Research Paper

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Impact of Self Help Groups (SHG) movement among Below Poverty Line Coastal fishermen families under Indira Kranthi Patham Project in East Godavari District of Andhra Pradesh

Rural

KEYWORDS : Self help group, Community Participation, Socio-economic status, Indira Kranthi Patham project, Poorest of the Poor

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ABSTRACT

The Self Help Groups (SHGs) is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. A study was conducted in three fishermen coastal mandals of East Godavari district of Andhra Pradesh. The study was intended to highlight the socio-economic status alleviation in Poorest of the Poor families of these coastal mandals based on population status, housing, education, health, reducible expenditure, saving& bank finance, social risk management and benefits availed through Community based organizations i.e. SHG formations. The results indicate that after implementation of Indira Kranthi Patham project the homeless number has drastically fallen to 16.0% while the study found that literacy rate in adults was 32.89% and the school drop outs percentage indicate 24.0 % girl child more than boys. The study further significantly indicated that 97.0% were white card holders(Public Distribution System) while 3.0% were deprived due to allied/varied reasons likely new wed / separated from joint families.

Introduction:

Poorest of the poor (PoP) families are deprived of a decent living due to scattered livelihoods and is the need of the hour to form to petty groups to avoid being hijacked by ransom people ***(Harper,1998).***Co-operative management has succeeded in some countries to overcome these ill effects. ***(Yaron, 1992).*** The Self help groups (SHG) is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes ***(Gurumoorthy, 2000).*** A study was undertaken in three fishermen coastal mandals of East Godavari district of A.P namely Uppada Kothapalli, Tallarevu and Katrenekona and the Impact analysis of SHG movement in Below Poverty line(BPL) in Coastal fishermen families under Indira Kanthi Patham(IKP) Project were observed and accordingly recorded . The motive of the project being eradication of poverty by organizing women into groups , promote thrift and credit which ensure socio-economic alleviation of living standards. The study was intended to highlight the socio-economic status alleviation in Poorest of Poor families of these coastal mandals based on population status ,housing, education, health, reducible expenditure, saving& bank finance, social risk management and benefits availed through self help group concept ***(Bhaumik et al., 1991; Bhaunik and Saha,1994; Jhaeal., 2003).*** Women in India comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. ***Jeyasudha (2004)*** reported that eradication of poverty and the ushering in of speedy socio- economic progress is the goal with which the developmental programmes are being implemented through a multipronged strategy, reaching out to the most disadvantaged sections of the society. Indira Kranthi Patham project was considered as the vehicle for achieving empowerment of the women, in all spheres viz., social,

cultural, political and economic. ***Sheik Mohammed (2004)*** reported that Self-Help Groups worked for the success of women entrepreneurs. ***Senthil Vadivoo and Sekar (2004)*** stated that the self help groups is a movement for women empowerment; it covered women collectively struggling against direct and indirect barriers to their self-development and their social, political and economic participation. It is a way of self-sustenance without looking for financial help or subsidy from '*elsewhere*' .The support to SHGs demonstrated their potential as a non-threatening mechanism for mobilizing resources, providing affordable finance and social benefits to poorer fisher women, besides promoting self-reliance, awareness creation, capacity development, social solidarity and the empowerment.

Material & Methods:

The study was confined to East Godavari district of Andhra Pradesh covering three coastal fishing mandals namely Uppada Kothapalli, Tallarevu & Katrenekona and data was pooled. The study advanced by personally contacting the PoP families individually. Further a formal survey data sheet prepared (Appendix I) in local dialect was used to elicit information on family size , literacy rate , health , finances *etc* from 100 coastal fishermen families of these three mandals . In addition to this a formal interaction at the village level was undertaken in all three mandals for obtaining adequate information pertaining to these factors.

Results

*Population status***:**

The total population is 380, out of which 233 are adults (Male : 117, Female : 116), Children below 18 yrs are 147(Male : 66, Female : 81) .Eleven (11) Women headed families are identified and one disabled person also exists. The average family size is 3.9, the male female ratio is found almost equal in adults while in children the ratio is 1:1.4. [Table:1 & Graph:1]

Housing:

Out of 100 PoP families 14 families are having Indira Avasa Yojna RCC buildings ,

37 families are having tiled roofed houses provided by Government, 33 families are living in palymrah huts while 16 families are not having own houses. [Table:2 & Graph:2]

*Literacy***:**

The total literacy rate is 60.26 %. Adult literacy rate is found to be 32.89 %. School going children identified were 125 in number. Among the 21 school dropouts identified; female dropouts were 62 % while male were 38 %.It is observed in families where the couple are working as agriculture labour to meet the family needs, the children are forced to stay back at home neglecting their education to look after the household chores. [Table:3 & Graph:3]

Unforeseen & unwanted expenditure:

In PoP families 9.8 % of their total income was seen incurred towards medical expenses. Emergency hospitalization and major operation to be taken up on war footing has been major reason for this huge expenditure. Out of 100 families, 13 families incur more than 10,000/- towards medical expenses to be paid at a time. Based on the survey data the monthly average income of PoP family is Rs 2328/- approximately. Out of the monthly income, 27 % is found to be unwanted and unforeseen expenditure. [Table:4 & Graph:4]

Savings: The womenfolk of all identified PoP families are seen as members of SHGs and availed petty loans on Micro credit plan-

ning (MCP) basis. The saving capacity among the members is Rs 10-25 per week. Initially all members of SHGs used to save a minimum of Rs 10 per week, which gradually increased to Rs 25 per week as they were trained to curtail their unwanted expenditure and avoid higher interest loans from private persons.

Benefits availed from government schemes:
1.Public Distribution System Cards:
The members of PoP families are availing the benefits provided by the Government.

97 % families are the holders of White card of Public distribution system and 100 % rice lifting every month is observed. Remaining 3% are deprived of this benefit due to distress migration to other places.[Table:5 & Graph:5]

2.Community Investment fund:
86% of PoP families availed CIF for their Income Generating activity through MCP process ranging from 3000/- to 10000/- and they regularly repay the loans to SHG in addition to small loans and food security loans. Three families are availing the CIF at the rate of Rs 10000/- for release of house from mortgage. Two families are availed CIF for emergency medical expenses (surgery).

3.SHG bank finance:
34% of PoP families are availing bank loan, especially the PoP family having membership with other families (mixed groups) get bank finance. Only 30% of exclusive PoP groups are getting Bank linkage 1st loan from bank of Rs 3000/- to Rs.5000/- per member after six months continuous follow up with banks through Community coordinator. The bank loan recovery is 98% from member to SHG and 100% group to Bank. The members who availed Community investment fund (CIF) loan are getting bank loan. The groups which are not provided CIF are not covered under bank linkage though they are found eligible for bank finance.

4.Social Risk Management:
At present 87% families are covered under Jana Shree Bhima Yojna Life Insurance through Village Organizations. Under this scheme the adult male and female in the family will be covered for natural /accidental deaths annual policy. In addition to this, the LIC of India is providing Rs1200 scholarship to the children of the Policy holders for those who are studying 9th – intermediate in Govt. Schools/Colleges.

The members have expressed that the present insurance coverage for families is running satisfactorily and need to be more effective in the future. Moreover as there is no insurance coverage for their

Livelihood tools and houses if this can be taken up by Community based Organizations (CBOs) it would benefit them in the long run.

Discussion:
The present study attempted to assess three fishermen coastal mandals of East Godavari district of A.P state namely Uppada Kothapalli, Tallarevu and Katrenekona for the socio-economic analysis study with the advent of IKP project implementation. Primary data required for the study were collected from 100 PoP families based on nine prime factors. The study reported that 92% families are availing food security facility from SHGs, 51 % PoP families have availed Pucca houses (uncompleted) provided by the Government under Govt. Housing Scheme, 49 % PoP families have availed Employment guarantee Scheme job cards issued Under MGNREGS, 27% of PoP families have availed subsidy loans from the Government through fisheries Dept, 96% PoP families are availing loans from the SHGs for regular consumables and livelihood purpose, 86% families totally depending on SHG for credit facilities for all purposes and 50% of eligible members are getting Old aged and widow pensions correlating to the report of ***Jeyasudha (2004)*** that eradication of poverty and the ushering in of speedy socio- economic progress is the goal with which the developmental programmes are being implemented through a multipronged strategy, reaching out to the most disadvantaged sections of the society.

The study results indicate that though the adult literacy has reached 32.89% against total literacy rate of 60.26% female school dropouts continue to prevail at 62% correlating the study reports of Deepti ***Agarwal (2001)*** that the status of women is low, as in families where the couple are working as agriculture labour to meet the family needs, the children are forced to stay back at home neglecting their education to look after the household chores.

It is learnt through this study that In PoP families 9.8 % of their total income was seen incurred towards medical expenses. Further the survey revealed that the families where their members were prone to sudden and tragic illness were found to take loans on high rate of interest, though their spouses were given petty loans vide SHGs. Out of 100 families, 13 families incur more than 10,000/- towards medical expenses to be paid at a time matching the reports of ***Radhakrishna Rao (2002)*** that remarkable achievements in education and health have greatly facilitated social advancement.

Further the study highlights that the saving capacity among the womenfolk (members of SHG) is seen to rise from Rs 10 to Rs 25 per week curtailing all their unwanted expenditure and avoiding higher interest loans from private persons agreeing with the study carried by ***Jayaraman (2000 and 2002)*** that the microcredit programme implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor. It also correlates to the work of ***Bharat Dogra (2002)*** wherein it is reported that 15 to 20 women formed such groups with as monthly savings of Rs.10 each or Rs.20 each later to Rs 50/- and women were able to take loans to meet several pressing needs of family. The same is also emphasized in ***"Savings and Credit Management of SHGs" (NABARD, 1995) of Mysore Resettlement and Development Agency (MYRDA).*** During the survey it was learnt that the unwanted expenditure from womenfolk is arrested a lot due to the awareness inculcated ever since they have become active members of SHGs, but the unwanted expenditure from men folk of the family need still to be controlled. Moreover the families having male members aged above 50 are seen incurring undue expenses for various addictions.

The study found that 34% of the PoP fishermen families (mixed groups) have access to bank loans while only 30 % are able to obtain petty loans with 100% loan repayments as emphasized by Sabyasachi ***Das (2003)*** that the functioning of Self-Help Groups and microcredit ensure social, economic, political and spiritual development of the poorer section of the society. From the reports of study it is evident that 86% of PoP families availed CIF for their Income Generating activity through MCP process ranging from 3000/- to 10000/- and they regularly repay the loans to SHG in addition to small loans and food security loans while three families are availing the CIF at the rate of Rs 10000/- for release of house from mortgage agreeing to the reports of ***Jayaraman (2000 and 2002),***that the fisherwomen SHGs performing well in availing microcredit, utilizing it and repaying it in time.

Microcredit for self-help groups is fast emerging as a promising tool of promoting income generating enterprises for reaching the '*unreached'* for credit delivery in rural areas,particularly the women who are often considered to have very low net worth for availing any credit facilities from the formal financial institutions, the banks. The IKP project has played a pro-active role in augmenting this need to the coastal BPL fisher folk families and had witnessed appositive stride of socio-economic development and thereby alleviation in livelihood standards.

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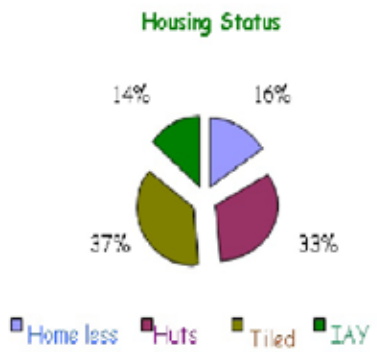
Population details			
Sl No	Particulars	Number	%
1	Male Adult	117	30.79
2	Female Adult	116	30.53
3	Male Children	66	17.37
4	Female Children	81	21.32
Total		380	

Table 1

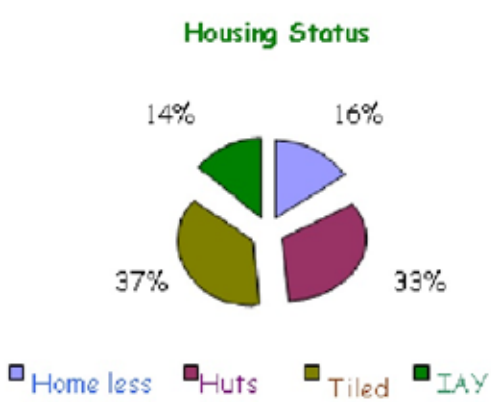


Graph 1

Housing details			
Sl No	Particular	Number	%
1	Homeless	16	16
2	Huts	33	33
3	Tiled houses	37	37
4	IAY houses	14	14
Total		100	

Literacy Status			
Sl No	Particulars	Number	%
2	Adult Male	62	45%
4	Adult female	69	59%
6	School-boys	58	88%
8	School-girls	68	84%

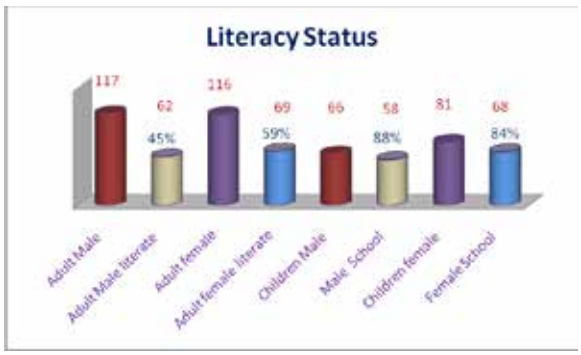
Table 2



Graph- 2

Un-wanted /Unforeseen Expenditure		
Sl No	Particulars	% of Expenditure
1	Health	9.80%
2	Arrack	7.30%
3	High int	5.00%
4	Other	6.00%

Table - 3



Graph- 3

Un-wanted /Unforeseen Expenditure		
Sl No	Particulars	% of Expendi-ture
1	Health	9.80%
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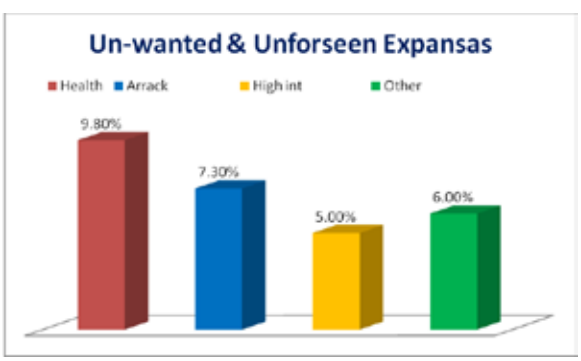
Table - 4



Graph- 4

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