

Impact of SHG programme on empowerment of farm women of Southern states

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ABSTRACT

The Study was intended to study empowerment of farm women who are beneficiaries of SHG programme of two Southern State, Andhra Pradesh and Tamil Nadu. The method of study adopted was Meta Analysis of Case Studies of 114 beneficiaries. The study has confirmed that the SHG programme has been able to realize a limited concept of empowerment, mainly related to income generation and the related power that it confers on the beneficiaries. A course re-direction is called for to enable the realization of the ultimate aim of empowerment defined holistically, for which a few suggestions are made in the paper.

KEY WORDS : SHG programme, Farm women, Empowerment, Meta analysis, Case studies

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INTRODUCTION

The presence of farm women in the population of India has always been very strong in terms of numbers. This situation is to be expected when women constitute half of the human population in India and rural women constitute 77% of the total female population. The figures on work participation rates show higher rates for women in rural areas. All India figures of work participation rates are 30.98 for women in rural areas and 11.97 for urban. This difference is reflected in all the states including states in southern India, (Government of India, MSPI Reports, 2002, 2007). Rural-urban difference is seen to become wider when percentage distribution of workers (main + marginal), according to category of workers by sex and by sector is presented. Women constitute 79.86 of workers engaged in agriculture category in rural areas as compared to 15.29 in urban areas. Within agricultural category, the percentage of women engaged as agricultural labourers is 43.40 while it is 11.03 in urban areas. (Government of India, MSPI Reports 2002, 2007). The concentration of women in this category of workers and its assessment as amongst the lowest paid in the country have made the term "feminization of poverty" applicable to this condition. Poverty by definition implies low absorptive capacity in development programmes. It became evident that moving

out this large section of people from their high poverty levels and the specific targeting of women in all developmental plans was a pre-condition for national development. It is in this context that the SHG programme for women was introduced as a national scheme. The objectives of SHG programme however, go beyond poverty alleviation. They have been stated as: 1. Poverty alleviation through income generating activities as the basis for economic empowerment. 2. Access to informal credit with all other requisites as follow up possibilities. 3. Changes happening in different aspects of the lives of beneficiaries as expected outcomes. 4. In the long run, these changes would result in the building of new skills, behaviours and attitudes with empowerment of women as the ultimate goal.

The SHG programme has been in operation for a sufficiently long period for assessment studies to be conducted. Studies on SHG have recorded that the beneficiaries have control over the income generating activities and therefore have income of their own. Linked to the income generating activities, opportunities have widened in life style and certain changes in behaviour have happened in the beneficiaries. (Galab and Rao 2009). It is possible to state that the first three objectives of the SHG scheme are being fulfilled to a certain extent. The level of

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success can also be increased if the information on the inadequacies in the implementation of the programmes, identified by the large number studies in the area, is acted upon. Researchers have specifically pointed out the inadequacies which can be overcome by quantitative expansion, by redoubling existing efforts, and streamlining the process of implementation of the programme. It is just a matter of time. (Bharathi and Badiger, 2006, Galab and Rao, 2009, Kothai *et al.*, 2003, Tripathy, 2004). The question raised here is, whether the same optimism can be expressed for the ultimate aim of SHG programme *i.e.* empowerment of women? The present study was intended to study the empowerment of farm women who are beneficiaries of SHG programme of two Southern states, Andhra Pradesh and Tamil Nadu; the states where the SHG programme has been successfully implemented.

METHODOLOGY

Empowerment of women:

Concept and measurement empowerment has been described as a multi-layered, multidimensional concept. At the same time psychological, social, economic and political empowerments are referred to individually. The broad definition of empowerment has been accepted by developmental agencies engaged in the process of empowerment of individuals as well as groups. However, different agencies and different studies have confined themselves to particular aspects of this complex concept, depending on their area of specialization or area of their functioning or their objectives. It is also possible to identify their perception of empowerment as an end outcome or as a process towards achieving other outcomes. (Scrutton, and Luttrell, 2007). The SHG programme views empowerment holistically. It has accepted the instrumental view of empowerment based on the assertion that participation by itself will help to attain the outcomes that are expected. Empowerment being conceptualized as the movement from enforced powerlessness to one of power it is necessary to measure the extent to which people have gained control over their lives. Two approaches to measurement can be adopted. 1. Analysis of the opinions, reactions, impressions of beneficiaries, as they experience the changes. 2. Measurement of empowerment by administration of tools developed for the purpose by researchers in the field and administered by them. The first approach is adopted in this study. The method of study adopted is Meta analysis of case studies, which allows the synthesis and integration of a very broad range of reactions of a large number of beneficiaries, as different from earlier studies which have been confined to the presentation of reactions of a much smaller number of

beneficiaries.

Meta analysis of case studies:

Case studies are generally used for the holistic understanding of a qualitative research problem. Meta analysis is a relatively recent research innovation to systematically study the finding of a series of connected studies. The processes of research synthesis and research integration are applied to draw out the findings from an adequate number of case studies to be presented as generalizations. A large number of case studies have been conducted on SHG programme which have generated a great deal of information on a national programme which has been implemented under varying conditions. The studies have also collected a great deal of information on the opinions of beneficiaries on the changes they have experienced. The purpose of using meta analysis here is to assess the impact of SHG programme on individual lives and to understand the changes as experienced and expressed by them. Empowerment being a process of change and decision making on choices within the individual, the reactions and opinions of the beneficiaries focusing on changes that have happened in their lives, can provide significant insights on the outcomes of SHG programmes. Meta analysis provides for the presentation of very large range of reactions from a very large number of beneficiaries (Mahadevan, 2002).

OBSERVATIONS AND DISCUSSION

The findings of meta analysis done on 114 case studies of beneficiaries of SHG programmes in two Southern states, Tamil Nadu and Andhra Pradesh have been summarized under broad categories and presented in Tables 1-5.

Income generating activities of SHG beneficiaries:

The data of Table 1 show that the income generating activities of SHG beneficiaries were confined mainly to the traditional low technology, low profit and low manpower required areas, which could be managed by women with minimum capabilities. The list of activities revealed the paucity in variety of income generating activities which are limited by availability of local resources and capabilities of individual members. Attempts at occupation shifts, either vertically or horizontally, were seen to be very few. A few instances of non-agrarian businesses were cited which were closed down due to poor income generation as well as inability to conduct the business. No attempts to engage in both agrarian and non-agrarian activities simultaneously were mentioned. The Leather business and Quarry business, which were financed from bank loans obtained

Table 1 : Categorization of responses of beneficiaries on benefits of SHG programme: meta analysis of 114 case studies from Andhra Pradesh and Tamil Nadu: income generation

Categories of responses	Percentage of respondents
Income generating activities	
Poultry rearing	13%
Dairy-selling milk	15.8%
Sheep farming	2.6%
Tea shop	1.7%
Hotel	5.2%
Flour grinder	.01%
Sewing	2.2%
Tailoring unit	1.7%
Leather business	1.7%
Quarry	0.01%

by women in their capacity as SHG members, were managed mainly by husbands.

Role of credit in the functioning of the SHG programme:

The significance of micro-credit in the SHG programme is evident from the data presented in Table 2. The savings of beneficiaries ranged mostly from Rs. 30/- per month to a maximum of Rs. 500/- . Only one beneficiary had stated Rs. 1000/- as savings per month. The loans from SHG have been taken primarily to pay back private loans from money lenders. Only one respondent has stated that revolving loans have been taken and another that “a second loan was availed of”. The “cycle of loans” needed for expanding/diversifying income generating activities have not been mentioned. The beneficiaries have not mentioned any difficulty related to

Table 2 : Categorization of responses of beneficiaries on benefits of SHG programme: meta analysis of 110 case studies from Andhra Pradesh and Tamil Nadu: credit and savings

Categories of responses	Percentage of respondents
Saving of beneficiaries	100% (Amts from Rs.30/- to Rs. 500/- p.m)
Loans from SHG/Internal lending	95.7%
Loans from bank	
First loan	76.2%
Second loan	17.9%
Third loan	01.7%
Debt swap loan	01%
Revolving fund	02.6%
Clutches of money lender	86.1%

banking. The number of responses relating to “saving from the clutches of money lenders” was high, and have been expressed with gratitude.

Asset building:

Table 3 depicts the assets of SHG members. The usefulness of insurance amounts received at time of difficulties have been expressed by a very large number of beneficiaries. They have expressed their gratitude for the assistance. An important benefit cited was that the insurance money prevented them from borrowing from private money lenders. Health insurance has been cited by a much smaller number of beneficiaries. Food security was considered a great boon to the women and many of them have indicated that they are continuing in the SHG programme because of the food security. Combined with their income generation, it has been possible for the women to provide more variety as well as surety for food for the family. An area in which they have gained was in creating assets like the buying of land on a small scale, building a home, purchase of livestock and of household articles,

Table 3 : Categorization of responses of beneficiaries on benefits of SHG Programme: meta analysis of 114 case studies from Andhra Pradesh and Tamil Nadu: Asset building

Categories of responses	Percentage of respondents
Personal security	
Insurance	34.2%
Health insurance	11.0%
Food security	65.1%
Assets	
Land	28.1%
House	26.2%
Livestock	21.6%
Jewellery	.08%
Tractor	088%

expanding businesses in a small way and improving the living conditions of the family creation of assets, particular houses has been given top priority in the use of loans and has provided the family with security as well as given them pride and status in the community. The purchase of live stock was considered both an asset as well as a means of income generation, as the women sold the milk to the community.

Changes in different aspects of lives:

Tata of Table 4 shows that opportunities have been available for a large number of beneficiaries for participating in the decision making process at home, mainly

is the importance of the group in their lives. The group as the instrument for change on which the SHG programme is based, has been brought out emphatically in the responses of the beneficiaries.

Suggestions:

Group formation as a strategy and expanding cognitive boundaries of beneficiaries:

As social workers seek to enhance the power of people who lack it, a methodology is also involved. The SHG programme reposes its faith on group formation itself as a key strategy for empowerment, to overcome internal constraints. It has been argued that peer group sharing of experiences helps to understand and to critically analyze the society in which the members live. The meta-perspective that develops from groups interactions creates an environment where personal problems are revealed as common patterns. While the group is cited as a motivational agency for personal achievement, the limitations of the cognitive boundaries of individuals, confine the capability of the group, indicating stressing the need to expand cognitive boundaries of individuals. The SHG revolution has been instrumental in assimilation and dissemination of information on a number of subjects which is the prerequisite for empowerment. But it appears to have confined the individual woman to think of herself, her family, her occupation and expect help from others. Expanding her cognitive boundaries to include other persons, other business and other causes alone can lead to enhancement which is the sign of empowerment because it makes her think, reflect, weigh alternatives and make choices. This is the prerequisite for empowerment to happen.

Exposure to farm technology:

The meta analysis of case studies of farm women has shown that for the group of farm women, along with banking skills and acceptance of loan taking habits, there is the need to make them familiar with technology that has become a part of all farming operations. This proficiency is not just to benefit from the programmes beamed by Agricultural offices, to work the machines as they are told to do, but to understand mechanization, to control the equipments, to understand the new agricultural jargon, to participate in technical discussions, to voice their doubts and their concerns. Women going to the Grama Panchayat office, which they were not doing earlier, is itself a sign of change but it does not connate empowerment unless they are heard there. Equal participation is linked with empowerment. It includes control and ability to participate in public decision making. Before empowerment

becomes ongoing process, individual empowerment is required, to enable collective empowerment. If SHGs should in course of time fulfill their promises to farm women, it is necessary for them to change gears, to make occupation shifts horizontally as well as vertically, to let the locus of control falls outside themselves, to think as a group and for a group.

Need for handholding by experts external to the programme to support the voluntary sponsor:

It has been repeatedly pointed out by theorists and research workers that while the SHG model can be the site for the transformation of power relations, it is not sufficient in itself as an empowering mechanism. The failure to acknowledge this limitation of SHG programme in this regard hinders the project to empower marginalized women in India. The marginalized should not be viewed as the legitimate actors to empower. As they have pointed out, the experience of SHG programmes raises the question of whether it is fair to leave the burden of empowering processes with the people least able to do so. External (not foreign/not funding) consultancy within the agenda of the national government needs to be considered as intervention agency. The Paraprofessional mentor covering 5-10 SHG suggested can play an important role. This mentoring process should also be strengthened through expert consultants providing needed guidance inputs to strengthen the programme as a whole.

Conclusion:

It can be concluded that SHG programme is on the right tracks with reference to the first two objectives of the SHG programme and the third objective "to a certain extent". There was no need for any change in course direction for more successful attainment of these aims. What is needed was focused attention to those aspects which are already included in the programme but which were expected to be attained through action taken for income generation activities and bank linkage programmes. The limited range of responses of beneficiaries indicated that the fulfillment of the third objective cannot be left to chance. The attainment of the changes in behaviour being prerequisites for empowerment they have to be specifically targeted. The study has confirmed that the SHG programme has been able to realize only a limited concept of empowerment, mainly related to income generation and the power that the beneficiary has attained because of the income generated. Without the attainment of the fourth objective of empowerment the SHG programme would lose its main objective of participation of women in the process of

national development: the very reason for the starting of the scheme itself. It has to be accepted that empowerment is a critical and complex objective which requires focused attention. A definite beginning has to be made to move from the present level of realizing the first two sets of objectives to cover the third and fourth objectives. A course redirection is called for here. A few suggestions are made rising from the findings of meta analysis of case studies of the present study as also within the context of the critical writings in the area.

Psycho-social outcomes, personal gains and personal skills relating to self from SHG participation phrases extracted from case studies:

Psycho-social outcomes:

No suffering happy life; come up in life; self-sufficiency; identity within family, identity later for family in community; saved from depression; dignified life; save family from poverty;-changed my life; bold and strong-confidence; knowledge; regain self confidence; command respect in society intelligence; knowledge; self respect; courage; determination; commonsense; (each phrase cited by 10-15 respondents)

Personal skills:

Communication improvement-(3 respondents) courage to fight causes bold and strong-confidence (cited by 2 respondents each) (Trafficking-HIV/AIDS)-provide training in marketing to members (Cited by one respondent each)p—capability to provide employment (cited by 1 respondent).

Personal gains:

Group participation as the sorce for these changes-.95.7%

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