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Performance of rural women in self-employment programme: A study in Nalgonda district

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Abstract
The paper evaluates the impact of the National Rural Livelihood Mission in Nalgonda district of Telangana. The Simple Random Sampling method was used to select 100 women beneficiaries (swarojgaris/self-employment seekers). The swarojgaris who are also Members of grassroot SHGs, were interviewed to collect information on employment and income in particular. The success of Self Help Groups in Nalgonda district is active involvement in the NRLM programme. Women is very essential for the success of the any community development initiative. The success of Self Help Groups (SHGs) in Nalgonda district due to the active role played by women. This article is on the role of women in promotion of Dairy and Tailoring activities in the district. Tailoring is an important means for generating employment, income enhancement and is a most appropriate household activity. In all these activities, women have shown their tasks most skillfully. This article will endeavor to show how "Dairy and Tailoring," activities, has brought about overall development of individual households.

Keywords: Self-employment, self-help groups, entrepreneurship, skill development, quality of life, livelihoods, tests of significance

Introduction
Poverty Alleviation Programmes – Genesis of NRLM
The problem of rural poverty was brought into a sharper focus during the Sixth Plan period. The major programmes of the Rural Development are National Rural Livelihoods Mission (NRLM), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Gram Sadak Yojana (PMGSY) and National Social Assistance Programme (NSAP) and Integrated Wasteland Development Programmes (IWDP) etc.

National Rural Livelihoods Mission (NRLM) is the ongoing centrally sponsored scheme. The goal of the National Rural Livelihoods Mission (NRLM) is rural poverty elimination through the institutions of poor women. To make each poor household in the rural areas come out of abject poverty, enjoy sustainable and viable livelihoods and lead a life of dignity, NRLM will reach out to all the rural poor in the country, organize them into women Self Help Groups (SHGs) and federations of SHGs, enable them to access financial resources, improve their livelihoods. At least one woman member from each identified rural poor household is brought under the Self Help Group (SHG). Special emphasis is on mobilizing women from poorest of poor and most vulnerable tribal groups, single women, women from woman-headed households, persons with disabilities, released bonded labour and other vulnerable communities. The mission seeks to cover about 8-10 crore rural poor and vulnerable households through formation and strengthening of 80-90 lakhs Self Help Groups.

The NRLM is a central scheme with cost sharing basis of 75:25 by the Central and State Governments. The scheme involves selection of key activities and planning of activity clusters. It is implemented through the District Rural Development Agencies (DRDAs) with the active involvement of Panchayati Raj Institutions (PRIs), banks, line departments of the state governments and Non- Government Organizations (NGOs); and there by emphasize on participation of both formal and non-formal institutions. While individual families (Swarojgaris) are eligible for inclusion in the programme, the NRLM laid great stress on the group approach, i.e., members of Self-Help Groups (SHGs) for collective action and for ensuring peer group pressure to adhering to work chic and reap benefits of scale economics.

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NRLM provides Revolving Fund [at Rs. 10000-15000/SHG] and community investment fund which includes seed capital, Vulnerability Reduction Fund (VRF) and Community investment fund. A revolving fund (Rs. 10,000 – 15,000/SHG) is provided to the SHGs is an incentive. Till 30th November 2015, 25.29 Lakh SHGs are promoted. Rs 54530 lakh amount credit accessed.

Objectives
The main objectives of the study are to
1. Assess the socio-economic impact of NRLM on the households with special reference to employment and income generation among sample households; and
2. Elicit the perceptions of rural poor on NRLM and suggest measures for enhancing the overall impact of SGSY on the livelihoods of rural poor.

Methodology
Since NRLM facilitates poor people's access to income generating activities and employment opportunities, it is desirable to examine the process in different typologies such as backward/rainfed area, moderately developed area and area within the vicinity of an urban area. Among the major states i.e., states with a population of over million, Andhra Pradesh (AP) is one where the Self-Help Group (SHG) movement has been very vibrant. The civil society and the state have been playing an active role in organizing rural women drawn largely from the socially and economically vulnerable sections into SHGs. The SHG movement in AP is almost three decades old and has emerged as a model for the entire country. The share of SHGs in AP was over 21.3 percent to the total SHGs during 2008-2011 (MoRD, GoI). Under the Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA), a large number of women have been benefitted in the state. It may be added that a conducive environment has provided the needed support to the poor rural women covered under NRLM needs critical scrutiny.

Within the state of AP, Telangana region is considered as backward in view of the historical, social and economic reasons. The Telangana region the locus of our study consists of 10 districts of where eight districts have been classified as backward by the Planning Commission.

Since NRLM is a rural development programme, it does not have coverage in Hyderabad district which is predominantly urban. Thus, the remaining nine districts are included in the sampling frame which are found at different levels on socio-economic development scale.

The selection of the districts was based on the objective demarcation of high; 'medium' and low achievement of NRLM during the year 2006-07. Besides, it is also based on four key indicators viz., concentration of SHGs, credit flow, share in NRLM expenditure and share of SHG members trained. As alluded to the nine (9) districts were rank ordered as low, medium and high performance districts for the purpose of this study. District from category was randomly selected for the study such as: Nalgonda (within 'high' progress category), it is to be noted that Nalgonda is one of the drought prone districts of the region (See table 3.1).

Table 3.1: Physical Progress of NRLM in Telangana -2006-07

District	No. of SHGs formed since 1999-2000	Share of SHGs in total (percent)	Total expenditure (Rs. in Lakhs)	Share of Exp in total (percent)	Total credit disbursed to SHGs (Rs. in Lakhs)	Share of Credit Disbursed in total (percent)	Share of Members trained in total (percent)	No. of SHGs taken up in Economic Activities	Average (2+4+6+7)/4	Rank
	1	2	3	4	5	6	7	8		
Nalgonda	33669	13.77	279.64	9.07	1219	9.82	38.46	7842	17.78	1
Karimnagar	32963	13.48	447.09	14.50	1851.84	14.92	15.07	3073	14.49	2
Khammam	31412	12.85	392.57	12.73	2117.2	17.05	6.75	1377	12.35	3
Mahaboob-nagar	29981	12.26	474.05	15.37	1583.63	12.76	3.12	637	10.88	4
Warangal	28692	11.74	394.63	12.80	1283.84	10.34	8.34	1700	10.80	5
Nizamabad	24901	10.19	281.04	9.11	1288.44	10.38	5.27	1074	8.74	6
Adilabad	19814	8.11	251.76	8.16	996.03	8.02	9.87	2012	8.54	7
Medak	24026	9.83	337.86	10.96	972.56	7.83	5.39	1100	8.50	8
Ranga Reddy	18996	7.77	225.02	7.30	1102.54	8.88	7.73	1576	7.92	9
Total	244454	100.00	3083.66	100.00	12415.08	100.00	100.00	20391	100.00	

From each district, adopting the same criteria two mandals representing varied levels of progress were selected. Thus, a total of six mandals were selected from three districts. In the selection of mandals, the (higher) number of groups formed till the year 2008-09, was also considered as the criterion. Following the same procedure sample, villages also were selected. In each mandal, 10 SHGs were randomly selected from the sample villages. In each SHG, 10 Swarojgaris or individual beneficiaries were selected. Using the list of those who secured loan during the years of 2006-07, 2007-08, 2008-09, 2009-10 the beneficiaries/Swarojgaris were chosen. Over all 100 Swarojgaris and 20 SHGs (Groups) in each district were selected for detailed investigation.

Table 3.2: Details of Selected Sampled Units Blocks

Name of the District	Name of the Mandal	Name of the village
Nalgonda (100)	Bhuvanagiri (50)	Thukapur
		Vadaparthy
	Nalgonda (50)	Musampalli
		Velugupalli

Figures in parentheses are sample households drawn from size of the districts and mandals.

Socio-Economic Profiles of the Beneficiaries
Despite the fact that over 90 percent of the families are 'nuclear' the household size was rather high (4.9). Almost 80 percent of the sample Beneficiaries are young (20-40 years); coverage of youth in Nalgonda is 32 percent. Percentage coverage of the socially disadvantaged in the study area was very high in comparison with their share in the rural population. The economic status of the Beneficiaries in rural areas in the study area can be traced by their principal household occupation. About, 80-90 percent of the sample Beneficiaries are engaged mainly in labour, mostly in agriculture. Since all the sample villages in the study areas are backward, one would expect low levels of income for most of the sample beneficiaries. Almost 70 percent of the Beneficiaries are agriculture labour while non-agriculture labourers account for about 18 percent. Housing status of the Beneficiarie's is quite good. A very large percentage of the Beneficiaries have good shelter whereas very few Beneficiaries (9.3 percent) live in Semi pucca houses.

Education is one of the key determinants in regard to awareness generation about the NRLM, absorption of training inputs, comprehending development messages, accessing services apart from income generation. Illiteracy is the dominant characteristic feature of the sample Beneficiaries (60.6 percent).

Access to and ownership of land in the rural India is one of the determinants of social and the economic standing of an individual. Almost 70 percent of Beneficiaries are landless.

Empirical Investigations and Discussion on the Results
I. Training of SHG Members
Enterprise management usually requires some minimal skills and knowledge to perform various tasks. The sample Beneficiaries were illiterate, they need to be oriented to manage several simple functions such as maintenance of book, conduct of meetings, etc., in a phased manner. Basic orientation including awareness generation on NRLM and Skills development were provided by the Zilla Praja Parisheds (ZPPs) with the support from NGOs. All the sample Swarojgaris received basic orientation. However, in regard to skill up gradation development, the inter-district variations were considerable; 39 percent received skill development in Nalgonda district. Coverage of Swarojgaris in equipping them with skills is inadequate. It was reported by the Beneficiaries Swarojgaris that the training offered in all the three districts was of good quality. It was also felt that skills development training was organized better than the basic orientation training in all the three districts. The skills development, training in Nalgonda districts, helped in better management of the scheme. Training on 'Basket Making' was provided in Nalgonda district. The Swarojgaris felt that skill upgradation trainings for their economic activities were necessary. The variations in income flow from IGAs could be partly ascribable to the exposure or otherwise to scheme specific skills training. Tables 5.1 & Table 5.2 reflects that more training sessions on Dairy activity were provided. The Swarojgaris were satisfied with regard to the quality of training provided. (See Table 5.2).

Table 5.1: Training Received by the Swarojgaris Activity wise

District	Activity	No	Yes	Total
Nalgonda	Dairy	26	9	35
	Petty Business	8	4	12
	Sheep Roaring	6	4	10
	Fruit business	3	5	8
	Basket Making	5	3	8
	Tailoring	13	14	27

Table 5.2: Aspects covered under Training and Satisfaction of Beneficiaries (Nalgonda)

S. No.	Activity	Aspect	Covered	Satisfied
1	Dairy	Protection from Diseases, Feeding of the animals, high production, Marketing	9	9
2	Petty Business	General stores keeping	4	0
3	Sheep Roaring	Sheep to protection from diseases and measures to be taken up in event of death	4	4
4	Fruit Business	Prepare juice from fruits	5	3
5	Basket Making	Using Baboo sticks making baskets and other items	3	3
6	Tailoring	Stitching of all variety designs & Marketing facilities	14	14

A series of hunches were tested using one-way ANOVA that the incomes from the Training are not statistically significant across social groups (i.e., SCs, STs, OBCs and others). The results are presented below.

Results of one-way ANOVA for NRLM incomes across Skill Training.

District: Nalgonda

ANOVA						
NRLMINCOME						
	Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	57409957.640	1	57409957.640	1.396	.240	
Within Groups	4029275317.360	98	41115054.259			
Total	4086685275.000	99				

The scheme incomes across training are not significantly different in Nalgonda.

The flow of credit to Swarojgaris can be gleaned from Table 5.3. It is very clear that credit disbursement was higher in Nalgonda since 38 percent of Swarojgaris received credit exceeding Rs.9000

Table 5.3: Average Credit Provided to the Beneficiary by Activity (Rs.)

District	Activity	Average Credit	N	Std. Deviation
Nalgonda	Dairy	9128.57	35	798.37
	Petty Business	9500.00	12	674.20
	Sheep Rearing	8400.00	10	809.66
	Fruit Business	8750.00	8	707.11
	Basket Making	9125.00	8	834.52
	Tailoring	9185.19	27	833.76

II: Income Generation
a. Returns from the NRLM
In Nalgonda district, main activities taken up were Dairy, Petty Business, Sheep Rearing, Fruit Business, Basket Making, Tailoring. Among these activities. The most preferred ones are Dairying (35 percent), Tailoring (27 percent) and Petty Business (12 percent) in that order.

In Nalgonda district, diary activity fetched more benefit. The Swarojgaris were selling 5 to 7 liters directly to the market @ Rs. 20 to Rs. 25 per liter per day.

In Nalgonda district, the Beneficiaries had evinced keen interest in tailoring activity since it has been fetching good returns to the tailors in the market. The Beneficiaries had received training for 3 to 4 months. The stitched garments are being sold to the shop keepers in the nearby towns.

b. Income of the Beneficiaries from NRLM
Nalgonda: Dairy turned out to be the most profitable income generating activity. The average annual income from milch animal scheme was about Rs.43,800/-. Besides it provided employment throughout the year to the beneficiaries. Next in order of preference on account of profitability are tailoring and other activities. The gross income from IGAs under NRLM varied between Rs. 37,412/- (Petty Business) and Rs. 43,800/- (Dairy). The capital-output ratio (COR) was, however, higher for 'Sheep Rearing '(1:4.75) and lower for 'Petty Business' (1:3.77).

Table 5.4: Average Earned income from NRLM - Activity wise (Rs. Per year)

District	IGA	Number of Beneficiaries	NRLM income (Rs.)	Capital-Output Ratio
Nalgonda	Dairy	35	43,800.00	1:4.53
	Petty business	12	37,412.50	1:3.77
	Sheep roaring	10	41,250.00	1:4.75
	Fruit Business	8	40,462.50	1:4.23
	Basket Business	8	39,881.25	1:4.25
	Tailoring	27	47,387.04	1:4.27

Before joining NRLM, Beneficiaries were earning between Rs. 500 to Rs. 1000 per month in Nalgonda district. After joining of NRLM most of the Beneficiaries' income rose between Rs. 2000 to Rs. 4000 per month. Incomes levels before and after joining the NRLM are significantly different at 1 percent level of significance and NRLM helped in enhancing the household incomes significantly. (See Table 5.5)

The location effect of the NRLM scheme incomes is also striking. For instance, the income from dairy was Rs. 43800/- in Nalgonda.

Table 5.5: Distribution of Beneficiaries by their monthly income before and after joining the NRLM- Nalgonda

S. No.	Monthly Income Category	Number of Beneficiaries		
		Before joining NRLM	After Joining NRLM (Current Prices)	After Joining NRLM (Constant Prices)
1	Up to Rs. 500	18		
2	Rs.501-1000	54		
3	Rs.1001-1500	26		
4	Rs.1501-2000			10
5	Rs.2001-2500	2	2	47
6	Rs.2501-3000		8	38
7	Rs.3001-3500		30	5
8	Rs.3501-4000		26	
9	Rs.4001-4500		29	
10	Rs.4501-5000		5	
11	Rs.5001-5500			
	Mean income (Rs.)	834	3729	
	t-value	46.78		

**: Significant at 1 percent level.

III. Employment Status of the Beneficiaries
a. Employment Status of the Beneficiarie-Swarozgaris
The Beneficiaries were getting employment on an average for 88 days before taking up an activity under NRLM, in Nalgonda district. After joining NRLM, the employment levels improved considerably. In the past NRLM period, Beneficiaries were getting work throughout the year. Beneficiaries reported on an average 297 days of employment. Prior to NRLM, the modal class was 61-90 days of employment and after the scheme was introduced. The Swarozgaris employable status had shifted to 271-300 days. Mostly in rainy season the Beneficiaries faced

problems in securing employment due to lack of transport facility to move to other nearby villages and also to carry out market transactions. Thus, the NRLM has made a significant impact on the employment of sample beneficiaries as revealed by statistic t-value (see Table 5.6 for details).

Table 5.6: Distribution of Beneficiaries on the basis of employment generation – Nalgonda

S. No.	Employment (Man Days)	Percentage Distribution of Beneficiaries	
		Before Joining SG SY	After Joining
1	61-90	68	
2	91-120	22	
3	121-150	10	
4	151-180		
5	181-210		1
6	211-240		3
7	241-270		10
8	271-300		62
9	301-330		14
10	331-365		10
	Mean employment (person days)	87	297
	t-value	64.40 **	

** Statistically significant at 1 percent level.

IV. Reduction in Incidence of Poverty after Unfolding of NRLM

According to the Planning Commission estimates, the poverty line the per capita for Andhra Pradesh in 2009-10 was Rs. 693.00 per month. Using the poverty line of AP, poverty ratios were calculated for the three study districts. The percentage of Beneficiarie households, who had crossed the poverty line after enrolment into NRLM, was estimated by using per capita per month poverty line of Rs.433.43 (before joining NRLM) for 2004-05 in the State. Before Joining NRLM, 98 percent of Beneficiaries were poor in Nalgonda district. After joining NRLM the 63 percent Beneficiaries became non-poor which means that still 37 percent of sample households continued to be in utter poverty in Nalgonda district. The details are shown in Table 5.7.

Table 5.7: Status before and after Joining NRLM

District	Before NRLM			After NRLM		
	Poor	Non-poor	Poverty Ratio (%)	Poor	Non-poor	Poverty Ratio (%)
Nalgonda	98	2	98.0	37	63	37.0

V. Perception of Swarojgaris

Participation through SHGs in SGSY had helped the Swarojgaris in several ways. These include both tangible and intangible gains.

Table 5.8 through light on the percentage of Beneficiaries all the study district reporting progress covering four categories of benefits. Items from 1-7 relate to the immediate outcomes (economic) accrued /realized by the SGSY beneficiaries. The access to and also availing of amenities (such as training) leading to formation/ upgradation of skills and higher income earning opportunities (marketing) are included under items 8-11. These factors are expected to enhance the abilities of the

Swarojgaris (Human Capital) to improve their income levels. As incomes improve, the households tend to invest in health and education of their children (investment in human resources of the next generation) and accordingly responses on items 12-14 are collected. Consequent to improvements on the preceding indicators, the status of Swarojgaris households and in particular the society in general is likely to improve. These aspects are captured with the help of other indicators (15-20) district-wise.

Nalgonda district: The income levels of the Beneficiaries increased by 90 percent after joining SGSY. Previously, only 10 percent of Beneficiaries were aware of implementation of various rural developmental programmes but after joining SGSY, 80 percent of the Beneficiaries realized while participating in them. Prior to the participation in SGSY, Beneficiaries were hardly spending money on health care and education of their children. Subsequently the Beneficiaries started sending their children to schools and colleges. There was a spurt in Beneficiaries regularly saving their money in the groups. The quantum of savings got enhanced was evident after their joining SGSY. Beneficiaries have been investing in household items, ornaments; thus, assets creation, became a regular phenomenon. There have been changes in the consumption pattern as evidenced from intake of quality of food was reported by 90 percent Beneficiaries prior to staring IGA, only a 20 percent of them had access to quality food items. Beneficiaries were also incurring expenditure on health care. Due to SGSY, women empowerment process had gained momentum as 90 percent of them involved in taking household decisions. The indebtedness got reduced and many Beneficiaries were free from the clutches of the money lenders.

Table 5.8: Benefits of Participation in SGSY- Distribution Responses- Nalgonda (Percent)

S. No.	Benefits (Tangible & Intangible)	Before		After	
		Yes	No	Yes	No
1.	Adequacy of income	20	80	90	10
2.	Family savings	-	100	100	-
3.	Easy access to credit	--	--	100	-
4.	Reduction in indebtedness	--	100	100	-
5.	Freedom from money lenders	70	30	90	10
6.	Purchase of Household items	10	90	25	75
7.	Purchase of ornaments	15	85	20	80
8.	Self-employment skills	25	75	39	61
9.	Skill development	--	--	85	15
10.	Training facilities (Basic)	--	--	100	-
11.	Proper Marketing facilities	--	--	60	40
12.	Children's education	20	80	100	-
13.	Take care of sick person in the family	60	40	100	
14.	Quality food intake	20	80	90	10
15.	Increased awareness about the developmental programmes	10	90	80	20
16.	Social status	10	90	90	10
17.	Decision making in the family affairs	15	85	90	10
18.	Group togetherness/cohesiveness	--	--	85	15
19.	Improved self-esteem	10	90	100	
20.	Social inclusion	10	90	80	20

Conclusion

The main concern of NRLM is to reduce poverty in rural areas by creating several micro-enterprises through systematic planning. A series of measures have been suggested to transform the poor into entrepreneurs and these include social mobilization, awareness building, identification of activity clusters with necessary forward and backward linkages, capacity building of the poor (Swarojgaris) for selected activity and release of credit for the enterprise.

After the scheme was granted, the NRLM had become the principal activity for the Swarojgaris. About 70 percent of the Swarojgaris have operated themselves in the local/village markets while others have marketed their products in the nearby villages and towns. The district administration arranged Melas/Exhibitions for a few Swarojgaris which were found to be very useful in understanding the market potential and choice of selling places. The monthly incomes have improved significantly due to the NRLM suggesting that the schemes enabled vertical mobility of the Swarojgaris along the income ladder. The t-tests confirm that the increase in incomes are statistically significant. The incremental incomes are higher in Nalgonda. The employment days have registered significant increase and most of them achieved full employment status (i.e., 297 days).

The poverty incidence based on per capita monthly income at constant prices came down drastically due to NRLM and the poverty declined to 58 percent from almost cent percent among the Swarojgaris. The poverty levels varied across districts and social groups. The poverty levels after getting into NRLM were 63 percent in Nalgonda. The variations in the degree of decline were on account of the differences in earnings from the scheme and also initial economic status of Swarojgaris in these districts. Across the districts, the poverty levels in 2009-10 were 60% of Nalgonda.

The present study has proved that inclusive growth can be made possible by the contribution of Swargaries by means of the SGHs, which has provided the main thrust to the governmental efforts over time. In fine, it is crucial to have SHGs to be in the center of developmental trajectory; and, thereby their access to economic spheres. This process not only sets an example for the society in general but also makes gender equity in particular, crucial to policy making. Lastly, the findings of our study found echo in the now familiar Radhakrishna Committee recommendations toward evolving the much cited National Rural Livelihood Mission (NRLM) to make NRLM a vibrant movement. The volume of self-employment in this study indicates that the self-employment beneficiaries can indeed provide wage employment to a sizeable number of beneficiaries within the rural communities. The local institutions such as Panchayats, SHGs and DRDAs should consolidate the outlined gains even while strengthening their own human and physical resource base for sustainable employment and income generation. Women

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