



Sustainable Self-help Groups of Fisherwomen: Cases from East Godavari District, Andhra Pradesh

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ABSTRACT

Self-help Group, popularly known as SHG, (hence SHG will be used), is a popular word throughout the world particularly in developing countries. In the village Chinnavalasala 28 SHGs with the 298 households were functioning when the study was carried out in 2014, March. To get an idea about the functioning and sustainability of SHGs, 9 members of Sri Mahalaxmi SHG were contacted and findings are presented here. All SHGs were part of a Confederation known as Godavari Mahasamakhyas.

KEYWORDS

SHG, Small Loan and Big Loan

Introduction:

Self-help Group, popularly known as SHG, (hence SHG will be used), is a popular word throughout the world particularly in developing countries. In India under the sponsorship of Ministry of Rural Development, Government of India, rural persons of Below Poverty Line (BPL) were organized in SHG under the banner of Swarnajayanti Gram Swarajgar Yojana (SGSY) from 1st April 1999, since SGSY could not make much dent so after restructuring of SGSY, a new Programme in the country has been launched which is known as National Rural Livelihoods Mission (NRLM), the Ministry of Rural Development, Government of India (MoRD, GoI). In addition to Ministry of Rural Development, Government of India, banks, NGOs and others have been forming and nurturing SHGs for the economic as well as social development of the BPL rural families. The SHG members in addition to income generation activities are taking up the issues like child marriage, dowry, drinking of male members etc., as a sequel they are not only marching towards economic development but also socially feeling empowered. In Andhra Pradesh with the initiative of Society for Elimination of Rural Poverty (SERP) under the banner of *Indira Kranthi Patham* (IKP), BPL rural women have been benefitted to a great extent. SERP-IKP has been functioning for the socio-economic improvement of the rural poor since 2000 (serp.ap.gov).

Its focus is on Self-help Groups (SHGs) and to make it sustainable, vis-a-vis empowering the women and that is why SHGs formed under SERP-IKP are with women. The SHGs further organized to form village organizations (VOs). The village organizations come together to form *mandal samakhyas* at *mandal* level (synonymous to block in other parts of the country but smaller in size) and subsequently at district level all *mandal samakhyas* form *zilla samakhyas*. Thus, it is a 4-tier structure namely SHG, VO, *mandal samakhyas* and *zilla samakhyas*.

About the study and its methodology:

In East Godavari district a Confederation known as Godavari Mahasamakhyas located at Tallarevu *mandal* was visited in March 2014 as around 20,000 fisher women families have been benefitted by forming SHG at the village then village organization (VO). The village organizations formed *mandal samakhyas* at *mandal* level and thus 7 *mandal samakhyas* were formed and finally at the district level the Confederation which is known as Godavari Mahasamakhyas was constituted. To get an idea about the functioning and sustainability of SHGs, 9 members of Sri Mahalaxmi SHG functioning under Mahalaxmi VO were contacted and findings are given in this

article.

Godavari Mahasamakhyas (GMS):

Godavari Mahasamakhyas popularly known as (GMS) is a premier Confederation working for poverty eradication in coastal fishermen families in the district. This confederation is registered under APMACS Act 1995 and affiliated to Zilla Samakhyas. The main objective of GMS is to achieve tangible development in all individual families through CBOs with the focus on social issues like health and hygiene, children education with special emphasis on girl child education.

Important Achievements of GMS:

Some of the important achievements of GMS are presented below:

- Through Micro Credit Plan (MCP) meant for income generation activities, altogether 18,600 families were benefited and 8,986 families obtained more than Rs. 1 lakh loan as a result of which each family on an average could increase their monthly income up to Rs.7000.
- A sum of Rs.30.00 lakhs was given as health risk fund and 344 families' utilized Rs.16.24 lakhs for health needs under Indira Kanthi Patham (IKP project), an initiative of Government of Andhra Pradesh for rural development in the state.
- Under IKP Project a sum of Rs. 112.81 lakhs was given for food security fund benefitting 12,579 families as food security was ensured.
- To encourage higher education an amount of Rs. 54.08 lakhs was sanctioned to 792 students.

The other programmes inter alia are- free rice distribution programme to vulnerable women, as pension at the rate of Rs 200 is given to help poor women who are suffering from HIV - AIDS, cancer, and TB, scholarship to the children of members of GMS for higher education in IIT, Medicine, Engineering, MBA, MCA etc.

Study about the sustainability of SHG members: Case from Chinnavalasala village: In the village Chinnavalasala 28 SHGs with the 298 households were functioning when the study was carried out in 2014, March. To get an idea about the functioning and sustainability of SHGs, 9 members of Sri Mahalaxmi SHG were contacted and findings are given below.

Sri Mahalaxmi SHG constituted with 12 women members (9 members contacted during the study) of all BC community

was formed in 2002 with initial saving of Rs.30 per member week, monthly Rs.120 per member. With the increase in their activities they reached at the zenith and saving of each member scaled up to Rs.200 per month. It is heartening to note that all the 9 members took loan from SHG/VO many times and loans borrowed by SHG members were of two types – small loan and big loan. Small loans are given for immediate needs of the family, like purchase of grocery items, payment for school fees, purchase of medicines etc. with minimum of Rs.100 and maximum of Rs. 5000 with an interest of 2 percent /month. Against the backdrop big loans are given minimum of Rs. 5000 and maximum to the tune of Rs. 40,000 (interest rate 1.5% per month) for the expenditures like house renovation, purchase of boat, medical surgery etc. In this article, all 9 cases by contacting directly to the beneficiaries are presented based on field study carried out in March 2014.

SHG members pertain to *Sri Mahalaxmi SHG*:

Sri Mahalaxmi SHG constituted with 12 women members (9 members contacted during the study) of all BC community was formed in 2002. All the 9 members took loan from SHG/VO many times both small loan and big loan. Case by case (all 9 cases) is presented based on field study carried out in March 2014.

Case -1: Ms. P. *Laxmi* (45 years, studied 2nd standard) with 3 children having no agricultural land was an active member of *Sri Mahalaxmi SHG*. Of the 3 children (2 adult sons and 1 daughter), one son got married and was staying separately. Earning of husband and another son from fishing was the main source of income. To meet additional expenditure she borrowed 23 times from the SHG/VO, amounting to more than Rs 1 lakh. Of the total loan, 15 times small loan was taken and 8 times big loan. The loans were used for various purposes like purchasing of grocery items, payment of electricity bill, children school fee etc and big loan was used for renovation of house, excavation of pond etc. Within 12 years of joining in the SHG taking loan 23 times (average 2 times in a year), indicate because of group support she was confident that she can use the loan properly and repay timely.

Case -2: Ms. K. *Pentamma* (45 years) studied only in class 1 standard with 6 children (3 sons and 3 daughters) faced economic problems once upon a time but her problem was eased to a great extent when she joined in the SHG. Over a period of time, all the 3 daughters' marriage could be performed for which SHG loan was a great help. Of the 3 sons, one son after marriage left family and stayed separately. For the economic improvement of the family she was working as agricultural labour and even at the age of 45 years (day of this study) she works for 60 days in a year and on an average gets @ Rs. 200 per day as wage. She borrowed from the SHG 15 times both small and big loans amounting to little more than Rs. 1 lakh. Loans were used for various purposes like to fulfill household needs, house renovation, daughter's marriage etc. With class 1 literacy, borrowing and repaying loans for 15 times could not have taken place if SHG members would not have come forward to her.

Case -3: Ms. *Laxmi* (40 years and studied up to 2nd class) with 3 children (2 sons and 1 daughter) gratefully remembering loan extended to her by SHG. Because of loan she could give good education to all the children as sequel both sons after completing ITI were engaged in a local industry. Her plan was to arrange marriage for her daughter as observed on the day of study. She borrowed 12 times (7 small loan and 5 big loan) amounting to little more than Rs. 1 lakh.

Case-4: Ms. S. *Padma* (45 years, 2nd class) with 4 children (2 son and 2 daughters) did hard labour to grow up children. And one son after marriage was staying separately and 1 daughter got married. Ms. *Padma* always works as agricultural labour and at the time of interview she informed that every year she worked for 60 – 70 days earning @Rs. 200 per day. She borrowed from the SHG/VO, 3 times (big loan only) amounting Rs.74000 (around).

Case -5: Ms. S. *Devi* (25 years, studied 6th class) had 2 babies borrowed 25 times (20 times small loan and 5 times big loan) amounting to Rs. 1.21 lakh to fulfill the demand of the families. In addition to fulfill household needs like purchase of grocery items, minor medical expenses etc., she utilized big loans inter alia, for house renovation and relative's marriage. She confidently borrowed as members supported her every time whenever she required loan.

Case -6: Ms. M. *Ramana* (45 years & 2nd class studied) with 5 children (3 sons and 2 daughters) always worked as agricultural labour at least for 90 days in a year and getting wage @ Rs. 200 per day (on the day of study). As to maintain 7 members family husband's meager income was not adequate. With no agricultural land, small loan (20 times) and big loan (7 times) to the tune of Rs. 1.75 lakh had improved their living standard. She was thankful to SHG/VO as the loan helped her to perform husband's kidney stone operation and knee replacement.

Case -7: Ms. M. *Dhanavati* (53 years, illiterate) with 7 children (5 sons and 2 daughters) big loan taken 3 times (Rs. 91,000 around) helped her to renovate her house as well as to perform her daughter's marriage. Without loans she would have faced serious problem to survive. Of the 5 sons, 3 sons after marriage were staying separately and 2 sons although were earning but not separated from the family meaning staying with the family.

Case -8: Ms. M. *Gangayamma* (50 years, illiterate) borrowed 12 times (6 times small loan & 6 times big loan) amounting to Rs. 1 lakh for the education of the children and marriage of the daughter, as she had 6 children (4 sons and 2 daughters). She with less hassle could perform her daughters' marriage because of loan given from SHG/VO corpus fund.

Case -9: Ms. S. *Peramma* (40 years, studied 2nd standard) for development of 5 children's education (4 sons and 1 daughter) borrowed 21 times (total around Rs. 1.25 lakh). Because of SHG/VO loan she had confident to borrow so many times of loan. Moreover, loan amount had helped her to take a pond on lease for prawn culture.

All the above cases reveal that because of SHG/VO loan, members could send their children to school and college/ ITI, albeit their monthly income was in between Rs. 4000 and Rs. 8500 per member. Another noteworthy point is that all the members constructed 'pucca' house, except Ms. P. *Laxmi* (she had hut and planning to construct a pucca house).

Conclusion

The field based study glaringly reveals that with the joining of SHG and subsequently forming VO and *Mandal Samakhya* and finally Confederating with *Godavari Mahasamakhya* members have been greatly benefitted both economically and socially.

REFERENCES

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