



ROLE OF SELF HELP GROUPS IN LIVELIHOODS ENHANCEMENT AMONG WOMEN IN GUNTUR DISTRICT OF ANDHRA PRADESH

G. Prasada Rao¹ and Dr.R.Srinivasu²

¹Research Scholar, Dept. of Social Work and Sociology, Acharya Nagarjuna University, Guntur, Andhra Pradesh, India.

²Assistant Professor and Research Director, Dept. of Social Work, Acharya Nagarjuna University, Ongole Campus, Ongole, Andhra Pradesh, India.



ABSTRACT

Government implemented various programmes and developed the institutions for rural development. In the present scenario, Government have been able to create some sort of assets for livelihoods of the rural people, but so far as their assets accessing is concerned, the majority of them are not up to the mark. There is a need to revitalize and strengthen the local people's initiatives to access the assets to achieve sustainable livelihood outcome.

KEYWORDS: revitalize and strengthen, achieve sustainable livelihood.

INTRODUCTION

In order to reduce poverty, Government started a holistic programme namely Development of Women and Children in Rural Areas (DWACRA) for promotion of women Self Help Groups (SHGs) and sustainable income generation of below poverty line women. Under this programme Self Help Groups have developed micro-enterprises for their livelihoods on the basis of local resources to achieve the livelihood outcomes. Self Help Groups have adopted livelihood strategies on their choice and flexibility, which depend upon factor such as the assets available for access, and constraints or opportunities created by policy, institution and process. Government has implemented various self-employment and income generation programmes since independence for livelihood generation. During the programme period they have achieved their livelihood outcomes, but gradually they failed to sustain their livelihood outcomes. The livelihood strategies have failed to provide the livelihood outcomes in a sustainable manner. If the strategies are planned than rural people may sustain their livelihood. So, in respect of SHGs, livelihoods strategies are most important for sustainable livelihoods (Reddy AVS and Thapliyal BK, 2008).

The main objectives of the study are as follows:

1. To examine the socio – economic conditions of the sample respondents in the study area.
2. To study the role of SHG interventions in improvement and enhanced livelihood conditions among the women.
3. To find out the problems faced by SHG women in acquiring livelihoods enhancement.

HYPOTHESIS:

H₀: There is no statistically significant difference in all capital dimensions (Social Capital, Human Capital, Physical Capital, Natural capital and Financial Capital) in between before and after joining in SHG.

RESEARCH SETTING:

For the purpose of assessing the role of SHGs in enhancement of livelihoods among the women in Narasaraopet division of Guntur district was selected purposely. The Guntur district is Presently state headquarters for newly bifurcated state of Andhra Pradesh.

Self-help groups in three mandals have been functioning in Bollepalle, Nadendla and Rompicherla. Among these, four villages from each madal like 12 villages from all three madals are selected. In twelve villages, 60 SHGs consisted of 630 members. Of which, 5 members from each SHG have been selected by lottery method for this study purpose. All the 5 members each from a SHG are selected through random sampling method. Thus, sample size for the study is a total of 300 members.

Major Findings of the study:

Socio-Economic Status of Respondents

Age is a crucial factor in socio-economic status of a person. 29.7 percent belong to the age group of 36-45 years. Thus, more respondents are found to be between the age group of 36-45 years. About religion 72.7 percent of majority respondents are Hindus in the study area. Regarding education majority of the respondents had low level of education and their percentage stood at 62.3 per cent. The respondents having primary level of education constituted 26.0 per cent.

After Independence, Government of India has tried to improve the situation of the underprivileged sections, officially termed as Scheduled Castes (SC), Scheduled Tribes (ST) and Other Backward Classes (OBC) through several affirmative actions. The caste of the sample respondents describes that 41.0 percent belong to Backward Caste and respondents belonging to Other Caste (OC such as forward caste) and Scheduled Caste groups constitute 14.0 percent and 36.3 percent respectively. It is indicating that the majority people who belongs to Backward Caste, Scheduled Caste and Schedule Tribe are marginalized sections in India and they are more backward in terms of education, income, etc., with compare to other groups.

As regards to marital status 90.0 percent are married while 1.7 are unmarried. The overwhelming majority of the respondents were found living in nuclear families (78.0 percent) while more than one fourth respondents (17.3 percent) accepted that they are living in joint families.

Thus, the data indicate that a vast majority of the respondent's occupation is either agriculture or agricultural labour. It is not surprising that most of the respondents were engaged in agriculture and its allied activities because the study sample was drawn from rural areas and the important source of livelihood for them was agriculture. The employment status of respondents has been changed after joining in SHGs. The majority (48.3 percent) of the respondents has taken up Income Generation Programmes.

The income of the respondents are presented before and after joining the SHG. Most of the women 50.3 percent belongs to their income level below Rs. 25000 and 43.3 percent in between 26000 to 35000 per annum before joining the SHG, where the income level after joining SHG, most of the women's 28.0 percent of their income level has raised Rs 46000-55000 and 18.4 percent are also improved their income in between 56000 to 65000 per annum. Interestingly, most of the women are getting very low income before joining SHG but after joining in SHG they improved their livelihoods by improving income levels. However, they are contributing significantly to the family income.

Most of the beneficiaries are landless (61.3 percent) and the remaining 38.7 percent possessing small and marginal landholdings. The landlessness has been reported high in the study area where they mostly belong to under privileged sections of the people.

More than 18.3 percent of them have an average holding of 3 - 4 acres. More than 11.3 percent of them hold in between 5-6 acres of land.

The majority all the respondents have taken loans from SHGs with lower rates of interest and repayment in easy instalments. Most of the members, who are below Poverty Line are very much benefited by taking loan from SHG utilizing for productive and gainful employment to Income generation activities. It indicates that a majority (58.0 per cent) of respondents have been taken loans for small / petty business followed by 20.0 per cent members were taken for agricultural purpose and a considerable per cent (14.7

per cent) have taken for health purpose. It is evident that half of respondents are running business successfully running with profit whereas 7.9 per cent IGP loans are defunct, indicating that 50 percent of members of SHG taking IGP loans are successful and profitable.

Livelihood Capitals

Assessment of SHGs under different dimension of capitals

Human Capital / Assets:

Human assets include Increased literacy level, education and employment opportunities to the family members, no prevalence of contagious diseases, Income generating activities, Skilled work performance.

The Paired sample t Test - 1:

Human Capital acquisition before and after joining in SHG

H₀: There is no statistically significant difference in Human Capital in between before and after joining in SHG.

Sl.No	Variables		Mean	N	Std. Deviation	t value	P Value
1	Increased literacy level	Before	1.8000	300	.78500	4.791	0.000
		After	2.0500	300	.81786		
2	Education of family members	Before	1.8267	300	.76794	6.508	0.000
		After	2.1700	300	.81579		
3	Education to children	Before	1.8133	300	.79768	6.783	0.000
		After	2.1500	300	.81283		
4	Ability to educate members as desired by the family	Before	1.8167	300	.85347	2.613	0.009
		After	1.8967	300	.81564		
5	Ability to send children	Before	1.8100	300	.76106	6.011	0.000
		After	2.1267	300	.82229		
6	Vaccination to children	Before	1.8100	300	.77226	6.424	0.000
		After	2.1600	300	.81821		
7	No prevalence of contagious diseases	Before	1.8133	300	.77534	5.062	0.000
		After	2.0867	300	.81283		
8	Consult doctors	Before	1.8133	300	.76792	6.490	0.000
		After	2.1600	300	.81693		
9	More employment opportunity	Before	1.8200	300	.81837	4.463	0.000
		After	2.1500	300	.80608		
10	Income generating activities	Before	1.8167	300	.77660	6.458	0.000
		After	2.1700	300	.82380		
11	Skilled work performance	Before	1.7600	300	.75021	8.068	0.000
		After	2.1800	300	.80699		
12	Understanding of improved	Before	1.8200	300	.73136	5.567	0.000
		After	2.1300	300	.82251		

The table 1 presents the paired sample t test that the improvement of human assets before and after joining in SHG. It can be seen clearly that there is a difference in improvement of human assets after joining in SHG. The improvement in terms of Increased literacy level, Ability to educate members as desired by the family, initiating Income generating activities, Skilled work performance etc. The mean and standard deviation are also seen variance before and after joining in SHG. The table 1 shown F values and P values and

further paired t-test clearly indicated that the livelihood improvement between 'before and after' was significant at 0.01 level. Hence, the null hypothesis was rejected and the research hypothesis was accepted.

Physical Capital:

Physical assets include improvements in creation of productive individual assets, farm energy in the form of farm implements, construction or renovation of dwelling house and improvement in entertainment materials such as radio, TV etc.

**The Paired sample t Test - 2:
Physical Capital acquisition before and after joining in SHG**

H₀: There is no statistically significant difference in Physical Capital in between before and after joining in SHG.

Sl.No	Variables		Mean	N	Std. Deviation	t value	P Value
1	Creation of productive individual assets	Before	1.8100	300	.83235	2.262	.024
		After	1.9467	300	.82229		
2	Creation of productive community assets	Before	1.7767	300	.85044	4.509	.000
		After	2.0500	300	.81384		
3	Purchase of Agriculture land	Before	1.7633	300	.74823	8.349	.000
		After	2.1967	300	.81005		
4	Purchase of agricultural implements	Before	1.7867	300	.72126	6.973	.000
		After	2.1467	300	.81447		
5	Renovation of the house	Before	1.8267	300	.74267	5.269	.000
		After	2.1167	300	.82394		
6	Construction of House	Before	1.8200	300	.76649	6.015	.000
		After	2.1667	300	.82251		
7	Entertainment Material TV	Before	1.8233	300	.85473	2.157	.032
		After	1.9567	300	.82120		
8	Mobile	Before	1.2867	300	.83989	9.407	.000
		After	1.8167	300	.65262		
9	Two-wheeler	Before	1.8167	300	.78500	4.371	.000
		After	2.0500	300	.82380		

The paired sample t test displays the physical capital or physical assets that improvement of livelihoods before and after joining in SHG. It can be seen that there is a relationship and difference in improvement of physical assets after joining in SHG. The improvement in terms of Creation of productive individual assets, Purchase of agricultural implements, Renovation of the house, Construction of House, Entertainment Material TV, Two-wheeler etc,. The mean and standard deviation are also seen variance before and after joining in SHG. The table 2 shown F values and P values and further paired t-test clearly indicated that the livelihood improvement between 'before and after' were significant at 0.05 level. Hence, the null hypothesis was rejected and the research hypothesis was accepted.

Natural Capital/ Assets

Natural assets encompass land, water sources and goat and buffalo rearing. In the present study, it was found that access of the respondents to these natural assets is some mixed responses.

**The Paired sample t Test - 3:
Natural Capital acquisition before and after joining in SHG**

H₀: There is no statistically significant difference in Natural Capital in between before and after joining in SHG.

Sl.No	Variables		Mean	N	Std. Deviation	t value	P Value
1	Awareness to protect Common Property Resources	Before	1.8167	300	.72793	5.835	.000
		After	2.1233	300	.82380		
2	Land improvement activity - Levelling	Before	1.8167	300	.77165	7.300	.000
		After	2.2233	300	.82380		
3	Food crops	Before	1.8133	300	.75613	6.398	.000
		After	2.1533	300	.82102		
4	Vegetable crops	Before	1.8167	300	.78500	4.304	.000
		After	2.0500	300	.82380		
5	Water source Creation	Before	1.8133	300	.78571	7.913	.000
		After	2.2267	300	.81693		
6	Digging of the new open	Before	1.8000	300	.81411	7.197	.000
		After	2.1900	300	.80134		
7	Creation of water storage	Before	1.8167	300	.77517	7.878	.000
		After	2.2333	300	.82380		
8	Plantations Improving the existing plants	Before	1.8067	300	.79224	8.125	.000
		After	2.2333	300	.81947		
9	Farming system- Cropping intensity	Before	1.8867	300	.86639	5.810	.000
		After	2.3533	300	.81922		
10	New enterprises - Milch animals	Before	1.8533	300	.78215	4.729	.000
		After	2.1167	300	.81283		
11	Cows/ Buffaloes	Before	1.6400	300	.71439	2.375	.014
		After	1.7033	300	.70146		
12	Goats	Before	1.810	300	.76212	7.188	.000
		After	2.1667	300	.8223		
13	Poultry	Before	1.8233	300	.77327	6.770	.000
		After	2.1933	300	.82120		

The paired sample t test exhibits the natural capital or natural assets that improvement of livelihoods before and after joining in SHG. There is an improvement of natural assets after joining in SHG. The improvement in terms of Awareness to protect Common Property Resources, Land improvement activity, Vegetable crops, Plantations Improving the existing plants, New enterprises - Milch animals, Cows/ Buffaloes and Poultry etc.,. The mean and standard deviation are also seen variance before and after joining in SHG. The table 3 shown F values and P values and further paired t-test clearly shown in the table that the livelihood improvement between 'before and after' were significant at 0.01 level. Hence, the null hypothesis was rejected and the research hypothesis was accepted.

FINANCIAL CAPITAL/ASSET

Financial capital acquisition was found significantly increased among respondents who followed various income generating activities, financial capital was more increased of the members, the probable reasons might be due to more savings, because money was borrowed from SHGs at low interest rate for investing in income generating activities.

**The Paired sample t Test - 4:
Natural Capital acquisition before and after joining in SHG**

H₀: There is no statistically significant difference in Financial Capital in between before and after joining in SHG.

Sl.No	Variables		Mean	N	Std. Deviation	t Value	P Value
1	Increased Savings	Before	1.8033	300	.78500	4.566	0.000
		After	2.0500	300	.82071		
2	Increased Investment	Before	1.8033	300	.78500	4.602	0.000
		After	2.0500	300	.81663		
3	Increased access to credit/ In Banks/ co-op society	Before	1.8167	300	.78500	4.224	0.000
		After	2.0500	300	.81564		
4	Started new micro enterprise	Before	1.8233	300	.78500	4.359	0.000
		After	2.0500	300	.81712		
5	In the form of gold	Before	1.8200	300	.78605	7.817	0.000
		After	2.2533	300	.81843		
6	Free from Money Lenders	Before	1.7967	300	.75110	10.173	0.000
		After	2.3800	300	.81908		

The paired sample t test reveals the financial capital or financial assets that improvement of livelihoods before and after joining in SHG. There is an improvement of financial assets after joining in SHG. The improvement in terms of Increased Savings, Increased Investment, Increased access to credit/ In Banks/ Co-Op Society, Started new micro enterprise, In the form of gold, free from money lenders etc,. The mean and standard deviation are also seen variance before and after joining in SHG. The table 4 shown F values and P values and further paired t-test clearly shown in the table that the livelihood improvement between 'before and after' were significant at 0.01 level. Hence, the null hypothesis was rejected and the research hypothesis was accepted.

Social Capital/Assets:

This includes Membership in Social Organization, Participation in Gram Sabha, Participation of MahilaMandals, social interaction, respect at home and outside and also leadership opportunities. There was significantly improvement in the social capital of the members. One of the key interventions contributed was development of social infrastructure.

**The Paired sample t Test - 5:
Social Capital acquisition before and after joining in SHG**

H₀: There is no statistically significant difference in Social Capital in between before and after joining in SHG.

Sl.No	Variables		Mean	N	Std. Deviation	t value	P Value
1	Membership in Social Organization	Before	1.8100	300	.78500	4.469	.000
		After	2.0500	300	.82229		
2	Helping group members (Intra group support)	Before	1.8167	300	.74394	7.432	.000
		After	2.2200	300	.82380		
3	Member of village Panchayat	Before	1.8167	300	.78500	4.371	.000
		After	2.0500	300	.82380		
4	Participation in Gram Sabha	Before	1.8133	300	.78500	4.377	.000
		After	2.0500	300	.82102		
5	Participation of Mahilamandals	Before	1.8300	300	.76565	9.376	.000
		After	2.3200	300	.82261		
6	Social status at home	Before	1.8167	300	.85972	2.990	.003
		After	2.0033	300	.82380		
7	Social status out side	Before	1.8167	300	.82505	4.185	.000
		After	2.0700	300	.82380		
8	Extent of trust – In self	Before	1.7033	300	.78307	9.876	.000
		After	2.2867	300	.76852		
9	Extent of trust – Peer group	Before	1.7033	300	.74777	2.377	.012
		After	1.7933	300	.76852		
10	Extent of trust - Society	Before	1.8233	300	.82120	-4.255	.000
		After	2.0500	300	.78500		

The paired sample t test exhibits the social capital or social assets that improvement of livelihoods before and after joining in SHG. There is an improvement of social assets after joining in SHG. The improvement in terms of Membership in Social Organization, Helping group members (Intra group support), Participation in Gram Sabha, Participation of Mahilamandals, Social status at home, Social status outside, Extent of trust – In self etc. The mean and standard deviation are also seen variance before and after joining in SHG. The table 5 shown F values and P values and further paired t-test clearly shown in the table that the livelihood improvement between ‘before and after’ were significant at 0.01 level. Hence, the null hypothesis was rejected and the research hypothesis was accepted.

CONCLUSION

The livelihood status of women in relation to human, social, natural, physical and financial aspects has found improvement in the study area. The human status of the respondents had found much improvement. However, health status of the women and children had improved compared to the past. The social status of the respondents had increased enormously relatively in the study area. By initiating Income Generation Programmes, the SHG women accessed to financial resources and also to support their family economically. However, the women SHGs are more successful in social capital by enabling them to acquire social status at home and at community.

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G.Prasada Rao

Research Scholar, Dept. of Social Work and Sociology, Acharya Nagarjuna University, Guntur, Andhra Pradesh, India.