

SELF HELP GROUPS AND MICROFINANCE: A STUDY ON LIVELIHOOD AND EMPOERMENT OF THE PULLA YERUKULA TRIBE IN SPSR NELLORE DISTRICT OF ANDHRA PRADESH

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Abstract: Self Help Groups (SHGs). Its participation has been tremendous changes in women livelihood and style of poor women and has empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The main objective of this paper Impact of Self Help Groups on Women Livelihood and Empowerment in Nellore, Gudur, Sydapuram, Nayudupeta, and Sullurpeta Mandals/villeges in Nellore District of Andhra Pradesh. In the present study, an attempt has been made to analyze the structure, conduct and performance of Pulla Yerukula descriptive tribal women by administering research design. STs, especially the Pulla Yerukula are the major population living in the project area.in collaboration with line departments Community development aimed at uplifting the downtrodden tribal community by undertaking various livelihood and empowerment activities through bank linkage. The main objective of this paper is the randomly collected basic data from 150 members of self-help groups who make a living from baskets weaving (Buttalu, Thattalu, Gampalu) products and sesonal business, from five Mandals/villages in the Nellore district of Andhra Pradesh. The study used primary data and secondary data for analysis according to the research paper set out in the result and findings of the study.

Keywords: Self Help Groups (SHGs), SHG Participation, Changing livelihood, Empowerment, Pulla Yerukula.

1. INTRODUCTION

When we think about tribal women, they are more backward and their social and economic empowerment issues are even more complicated. Microfinance alone cannot alleviate poverty. It needs a holistic approach to improve their employability status. This includes improved skill levels, attention to entrepreneurial aspect, market availability, problems, new technology etc. In this regard, the role of the Self-Help Group (SHG) is very important. The Government of India

declared the year 2001 as 'Women's Empowerment Year' and a lot has been and is being done at national and international levels since then.

SHG's are the most powerful tool for women empowerment and poverty alleviation. SHG is a self-governed, and informal association of the poor from socio-economically homogeneous families who are organized around savings and credit activities. Members of SHG's meet weekly or monthly and discuss common problems and share information to come at a solution. SHG member's effort to change their economic and social problem through mutual assistance. A small group moves forward towards self-empowerment which enables them to frame income generating activities through their collective resources for their sustenance.

SHGs provides a huge space to make stronger themselves personality and in social life. Their increasing confidence has motivated them for enhanced involvement in public spheres and has provoked them to undertake common action programs (Puram Chandra, 2005: 186).

Since women are a part parcel of the web of socioeconomic development, she needs to be offered equitable distribution of power and more weightage in the decision-making process in overall social, political and professional life. Thus, true and wholesome development of society is feasible if she is offered legal, educational and social empowerment. In India, Andhra Pradesh has been playing a pioneering role in harvesting the potential of microfinance institutions (MFI) and self-help groups (SHG) and therefore drew a lot of research attention (Lavoori and Paramanik, 2014).

The study entitles "Woman Self Help Groups and Microfinance: A Study on Changing Livelihoods and Empowerment of Pulla Yerukula Tribe in SPSR Nellore District of Andhra Pradesh. In the present study an attempt has been made to analyze the structure, conduct and performance of self-help groups and their livelihoods and empowerment of Pulla Yerukula tribal women in Five Mandals/ villages living on Baskets weaving and seasonal small business of Nellore district of Andhra Pradesh.

OBJECTIVES OF THE STUDY:

The specific objectives of the present study are:

1. To assess the impact of SHGs on the economic activities of the Pulla Yerukula tribal women.
2. To study the impact of SHGs on household welfare of the Pulla Yerukula tribal women.
3. To examine the utilization pattern of Bank Linkage loans Pulla Yerukula tribal women.
4. To analyze the problems and prospects of Pulla Yerukula tribal women member's of SHGs.
5. To study Ethnographic profile of Livelihood and empowerment of Pulla Yerukula tribe SHGs
6. To find out the skills earned by Pulla Yerukula tribal women after joining SHG.

2. METHODOLOGY

The specific set of objectives enumerated an in-depth study of Pulla yerukula tribal self-help groups in tribal areas of SPSR Nellore Dist. of Andhra Pradesh has been selected. In this regard, the methodology needs special emphasis. The study is based on the collection of data from both primary and secondary sources in the study area.

The primary data had been collected from Pulla Yerukula tribal women. The women who participated in the survey are also members of self-help groups in Five Mandals / villages of SPSR Nellore Dist of Andhra Pradesh. The sample size of the study is 150 SHG members and the combination of convenient and random sampling methods had been used for selecting the respondents to the study. The samples have chosen based on a simple random sampling method. The primary data was collected from the sample respondents by adopting the method of interview schedule and observation. To elicit the required information, a well-structured schedule was designed with probing questions.

The interview schedule was constructed and pretested. The schedule contained the question regarding demographic features (social background, age profile, education, marital status, etc). participation in SHG (reasons for joining SHG), SHG awareness on developmental issues, impact decision making (financial and domestic), awareness on problems encounter while participating in SHG and utilization of bank linkage loans, and other loans, and impact of the socio-economical, behavioural, and cultural aspect on tribal women member of SHG.

3. ANALYSIS AND OBSERVATION

The SHGs admit only adult women. The follow table shows the age-wise distribution of SHG members under study.

Table 1: Age-wise Distribution of the SHG members

Sl.No	Name of the Mandal / Village	< 30 years		31 – 40 years		41 – 50 Years		> 50 Years		TOTAL
		SHG (m)	%	SHG (m)	%	SHG (m)	%	SHG (m)	%	SHG (m)
1	SPSR Nellore	7	4.66	10	6.66	9	6.00	4	2.66	30
2	Gudur	4	2.66	11	7.33	10	6.66	5	3.66	30
3	Sydapuram	5	3.33	12	8.00	10	6.66	3	2.00	30
4	Nayudupeta	6	4.00	8	5.33	12	8.00	4	2.66	30
5	Sullurupeta	5	3.33	7	4.66	15	10	3	2.00	30
TOTAL		27	14.00	48	32.00	56	37.33	19	12.66	150

Source: compiled from the fields study

The data indicate that 37.33 per cent of the members belong to the age group of 41-50 years and 32.00 per cent of the women belongs to the age group of below 31 - 40 years. The remaining 14.00 per cents of the women are in the age group of < 30 years The reaming 12.66 per cent of the women are more than 50 years.

Table 2: Mandalam / Village – wise Distribution of Marital status among the SHG Members

Sl.No	Name of the Mandalam / village	Married		Unmarried		Widowed/ separated		TOTAL
		SHG (m)	%	SHG (m)	%	SHG (m)	%	SHG (m)
1	Nellore	22	14.66	3	2.00	5	2.66	30
2	Gudur	21	14.00	5	3.33	4	2.66	30
3	Sydapuram	26	17.33	2	1.33	2	1.33	30
4	Nayudupeta	27	18.00	1	0.66	2	1.33	30
5	Sullurupeta	26	17.33	2	1.33	2	1.33	30
TOTAL		122	81.33	13	8.66	15	10.00	150

Source: compiled from the fields study

The data show that 81.33 per cent of the women are married, 10.00 per cent of the members are widowed / separated. Only 8.66 per cent of the members are unmarried.

Table 3: Distribution, Nature of the family of SHG members

Sl.No	Nature of the family	SHG members	%
1	Nuclear	114	76
2	Joint	36	24

Out of 150 SHG members 76 percent nuclear families and 24 per cent have Joint families.

Table 4: The ration cardholders among the SHG members

Sl.No	Type of Ration card	SHG members	%
1	White Card	146	97.33
2	Pink card	00	0.00
3	No Card	4	2.66

Source: compiled from the fields study

In this study, out of 150 SHG members 97.33 per cent of the SHG members had white cards, Only 2.66 per cent of the SHG members have no ration cards. 0.00 per cent of the SHG members have pink cards.

Table 5: Mandalam / Village-wise Distribution of houses

Sl.No	Name of the Mandalam / Village	Hut/Thatched		Colony(RCC)		RCC		Total SHG (m)
		SHG (m)	%	SHG (m)	%	SHG (m)	%	
1	Nellore	5	3.33	14	9.33	11	7.33	30
2	Gudur	4	2.66	17	11.33	9	6.00	30
3	Sydapuram	4	2.66	18	12.00	8	5.33	30
4	Nayudupeta	3	2.00	16	10.66	11	7.33	30
5	Sullurupeta	4	2.66	14	9.33	12	8.00	30
TOTAL		20	13.33	79	52.00	51	34.00	150

Source: compiled from the fields study

Housing as an indicator of the economic status of SHG members was looked at during the study, Out of 150 SHG members of this study 52.00 per cent of the members gained colony houses constructed by the Government. 34.00 per cent of the members possess RCC houses and only 13.33 per cent were living in huts.

Table 6: Mandalam /Village-wise distribution of Education levels of the SHG members

Sl.No	Name of the Village	Illiterate		Neo-literate		Primary		Secondary		Inter		Degree		Total
		SHG (m)	%	SHG (m)	%	SHG (m)	%	SHG (m)	%	SHG (m)	%	SHG (m)	%	
1	Neelore	25	16.66	6	4.00	5	3.00	3	2.00	2	1.33	2	1.33	43
2	Gudur	20	13.33	5	3.33	3	2.00	2	1.33	0	0.00	0	0.00	30
3	sydapuram	15	10.00	3	2.00	3	2.00	0	0.00	0	0.00	0	0.00	21
4	Nayudupeta	17	11.33	3	2.00	2	1.33	1	0.66	0	0.00	0	0.00	23
5	Sullurupeta	20	13.33	5	3.00	4	2.66	2	1.33	1	0.66	1	0.66	33
Total		97	64.00	22	14.66	17	11.33	8	5.33	3	2.00	3	2.00	150

Source: Compiled from the field study

Education is the powerful instrument for alleviation of poverty and inequality in society. Primary education as it develops the capacity to learn, read and to acquire information and use it for development. It is interesting to note that some of the illiterates have become neo-literates after becoming members of SHGs.

Among the members of SHGs, 64.00 per cent had Illiterates, 14.66 per cent have Neo-literates, 11.33 per cent have primary education, 5.33 per cent have secondary education .The remaining 4.00 per cent have reached collegiate education level. The necessity of opening savings accounts in the banks and availing benefits from development agencies make them neo-literates. Nellore is the maximum number of illiterates 16.66 and sydapuram has the minimum members of illiterates 10.00 per cent in the study area. There are more number of neo-literates in Nellore and less number of neo-literates 2.00 per cent in Sydapuram and Nayudupeta. And primary education noticed to an extent of 3.00 per cent maximum in Nellore in the study area, secondary education have 2.00 per cent in Nellore and 2.66 per cent college education.

Table 7: Amount of external loan from Bank.

Sl.No		SHG members	%
1	Rs.25,000	07	4.66
2	Rs.25,001 to 50,000	23	15.33
3	Rs.50,001 to 1,00,000	65	43.33
4	Above Rs.1,00,000	55	36.66

Source: Compiled from the field study

Out 150 SHG members, amount of external loan received from Bank.36 % per cent SHGs received amount rupees more than one lakh from bank, followed by Rs.50001 to 100000 for 43.00% per cent, Rs.25001 to 50000 for about 15.33 % and 4.66 % per cent in below Rs.25000.

Table 8: Domestic Financial Decision Making

Sl.No	Domestic Financial Decision Taken by	Previous		Present	
		SHG(m)	%	SHG(m)	%
1	Self	4	2.66	21	14.00
2	Husband	93	62.00	72	48.00
3	Family elders	41	27.33	37	25.00
4	Husband & Wife	12	8.00	20	13.00
Total		150		150	

Source: compiled from the field study

In the majority of households, 48%per cent of decisions were controlled by the husband alone Family elders 25%per cent have been the next major decision-making category. However,an interesting aspect is the combination of Husband and wife 13%per cent and self-i.e., SHG members 14% per cent Whatever the case may be an important beginning has been registered in the study area with women asserting their role in the decisionabout their respective family's financial aspects. The study observed that the majority of the SHG member's control over the resources/assets has gradually increased after joiningthe SHGs. At the time of joining in SHGs, the member's access to resources or assets and control on family income was minor and now they have equal control on both. Regarding domestic financial decision making at the family level, the study observed that the decision-making status has been gradually increasing.

Table 9: SHG formation and performance of the members

Sl.No			SHG(m)	%
1	Size of the SHG	Up to 10 Members	144	96.00
		11 to 15 Menbers	6	4.00
		Above 15 Members	0	0.00
2	Meeting	Weekly	6	4.00
		15 days above	14	9.33
		Monthly	127	84.66
		Occasionally	3	2.00
3	Frequency of the saving	Weekly	4	2.66
		10 day once	4	2.66
		15 days once	10	6.66
		Monthly	132	88.00
4	Year of membershipexperience in SHG	Up to 2 Years	10	6.66
		3 to 4 Years	16	10.66
		5 to 6 Years	20	13.33
		Above 6 Years	104	69.33

Source: compiled from the fields study

The nature of the SHG of Pulla Yerukula tribal women were shown in table 8. Is 96% percent of the groups consists members up to 10Members.Group consists of members in between 11 to 15 was 12.00% per cent and above 15 members was seen to an extent of 1.66% per cent only. In the study area 84.66% per cent of the SHG members use to have group meeting monthly once. 6.66% percent of the people will have group meeting fortnight once, followed by weekly meetings in 4.00% per cent of the SHG groups. On the other hand, occasional group meetings were recorded to an extent of 2.00% per cent. Similarly, income savings of the group members will be monthly for the 88.00% per cent of the group members. Fifteen days once savings of finances were seen in 6.66% per cent of the members, while weekly or 10 days once savings were recorded each 2.66% per cent of the members. A maximum of 91 per cent members use to save Rs. 50 per month. Savings up to Rs.75 was seen among 7.33 percent of the members and remaining 1.66 per cent use to save up to 100 rupees respectively. Almost 69.33% percent of the members gained experience in SHG for more than 6 years. 13.33% per cent of them gained experience in between 5 to 6 years, 10.66 per cent gained experience in between 3 to 4 years and 6.66% per cent of them gained experience below 2 years.

Table 10: Utilization of the loan amount by the SHG members.

Sl.No		Yes	%	No	%
1	Food Material	52	34.66	98	65.33
2	Children education	49	32.66	101	67.66
3	Health	42	28.00	108	72.00
4	Life-cycle Ceremonies	39	26.00	111	74.00
5	Housing	74	49.33	76	50.00
6	Petty Business	20	13.33	130	86.66
7	Seasonal Business	106	70.66	44	29.33
8	Household articels	90	60.00	60	40.00
9	Ornaments	72	48.00	78	52.00
10	To pay SHG loans	35	23.33	115	76.66
11	To pay Private loans	28	18.66	122	81.33

Source: Compiled from the field study

Data on the nature of the loan amount utilization by the group members were shown in table 11.Utilization of the loan amount for the purchase of food material was recorded among 34.66 per cent of the members. Almost half of the samples were utilizing the loan amount towards their children's education. 32.66 per cent of the members were utilizing the amount for medical expenses. Around 28.66 per cent of the samples were utilizing the loan amount towards life cycle ceremonies. 49.00% per cent of the group members were diverting the loan amount for the construction of their house. A meager percentage (13.33%) of the members investing the loan amount for carrying out petty business, while 70.66 % per cent were investing their amount in seasonal business for returns. 60.00% per cent of the members were utilizing the loan amount to purchase household articles. 48.00% per cent were purchasing ornaments from the loan amount.23.33 % per cent of the members were taking the loans to repay their existing SHG loans themselves. 18.66 % per cent of the group members were diverting their loan amount to clear private loans.

Table 11: Self confidence levels of the SHG women, previous and present

Sl.No		Previous		Present	
		SHG(m)	%	SHG(m)	%
1	Confidence to speak to visitors	11	7.33	139	92.66
2	Confidence to approach the Banks	6	4.00	144	96.00
3	Communication skills to deal with the main stream	10	6.66	140	93.33
4	Awareness of rights and procedures	3	4.66	147	98.00
5	Confidence to start new SHGs	7	4.66	143	95.33

Source: compiled from the field study

Data on the confidence levels of the women who joined as a member of SHG was shown in table 11, After joining the SHG,

96.00 per cent of the women habituated for vivid purposes like independently approaching the bank for their needs, speaking with outsiders, communication skills to deal with the mainstream life, 98.00 per cent women awareness of rights and procedures and confidence to start a new SHG.

4. CONCLUSION

The tribal women livelihood and empowerment through SHGs in the five Mandals / villages in Nellore District of Andhra Pradesh. Most of the members of the tribal women SHG are economically backward. Their landholdings, occupation and possession of ration cards indicate that a large percentage of the STs are poor. The literacy levels of SHG members have increased considerably by becoming neo-literates and this facilitated them to open accounts in Banks. While majority of young and middle aged ST women are capable of earning through traditional livelihoods and small business most of the older women do have a regular income. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in five villages. It develops the awareness programmes and schemes, loan policies etc. There is a positive impact of Self Help Groups on Women empowerment.

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