

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN NIZAMBAD DISTRICT OF ANDHRA PRADESH



PRESENTATION

By
APMAS

Research & Advocacy, APMAS,
Hyderabad

OBJECTIVES OF THE STUDY

- **To understand the process and status of women empowerment in the district**
- **To understand the contributory factors for the observed process**
- **To know the changes in empowerment process since the last general elections.**



SAMPLE COVERED

Sampling Unit	Units
• Revenue Divisions	3
• Mandals-2 per division	6
• Villages-2 per mandal	12
• SHG members-10 per village	120
• Non-SHG members-5 per village	60
• Total Sample (120 + 60)covered	180



NON-SHG MEMBERS COVERED

- **Village level- Shop-keeper-1, money lenders/ rich farmer-1; PRI-1; Village Organization Office bearer-1; Village Schedule**
- **Mandal level- Bank Branch Manager-1, MS Office bearer-1**
- **District level- AGM- Nabard-1, Lead Bank District Manager-1, Head of the leading NGO**
- **Data collection techniques- interview schedule, checklist, case studies**



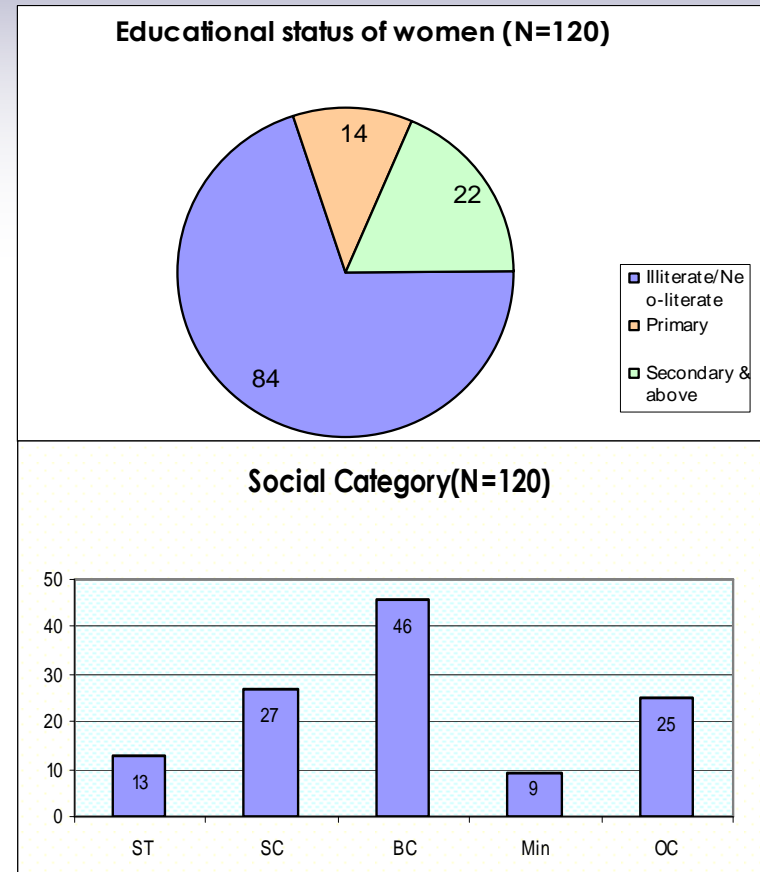
DISTRICT PROFILE

- **Area-7956 Sq km., 21% forest, 55% agriculture**
- **3-Revenue divisions with 36 mandals**
- **Population 2.3 millions and density- 295 Sq. km**
- **Total literacy-53.26%, Male- 66.27%,female-40.57%**
- **4-towns; 854-villages; 91%-small & medium villages**
- **Agriculture & allied activities –Paddy, maize, sugarcane**
- **SHPI-DRDA, IKP, NGOs**
- **Total SHGs-26,269; bank linked-21,244; amount disbursed Rs. 1.24 millions; Avg. loan per SHG Rs. 58,181**
- **40% of DCCBs linkage in the state are in Nizamabad**



PROFILE OF THE RESPONDENTS

- 36 years- avg. age of sample SHG women
- Majority are nuclear families (77%), Joint families (22%)
- Nearly 3/4th having 'wife' status in the household
- 25% are female headed households

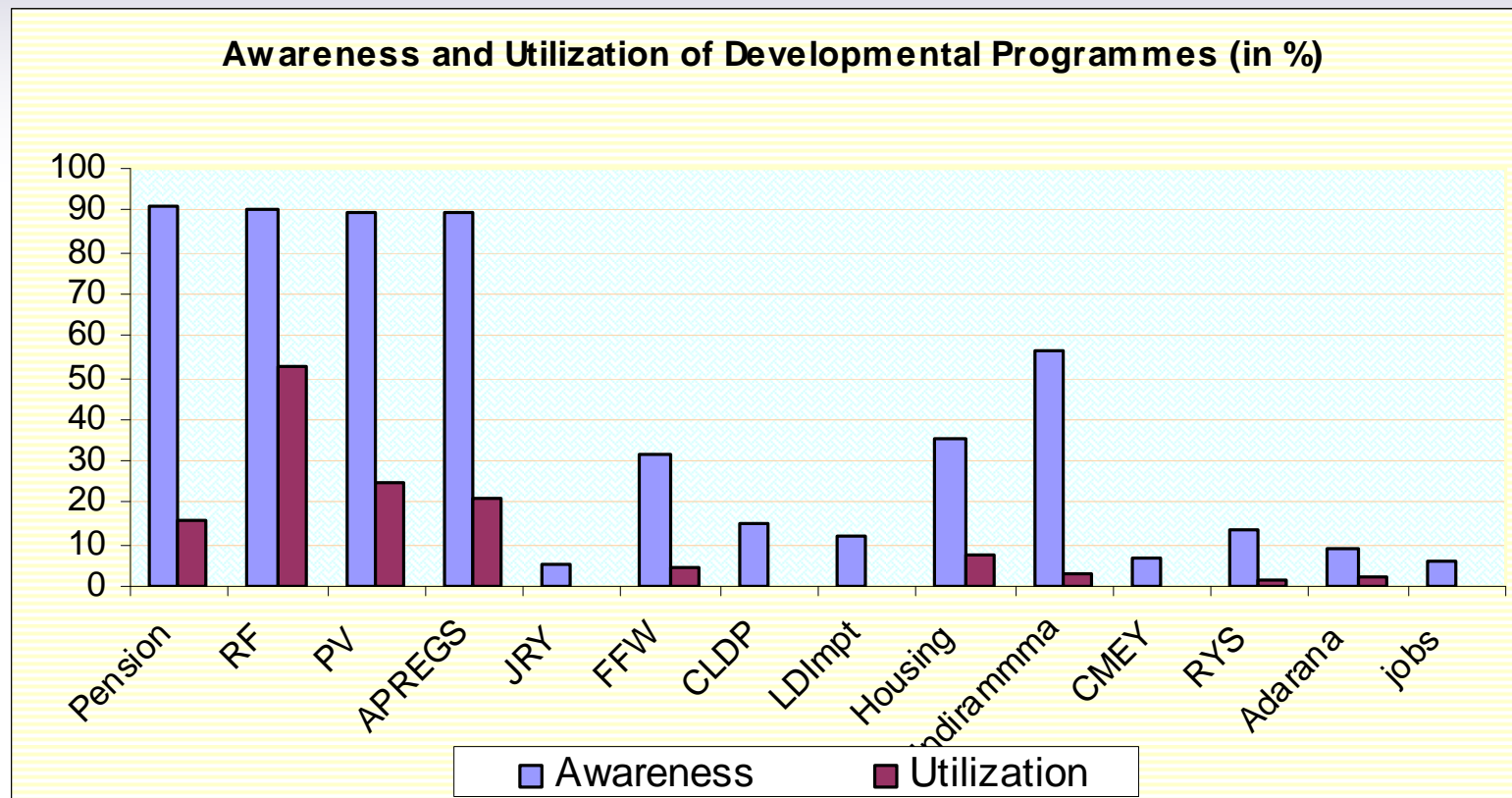


ASSOCIATION WITH SHGs

- **76 month/6.25 years- average period of association with SHGs**
- **Half of the members joined SHGs voluntarily and another half on the advise of family members (17%) and others (32%)**
- **2/3rd are members; 1/3rd are leaders**
- **13%- are drop-out respondents; drop-out period varies from 6 to 96 months**
- **11% of SHGs are the members in other CBOs**



AWARENESS & UTILIZATION OF DEVELOPMENTAL PROGRAMMES



ACCESS TO RESOURCES

- Many reported 'equal role' followed by 'minor role' in the sale of small quantities of household produce
- In the case of raising of hand loans many reported 'solely' followed by equal role
- Where as in the case of repayment of loans may reported equal role followed by 'solely'
- However, there is a little increase (1-2 percent) now in the 'equal', 'more' and 'solely' roles compared to 3 years ago



CONTROL ON RESOURCES

- Many reported 'equal' control on the use of earnings of IGA over the periods. But, 'major' and 'total' control is 1%-2% more now compared to 3 years ago
- Many reported 'equal control' on the use of SHG loans followed by 'minor' control in both now and 3 years ago. However percentage of 'major' and 'total' control is little more (2%-3%) in comparison to 3 years ago
- Same as above in the case of personal savings and sale /mortgage of jewellery also



DECISION MAKING

- Many reported 'equal' role followed by 'minor' role in taking decisions relating to improve/purchase/sale of assets, family savings, children's marriage & education, change of occupation
- Where as in costing of own vote many reported 'do solely' followed by 'equal' in both now and 3 years ago
- There is 1-2 percent increase in 'major' and 'solely' and 1-2 percent decrease in 'equal' and 'minor' compared to 3 years ago
- The percentage of women reported 'equal' role varies from issue to issue- improve/purchase/sale of assets-31%, family savings-41%, children's marriage-30% & education-51%, and change of occupation-31%



MOBILITY

- The percentage of women go alone has been significantly increased to banks (15%), PHC (14%), Shops-outside the village (15%) compared to 3 years ago
- However SHG work outside the village (8%) and MDO/MRO Offices (3%) the increase is less. The percentage of attending alone to these places is low even in both now and before 3 years ago
- Dependency on family members, SHG members and others have been decreased in all instances



GOVERNANCE/POLITICAL PARTICIPATION

Participation	Before	Now
	WW/FI/OP	WW/FI/OP
Contested to political office	1/0/0	2/2/2
Selected as CBO member	4/1/1	6/3/0
Campaigned for candidate	3/3/1	4/7/0
GS/JB/PP	25/8/1	15/7/1
Protest/campaign-injustice	3/2/0	2/5/0

Note: WW-with own will; FI-family interest; OP-others' pressure; GS-gramsabha; JB-Janmabhoomi; PP-prajapatham



SHGs- SOCIAL ISSUES

- **Very poor to poor participation in addressing the social issues like anti-liquor campaign (3%), dowry/child marriages (4%), violence against women (8%) family planning (17%) and community infrastructure (11%)**
- **50% of the SHGs have been participating in Guppedubiyam-food security programme**
- **3 SHGs paid Rs.150, Rs. 200, and Rs. 700 as donations to pay pensions, meet the funeral expenses and education of a poor children**



SHGs- GENDER ISSUES

- **70% of cases children studied/studying in the same school**
- **80% reported that they are mixing freely with other caste people**
- **63% reported that they mix freely with men**
- **38% reported that interact freely in village meeting**
- **Nearly half of the people reported that there are different etiquettes to various social categories**



CAMPAIGNS, MEETINGS, RALLIES

- **Nearly 1/5th of SHGs participated in AIDS rallies**
- **30% of SHGs attended CM & other political meetings**
- **Very Few SHGs (1-5%) participated in the meetings, rallies, campaigns related to women issues, child labor, Janmabhoomi, pulse polio, water problem and other SHG related issues**
- **Participation and distance are negatively correlated. Most of the campaigns are organized at village level (47%) followed by mandal (27%) and district (22%)**



CAMPAIGNS, MEETINGS, RALLIES

- **> 4% of the members participated in the meetings with the interest of SHPIs including government**
- **>3% of the members participated for the interest of the group and other 15% with the interest of other players**
- **Only 12% participated with their own interest**
- **52 SHGs invested 115 days (average 2.11days) to organize 78 events**



SHOP KEEPERS' OBSERVATIONS: Changes in their sales pattern

Indicator	Unit	2003-04	2006-07
SC & ST as % of total customers	%	29	31
Cash sale as % of total sale	%	60	65
Credit sale as % of total sale	%	40	35
Proportion of women customers	%	45	50
No of people taking hand loans	No	18	14
No of people selling their output in the shop	No	43	21
Proportion of people consuming cold drinks	%	30	68
Proportion of people consuming branded liquor	%	27	39
Proportion of people consuming cheap liquor	%	38	67

SHOP KEEPERS' OBSERVATIONS: Changes in Women's purchasing pattern

Three years ago		Now	
Indicator	Frequency	Indicator	Frequency
No bargaining	3	Asking brands/ quality	11
No comparison	1	Asking for promotion schemes	1
No questions	4	Aware product quality	4
Not aware discount schemes	2	Bargaining	7
Not aware of brands/ quality	10	Comparison	2
Total	20	Total	25

MONEY LENDERS' PERCEPTIONS

Indicator	2003-04	2006-07
No. of money lenders	450	341
Total borrowers	3,690	3,320
% of SC & ST borrowers	38	--
% of Women borrowers	42	11
Interest rate per month	2	2

FARMERS' PERCEPTION

<u>Indicator</u>	<u>2003-04</u>	<u>2006-07</u>
Wage labor families	3,270	2,470
Wage rate for men in Rs.	62	99
Wage rate for women in Rs.	31	48

BANKERS' PERCEPTION: SHGs as % of total

Indicator	2003-04	2006-07
SHG customers as % total	13	38
Loan accounts	3.4	5.7
Advances	2.3	29.7
Loans outstanding	5.7	16.9
NPA	0.6	6.2
<i>90% profit in rural branches is due to SHG lending</i>		

PERCEPTIONS OF SARPANCH/WARD MEMBER

	3 years ago	Now
Attending Panchayat meetings	21	60
Participation in discussions	17	39
Women participation in Grama Sabha	4	19
Women participation in discussions in Grama Sabha	3	11
Family involvement in Panchayat	26	50
Awareness about Panchayat role	9	27
Awareness about finance of Panchayat	7	37
Involvement in implementation of programs	0	15
Ability to manage Panchayat funds	7	15
Involvement in negotiations	0	0
Approaching govt. offices	0	8

SARPANCH PERCEPTIONS: Issues raised by women

Three years ago		Now	
Indicator	Frequency	Indicator	Frequency
Drainage	5	Drainage	4
ISL	1	ISL	8
Roads	4	Roads	1
Street lights	1	Street lights	4
Water	10	Water	1
Total	21	Total	18

ACCESS TO CREDIT

Particulars	Before	Now
No. of bank loans	1.54	1.25
No. of internal loans	2.84	1.72
Other loans-VO/MS	1.00	1.21
Avg. Bank loan in Rs.	6,630	10,856
Avg. Internal loan in	6,330	4,556
Avg. other loans in Rs.	9,067	7,281



% SHARE OF DIFFERENT SOURCES IN TOTAL LOAN AMOUNT

% share of different sources in total loan amount						
Source	BC	Min.	OC	SC	ST	Total
Bank loan other than SHG	7.3	11.5	38.9	7.3	4.3	15.1
Money lenders	85.3	70.4	54.2	83.6	85.8	75.7
Relatives and friends	0.0	16.4	2.6	4.4	8.6	4.0
SHG/ VO/ MS	5.3	1.8	4.3	4.2	1.3	4.2
Others	2.1	0.0	0.0	0.4	0.0	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Change between 2003-04 & 2006-07 in % points						
Bank loan other than SHG	3.0	-7.9	7.4	7.0	4.7	5.4
Money lenders	-33.9	13.6	-18.8	-27.4	-39.5	-25.5
Relatives and friends	19.1	-13.4	0.0	4.9	19.5	8.3
SHG/ VO/ MS	11.9	7.8	5.6	13.0	4.1	9.2
Others	-0.1	0.0	5.7	2.5	11.2	2.6

% SHARE OF RESPONDENT PRIMARY INCOME IN FAMILY'S PRIMARY INCOME IN 2003-04

<u>Division</u>	<u>BC</u>	<u>Min.</u>	<u>OC</u>	<u>SC</u>	<u>ST</u>	<u>Total</u>
Bodhan	0	36	27	77	0	38
Kamareddy	50	5	24	71	39	39
Nizamabad	44	16	17	30	32	30
Grand Total	49	22	27	57	35	36
<u>Changes during last three years in % points</u>						
Bodhan	39	20	-1	-4	0	3
Kamareddy	-5	7	16	-9	-19	2
Nizamabad	-17	8	-9	8	9	0
Grand Total	-10	12	-1	1	4	2

SUPPORT FROM FAMILY

- **Cooperation from family in paying monthly savings has been increased from 78% of SHGs to 89% of SHGs in comparison to past**
- **Same as in the case of repaying loan instalments; Putting hurdles and indifferent also decreased now in comparison to past**
- **Difference of cooperation from family is 9% between now (56%) and 3 years ago (47%)**
- **Less % of SHGs could be because most of the times leaders go outside the village**



ASSET CREATION

- **62%** of respondents created some sort of assets once; **35%** twice; **12%** thrice and **1%** four times
- Of the total 131 cases of asset creation many members invested on household articles (**39%**) followed by livestock (**26%**) housing (**11%**) and land (**8%**)
- Very few (**1-3 percent each**) purchased sewing machine, bore-well, auto/taxi, two-wheelers, ornaments, water tap connection and so on.
- Of the total 120 respondents, **76** members created assets of worth **Rs. 59,84,600** since their membership in SHGs
- Majority times (**63%**) asset was created on the name of family followed by self (**29%**) **6%** and **3%** assets created on the name of son and daughter respectively



MEMBERS' INVOLVEMENT

Particulars	Before(%)	Now(%)
Organization of meetings	49	74
Savings/loan collection	53	71
Up-dation of books	38	58
Decision making	57	85



ATTITUDE OF PERSONNEL

- The percentage of 'more positive' attitude is more compared to 'reasonable' and not-cooperative' in both 'before' and 'now' in all aspects-PR, PDS, VH, MS, MDO and Bank
- Comparison to 3 years ago, now the percentage of 'more positive' attitude has been increased (PR-13%; PDS-6%; VH-7%; MS-5%; MDO-14%; Bank-17%) where as 'reasonable' and non-cooperative has been decreased
- In other words, not-cooperative attitude personnel has been slowly changed to 'reasonable' and more cooperative

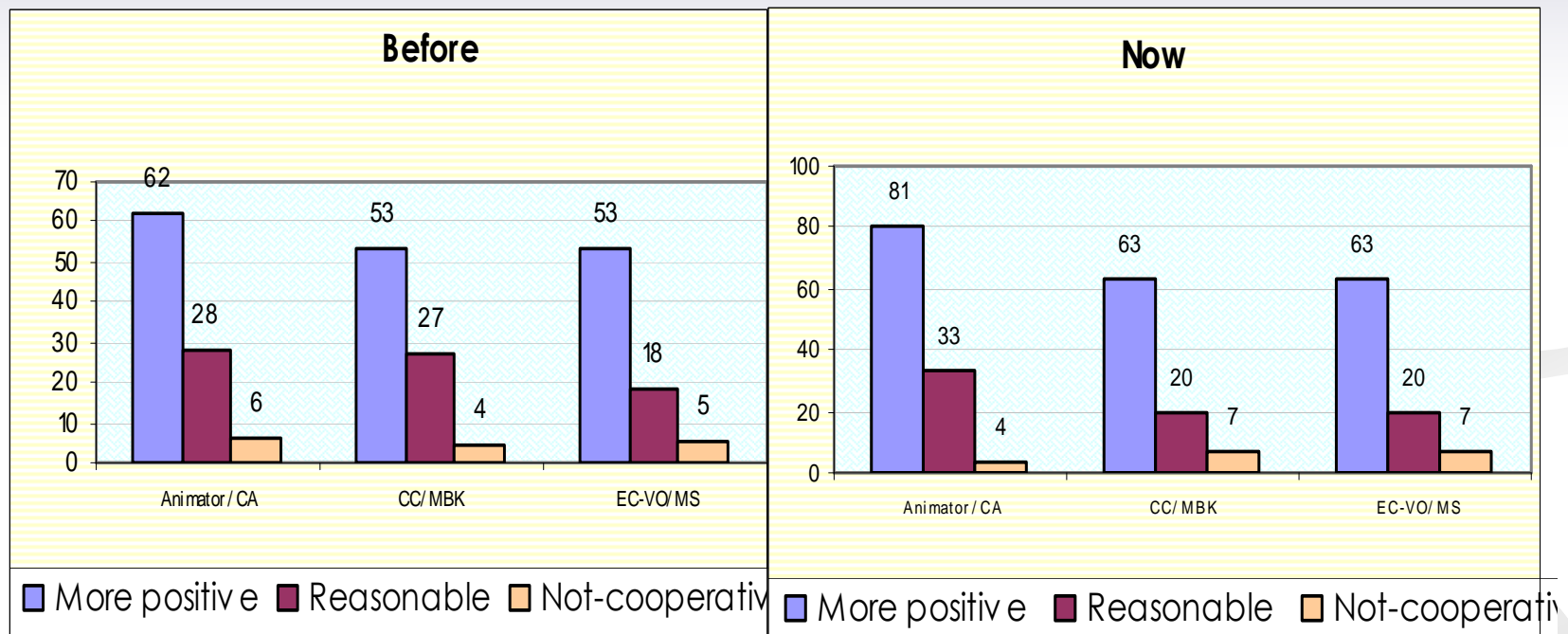


ATTITUDE OF IKP STAFF

- The percentage of 'more positive' attitude is high compared to 'reasonable' and not-cooperative' in both 'before' and 'now' in all cases-Animator; CC/MBK; EC-VO/MS
- Comparison to 3 years ago, now the percentage of 'more positive' attitude has been increased (Animators-20%; CC/MBK-16%; EC-VO/MS-10%;) where as 'reasonable' and non-cooperative has been decreased
- The percentage of 'more positive & reasonable' is high among IKP staff when compared to other departments



ATTITUDINAL CHANGES IN IKP STAFF



GRANTS TO VOs AND SHG PROGRESS

GRANTS TO VOS

SHG PROGRESS

<u>Year</u>	<u>Amount in Rs.</u>	<u>Indicator</u>	<u>2003-04</u>	<u>2006-07</u>
2003	223,548	No SHG in the sample vill.	232	445
2004	50,000	No SHGs covered in Vos	200	337
2005	797,600	No of defunct SHGs	32	17
2006	1,204,550	No of SHG revived	17	9
2007	862,000	No. of people covered	2,906	5,560
Total	3,137,698	Total BPL families	2,490	2,689

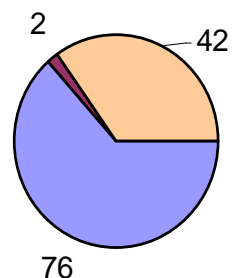
CHANGES IN SHG FUNCTIONING

- **More or less equal no. of SHGs following monthly (45%) and weekly (39%) meetings and the remaining are fortnightly (16%)**
- **Majority SHGs (65%) have been increased the frequency of meeting per year**
- **1/4th of the SHGs have been decreased the no. of days taken to pay monthly thrift; no change-72%**
- **However, only 15% of SHGs have been decreased the no. of days taken to pay loan instalments; no change in 82%**



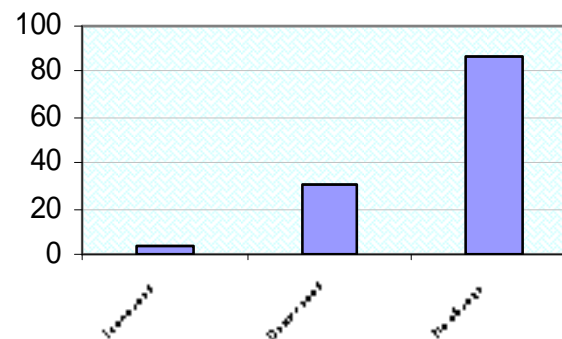
CHANGES IN SHG FUNCTIONING

No. of meetings

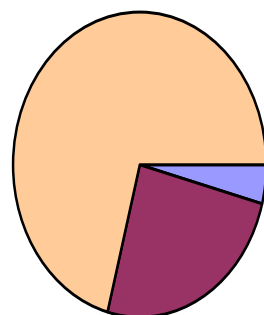


■ Increased ■ Decreased ■ No change

No. of days to pay savings

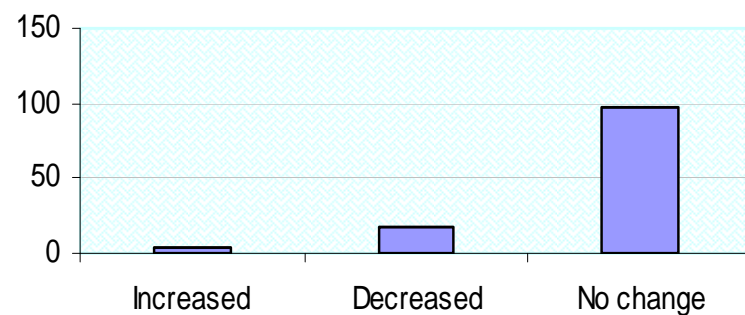


Dominance of leaders



■ Increased ■ Decreased ■ No change

No. of days to pay loan savings



CHANGES IN SHG FUNCTIONING...

- **60% of the SHG members not having their savings pass books with them; many with leaders (42%) and CAs (17%)**
- **Leaders' dominance has been decreased only in 25% of SHGs and increased in 5% of SHGs**
- **88% of SHGs all members participate in loan related aspects. However, in 11% of SHGs leaders dominated in loan disbursement**

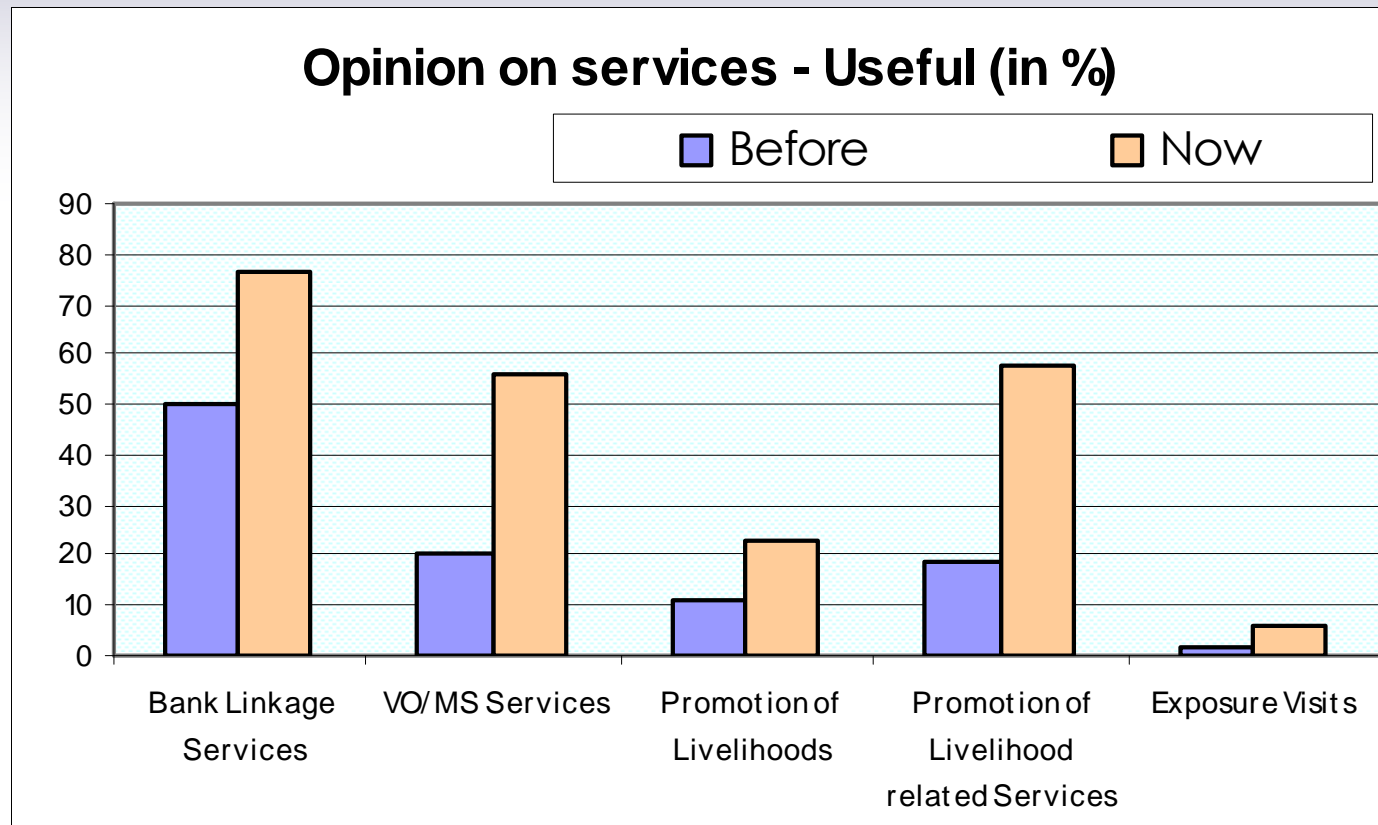


CHANGES IN SAVINGS/THRIFT

- **Monthly savings has been decreased from 91% to 68% of SHGs; fortnightly and weekly savings has been increased**
- **10% of the SHGs regularized their monthly thrift which have no fixed saving schedule**
- **Majority of SHGs increased their savings from Rs. 30 to Rs. 50 and Some SHGs to Rs. 60/100**
- **The percentage of SHGs distributed their savings is less now (7%) in comparison to three years ago (20%)**



OPINION ON UTILITY OF VARIOUS SERVICES



CHANGES AT VILLAGE LEVEL

- **Increase in beedi rolling HH from 2,290 to 2,530 (10%)**
- **Milk collection centres- 12 to 18**
- **Migration (Gulf) -1040 to 1718 members**
- **Pucca houses increased from 62% to 72%**
- **Private schools- 22 to 28; Private clinics-56 to 68**
- **Fancy store-4-9; Cable connection-1,950 to 3,290**
- **Increase in transportation-waiting times declined from 2.15 hours to 30 minutes**



SUGGESTIONS FROM SHG WOMEN

Credit	Purpose-Education, agriculture, self employment Loans-large, timely, regular and need-based loans Bank Linkage-regular and to more no. of SHGs
Livelihood	Trainings on sustainable livelihoods self employment to both men and women large financial support from banks and market linkages
Systems	Information from VO/MS/project to SHGs about Meetings, trainings, interventions, guidelines etc. MS/VO meeting discussions to SHGs
Meetings	Regular meetings; More attendance; more participation in the discussions of SHG/VO/MS
Capacity building	Trainings on various SHG & Federation concepts awareness &orientation to family members



SUGGESTIONS TO IKP

- **Regular monitoring & participation in meetings**
- **SHG strengthening, revival of defunct SHGs**
- **Handholding support at all stages**
- **Government should take proactive role**



Thank You

For further details contact:

krajareddy@apmas.org

gbrao@apmas.org