



THE ECONOMIC IMPACT OF SHG MEMBERSHIP ON ST WOMEN: AN EMPIRICAL STUDY IN KURNOOL DISTRICT OF ANDHRA PRADESH

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Abstract

The status of women in a society is a significant reflection of the level of social justice in that society. Women's status is often described in terms of their level of income, employment, education, health and fertility as well as their roles within the family, the community and society. In tribal communities, the role of women is substantial and crucial. They constitute about half the total population but in tribal society women are more important than in other social groups, because they work harder and the family economy and management depends on them. Even after industrialization and the resultant commercialization swamped the tribal economy, women continued to play a significant role. Collection of minor forest produce is done mostly by women and children. Many also work as laborers in industries, households and construction, contributing to their family income. However, tribal women face problems and challenges in getting a sustainable livelihood and a decent life due to environmental degradation and the interference of outsiders. Therefore, various types of employment and development programmes are being introduced by the central and state governments to improve the employment and entrepreneurship opportunities of tribal women. The SHG programme is the most important one among various programmes. The present paper makes an evaluation of the impact of SHG programmes on tribal women.

Introduction

The tribal population is an integral part of India's social fabric and has the second largest concentration after that of the African continent. Tribals have traditionally lived in about 15% of the country's geographical areas, mainly forests, hills and undulating inaccessible terrain in plateau areas, rich in natural resources. They have lived as isolated entities for centuries, largely untouched by the society around them. This seclusion has been responsible for the slower growth, dissimilar pattern of their socio-economic and cultural development and inability to negotiate and cope with the consequences of their involuntary integration into mainstream society and economy. Tribals continue to be socio-economically backward.

In order to evaluate the status of a woman in tribal society, one has to consider her economic and political status besides her social status, the status of woman is known from her status in the family, the rights and duties of husband and wife, premarital rights and duties of a daughter, etc. If exceptions are left aside, the status of women in tribal societies is generally not lower than that of the male, the rights of son and daughter are generally the same and both enjoy freedom of movement. Among the tribes where there are dormitories, boy and girls both live in dormitories and though their functions may be the tribal woman has generally a free choice in the selection of a mate. Similarly the rules of divorce are similar for both the male and female. Due the custom of couvades the male also has to suffer during the period of female's pregnancy. Concerning freedom about sexual relationships there is no distinction between male and female.



Along with the social status, the economic status of the tribal woman is also not lower than that of the male. In productive activities, agriculture, animal husbandry, etc. male and female work together. Generally, the male's work is harder than that of the females. In hunting tribes the males go out for hunting while the females perform domestic jobs. All the work is done by mutual cooperation and if there is no love or cooperation marital relationships are dissolved. Thus the tribal woman has no occasion to suffer and face torture within the four walls of their home living as a slave of her husband like her so many civilized sisters. Her status here is certainly better. So far as political rights are concerned, the tribal woman's status is not lower though her rights are less than that of the male's since in tribal life there is more emphasis upon duties than rights in the political sphere. The tribal chief has so many rights but then he has also the burden of the protection of the tribe. If he fails to carry out this burden he cannot hold the high office of the chief. In fact political power among tribal is gained by physical strength and the power of arms. Therefore naturally, males enjoy better political rights. But there are some tribal societies in which political power lies in the hands of woman. In brief, the status of women in tribal societies is no less than that of men.

Objectives of the Study

1. To analyze the impact of various developmental programmes on income and employment levels of tribal women.
2. To examine the amount of impact of governmental initiatives on the savings pattern of tribal women.

Methodology

The study is basically descriptive and empirical in nature. Therefore, the data for the study were collected both from the primary and secondary data. For selecting the universe for the study, a multistage and purposive sampling technique was adopted in selecting the Mandals and the groups. In the first stage three divisions in Kurnool district were selected. In the second stage five Mandals from each Revenue Division selected. From each Mandal 30 ST SHG women, who have linked to bank at least one time, were selected. Finally, altogether three revenue divisions, fifteen Mandals and 450 beneficiaries were selected.

Income Generation

The fundamental objective behind the formation of small groups is to generate income for poor women in rural areas. Table 1 gives the details of the impact of SHG on income generation of women.

Table – 1, Amount of Change on Income generation of SHG Beneficiaries

Sl. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	6 (4.00)	8(5.33)	6(4.00)	20(4.44)
2	Little change	63 (42.00)	55(36.67)	63(42.00)	181(40.22)
3	Moderate change	64(42.67)	71(47.33)	61(40.67)	196(43.56)
4	Significant change	15(10.00)	16(10.67)	14(9.33)	45(10.00)
5	Change for worse	2 (1.33)	-	6(4.00)	8(1.78)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total



The Table 1 reveals that around 93.78 percent of beneficiaries in all three Revenue Divisions reported some amount of change in their income level after joining SHG. No change or insignificant change was highest in Adoni Division (5.33 percent). It is reported that these beneficiaries are newly joined beneficiaries and who have not availed any loans from the banks as on 31st December 2011. The Adoni Division was followed by Kurnool Division and Nandyal Division equally with 4 percent. In Kurnool and Nandyal Divisions 63 beneficiaries constituting 42 percent reported only little change in their income level. They are followed by Adoni Division, where 36.67 percent reported little change. Moderate change was reported more than 40 percent of the beneficiaries in all Divisions, which is a welcome development in the functioning of SHG programme. Significant change was reported by 10.67 percent in Adoni Division and it is followed by Kurnool and Nandyal Divisions with 10 percent and 9.33 percent respectively. In Nandyal 6 out of 150 beneficiaries and in Kurnool Division only 2 out of 150 beneficiaries reported negative change. In Nandyal Division none of the beneficiary reported negative impact of SHG programme.

Around 93.78 percent of beneficiaries in all reported some amount of change in their income levels after joining SHGs. Insignificant and negative change was reported around 6.22 percent of beneficiaries. The figure 5.10 gives clear picture of amount of change in income levels of beneficiaries.

Employment Generation

The thrust of the SHG programme is on generating employment opportunities in the country side, by raising productivity in agriculture and other sectors of the rural economy. The impact of SHG programmes on employment generation was registered in the table 2.

Table – 2, Amount of change on Employment Generation of SHG Beneficiaries

Sl. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	9 (6.00)	6 (4.00)	11 (7.33)	26 (5.78)
2	Little change	63 (42.00)	60 (40.00)	57 (38.00)	180 (40.00)
3	Moderate change	65 (43.33)	59 (39.33)	59 (39.33)	183 (40.67)
4	Significant change	13 (8.67)	22 (14.67)	19 (12.67)	54 (12.00)
5	Change for worse	-	3 (2.00)	4 (2.67)	7 (1.56)
Grand Total		150 (100)	150 (100)	150 (100)	450 (100)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It is learnt from the Table 2, around 7.33 percent of beneficiaries in Nandyal Division, 6 percent in Kurnool Division and 4 percent in Adoni Division reported neither positive nor negative impact of SHG programme on their employment generation. In Kurnool Division 42 percent of the beneficiaries



reported small or little change. Whereas, in Adoni and Nandyal Divisions 40 percent and 38 percent of beneficiaries reported small change. So the impact on employment generation is not constant and equally distributed. With regard to moderate change also the data reveals some variations ranging from 39.33 percent (Adoni and Nandyal Divisions) to 43.33 percent (Kurnool Division). In case of significant change such variations are more obvious. Negative change is somewhat alarming in two Divisions when compared other impacts like income generation access to formal institutions etc.

At the district level around 40 percent people reported only little or small change on their employment generation. Moderate change was reported 40.67 percent beneficiaries. Significant change reported by 12 percent beneficiaries. Negative change was reported by 1.56 percent of beneficiaries. The data suggests that there is every need to increase employment generations activities to SHG beneficiaries.

Credit Availability to SHG Beneficiaries

One of the financial aspects of the SHG programmes is to enable the beneficiaries to get access to formal credit institutions. Comparative analysis of credit availability was reported in the Table 3.

Table – 3, Comparative Analysis of Credit Availability to SHG Beneficiaries after joining SHG at the District Level

Sl. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	6 (4.00)	8 (5.33)	9 (6.00)	23 (5.11)
2	Little change	59 (39.33)	49 (32.67)	52 (34.67)	160 (35.56)
3	Moderate change	63 (42.00)	60 (40.00)	61 (40.67)	184 (40.89)
4	Significant change	18 (12.00)	27 (18.00)	26 (17.33)	71 (15.78)
5	Change for worse	4 (2.67)	6 (4.00)	2 (1.33)	12 (2.67)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

The Table 3 reveals that no change or insignificant change was reported 6 percent beneficiaries in Nandyal Division. It is followed by Adoni Division with 5.33 percent and Kurnool with 4 percent beneficiaries respectively. Nearly 39.33 percent of the beneficiaries in Kurnool Division reported only little change with regard to access to formal credit institutions. It followed by Nandyal and Adoni Divisions with 34.67 percent and 32.67 percent respectively. Highest number of beneficiaries reported moderate in Kurnool Division. It is followed by Nandyal and Adoni Divisions. Significant change is reported by 18 percent of beneficiaries in Adoni Division and it is followed by Nandyal (17.33 percent) and Kurnool Divisions (12 percent). It is important to note that only two beneficiaries reported negative change in Nandyal Division. The data reveals great fluctuations in three sample



Divisions with regard to access to formal credit agencies. Among three Divisions, Kurnool registered more positive results when compared to other two Divisions.

It is important to note that less than 3 percent beneficiaries reported negative change in three sample Divisions. Nearly 35.56 percent and 40.89 percent of beneficiaries reported little change and moderate change. Insignificant change and significant change was reported by 5.11 percent and 15.78 percent beneficiaries respectively.

Freedom from Money Lenders

One of the important objectives of promoting SHG groups is to free the rural women from the clutches of money-lenders, who collects exorbitant rates of interest and spoils the rural economy. An attempt is made whether the said aim was fulfilled or not after forming SHG groups. The Table 4 gives the particulars.

Table – 4,Comparative Analysis of Amount of Freedom from Money-lenders of SHG Beneficiaries at the District Level

Sl. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	7 (4.67)	11 (7.33)	18 (12.00)	36 (8.00)
2	Little change	63 (42.00)	67 (44.67)	46 (30.67)	176 (39.11)
3	Moderate change	65 (43.33)	52 (34.67)	45 (30.00)	162 (36.00)
4	Significant change	15 (10.00)	17 (11.33)	22 (14.67)	54 (12.00)
5	Change for worse		3 (2.00)	19 (12.67)	22 ((4.89)
Grand Total		150 (100.00)	150 ((100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

A glance at the Table 4 makes it clear that the rural women were not free from the clutches of money lenders inspite of several efforts made by the government and voluntary agencies under different schemes. Around 12 percent of beneficiaries (52) in Nandyal Division reported no change or insignificant change in their amount of freedom from the clutches of money-lenders even after joining SHGs. In Adoni and Kurnool Divisions 4.67 percent and 7.33 percent of beneficiaries reported no change with regard to freedom from money-lenders respectively. Highest number of beneficiaries (44.67 percent) in Adoni Division expressed small amount of change and it followed by Kurnool (42 percent) and Nandyal (30.67 percent) Divisions. With regard to moderate change Kurnool Division tops the list with 43.33 percent. It is followed by Adoni and Nandyal Divisions with 34.67 percent and 30 percent respectively. It is quite astonishing to note that Nandyal Division stood at the top of the ladder in case of significant change as well as negative changes in their freedom from clutches of



money-lenders In case negative trend Nandyal Division was followed by Adoni Divisions with 2 percent. None of the beneficiaries from Kurnool Division reported negative impact.

At the district level around 85 percent of beneficiaries expressed some amount of impact of the SHG programme on their freedom from money lenders. Nearly 8 percent expressed neither positive nor negative impact. Negative change was registered by 4.89 percent of beneficiaries in the district. It is reported that negative change is not due to the result of the failure of SHG programme. But it is dependent on various other economic factors like; droughts, family functions, chronic diseases etc.

Impact on Habit of saving

The SHG programme was initiated to inculcate the habit of savings among rural poor women. The amount of changes in the habit of savings of women was registered in the table 5.

Table – 5,Comparative analysis of habit of savings among SHG beneficiaries at the District Level

Sl. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	6 (4.00)	7 (4.67)	7 (4.67)	20 (4.44)
2	Little change	52 (34.67)	69 (46.00)	65 (43.33)	186 (41.33)
3	Moderate change	65 (43.33)	54 (36.00)	59 (39.33)	178 (39.56)
4	Significant change	22 (14.67)	20 (13.3)	19 (12.67)	61 (13.56)
5	Change for worse	5 (3.33)	-	-	5 (1.11)
Grand Total		150 (100)	150 (100)	150 (100)	450 (100)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It is evident from the Table 5 that positive change was registered in almost all sample Divisions. Among 450 respondents, only five respondents in Kurnool Division expressed negative impact on their savings. In Nandyal Division and Adoni Division 4.67 percent of respondents, and in Kurnool Division 4 percent of sample beneficiaries expressed neither positive nor negative impact of SHG on their habit of savings. In Kurnool Division around 92.67 percent (see rows 2 to 4) of beneficiaries, in Adoni Division 95.33 percent (see rows 2 to 4) beneficiaries and Nandyal Division another 95.33 percent (see rows 2 to 4) beneficiaries reported small amount of change to significant change in their habit of savings.

In all around 94.45 percent of beneficiaries expressed positive impact of SHG programme on their habit of savings around 4.44 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their habit of savings. The figure 5.3 gives a clear view if this.



Findings

1. The cumulative savings and financial help rendered banks are expected to increase the income levels of SHG beneficiaries. The additional income generation activities taken up by the SHG members has positive impact on the income levels of 83.78 percent of beneficiaries with varying degrees.
2. There is a correlation between income generation activities and additional employment days of the SHG beneficiaries. The study reveals that more than 92 percent of respondents reported positive impact of SHG membership on their employment front.
3. To meet the credit needs of the members the banks sanction required amount to SHG beneficiaries with certain conditions. To meet the urgent credit needs of members the SHGs and VOs sanction money without any conditions. The study reveals that more than 92 percent of SHG respondents reported some amount of change on the availability of credit.
4. It is reported that the money lenders in the sample Mandals collecting interest from 36 to 60 percent per annum. The impact of SHG programme on making the women free from money lenders is not up to the mark when compared to its impact on income and employment. About 12.89 percent women are still in the clutches of money lenders. However, the remaining 87.11 percent of women reported that there is some amount of change in getting freedom from the clutches of money lenders.
5. The women who joined SHG stream must save some amount of money for every week/ fortnight/month. This is expected to develop the habit of saving among women. According to present study more than 94 percent of women have developed the habit of saving after taking SHG membership.

Suggestions

1. Steps are to be taken to extend more loans to the SHG members. The bankers have to relax its rules and regulations to sanction loans liberally to women.
2. It is found in the study that the women beneficiaries are indebted to money lenders and others in the villages. So, they have diverted their income to clear the debts, hence socio-economic conditions of the women beneficiaries are to be studied before sanctioning the loan.
3. Forward and backward linkages are to be considered while sanctioning the activity.

Conclusion

The strategy for tribal development, and specially women, needs improvement, betterment, development and upliftment to effect their empowerment. Tribal women have adjusted themselves to live a traditional life style in the local environment and follow occupations based on natural resources. Undoubtedly, the programmes, oriented towards the empowerment of tribals, particularly women, have improved their socio-economic conditions and status.

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