India, this financial SHG concept is being promoted in Bangladesh, Indonesia, Thailand, Philippines, Nepal, Sri Lanka, etc. The salient features of SHGs are:

- (i) Homogeneous in terms of economic status and interest and affinity.
- (ii) Small in size and their membership per group ranges from 10 to 20.
- (iii) They are non-political and voluntary and follow democratic culture.
- (iv) They hold weekly meetings mostly during non-working hours.
- (v) They have transparency among themselves with collective accountability of financial transaction in the group.

SHGs are necessary to overcome exploitation, create confidence for economic self-reliance in the poor, particularly women who are mostly invisible in the social structure. SHGs become the basis 'for action and change' and build a relationship of mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Credit delivery through thrift and credit groups (SHGs) emerges as an alternative to the existing system of credit disbursement by the banks. SHGs have been found to help inculcate among their members sound habits of thrift, saving and banking (Rashtriya Mahila Kosh, 1995).

Satis, P. and Das P, (1997) strongly pointed out that Self-help approach is fast gaining acceptance internationally as the most appropriate instrument to reach out to the poorest of the poor in a most effective way. Experience in various countries has brought to light the fact that SHGs play a significant role in mobilizing substantial amounts of savings and providing loans to the members. SHGs have also been able to bring about positive improvement in a number of social indicators such as literacy and health.

Namoodiri N.V. and Shiyani. R.L. (2001) in their study examined the impact of SHGs linkage with Banks in promotion of thrift and purveying credit to the weaker sections belonging to the rural areas. The study revealed that majority of the SHGs are women based and exhibited homogeneity in their economic and social status. The study results have relevant the fact that the SHGs promoted by NGOs have shown better results in terms of savings, credit etc. The analysis has shown that due to predominance of consumption loans scope for undertaking income generating activities has been reduced. The formation of SHGs has led to women participation in development activities.

Suguna B (2001) says, "there is continued inequality and vulnerability of women in all sectors - economic, social, political, education, health care, nutrition and legal." As women are oppressed in all spheres of life, they need to be empowered in all walks of life. Active participation in social, economic and political spheres would help in enhancing process of decision-making empowerment and it will also give women the desired self-respect and social dignity and these of course, are the pre requisites of empowerment. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making power and control, and transformation action'.

Empowerment of women through Self Help Groups would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs but also through more holistic social development.

Kokila K. (2001) observed that the SHG consists of women from homogeneous occupational background even from neighbourhood, which helps them mutually trust each other. This has facilitated the women to learn to work collectively towards a set agenda and work in a democratic manner. The members not only required to voluntarily form the SHG, but also come from same socio-economic and culture situation

to maintain the mutual cooperation among the members. The SHG functions with the principle of "contribute according to your ability" and take according to your needs". It indicates that individuals are motivated to work by using their ability and generate surplus to save (and also to repay loan) with SHG.

Agarwal, Deepti (2001), observed that women need to be viewed not as beneficiaries but as active participants in the process of development and change. Women are critical actors in the process of moving their families out of poverty. Empowerment of women can be effectively achieved if poor women could organize into groups for community participation as well as for assertion of their rights in various services related to their economic and social well-being. Micro credit and SHGs are also key elements for the empowerment of the rural women and help them to improve their living conditions and acquire small capital assets.

2. Need and Importance of the Study

Women studies have become a very important area of research in almost all the counties all over the world. In India also there has been a phenomenal spurt in women studies over the past three decades or so. All these years there has been a continuous and serious debate among scholars, practitioners, and planners over the issues concerning the problems that are faced by the women of this country and on the process of their development.

Of late, the issue relating to the empowerment of women has aroused a lot of curiosity and interest, which inspired a good amount of research in different aspects associated with women and their empowerment. As a result, there has been a meaningful research on different issues relating to the process of empowerment of women in social, economic and political spheres. The policy initiatives aiming at procuring economic, social and political empowerment of women have an important place in the research on women-related issues.

As already stated, a number of studies have been undertaken on the important initiatives designed for the empowerment of women such as the Development of Women and Children in Rural Areas (DWCRA), SHGs and reservations in different local bodies and so on. All these studies have highlighted various aspects of women-related initiatives with special focus on their achievements and failures in achieving their objective of women empowerment in different fields.

In Andhra Pradesh also there is a spurt in research on women related issues, including the empowerment of women, after the introduction of DWCRA programme and the 73rd Constitutional Amendment Act. However, most of these studies are conducted at macro level covering certain broad issues relating to this programme without focus on any specific aspect. In spite of the fact that Andhra Pradesh is one of the few states in India where the DWCRA, SHGs and other women welfare initiatives have achieved spectacular success, there are some failures also. Even in the existing research there are several critical gaps which need to be filled.

Hence, there is an imperative need for micro-level and area-specific studies on these programmes to fill the gaps in the research and to facilitate the tacit understanding of the different dimensions of those programmes which in turn helps the planners to strengthen the execution of such programmes.

The present study is a modest attempt which mainly focuses on the implementation process of the DWCRA programme with reference to the sample beneficiaries in the selected areas with a view to assessing their performance and to give suggestions to fill the research gap as well as to achieve women empowerment in different spheres of their life.

3. Objectives of the Study

The following are the specific objectives of the study:

- 1) To Study the socio-economic characteristics of the respondents who are the members of SHGs under DWCRA
- 2) To analyse the performance of SHGs with reference to livelihood opportunities in Anantapur District of Rayalaseema region in Andhra Pradesh.
- 3) To suggest suitable measures to strengthen the SHGs for sustainable livelihood opportunities and to achieve women empowerment.

Universe

All the Self-Help Groups starting from DWCRA to VELUGU are merged into Indira Kranthi Patham. The DWCRA programme was introduced in the year 1982 in order to enhance the status of women by their participation in economic activities. To assess the impact of SHGs on the status of women, the SHGs formed under DWCRA programme are alone considered for the purpose of the present study. Moreover, most of the SHGs which are formed under DWCRA are given a revolving fund by the Government as financial assistance with a low rate interest on repayment basis. Accordingly, the members of the SHG's under DWCRA are alone considered as universe for the present study.

Thus the universe for the present study are the members of the SHGs formed under DWCRA programme only.

4. Sample

The Multi-stage random sampling method has been used for selecting the sample respondents. Nellore District is divided into three revenue divisions for administrative purposes, which are Nellore, Kavali, Guduru Revenue Divisions. Accordingly, in the first stage all the three divisions are considered for the selection of sample respondents to represent the entire district covering all the 46 mandals in the district.

In the second stage, the district is further divided into 46 mandals spreading over three revenue divisions. One Mandal in each revenue division have been selected based on the highest number of SHGs in the mandals as well as the Mandal which are not in close proximity to the towns in the district.

Accordingly, one Mandal in each revenue division have been considered for the purpose of the present study. These mandals are Podalakur in Nellore Division, Varikuntapadu in Kavali Division, Venkatagiri in Guduru Division.

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In the third stage, in order to implement the DWCRA programme more effectively, mandals have been further divided into small clusters. Accordingly, in each Mandal one small cluster have been selected for the purpose of the present study.

Accordingly, Sueaya Palem from Podalakuru Mandal from Nellore Division, Thotlacheruvupalli clusters from Varikuntapadu Mandal from Kavali Division Siddavaram cluster from Venkatagiri Mandal from Guduru Division have been selected. Thus in each selected Mandal one cluster have been chosen, based on the number of Self Help Groups in the cluster. In total, three clusters have been selected for the purpose of the present study.

In the final stage, from each village 40 members of the Self-Help Groups have been selected based on the simple random sampling method. Here also due care has been taken and all these 40 members are selected from five Self Help Groups uniformly. Thus, the total sample respondents to carry out the present study are 120.

Sources of Data

The Present study is based on both primary and secondary sources of data. The primary data has been collected from the sample respondents who are the members of SHGs. Published books, journals, official records, government reports and orders unpublished research works and other related material are the major sources of the secondary data.

Tools of data collection

The primary data has been collected from the women respondents through a well-structured interview schedule which was pretested. Necessary changes have been made after the pretest to suit the requirements of the present study. The schedules have been filled in with the help of the sample women respondents through a face-to-face interview by the researcher. In addition to the above, participatory techniques have also been used to effectively illustrate the feelings and sentiments of the women respondents towards the SHGs and to achieve women empowerment.

Tools of Analysis

The data collected through the schedules has been classified and tabulated into many tables for analysis. Simple

statistical tools like averages, percentages, etc., have been used to analysis the data.

Major Findings regarding the Socio Economic Characteristics of the Study Respondents

- Around 54.00 per cent of the respondents' age is between 21 and 40 years which is said to be the productive age group. The highest age of the respondent is found to be 70 years and the lowest age is found to be 20 years. The average age of the respondents of all the divisions is found to be 41.03 years. All the revenue divisions have almost the same conditions.
- Approximately 45.00 per cent of the respondents belong to backward caste category. The respondents who belong to backward castes are more in Dharmavaram revenue division. Around 18.61 per cent of the respondents belong to scheduled castes and Anantapur division has more people of this category than the other divisions.
- Nearly 27.00 per cent of the respondents are illiterates and their number is more in Penukonda revenue division. After joining DWCRA, 50 per cent of the respondents have learnt to sign and became just literates. It is significant to note that, only one respondent has studied upto graduation level and this respondent belongs to Dharmavaram revenue division.
- As many as 60.31 per cent of the members of the respondent households are literates. Among the literates the male and female constitute 57.46 per cent and 42.54 per cent respectively. In all the revenue divisions, the male literates are more in number than the female literates which is indicative of gender discrimination.
- A good majority of the respondents i.e. 82.51 per cent have their yearly income levels between Rs. 4001 and Rs. 8000 through primary occupation. The average income of the total respondents through primary occupation is found to be Rs.7883.61 per year. The average income of the respondents through primary occupation is found to be high in Dharmavaram revenue division and low in Anantapur revenue division i.e. Rs.9211.66 and Rs. 6789.16 respectively. The highest income of the respondents through primary occupation is found to be Rs. 2,40,000 per year.
- A vast majority of the respondents i.e. 71.40 per cent have their yearly income through secondary occupation ranging between Rs.4001 and Rs.8000. The percentage of the respondents is more in this income group in Penukonda revenue division i.e. 77.50 per cent and less in Dharmavaram revenue division i.e. 60.00 per cent. Only 16.94 per cent of the respondents are earning an annual income between Rs.8001 and Rs.12000. However, the highest income of the respondents through secondary occupation is found to be Rs. 90,000 per year.
- As many as 50.83 per cent of the respondents' total income per year is above Rs.16,001. The percentage of the respondents is more in this income group in Penukonda revenue division i.e. 68.34 per cent. Only 25.02 per cent of the respondents earn between Rs.12001 and Rs.16000 per year. However, the highest total income of the respondents is found to be Rs. 1,87,200. The average income of the total respondents is found to be Rs.15,707 per year.

Major Findings regarding the Impact of SHG's on the livelihood of the respondents for their Empowerment

- As many as 59.00 per cent of the respondents are able to get employment for more than 25 days per month after their joining DWCRA groups. On the contrary, only 3.33 per cent of the respondents used to be employed more than 25 days per month before joining DWCRA programme.
- The average man-days of the employment before and after their joining DWCRA programme, are found to be 18.61 days and 25.31 days per month respectively.
- As many as 69.00 per cent of the respondents' income per month is between Rs. 1201 to 1600 after their joining DWCRA programme. On the contrary, none of the respondents figured in this category of income group before DWCRA programme.
- The average income per month of the respondents before and after DWCRA programme is found to be Rs. 377 and Rs. 1308 respectively.
- The average income per annum of the respondents before and after DWCRA programme from milch cattle is found to be Rs. 5014 and 7,417 respectively.
- The average total income of the respondents per annum before and after DWCRA programme is found to be Rs. 24,794 and Rs. 66,317 respectively.
- The average indebtedness of the respondents is found to be Rs. 12,338 and Rs. 19,844 before and after DWCRA programme respectively. After becoming members of the SHG's almost all the respondents have taken loans from thrift fund to improve their economic activity.
- The majority of the respondents have taken loans and become indebted for productive purposes. The percentage of the respondents in this category are 52.77 and 55.82 before and after DWCRA programme respectively.
- The institutional source is the main source for 55.30 per cent of the respondents after their joining DWCRA programme and it might be 16.38 per cent before DWCRA programme.
- Surprisingly, only 1.66 per cent of the respondents have received loans under pavalavaddirunalu programme being implemented by the government..
- The average value of the animal husbandry of the respondents before and after DWCRA programme is found to be Rs. 23,667 and Rs. 35,228 respectively.
- The average value of the household assets of the respondents before and after DWCRA programme is found to be Rs. 6,729 and 42,866 respectively.
- The average annual expenditure before and after DWCRA programme is found to be Rs. 14,672 and Rs. 27,968 per annum respectively.
- The opinions of the respondents have been elicited on awareness, participation, mobility, economic independence, decision making, self-perception and on socio economic aspects with reference to the impact of DWCRA programme on the livelihoods and participation of the respondents in order to assess the process of empowerment.
- With reference to 'awareness', it is to say that, the respondents have agreed to the statements such as, 'Govt .has taken up special schemes to help women',

‘membership in SHG’s enhances the awareness of basic banking operations and accounts’, and ‘women have many legal rights in the society’. On the other hand, the respondents have neither agreed nor disagreed to the statements such as ‘women have lower position in society compared to men’ and ‘the poor are aware of many institutions working for their welfare in the area’.

- With reference to ‘participation’, stated the respondents have agreed to the statements such as, all the members in the SHG’s participate in the group meetings actively’ and ‘participation in the SHG’s group meetings has given the members an opportunity to express their opinions / feelings’. However, the respondents have disagreed to the statement ‘regular interactions in the meetings enhance the groups’ strength by bringing consensus on all issues’.
- With reference to ‘mobility’, noted the respondents have agreed to the statement such as, ‘SHG membership has given more business-related opportunities to move outside the village’. The respondents have neither agreed nor disagreed to the statement ‘moving collectively in SHG’s has reduced the family restrictions on local mobility of women’. However, the respondents have disagreed to the statement ‘local mobility enhances the confidence to take part in distant events within and outside the state’.
- As regards to ‘economic independence’ the respondents have agreed to the statements such as, ‘women are not allowed to spend their earnings’. The respondents have disagreed to the statements ‘women keep all their earnings from the income generating activity of SHG’ and ‘women cannot purchase assets from their earnings’.
- With reference to ‘decision making’ the respondents have agreed to the statements such as, ‘only leaders take decisions in the group on money matters’. However, the respondents have agreed to the statements ‘all the group members collectively take decisions on all matters,’ ‘SHG members influence grama sabha for the decisions related to women issues,’ ‘when SHG members are on village committees, those committee decision are taken quickly and are need based’ and ‘SHGs members collectively influence the decisions on social issues of the community’.

5. Conclusions

The findings of the present study led to the following conclusions pertaining to the issues raised in the study.

The programmes have facilitated to enhance the status of the members by involving themselves in social, economic and political development not only for themselves but for the community at large. This programme has tremendously influenced the women to work for their development in all spheres of life and to achieve empowerment. This is clearly evident from the study.

There is considerable evidence, which is indicative of the fact that the DWCRA programme is largely successful in achieving its main objective of empowerment of rural women by enhancing their social, economic and political status. Several factors contributed to the success of the programme. The administrative machinery and the delivery

system are very efficient, supportive and responsive. The well- trained and committed staff working for the betterment of the women is the key factor for the success of these self help groups under DWCRA.

The economic benefits accrued from the DWCRA particularly, the sustainable increase in employment and income levels, improvement in the managerial and entrepreneurial skills have enabled the rural women to become self- reliant and to take up economic ventures independently without depending on men. The asset and wealth position of the women has considerably improved along with their capacity. The influence of men on the decision making with regard to economic activity and the income has declined to a considerable extent. All these factors helped these members of the SHG’s gain greater control over their resources which has ultimately facilitated their economic empowerment.

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