

# **EMPOWERMENT OF TRIBAL WOMEN THROUGH SELF-HELP GROUP ACTIVITIES**

**(A Study of Visakhapatnam District in Andhra Pradesh)**

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## **CHAPTER - VIII**

### **SUMMARY AND CONCLUSION**

#### **8.0.Introduction:**

After independence, Government launched community development programme for bringing about all round progress of the tribal masses. In the initial stage, no serious attempts were made to cover the welfare of the women under this programme. As a part of these schedule, schools were opened, nutrition programmes were started, family planning schemes were under taken, family and children welfare programmes were planned, health schemes for mother and child were introduced by the Government in the villages later number of programmes Integrated Rural Development Programme (IRDP) (1978-79) TRYSEM (1979) JJRY, (1989) IAY, Mahila Samrithi Yojana (1983) Mahila Bhima Yojana, etc. Were introduced by carrel and decry cap art state Governments and these have implementing several/various kinds of employment for women, many needy women fought these opportunities and took up the jobs. As such there is an imperative need on the part of the women in the family to supplement the earnings of the male members by undertaking income generating self-employment activities.

The existing literature on women's empowerment is biased towards economic rather than social up liftment of women, who are weak in capabilities in the existing tribal scenario. Enhancement of Capabilities of tribal women is possible only if they are less burdened with child bearing and rearing, better health, less domestic burdens for acquiring water and fuel improving the educational status. The research gap is expected to be filled by the present study which attempts to measure the impact of DWCRA on social (Education and Health) status of households a part from their economic change.

The earlier studies ultimately reveals that there is an empirical evidence that any sum of amount earned by women, the entire or cent per cent amount spends for her family, on the other hand, in the case of men only 30% of earnings are allocating for his family. The remaining amount spending merely on alcoholic and other harmful activities. It indicates that whatever the amount earned by women spent for the development of the entire family rather than the male. Hence, the policy makers and economists recommends a separate income generation scheme for women to development of tribal economy through format the un organized groups as organized group which is called self help group.

With this objective in mind, the Government of India has introduced DWCRA Scheme with the assistance of UNICEF. An in depth analysis of such a scheme is very essential to find out whether such a programme is contributing for women enlistment economically and socially. There is also a need to identify the loopholes in the scheme for making them operationally successful. The SHG is one of the programme to tribal women. In Andhra Pradesh there are research studies focusing on the impact of SHG on household income and living conditions of the SHGs members. However, studies comparing the performance of SHGs belonging to tribal areas are few in number. Further, studies comparing the performance of SHGs belonging to different tribal mandals of Visakhapatnam district are also very few. The present study is an attempt in this direction.

The SHG scheme is a boon to the tribal women-folk. In the relation of SHG in Visakhapatnam district are very few. On the other side these studies have more gaps and not covered the determinants of income by various independents and appropriate statistical tools to analyze the study. The need for tribal development programmes specifically for the development of tribal women is much imperative in a backward tribal regions. Hence an attempt is made in this study to evaluate the SHG

programme in the selected mandals of Araku and Ananthagiri mandals of Visakhapatnam district in general and to study the impact of the programme.

### **8.1. Need and Relevance of the Present Study:**

After Independence, Government launched community development programme for bringing about all round progress of the tribal masses. In the initial stage, no serious attempts were made to cover the welfare of the women under this programme. As a part of these schedule, schools were opened, nutrition programmes were started, family planning schemes were under taken, family and children welfare programmes were planned, health schemes for mother and child were introduced by the Government in the villages later number of programmes Integrated Rural Development Programme (IRDP) (1978-79) Training of Rural Youth for Self-Employment (TRYSEM -1979), Jawahar Rozgar Yojana (JRY-1989), Indira Awaas Yojana (IAY-1980), Mahila Samrithi Yojana (1983), Mahila Bhima Yojana, etc. Were introduced by carrel and decry cap art state Governments and these have implementing several/various kinds of employment for women, many needy women fought these opportunities and took up the jobs. As such there is an imperative need on the part of the women in the family to supplement the earnings of the male members by undertaking income generating self-employment activities.

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With this objective in mind, the Government of India has introduced DWCRA Scheme with the assistance of UNICEF. An in depth analysis of such a scheme is very essential to find out whether such a programme is contributing for women enlistment economically and socially. There is also a need to identify the loopholes in the scheme for making them operationally successful. The SHG is one of the programme to tribal women. In Andhra Pradesh there are research studies focusing on the impact of SHG on household income and living conditions of the SHGs members. However, studies comparing the performance of SHGs belonging to tribal areas are few in number. Further, studies comparing the performance of SHGs belonging to different tribal mandals of Visakhapatnam district are also very few. The present study is an attempt in this direction.

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study. The need for tribal development programmes specifically for the development of tribal women is much imperative in a backward tribal regions. Hence an attempt is made in this study to evaluate the SHG programme in the selected mandals of Araku and Ananthagiri mandals of Visakhapatnam district in general and to study the impact of the programme.

## **8.2. Major Findings of the Study:**

The major findings emerged from the study are briefly presented as follows:

### **8.2.1 Salient Features of the Study Area:**

The profile of the study area shows that a higher proportion of the scheduled area is covered with forest and uncultivable land, consequent of which the gross cropped and net area sown are limited. The main source of irrigation is the hill streams and rivulets hence; the net area irrigated is also less. The cropping pattern reveals that a major proportion of gross cropped area is used for the production of food grains. The cropping pattern reveals that a major portion of the gross cropped area is used for the production of food grains in the district. Agriculture is the predominant sector and it is contributing higher proportion of both income and employment. The analysis relating to the basic features of the Sub-Plan areas of the selected district ultimately reveal that the agency area of Visakhapatnam is having higher extent of area and tribal population. Due to this reason on the front of household demographic, economic, social indicators as well as the availability of infrastructure facilities Visakhapatnam district is lagging behind though it is having much industrial potential.

The analysis relating to the profile of the selected mandals ultimately reveals that in the Araku mandal, the available geographical features as well as resource base and other infrastructural facilities are

concerned Araku mandal is in the lead position. The main reason is that the ITDA and other governmental offices are located in the Araku town. The village profile analysis reveal that several infrastructural facilities like road net work, power supply, communication and banking facilities in the selected villages are concerned, there is significant improvement in the Araku mandal particularly in the road side areas of the villages. Relating to the macro economy of the district, mandal and villages are concerned, the analyses ultimately reveal that on the front of macro-economic indicators the district, the Sub-Plain area, selected mandal and villages are found in the state of improving conditions.

#### **8.2.2. Performance of Selected SHGs in the Study Area:**

All the selected SHGs from both the tribal mandals have completed 3 years of functioning. In both the selected mandals considerable numbers of SHGs are functioning for over 5 years indicates sustenance of SHGs over a period of time. The SHGs with higher proportion of ST women members are purposefully selected to assess the impact of SHG activities on the socio-economic conditions of tribal women. Nearly 80 per cent of the selected SHG members are depending on agriculture and allied activities in both the selected mandals. About 57 per cent of the studied selected SHGs belonging to both Mandals are able to get matching grant within 6 months of formation. A good proportion of the selected SHGs in both the mandals have limited extent of. Purpose wise classification of credit borrowed from groups own funds reveals that consumption and agriculture activities are the two important items for which the credit is utilized in both the selected mandals.

The analysis of determinants of current borrowings reveal that, Working Capital Expenditure requirement, Consumption expenditure requirement are major determinants of current borrowings of all the SHG members. Occupational pattern of the SHG members is also determine the

current borrowings of the members. The requirement of credit for money lending is not able to determine the current borrowings of the SHG members. Across SHG members from different mandals in case of the SHG members from Araku Mandal Working Capital Expenditure and Purchase of Productive Assets emerged as important determinants of their current borrowings. In case of the SHG members of Ananthagiri Mandal Consumption expenditure and working capital expenditure variables emerged as important determinants of their current borrowings.

Recovery of amount borrowed from group funds reveals a very encouraging picture as more than 73 per cent of the group credit is repaid in Ananthagiri Mandal but only 40 per cent recovery is recorded in Araku Mandal where the selected SHGs repaid amount of credit is very poor. High differences in respect of recovery of loan amount are noticed between the SHGs selected from the two tribal Mandals.

In both the selected tribal mandals, majority of the SHGs are able to get bank credit linkage in less than six months of functioning. There is no striking variation in the number of SHGs that got bank linkage in a specific time period considered for analysis. Purpose wise classification of bank credit reveals that animal rearing absorbed a major share followed by agriculture. Bamboo preparation, minor forest produce are the emerging economic activities for which major loan amount is used. Analysis on the performance of the SHGs revealed that 20 per cent of the selected SHGs in Araku Mandal and 14 per cent in Ananthagiri Mandal are very good in performance. Further, many of the selected SHGs in both the selected mandals are classified as poor performing. There is significant difference in the performance of selected SHGs in both the selected tribal mandals regarding the overall performance. The SHG members selected from the Araku Mandal are able to utilize the SHG activity in more productive manner than the SHG members selected from the Ananthagiri Mandal. There is much evidence indicating that in both the selected mandals there



is marginal variation in the functional and management aspects of the SHGs. This may be attributed to the more extent of infrastructure and facilities available to the SHG members selected from the Araku mandal, who are having added advantage when compared to the SHG members selected from the Ananthagiri mandal.

### **8.2.3. Impact of SHG Activities on the Socio - Demographic Conditions:**

The foregoing analysis reveal that the impacts of SHG programme through micro credit is quite significant on demographic and social conditions like, literacy and health status of the selected SHG members and their family members. The following are some of the major conclusions of the impact on their demographic and social indicators. On the front of demographic analysis of selected SHG member households the findings relating to composition of the selected households shows that, nearly 95 per cent of the households are in the age groups of 15 to 55.

The analysis pertaining to age composition of the family members of the selected households indicate that 67 per cent of the family members are within the working range of 15 to 55. Children are at the extent of 28 percent and old agers constitute only 5 per cent of the total family members. The sex-wise distribution of total family members of the selected SHG member households reveal that female members are relatively lower than male members. The household average family size is 4.98 and the family size is relatively higher among the SHG member households selected from the Ananthagiri mandal (5.15) than the SHG member households selected from the Araku mandal (4.82). The households with more than 7 members are around 15.00 per cent in total households and they are more among the selected SHG members of Ananthagiri mandal. The analysis relating to the family size also shows that 57.25 per cent of the families have more than 5 members. The

families with 7 persons and more are recorded in cases of selected SHG members from the Ananthagiri mandal.

The analysis pertaining to the variations in immunization, family planning practices and delivery practices and morbidity pattern in terms of general health problems, reproductive health problem and mental health problems among selected SHG members and their family members reveal that, the percentage of children fully vaccinated is higher among SHG members families selected from Araku mandal (75.10 per cent) than the SHG members of Ananthagiri mandal (74.00 per cent). Similarly vaccine-wise coverage is also higher in the selected SHG members from Araku mandal than selected SHG members from Ananthagiri Mandal (25.29 per cent and 21.24 per cent respectively). The proportion of institutional deliveries is higher among the selected SHGs members from Araku mandal than selected SHGs from Ananthagiri Mandal (76.00 per cent and 69.50 per cent respectively).

The knowledge of family planning methods is very limited among the selected SHG members from Ananthagiri Mandal than the selected SHGs members from the Araku mandal. About 5.50 and 92.50 per cent of SHG members from Ananthagiri mandal and 8.00 per cent and 86.50 per cent of the selected SHG members from Araku mandal are aware of male and female sterilization, respectively. Knowledge about spacing a method is low (ranking from 8 to 21 per cent) among selected SHGs members of Araku mandal, but exists marginally ranging from 13 to 26 per cent among the members from Ananthagiri mandal. The proportion of SHG members knowing sources of supply of female sterilization is relatively higher among the selected SHGs members from Araku mandal than selected SHG members from the Ananthagiri Mandal (86.50 per cent and 92.50 per cent, respectively).

In the case of morbidity pattern, the incidents of anemia and malaria fever is higher (25.47 per cent each) among the selected SHGs members of Araku mandal, while the incidence of aches and pains (6.73 per cent) a cute anemia (17.43 per cent) and diarrhea (12.38 per cent) are higher in case of the selected sample from Ananthagiri mandal. On the whole the proportion of those suffering from diseases is much lower among the selected SHG members of Araku mandal than the selected SHG members from the Ananthagiri Mandal (44.71 per cent and 68.61 per cent, respectively). Female-headed households, adolescent girls, young and old widows required special attention to their health and they need to be given extra health care.

The proportion of respondents suffering in terms of reproductive health problems is more among the selected SHG members from the Ananthagiri Mandal than the selected SHGs members of Araku mandal. 14.25 per cent of selected SHG members of Araku mandal suffered by reproductive health disorders, 8.11 per cent menstrual disorder and 6.34 per cent suffered by infections fallowing tubectomy, while 29.27 per cent of selected SHG members of Ananthagiri Mandal suffered from menstrual disorder, 14.96 per cent suffered from reproductive health problems in selected SHGs members is relatively higher among the selected SHG members from Ananthagiri Mandal than the selected SHG members from Araku (70.73 per cent and 35.75 per cent, respectively). They reported that they required more women wards in general hospitals and POP smear and cancer testing centers should be established at district level and mandal level.

The proportion of discussions of health issues is much higher in the selected SHG members from the Araku mandal than the selected SHG members from the Ananthagiri Mandal (90 per cent and 10 per cent respectively). The proportion of selected SHG members of Araku mandal

using allopathic medicines is relatively lower (14.50 per cent) and using home medicines is relatively higher (21.50 per cent) than that selected SHG members from the Ananthagiri Mandal households (8.00 per cent and 18.00 per cent, respectively).

The proportion respondents to pay attention to mental health are relatively higher among selected SHGs members from the Araku mandal than the selected SHGs from the Ananthagiri Mandal (26.67 per cent and 6.67 per cent, respectively). Among the various systems like traditional medicines, home medicines, allopathic medicines, home and ayurvedic medicines, a large majority of people utilized allopathic in both the selected tribal mandals. The proportion of respondents among the selected SHGs members from Araku who use home medicines and traditional medicines is relatively higher (21.50 per cent and 32.50 per cent) than the selected SHG members from the Ananthagiri Mandal (18.00 per cent and 40.00 per cent, respectively).

The analysis relating to the impact of SHGs programmes on child schooling and adult education reveals the following observations. The proportion of adults attending to adult literacy programmes is relatively higher among the selected sample members from Araku mandal and number of SHG members from Ananthagiri mandals (17.50 per cent and 10.50 per cent, respectively). Because of women SHG households programmes, the proportion of adults attending to Akshra Sankranthi (15.00 per cent) and night schools (6.00 per cent among the selected sample from Araku mandal is higher than the number of sample selected from the Ananthagiri mandal (11.50 per cent and 4.00 per cent, respectively). There are large differences also in the percentage of children going to school between SHG members from Araku and Ananthagiri mandals. Majority (77.00 per cent ) of children are going to school regularly among the SHG members from the Araku mandal, while 66.50

per cent is going to the schools in case of the members from the Ananthagiri mandal.

The proportion of selected sample from Araku mandal who motive to be literate is 44.00 per cent and to participate in the literacy drive is 32.66 per cent and encouraged to join in the SHGs programme is 23.34 per cent, respectively. It is surprising to find out the percentage of male adults who can read and write among those who are attending to literacy centers is higher out of total male adults of the respondents. Most of their time, they used to attend the agricultural work and they don't attend any programme, hence, proportion of the women adults attending to such programmes is less than that of male adults in both categories in this mandal. On the whole, the proportion of female adults attending to literacy centers is relatively lower in the selected sample from Araku mandal. Some of the attitudinal survey on reasons for the dropout of children in general, and girl child, in particular and reasons for child labour or also collected and the respondents given by the selected SHG members from Araku mandal show a positive impact of programme.

The analysis ultimately reveals that the SHGs have expanded avenues for tribal women to improve their socio demographic conditions by way of adoption of family planning methods and have awareness about promoting their health and literacy levels. The use of contraceptive methods by the tribal women members of selected SHGs indicates the improvement of the control of tribal women over their reproductive choice. On the whole, it is clear that the tribal women are able to improve control over their freedom to move and interact, leadership, and reproductive choices, to some extent. Thus there is improvement to some extent with regard to social empowerment. But, there is no improvement in the power with dimension of social empowerment.

This is evident from the absence of the collective initiatives of tribal women members to negotiate their gender, caste, class and other interests Vis-à-vis institutions of the market, the state the community and family. The women are able to handle some of the issues relating to their lives independently. This indicates that power within dimension of empowerment is impact due to participation in SHGs to some extent. However, the positive impact on their socio-demographic conditions is not much found in the interior hill tract villages selected from the Ananthagiri mandal and found in relatively better position in the road side plain villages of Araku mandal where there is no improvement in the power with dimension of empowerment. This is evident from the absence of the collective initiatives of women members to negotiate their gender, caste, class and other interests Vis-à-vis institutions of the market, the state the community and family.

#### **8.2.4. Impact of SHG Activities on the Economic and Living Conditions:**

The distribution of the SHG members according to the occupation of their spouses shows that in both the selected mandals of the district majority of the households of the SHG members depend on agriculture and allied activities for livelihood. In fact about 42.25 per cent of them are cultivators. There is virtually no striking difference between the SHG members of the two mandals with regard to the occupational distribution of members spouses, both within and across the mandals.

It is found that the percentage of members those engaged in cultivation is slightly more in Ananthagiri mandal, while those working as agricultural laborers are slightly less in number compared to Araku mandal. In Ananthagiri mandal it is 13.00 per cent, while in Araku mandal, which is more prosperous with enormous live stock and attendant diary business the percentage of SHG members engaged in animal husbandry is slightly higher 16.50 per cent. Similarly the reason for more people

carrying petty trade in Araku mandal (4.50) than Ananthagiri mandal (2.50) is that the former is a stronger economy on which a small scale business thrives.

The sources of the income of the household are broadly classified into four viz., cultivation, coolies, animal husbandry and SHG activity. The total income per household is estimated at Rs. 60,750 and Rs. 55,735 per annum for the SHG members selected from the Araku mandal and Ananthagiri mandals respectively. As the income from SHG activity is to the tune of 25.12 per cent of the household's total income, the impact of income on the SHG's activity is considerable.

Most of the changes in occupational structure are found in agriculture and minor forest produce (26.00 per cent and 29.00 per cent) money lending and vending (3.75 percent as it is before), and leaf plate making (11.50 percent), respectively. Out of the total sample SHG members, the proportion of the sample SHG members from agriculture has declined more in case of SHG members of Araku mandal than the SHG members of Ananthagiri mandal (21 per cent and 31 per cent, respectively), followed by domestic work (19.00 per cent and 15.00 per cent, respectively).

The analysis relating to number of working days shows that out of 400 sample SHG members 73.25 per cent are able to get the work about 100 man days in a year and 26.75 percent from 100-200 man days. Further it is classified that the working days are on weekly basis. 47.50 per cent selected SHG members are getting work assignment between 4-7 man days and 52.50 percent are in the range of 1-3 working days.

The particulars about the average monthly income shows that out of the total sample SHG members, the proportion of sample SHG members who have no income is drastically less in the case of the sample SHG members of Araku mandal than in the Ananthagiri mandal (0.00 percent

and 22.50 per cent, respectively). On the whole, the proportion of sample SHG members whose average monthly income range of Rs. 1001 to 2000 is increased more among the selected SHG members from Araku mandal (11.50 per cent to 47.50 per cent, respectively).

The views of the members about their changing income levels after becoming the members of SHG shows that the group activity provided an opportunity to earn additional income to meet the growing needs of their family members. Out of 400 sample SHG members, 63.25 per cent opined that the group activity brought some new changes in getting additional income from SHG programmes. But 36.75 per cent of the sample SHG members did not see any change in their income levels in spite of participating in group activities.

The particulars of improvement in savings levels of the sample SHG members analyses that the group activity creates an environment to earn additional income naturally it will lead to increase the savings habits of the sample SHG members. Out of 400 sample SHG members, 40.25 per cent opined that there is an improvement in saving level due to the additional employment. 59.75 per cent of the sample SHG members opined that there is no improvement in their saving in spite of gaining additional employment in SHG activities

The analysis of income determinants indicate that the estimated coefficients of the variable FS (Family Size) is found significant at 1 per cent level in case of Ananthagiri SHG members and it is significant at 5 per cent level for the remaining members households. Variable WP (Work Participation Levels) also found 1 per cent level significance in the case of Ananthagiri SHG members. In case of all members as whole and SHG members from Araku it is found significance at 10 per cent level. The variable AP (Income from Agricultural Production) is found significant at



10 per cent level for all SHG members as whole and SHG members from Araku mandal.

Similarly the variable NAS (Income from non-agricultural sources) possessed 1 per cent level of statistical significance for all SHG member households. In the case of SHG members of Ananthagiri mandal and 10 per cent level significance in case of SHG members selected from Araku mandal. All the variables turned out with theoretically expected signs in all three equations. In all the equations, the coefficient of multiple determinations found significant and explaining variation from 73 to 84 per cent. The above analysis ultimately reveal that, family size, work participation rates and non-agricultural sources of income are major determinants of per capita income of SHG members selected from Ananthagiri mandal. Income from agricultural production is the major determinant of income in the case of SHG members selected from Araku mandal.

The information relating profits and assets indicate that among SHG members selected from Araku mandal 53.50 per cent of sample SHG members reported that they have earned profit, 45.00 percent of sample SHG members bought small asset like field or ground for various purposes, and 63.00 per cent bought durable goods, it is important to note that during the same period, the SHG members selected from the Ananthagiri mandal also have earned profits, with profit they bought small asset and durable goods after joining the Self-Help Groups movement.

The value of assets owned by the households shows that as high as 93.33 percent of SHG members selected from Araku mandal are reported to own assets such as furniture, TV, fan, etc. Around 46.59 per cent SHG members selected from Ananthagiri mandal reported to own live-stoke. Asset in the form of land are possessed by just 1.36 percent and houses possessed by 3.40 per cent. In terms of value of assets, land topped the Rs.

32,000, followed by houses Rs. 23,000 in the distribution of SHGs members in terms of valuable assets possessed.

The details relating to what extent the SHG programme helped the poor tribal women in reduction of poverty reveal that out of the total sample SHG members among the selected SHG members selected from the Araku mandal 56.00 per cent of the sample SHG members reported that the Self-Help Groups programme has reduced their poverty substantially, 25.00 per cent of the sample SHG members reported that it has reduced their poverty marginally and 19.00 per cent of the sample SHG members reported that they do not have any impact on their poverty levels.

The nature of the durable goods owned by the households reveal that out of the total sample SHG members, the proportion of SHG members selected from the Araku bought furniture (30.50 per cent), Gas stove (20.00 per cent) and other things (5.00 per cent, television (14.00 per cent). The selected members of Ananthagiri mandal also able to purchase durable items but the extent of purchasing the durables is very limited when compared to their counterparts in the Ananthagiri mandal. Thus, the SHGs programme has a positive impact on the life styles of the SHG members in both the selected mandals.

The mandal wise distribution of houses of SHG members households indicate that all the SHG members put together 212 households (53.00 per cent) are possess their own houses and 188 households (47.00 per cent) are living in the government colony houses. The households are living in thatched (10.50 per cent), tiled (40.50 per cent) and RCC roof.

The particulars of educational awareness in the sample SHGs reveal that educational created among the people in the selected 400 SHG members also 28.50 per cent selected SHG members to awareness of

education 31.50 per cent of sample SHG members to awareness of the Ananthagiri mandal 68.50 per cent and 74.50 percentages of the selected SHG members of Araku and Ananthagiri.

The analysis relating to possibilities of decision making by the selected SHG members whether independently or they depend on some other sources. All these particulars presented in the table reveal that more than 67.25 per cent of the sample SHG members are unable to take decision on their own with regards to the business transactions of SHG activities and they are used to depend upon others for taking the final decision.

The particulars of the decision making process of the sample SHG members shows that the members of the Self-Help groups are taking advice from their husband, parents, village elder and other sources. Majority of the members i.e., 71.25 per cent of the sample SHG members are taking advice from their husband while taking a decision on SHG activity. 14.00 per cent of sample SHG members depending on their parents for taking a decision about the planned programmes of SHGs.

Generally everywhere economic growth has a positive influence on the status of women, e.g., by expanding female employment opportunities or literacy rates, this influence tends to be slow and indirect. Wage employment programmes (public works), credit-based Self-employment Programmes (e.g. IRDP) and the Public Distribution System (PDS) and nutrition programmes (e.g. Integrated Child development Services (ICDS). The centrally-sponsored scheme funded by the Government of India and the state Government in the ratio of 75:25. All the existing schemes up to 1998-99 such as IRDP, TRYSEM, Toolkits, DWACRA, SHGs, GKY and MWS have been merged in the one scheme called Swarna Jayanti Gram Swarogari Yojana, (SGSY). This programme has come into existence w.e.f. 01-01-1999.

About the participation areas of the government programmes shows that according to the multi responses given by the sample SHG members 9.47 percent of the sample SHG members reported that they have information about ICDS programme, followed by SGSY (9.59 per cent), girl child and other programmes. The proportion of sample SHG members who have information on various programmes is higher in case of the members of the Self-Help Groups of Araku mandal than that of Ananthagiri mandal. Among the total members the SHG members selected from Araku mandal have information on SGSY, ICDS, Deepam Padhakam, and Kishora Balika Padhakam.

The percentage distribution of sample SHG members participation in various Government Programmes indicate that out of the total sample SHG members, 69.50 per cent of sample SHG members are participating in Self-Help Groups programme. 4.00 per cent of the sample SHG members are participating in ICDS programme and village development programme committees.

The SHG activity and group meetings and federations have empowered women to such an extent that, among the selected SHG members from Ananthagiri mandal 09 members elected to some political position. In case of the selected sample SHG members from the Araku mandal 16 women are elected to some political position. This process of empowerment enables them to demand for the benefits from the government's development schemes.

The analysis relating to the impact of SHG activities on the economic and living conditions of tribal women members reveal that the tribal women members of SHGs seen to have embarked on the non-traditional tasks like marketing and non-traditional enterprises. On the whole, it is clear that tribal women are able to improve control over their labour, resources, savings, credit and income and freedom to move and interact to

some extent. However, the positive impact on their economic and living conditions is not much found in the interior hill tract villages selected from the Ananthagiri mandal and found in relatively better position in the road side plain villages of Araku mandal where there is no improvement in the power with dimension of empowerment. This is evident from the absence of the collective initiatives of women members to negotiate their gender, caste, class and other interests Vis-à-vis institutions of the market, the state the community and family.

#### **8.2.5. Impact of SHG Activities on the Socio - Economic Empowerment of the Sample Households:**

The analysis relating to the economic aspects of the socio-economic empowerment reveal the following. In order to know whether a woman is empowered or not some quantification of the indicators of socio-economic empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights. They are: inter-spouse consultation index, autonomy index and authority index. These indices are applied to examine the socio-economic empowerment of rural women in this study. The construction of overall index is based on the array of characteristics and the total score of each member is sum of the score of each characteristic. If an SHG member's answer is 'yes' to all 16 indicators, it will get maximum score i.e. 16. Generally it varies between 0 to 16. Depending on the total score estimated for each SHG member, they are classified into four groups using a cut off principle. The analysis reveal that about 2.5 per cent of the Sample households in Araku Mandal and 0.5 per cent in Ananthagiri Mandal were found as fully empowered, while 2.5 per cent in case of Ananthagiri Mandal and 8.5 in Araku Mandal were classified as empowered. On the whole the percentage of Sample households empowered surpasses that of disempowered in both Mandals. Thus, the above discussion and evidence provided on different aspects of socio-economic empowerment, aptly demonstrate that the SHG activities

influenced economic and social socio-economic empowerment of the rural women.

Socio-economic empowerment has many aspects. In order to know whether a woman is empowered or not some quantification of the indicators of socio-economic empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights, they are: inter-spouse consultation index, autonomy index and authority index .These indices are applied to examine the socio-economic empowerment of rural women in this study. The causes of rural women socio-economic empowerment are many, some are general and some are gender specific. The SHG activities have facilitated the members with credit which is used for the purchase of productive and income generating assets with which they are able to earn additional income.

Income from SHG activity constitutes a little over 30 per cent of the household annual income. Participation in SHG activities, group meetings and federations enabled the poor rural women to such an extent that 24 members in Ananthagiri Mandal and 20 members in Araku Mandal are elected to some political position at the village level. The impact of SHG approach on socio-economic empowerment is studied from economic and social indicators. Majority of members expressed that they are now saving regularly, contributing to household income. They are able to write their names, read and understand wall posters regarding government development and welfare programmes. Nearly 75 per cent of the Sample households in both mandals positively responded that they are now able to deal with government and bank officials confidently. Attempt is also made to quantify socio-economic empowerment with the help of some indicators. These are: inter-spouse consultation index, autonomy index and authority index. The analysis revealed that majority of the sample households are classified as empowered.

In this study an attempt is made to use the multivariate regression model for analyzing the determinants of socio-economic empowerment. The determinants of socio-economic empowerment are arrived at, using the household data collected through a standard questionnaire in Visakhapatnam District in Andhra Pradesh. The present study has made an attempt to measures socio-economic empowerment index while taking into consideration the following variables. The study has chosen five explanatory variables for estimating their impact on rural women socio-economic empowerment, they are: literacy, family size, occupation, economic activity, training and experience.

It is interesting to find out the following variables, as statistically significant in all the three models. They are Occupation, and Economic Activity. The Government of Andhra Pradesh has been activity involving rural women, almost in all economic and social welfare programmes. There are several studies that have brought out significant impact on not only economic parameters but also social indicators like education, health. In the study, the findings reveal that socio-economic empowerment largely depends on the occupational structure. In the present study the variable occupation patterns emerged as very important one. This variable possessed one per cent level statistical significance in the equations of all sample households and the sample households selected from Araku Mandal. Also this variable possessed with 5 per cent level of Statistical significance in the equation of sample households from Ananthagiri Mandal.

This finding shows that the occupational shift ultimately helps the rural women for her socio-economic improvement. The other important variable that influences the socio-economic empowerment of rural women is economic activity. The nature of economic activities undertaken by the members of SHG activities influences the extent of socio-economic empowerment of the members. This variable possessed with 5 per cent

level significance in the equation of sample households from the Araku Mandal and 10 per cent level statistical significance in the equation of all the women entrepreneurs. The variable Training and Experience is significant in the models related to all the sample households at 1 per cent level and for the sample households of Ananthagiri Mandal at 10 per cent level. Higher the Training and Experience greater is the rural women socio-economic empowerment. It is very difficult to comprehend because the members of SHG activities are socially disadvantaged sections of the population.

Even though the variables, Training and Experience in SHG activities have a positive impact through playing a significant role in eliminating poverty of the poorest, are being common, prospective of caste, even as rural women belonging to lower caste may be able to gain more in terms of rural women socio-economic empowerment. This variable emerged with 1 per cent level statistical significance in the equation of sample households from the Araku Mandal and 10 per cent level significance in the equation of the sample households of Ananthagiri Mandal. However in the equation of the all members this variable is not able to influence the dependent variable. The Variable literacy is significant only in the model of all sample households at 1 per cent level significance.

The analysis relating to the determinants of socio-economic empowerment of the selected sample households from the two different Mandals ultimately reveals that, at the level of all members literacy levels, occupational patterns and Training and Experience emerged as the important determinants. At the level of all the sample households selected from the Araku Mandal, occupation patterns are the important determinants. The variables economic activity of the members is also determining the socio-economic empowerment to some extent. At the



level of sample households selected from the Ananthagiri Mandal, family size variable emerged as the important determinant; occupation patterns, Training and Experience emerged as the other minor determinants of socio-economic empowerment of the Sample households of the Ananthagiri Mandal.

### **8.3. Major Conclusion:**

The women members of SHGs seen to have embarked on the non-traditional tasks like marketing and non-traditional enterprises. The women have improved control over their labour to this extent. Women's access to and control over their savings, credit and income have improved women have improved freedom to move and interact with officials and other women offer joining the SHGs. The SHG groups themselves have expanded avenues for women to assume leadership position. The adoption of family planning and contraceptive methods by the women members of SHGs indicate the improvement of the control of women over their reproductive choice.

On the whole, it is clear that women are able to improve control over their labour, resources, savings, credit and income, freedom to move and interact, leadership, and reproductive choices, to some extent. Thus there is improvement to some extent with regard to power to dimension of empowerment. But there is enough improvement in the socio-demographic, economic and living conditions in case of the SHG members selected from the Ananthagiri mandal which is having more villages with much extent of interior hill areas and limited extent of infrastructure when compared to the SHG members selected from the Araku mandal which is bestowed with more number of villages in plain areas and much extent of infrastructure facilities. However it is the fact that the women in interior tribal areas are able to handle some of the issues relating to their lives independently. This indicates that power within dimension of

empowerment is impact due to participation in SHGs to some extent. SHG approaches are influencing economic, social, and political and eventually empower the poor tribal women. The SHG activities are positively helping the poor tribal women for their comprehensive development.

#### **8.4 Policy Suggestions:**

Based on the major findings of this study, towards further sustaining the SHG activities in the interior tribal areas the following suggestions are made:

1. To promote awareness and to motivate the tribal women about SHG activities functional literacy has to be carefully formulated to suit changing scenario in tribal areas to empower local tribal communities and traditional institutions. Greater awareness has to be created among tribal women about sustainable exploitation of forest resources and eco development.
2. In view of various problems faced by tribal women, empowerment of tribal woman is essential not only improve their quality of life styles but also improving the conditions of tribal families and tribal villages. In this regard the exploitative traditional hierarchical relations have to be replaced by empowered local institutions.
3. The empowerment process encompasses social, cultural, financial, skill and knowledge empowerment. Unless all these vital aspects are integrated and greater vision is developed in local female population, the sustainable development among tribals cannot ensure.
4. To increase the coverage of SHG with matching grant and bank linkage, measures to provide more credit need to be evolved for the support to the SHGs. In this context creation of support institutions are needed to cater the needs of skill improvement and capacity building among the tribal women.

5. For the effective participation of tribal women in the SHG activities, it should be made as mandatory to all the Departments to introduce all the Government programmes through participatory management. Tribal women folk have to be imparted skills in exclusive groups in management of various development activities.
6. Through all means of media, information, education and communication activities concerning tribal women's issues must be strengthened. This includes the establishment of gender-relevant and culturally sensitive information, education and communication plans and strategies related to tribal women development and empowerment.