



WOMEN EMPOWERMENT SUSTAINABLE SELF-HELP MOVEMENT

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Introduction

To promote self-reliant people's institutions, especially Self-Help Groups (SHGs) and SHG federations, in such a way as to realize their full potential for engaging in microfinance and sustainable livelihoods, their members overcoming poverty and inequalities.

APMAS Activities: APMAS core focus is building the capacities of the civil society organizations (CSOs), the Self-Help Promoting Institutions (SHPIs) self-help groups (SHGs) and their federations, people's organizations and government functionaries through trainings, research, advocacy and livelihood promotion. It began its activities in Andhra Pradesh on 1 July 2001 APMAS with the main objective of enhancing the quality and sustainability of the SHG movement and community based inclusive interventions. It has been able to expand its horizon in terms of significant interventions to Bihar, Uttar Pradesh, Madhya Pradesh and Orissa through direct interventions and to Rajasthan, Gujarat, Maharashtra, Karnataka, Chhattisgarh, North-East, Jharkhand and West Bengal through networking and alliances.

Thrust Areas

- Capacitate self-help and livelihoods promoting institutions both in rural and urban areas
- Promote natural resource management and sustainable livelihoods resulting in desirable climate change practices and food security
- Reach out to unreached and underserved areas for addressing poverty and inequalities
- Enhance partnerships, collaborations and alliances for linking, learning, up-scaling and advocating
- Enhance research and advocacy for influencing policy decisions in favour of people's institutions engaged in microfinance and livelihoods

Core Values

1. Concern for quality.
2. Gender equality and social inclusion.
3. Self reliance.
4. Transparency and accountability.
5. Promote participation and democracy.
6. Continuous learning.



Livelihood Position

Since inception, APMAS has considered the promotion of livelihoods as a critical area in development, but decided to first focus on the quality of SHGs and federations as financial institutions. In 2004 APMAS entered into livelihoods interventions with support from the Aga Khan Foundation, India. APMAS plans to continue mainstreaming livelihoods within its work.

Both as a capacity building organisation and as an implementing agency of six mega watershed projects, APMAS played a vital role in promoting various sustainable livelihood activities in the year 2012-13. APMAS also got actively engaged in ensuring the role of NGOs as Project Implementing Agencies (PIAs) for Integrated Watershed Management Programme (IWMP) in the state.

During the year APMAS, through Livelihood Resource Centers (LRCs), provided necessary support in designing various training modules, and organising ToTs (Training of Trainers) to a number of secondary level stakeholders at the district and community level in Adilabad, Ananthapur, Chittoor, Kurnool, Nalgonda and YSR Kadapa districts. It altogether facilitated 11 such livelihood related trainings, imparting training to 1399 persons, organised three workshops and an equal number of exposure visits towards enhancing the capacities of the stakeholders engaged in IWMP.

Additionally, APMAS in association with BIRD-AP, CSA and DWMA developed various resource materials such as booklets, posters and charts on promotion of diversified farming systems, and farm-based production systems to support the rural livelihood initiatives. Upon the request made by the State Level Nodal Agency (SLNA), APMAS prepared a booklet on IWMP initiatives in the state, covering various elements of IWMP in its effective implementation for presenting at the national level ministerial conference. A short film was also produced highlighting various best practices in IWMP. Two special issues of "Mahila Saadhikaaratha" magazine were brought out on "Productivity Enhancement in Agriculture" and "Farmers Federations and Cooperatives". As part of documentation and dissemination initiatives, they compiled some case studies which got published as compendium of case studies, revealing various NRM and community-based livelihood enhancement initiatives.

Taking advantage of working at the grass-roots through IWMP, APMAS put considerable efforts in promoting various models for effective NRM practices for sustainable agriculture. Ridge to valley approach has been adopted in carrying out various NRM activities in each of the micro watershed area. The models include: Water Absorption Trenches, Staggered Contour Trenches, Loose Boulder Structures, Rock Fill Dams, Gabions, Sunken pits, Brushwood Dams, Farm ponds, Mini Percolation Tanks, Check walls, check dams and various bio-engineering structures such as agave. Zero Budget Natural Farming is another key constituent of the sustainable agricultural practices promoted by APMAS which benefits the farmers in drastic reduction of their input costs. To supplement agro earnings integrated farming



practices like rearing of livestock and small ruminants have been promoted in selected households. Further ensuring food and nutritional security, backyard intensive gardening has been promoted in 20% households in the six mega watershed areas.

APMAS, with its deep engagement in implementation of IWMP, developed, evolved and nurtured various community based organizations (CBOs) such as Joint Liability Groups (JLGs), User Groups (UGs) and watershed committees (WCs) at the village level for effective execution of watershed programmes. These base groups are promoted with thrift and credit activities for furtherance of their economic growth and financial sustainability. A few of these groups got bank linked, up scaling their livelihood activities at both individual and group levels. Envisaging sustainable post watershed management, WDF accounts were opened and collected amounts to the tune of five lakhs in six mega watersheds.

The active involvement of APMAS in watershed areas activities started in 2004 under SCALE (Sustainable Community-based Approaches to Livelihood Enhancement) programme supported by Aga Khan Foundation. After having prepared a solid base to continue and strengthen activities for sustainable growth, the programme ended on 31st December 2012. A project end third party evaluation was facilitated. A project end workshop was also organized involving various stakeholders and players in the arena of rural development representing the government, civil society organizations, research agencies and academic institutions.

Policy Advocacy

With the proven competencies towards NRM based livelihood promotion, APMAS could influence the state level policies and guidelines for effective implementation of the Integrated Watershed Management Programme. Here below are a few such effective interventions:

- Potential contribution in evolving state specific guidelines for IWMP.
- Enhancing the role of NGOs in watershed projects.
- Inclusion of cost-effective NRM structures viz., sunken pits, modified gabion structures, brushwood dams in the computer software.
- Adhering to the ridge to valley concept and to take up SMC works.
- Collection of WDF and promoting thrift and credit model of savings by the user groups.
- Convergence with Forest department for treating ridge areas and timely supply of plants.
- Diversity in farm forestry, horticulture and farming systems.
- Compilation of various resource materials, avoiding duplication of efforts
- Evolving district and state level monitoring teams
- Evolving mega watershed level Post Watershed Management structure
- Formation of an exclusive team for social audit at state level with GO and NGO representatives
- Evolving concurrent monitoring system along with social audit process



Impacts and Achievements

APMAS had the satisfaction that its activities created needed awareness and understanding of the watershed projects in local communities. Here below are a few examples of such successful activities.

- Nallamada watershed of Ananthapur district stood first in labour payment and second in terms of financial achievement during the year and received awards. Through these NRM works every day more than one thousand men and women were provided employment
- Reverse migration: farmers who migrated to urban areas returned to their villages after their fallow land turned productive using the watershed approach. They had an opportunity to work on their own farms to build water management structures, were paid for it under the IWMP project and consequently, the land became productive enough for them to stay back and take up agriculture or horticulture.
- Village Resource Centers serve the communities with improved knowledge and access to information. This is critical to make the participants more productive and increase scientific use of water and soil conservation.
- The project provides facilities for drinking water for communities and livestock.
- Dry land horticulture is promoted along with intercropping systems. This makes optimum use of the water resources available as well as conserving soil.
- Community ownership got increased through social norms and regulations set in place.
- Nallamada and Reddypalli watershed projects received appreciation from Process monitoring, evaluation and social audit teams

Taking forward the learnings from SCALE, an action research programme, APMAS is exploring its involvement and contribution in various national and state level poverty reduction and livelihood promotion programmes that include NRLM, IWMP, MGNREGS, and MEPMA, through institution and capacity building initiatives in the forthcoming coming years.

APMAS is playing a vital role in promoting various sustainable livelihood activities, and is actively engaged in ensuring the role of NGOs as Project Implementing Agencies (PIAs) for Integrated Watershed Management Programme (IWMP) in the state. APMAS developed, evolved and nurtured various community based organizations (CBOs) such as Joint Liability Groups (JLGs), User Groups (UGs) and watershed committees (WCs) at the village level for effective execution of watershed programmes.

Working through Livelihood Resource Centers (LRCs), APMAS is providing support in designing various training modules and organising ToTs



(Training of Trainers) for secondary level stakeholders. Additionally, APMAS, in association with BIRD-AP, CSA and DWMA, has developed various resource materials such as booklets, posters and charts on promotion of diversified farming systems, and farm-based production systems to support the rural livelihood initiatives.

Watershed Development:

Water constitutes one of the most basic requirements for survival of humankind as well as flora and fauna. It is essential for a sustainable, balanced ecosystem which is conducive for man to live. Years of abuse of the ecosystem has broken the natural hydrological cycle and has rendered water a scarce commodity in many parts of the world. A systematic approach to arrest this process of environmental degradation is imperative for survival as well as to make land productive to support food security to the ever increasing population.

APMAS works with local communities and the Government to restore and secure favourable conditions of water flows using the watershed approach. The involvement of local communities is critical. APMAS involves the communities, channelizing their native knowledge and willingness to improve productivity of land to affect sustainable changes in the local environment. The watershed approach is recognized the world over as an eco-friendly and economical solution to water management and soil erosion.

APMAS complements the Government's Integrated Water Management Program by providing technical know-how and training farmers to revitalize their fallow lands through effective water and soil management.

Besides the soft skills required for proper stewardship of natural resources, APMAS trains and supervises construction of various water conserving structures using the tried and tested Ridge-to-Valley approach.

APMAS promotes dryland horticulture and agriculture among communities in accordance with the available water resources and soil conditions. These efforts have yielded commendable results in some of the most water-scarce regions by reviving agriculture, horticulture and animal husbandry in these areas. One of the remarkable results is that some of the people who had earlier migrated to urban areas in search of livelihoods have returned once their lands have become productive.

Two-week Certificate Course on Community Based Microfinance (CBMF)

A practice oriented experiential and participatory course on community based microfinance (CBMF) offered by COADY International Institute, Canada, APMAS and Sadhikaratha Foundation, India. The course will be delivered by C.S Reddy, CEO of APMAS and Anuj Jain, Sr.Coady Fellow, and will have a host of other renowned guest faculty in the field of community based microfinance. The subject areas will go into the depth of history, practices and innovations in member-owned microfinance models in South Asian and African countries. More details of CBMF training



National Training on SHG Federations

The SHG Federation Training is a six day residential programme designed to provide the participants an overview of the SHG Federations, the process of formation and strengthen of the Federations, Role of Promoters, Issues of Federations and the guiding principles need to be followed for effective functioning of the federations. The participants will also visit an SHG Federation to gain in-depth understanding on the functioning aspects of the federations.

National Training on Participatory Training Methodology in the Context of Self Help Groups

This training programme will be quite different from many other trainings offered for development professionals. A hallmark of this programme will be that the participants will acquire the skill through a lot of practice, since the best way of learning training skills is by actually doing it. Participants will also learn through firsthand experience about various training methodologies, role of trainers and training design, group work, giving and receiving feedback, and working through emerging training circumstances. Practice sessions will be designed in such a way that the strengths and weaknesses of each individual participant are highlighted, and the feedback given by the group is useful for making valuable improvements in the training performance of the individual.

SHG movement in Andhra Pradesh:

The SHG movement in Andhra Pradesh through implemented for the development of women in the country was „Development of Women and Children in Rural Areas“ (DWCRA). It was started as a Sub-programme of Integrated Rural Development programme (IRDP) which was first introduced as an important anti-poverty programme in 20 selected districts on experimental basis in the country. This programme was started with UNICEF support with the primary objective of focusing attention on the women members of the rural families living below the poverty line to provide them with opportunities of self employment on a sustained basis. This programme aimed at the formation of women self-help groups at the village level. The women members of DWCRA form groups of 10 to 15 women each for taking up economic activities suited to their skills, aptitude and locally available resources. Under the scheme, the selection of like minded poor women living in the neighborhood is encouraged. The scheme provides group support to individuals to have access to resources and credit for purchasing income generating assets or working capital for undertaking any economic activity. The programme also imparts training for increasing awareness about political and social situation and capacity building of women to improve their status and quality of life. This programme also aims at improving women’s access to basic services like health, education, child-care, nutrition, water and sanitation.

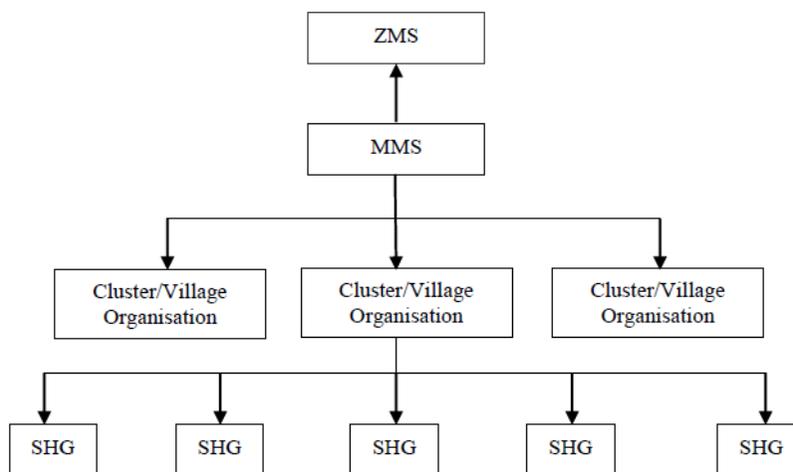


Phased Extension of DWCRA Programme in Andhra Pradesh

Year	Districts covered
1983-84	Srikakulam, Cuddapah
1986-87	Anantapur
1988-89	Vijaynagaram
1989-90	Prakasam
1991-92	Nellore, Kurnool
1992-93	Chittoor
1993-94	Visakhapatman
1994-95	East Godavari, West Godavari, Krishna, Guntur

Source: Department of Rural Development, Govt. of A.P.

INSTITUTION STRUCTURE OF SHGs



- ZMS – Zilla Mahila Samakya
- MMS – Mahila Mandal Samakya
- VO- Village organization
- SHG – Self-Help Group

An overall decline in the number of SHGs linked to banks for their savings accounts under the SHG-Bank linkage programme noticed during 2012-13 -first time since the programme was launched two decades back – has been reversed during the current year though with a marginal increase of 1.53% with 74.30 lakh SHGs savings linked to Banks as on 31.3.2014 as against 73.18 lakh during the previous year and total saving amount 11059.84 On march 2015 an only women SHGs having saving amount 9264.33 (15.61%)per cent. Correspondingly, the coverage of rural households having access to regular savings through SHGs linked to banks also went up to 96.6 million from 95 million as on 31 March 2013. Another highlight of the year's performance under the programme was the spurt in the number of SHGs being



sanctioned fresh loans by banks during the year. 13.66 lakh SHGs were sanctioned fresh loans during the year – a 12% increase over 12.20 SHGs getting fresh loans during 2012-13.

**Overall progress Under SHG-bank linkage for last 3 years
(Amount Rs.in crore/Number in lakhs)**

Particulars		2012-13		2013-14		2014-15	
		Number of SHGs	Amount	Number of SHGs	Amount	Number of SHGs	Amount
SHG Savings with banks as on 31 st march	Total SHGs	73.18 (-8.1%)	8217.25 (25.4%)	74.30 (1.53%)	9897.42 (20.45%)	76.97 (3.59%)	11059.84 (11.74%)
	Of which NLRM/SGSY/ Govt. other spons. programmes	20.47 (-3.6%)	1821.65 (30.6%)	22.62 (10.46%)	2477.58 (36.01%)	30.52 (34.92%)	4424.03 (78.56%)
	% of NLRM/SGSY/other govt.spons. programme groups to total	28.0	22.2	30.45	25.03	39.65	40.00
	All women SHGs	59.38 (-5.7%)	6514.86 (27.6%)	62.52 (5.27%)	8012.89 (22.99%)	66.51 (6.38%)	9264.33 (15.61%)
	Percentage of women groups	81.1	79.3	84.15	80.96	86.41	83.77
Loans disabused to SHGs during the year	Total SHGs	12.20 (6.3%)	20585.36 (24.5%)	13.66 (12.02%)	24017.36 (16.67%)	16.26 (19.03%)	27582.31 (14.84%)
	Of which NLRM/SGSY/ Govt. other spons. programmes	1.81 (-13.8%)	2207.47 (-16.5%)	2.26 (24.56%)	3480.60 (57.67%)	6.43	9487.69
	% of NLRM/SGSY/other govt.spons. programme groups to total	14.8	10.7	16.52	14.49	39.54	34.40
	All women SHGs	10.37 (12.4%)	17854.31 (26.3%)	11.52 (11.02%)	201037.97 (17.83%)	14.48 (25.69%)	24419.75 (16.07%)
	Percentage of women groups	85.1	86.7	84.3	87.6	89.05	83.53
Loans outstanding against SHGs as on 31 st march	Total SHGs	44.51 (2.2%)	39375.30 (8.4%)	41.97 (-5.71%)	42927.52 (9.02%)	44.68 (6.46%)	51545.46 (20.06%)
	Of which NLRM/SGSY/ Govt. other spons. programmes	11.93 (-1.9%)	8597.09 (6.7%)	13.07 (9.55%)	10177.42 (18.38%)	18.46 (41.24%)	19752.74 (94.08%)
	% of NLRM/SGSY/other govt.spons. programme groups to total	26.8	21.8	31.1	23.7	41.32	38.32
	All women SHGs	37.57 (2.9%)	32840.04 (7.8%)	34.06 (-9.34%)	36151.58 (10.08%)	38.58 (13.27%)	45901.95 (26.97%)
	Percentage of women groups	84.4	83.3	81.2	84.2	86.35	89.05

The quantum of fresh loans issued by banks also rose by nearly 17% during the year (24017 crore). This is indicative of increasing confidence in lending to SHGs by banks. Number of SHGs credit linked with banks, however, showed a decline of nearly 6% to 41.97 lakh as against 44.51 lakh a year back though the amount of loan



outstanding has gone up by 9%. The total loan outstanding by SHGs stood at 42928 crore as on 31.3.2014. The average loan outstanding of SHGs with banks is 1, 02,273 against 88,500 a year back. The share of exclusive women SHGs in the total number of SHGs linked to banks now stands at 84% (up from 81 % last year) while the groups formed under the NRLM/SGSY/Other Government sponsored programmes now constitutes 30% of the total number of groups. Table-1 gives the growth of SHGs – saving as well as credit linked – for the last 3 years, separately for all Groups, Groups under NRLM/SGSY/Other Government sponsored programmes and exclusive Women Groups.

CONCLUSION

In this twenty-first century, the society must take an active people centered and growth-oriented poverty alleviation strategy. The self-help groups will play a vital role in such strategy. The system of SHG facilitates its members to improve their financial position. The government should take effective steps in increasing the pace of development through SHG. The SHG-Bank Linkages are a benchmark in women's empowerment and socio-economic development women at the village level. SHGs contributed significantly to the development of women entrepreneurs and also for overall development of the economy. Poverty alleviation has always been the first concern of the policy makers in India. Because more than about 24% of population is below the poverty line. To promote balanced development and reduce the inequalities, the concept of Micro Finance has been recognized as comprehensive and viable approach in recent times. The Government and the policy makers have recently evolved the bank – Self Help Groups linkage programme to eradicate poverty and increase income of the poor people. Women are very important segment in development at local to global levels. Economic independence and education of women will go a long way in attaining self-reliance for women. Real change will come when women are treated on par with men and give a equal opportunities. When that happens, India will be able to harness its women power and emerge as a respected nation. Hence, the issues such as how helpful SHGs are to the members to achieve economic, social, political and psychological empowerment and what kind of social and economic impact they can produce are to be intensively researched.

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