
Chapter-8
Impact of SHG Membership
on Households

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8.1 Introduction

The objective of the SHG-centered programme is to bring about a sustainable improvement in the livelihoods of the poor and protect them from risks and vulnerabilities. The SHG approach has been adopted by SERP to enable the poor to acquire adequate asset and skill base and employment. The programme seeks to facilitate access of the poor to financial resources and other support required to overcome constraints to improving livelihoods. The SHGs and their federations are also expected to empower the poor in the process. In addition, the SHG centered programme aims at providing food security, health care, housing, insurance cover and education through a convergent approach involving funds borrowed from banks and dovetailed from line departments. The project has been implemented in all the rural mandals of the state from 2003, though the first phase started in select mandals of 6 districts in 2000.

While development of the SHGs and their federations is the immediate objective, the ultimate objective is to bring about sustained development in the well-being of the poor rural households in the state. In order to assess the impact of the SHG-centered programme on the poor households, a sample study was conducted in 4 districts (both phase-I and phase-II) covering a total of 300 households. However, complete information was collected only from 290 households. The data from 290 households was analyzed and presented in this chapter.

8.2 Adherence to Panchsutras

8.2.1 Regularity of Conduct of Meetings

An important determinant of the functional effectiveness of SHG is its adherence to democratic norms of governance. Unless the principles of democratic functioning are instituted and adhered to the SHGs, its functional effectiveness would be severely limited. While a weekly norm of meeting is sought to be promoted by the project, only 17% of the SHGs were adhering to the norm as recalled by sample respondents. While 8% of the sample SHGs were meeting at fortnightly intervals as per books of accounts. A majority of the SHGs (72%) were meeting at monthly intervals as per records (*Table-8.1*). The information furnished by the sample members on the frequency of group meetings also tallied with the information collected from the record of sample SHGs. The members preferred monthly meetings rather than weekly meetings. The members opined that there are not many issues for discussion in weekly meetings. The members also preferred to save at monthly intervals rather than at weekly intervals.

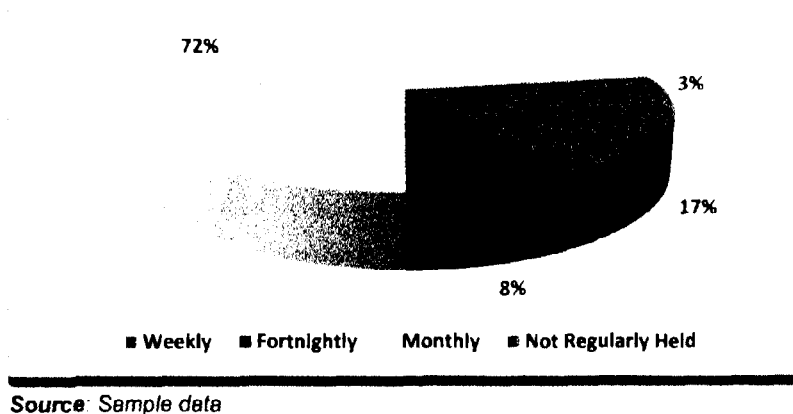
Table – 8.1
Frequency of SHG Meetings Held in SHGs : Sample Member Responses

S. No.	Frequency					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Weekly	32	30	2	3	17 (49)
2.	Fortnightly	3	7	4	20	8 (23)
3.	Monthly	65	63	89	69	72 (209)
4.	Not Regularly Held	0	0	4	8	3 (9)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Chart-8.1
Frequency of SHG Meetings Held : Sample Members



8.2.2 Attendance at Meetings

The members can benefit from SHGs, if they attend all meetings and participate in the discussions and financial decisions. The responses of the sample members suggest that 43% of the members attend, while 43% of the members attend most meetings. About 14% of the members indicated that they attend a few meetings (11%) (Table-8.2).

Table – 8.2
Attendance of Sample Household Members at Meetings

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	All Meetings	65	41	48	18	43 (125)
2.	Most Meetings	30	56	20	65	43 (125)
3.	A Few Meetings	5	3	32	17	14 (40)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.2.3 Meeting Agenda

Member awareness of the agenda and participate in the discussions are equally important. The responses of the sample members suggest that only about 26% were fully aware of the agenda and participate in the decisions. While about 47% had average awareness about the agenda and participated in the decision making (**Table-8.3**). About one-fourth of the respondents had a limited understanding of the agenda and financial transactions.

Table – 8.3
Awareness of Agenda and Decisions Made: Sample Member Perceptions

S. No.	Awareness Level					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Fully Aware	37	39	7	23	26 (76)
2.	Moderately Aware	48	46	44	48	47 (136)
3.	Partially Aware	16	14	49	30	27 (78)
Total		100	100	100	100	100
		(63)	(71)	(91)	(65)	(290)

Note: Figures in parentheses are number of members

Source: Sample data

8.2.4 Savings and Inter-Lending

Frequency and regularity of savings and inter-lending have a direct impact on the SHGs and their functional effectiveness as well as their impact on the livelihoods of the members. About 90% of the sample members indicated that they were saving at monthly frequency, an amount of Rs.30/- or Rs.50/- or Rs.100/- ppm (**Table-8.4**). Nearly half of the members continue to save at Rs.30/- to Rs.50/- per month, while 30% stated that they were saving more than

Rs.50/- per month (**Table-8.5**). The increasing preference for members to save larger amounts points to the need for increasing the monthly saving norm from Rs.30/- or Rs.50/- to Rs.100/- per member or more per month.

Table – 8.4
Frequency of Savings : Sample Members

S. No.	Frequency					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Weekly	24	7	0	2	8 (23)
2.	Fortnightly	0	1	1	0	1 (3)
3.	Monthly	76	92	99	98	91 (264)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

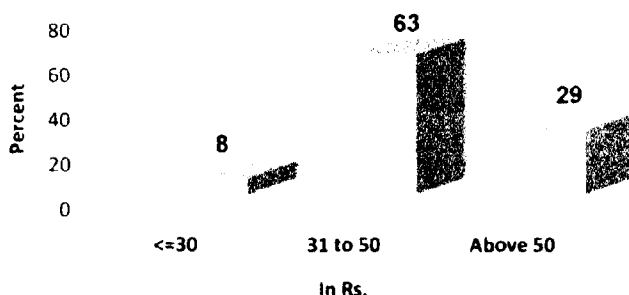
Note: Figures in parentheses are number of members
Source: Sample data

Table – 8.5
Monthly Saving Amount : Sample Members

S. No.	Saving Amount in Rs.					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	<= 30	3	1	0	27	8 (23)
2.	More than 30 but less than 50	35	77	69	71	63 (183)
3.	Above 50	62	21	31	3	29 (84)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members
Source: Sample data

Chart-8.2
Monthly Saving Amount : Sample Members



Source: Sample data

8.2.5 Place of Saving Subscription

The members also indicated that most of them (74%) make payment of savings at the meeting itself, while others were making both outside the meeting and sometimes at the meetings (*Table-8.6*). Irrespective of the place of subscription, about 90% of sample members reported to have been subscribing savings as per the accepted schedule and only about 10% were not subscribing regularly due to irregular incomes, migration and such other problems (*Table-8.7*).

Table – 8.6
Place of Contribution of Savings : Sample Members

S. No.	Place					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	At the Meeting	95	87	85	29	74 (215)
2.	Outside the Meeting	0	3	5	26	9 (26)
3.	Mixed	5	10	10	45	17 (49)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Table – 8.7
Regularity of Savings : Sample Members

S. No.	Delays					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Subscribed as per Schedule	94	90	99	72	89 (258)
2.	Occasional Delays in Subscription	6	10	1	26	10 (29)
3.	Frequent Delays	0	0	0	2	1 (3)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.2.6 Member Awareness of Total Savings

An important feature of member awareness is the ability to recall the total amount saved by the members in the group. It was interesting to observe that only 46% of the sample beneficiaries were able to recall exactly the amount standing to their credit in the saving account (**Table-8.8**). However, member awareness of individual savings was slightly better with 50% of the members being able to recall the exact amount of saving made by them (**Table-8.9**).

Table – 8.8
Member Awareness of Total Savings of the Group : Sample Members

S. No.	Recall					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Recalls Exactly	60	42	53	28	46 (133)
2.	Recalls Approximately	35	28	34	43	35 (102)
3.	Not Aware	5	30	13	29	19 (55)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Table – 8.9
Member Awareness of the Own Savings : Sample Members

S. No.	Category					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Recalls Exactly	56	54	48	40	50 (145)
2.	Recalls Approximately	41	37	40	35	38 (110)
3.	Not Aware	3	10	12	25	12 (35)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.3 Inter-lending

8.3.1 Status of Saving Passbooks

An important factor affecting member awareness of savings and inter-lending is the availability and quality of passbooks maintained by the members. A perusal of the passbooks held by the members indicates that 33% of the respondents had updated saving accounts in the passbooks, while 47% had both savings and loan transactions updated. In respect of about 20% of the respondents, neither the transactions are updated nor entries made regularly (*Table-8.10*).

Table – 8.10
Quality of Maintenance of Passbooks : Sample Members

S. No.	Quality of Recored					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Only savings recorded up to date	59	17	46	9	33 (96)
2.	Both savings and loan transactions recorded up to date	41	66	32	48	47 (136)
3.	Neither savings nor loan transactions updated	0	13	1	3	4 (12)
4.	No passbook/irregular entries	0	4	21	40	16 (46)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.3.2 Other Savings

It was observed that 82% of the members were not saving in any other SHG or MFI or bank except the SHGs. About 15% had their savings made in banks, post offices, MFIs and other institutions (*Table-8.11*). However, most members were borrowing from other sources including MFIs and banks, without actually saving in them.

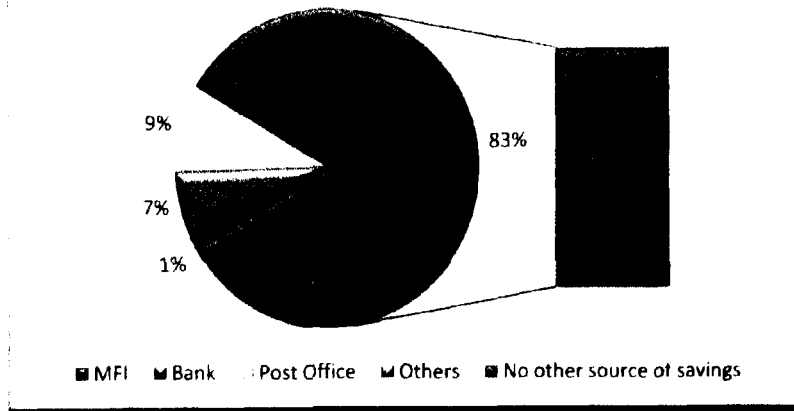
Table – 8.11
Other Saving Subscription Made by Sample Members

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	MFI	0	0	1	0	1 (3)
2.	Bank	10	6	8	5	7 (20)
3.	Post Office	6	10	18	2	9 (26)
4.	Others	0	0	1	2	1 (3)
5.	No other source of savings	84	84	72	91	82 (238)
6.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Chart-8.3
Other Saving Subscription Made by Sample Members



Source: Sample data

8.4 Member Participation in Training Programs

Participation in training programs organized by the project both within and outside the community goes a long way in promoting member awareness of the SHGVO functioning and the services that can be accessed. An analysis of the member responses summarized in **Table-8.12** reveals that member participation in training programs organized outside the village is very low. In *Chittoor*, more than 35% of the sample members had participated in training programs organized outside the village. In *Kadapa*, *Prakasam* and *Vizianagaram* 10 to 15% of the sample members had participated in the training. The length of training also varies from district to district. Only about 3% of the sample members had participated in more than 5 training programs, about 7% in 3 to 4 programs, while 9% in 2 programs. Thus, the members participating in training organized outside the community is relatively low.

Table – 8.12
Training of Sample Members

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	<= 2	14	10	10	3	9 (26)
2.	3 to 4	21	1	4	3	7 (20)
3.	>=5	2	1	1	6	3 (9)
4.	No Training	63	88	85	88	81 (235)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.5 Training Programmes

With the introduction of the CRP system, the community based training of SHG and VO members has been on the increase. It can be observed from **Table-8.13**, that more than 50% of the sample members had participated in community based training programs organized after the introduction of the CRP system. There is however, need for covering a larger proportion of members in the training programs organized by the CRPs at the community level.

Table – 8.13
Training Attended at Community Level by Sample Members

S. No.	Training Duration	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Percent
						Total
1.	<= 2	16	27	9	15	17 (49)
2.	3 to 4	24	13	3	57	24 (70)
3.	>= 5	0	17	3	12	8 (23)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.6 Exposure Visits

The other important means of capacity building is through organizing exposure visits/cross-learning visits of members. Such visits afford an opportunity for the members to understand and see for themselves the successful functioning of sister CBOs. However, unlike community based training by CRPs, exposure visits involve higher unit costs. Thus, only 5% of the total sample members had undertaken exposure visits to the other areas in the project (**Table-8.14**). The sample study indicates that only 1% of the sample household

beneficiaries had received some kind of skill training in self-employment/wage employment under LABS/EGM/NAC/ others. The study also indicates that about 50% of the household members who received skill training also received placement support after the training. The sample members who underwent training and placement support reported significant increase in their income levels compared to their pre-training income levels. This is another area which could receive further focus.

Table – 8.14
Exposure/Cross-Learning Visit : Sample Members

S. No.	Category					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Yes	6	1	3	11	5 (14)
2.	No	94	99	96	90	95 (276)
3.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.7 Other Benefits from SHGs

The members have been receiving other types of support from SHG membership. A significant number of sample members have benefited from procurement operations undertaken by the VO-MS. Some have benefited from provision of agriculture inputs such as seed and fertilizers supplied by VO/MS at relatively cheaper rates. A more important benefit to the members has been from the rice credit line organized by several SHGs. While only 2% of the sample members benefited from procurement and marketing operations, about 11% had benefited from rice credit line organized by the VOs/SHGs. It may however be noted that the benefits from food credit are not continuous and all members may not have accessed the same extent of benefit.

8.8 NDCC Services

A few member households had also benefited from NDCC services viz., health-education and nutritious meal supplied at subsidized rates to the ANCs, PNCs and under-6 children. About 8% of the members had also received financial support for the higher education of their children. About 6% of the sample households indicated that they were in receipt of subsidies, while about 10% of the members were reported to have benefited from land development and other support provided under the project (*Table-8.15*). Thus, a large proportion of members received different types of economic support from the project for improving their livelihoods.

Table – 8.15
Other Benefits Received by Sample Members

S. No.	Benefit					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Food Credit Line	0	34	3	8	11 (32)
2.	Nutrition Cum Day Care Centre	6	0	9	5	5 (15)
3.	Educational Support	11	14	7	0	8 (23)
4.	SGSY/NLM/RF/CIF	0	14	5	5	6 (17)
5.	Land and Other Development Benefits	30	6	21	0	14 (41)

Note: Figures in parentheses are number of members out of a total of 290

Source: Sample data

8.9 Enrolment in Insurance and Abhayastham

The sample data indicates that 35% of the members were enrolled into life-cum-accident insurance policy (JBY/AABY *etc*). More significantly, the SHG members have been enrolled into *Abhayastham*, an innovative social security pension scheme for SHG members. About 57% of the sample members were mobilized into the scheme. Promotion of insurance of assets procured by the members with the project support is another important benefit from the project. However, the proportion of members availing such benefits is higher in *Prakasam* and *Vizianagaram* which have launched innovative asset insurance scheme. An important point to be noted here is that the member households need to renew their insurance year after year. The SHGs and other CBOs are required to undertake this responsibility to ensure that members get the benefit eventually from the insurance policies.

8.10 Pensions

Member households have also benefited a substantial number of members. SHGs have facilitated old age pensions to 13% of the sample member households, while the percentage of the households benefiting from widow pensions is 9. The SHGs have also facilitated access to 3% of members. Thus, the members of SHGs have been facilitated access to a large variety of benefits from the ongoing programs as well as social security programs which are specifically designed for the benefit of SHG members (*Table-8.16*).

Table – 8.16
Insurance and Social Security Benefits to Sample Members

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Life & Accident Insurance (JBY)	46	44	30	42	41 (119)
2.	Abhayastham	49	65	30	43	47 (136)
3.	Asset Insurance	3	8	16	9	9 (26)
4.	NFBS	3	0	5	2	2 (6)
5.	Old Age Pensions	13	6	32	2	13 (38)
6.	Widow Pensions	8	8	8	11	9 (26)
7.	Disability Pensions	5	3	0	0	2 (6)

Note: Figures in parentheses are number of members

NFBS = National Family Benefit Scheme; JBY = Janashree Bhima Yojana

Source: Sample data

8.11 Support to Other Entitlements

While one need not be a member of SHGs to access these cards, membership of SHGs actually facilitates the issue of these entitlement cards. VO's in some districts were made responsible for identifying eligible households for MGNREGS and *Arogyasree*. In all, 41% of the sample households accessed MGNREGS cards as well as *Arogyasree* cards easily by being members of SHGs (*Table-8.17*).

Table – 8.17
Access to MGNREGS and Health Cards : Sample Members

S. No.	Card Type					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	MGNREGS Job Card	49	42	68	6	41 (119)
2.	Arogyasree Card	68	49	33	6	39 (113)

Note: Figures in parentheses are number of members

Source: Sample data

8.12 Support for Housing

The GOAP has been providing housing for the rural poor. The SHG structures have been used to identify the beneficiaries and provide subsidy to the beneficiaries. In the sample, 47% of member households were selected and provided subsidy under the housing programme. In addition, 5% of the beneficiaries were provided assistance under IAY. The SHGs and VOs also provided adjunct funding support to 8% of the sample beneficiaries to undertake housing programme without interruption due to delays in receipt of installments. Further, membership of the SHGs has enabled sample members to access cooking gas connection provided to the poor on a priority basis at subsidized price (*Table-8.18*).

Table – 8.18
Access to Housing Subsidy : Sample Members

S. No.	Subsidy	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Percent
						Total
1.	IAY	3	1	12	5	5 (15)
2.	Indiramma	44	56	31	57	47 (136)
3.	Cooking Gas	54	18	40	37	37 (107)

Note: Figures in parentheses are number of members

Source: Sample data

8.13 Participation in Social Activities

Besides benefiting from the subsidized programs of the government, the members of SHGs have also been participating in social activities for the common good. The sample members indicated that they were involved in identifying child labour and mobilizing them to the community schools or bridge courses, whichever was appropriate. About 5% of the sample households indicated that they were engaged in mainstreaming children dropped out of school. A few households (3%) were also engaged in supporting mid-day meals programme in the local schools (*Table-8.19*).

Table – 8.19
Participation in Social Activities by Sample Members

S. No.	Support Received	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Percent
						Total
1.	Rejoined Dropout Children	3	0	14	2	5 (15)
2.	Mid-Day Meal	0	0	2	11	3 (9)

Note: Figures in parentheses are number of members

Source: Sample data

8.14 Borrowing from Sources Other than SHG

The SHGs were able to meet a considerable portion of the borrowings of members. However, SHGs have certain inherent limitations in meeting the financial requirements of members. Their loans are limited by the size of the corpus, CIF and the bank loans mobilized. Members requiring additional funds for meeting financial needs of households such as educational expenditure of children, asset acquisition, family health *etc.*, borrow from other sources such as MFIs, private lenders, friends and relatives. The study indicates that 41% of the sample member households had in fact borrowed from other sources such as MFIs and other private sources at rates of interest ranging between 24 to 36% (*Table-8.20*). Varying amounts were reported to have been borrowed. The continued dependence of nearly half of the sample members on other sources of borrowing clearly indicates the need for increasing the financial base of the SHGs by enabling them larger access to bank loans, CIF and other sources of funding.

Table – 8.20
Borrowing from Sources Other than SHG by Sample Households

S. No.	Category	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Borrowing from other sources	17	51	48	48	41 (119)
2.	Reporting increase in income after joining SHGs	100	99	100	89	97 (281)

Source: Sample data

8.15 Change in Level and Composition of Household Income

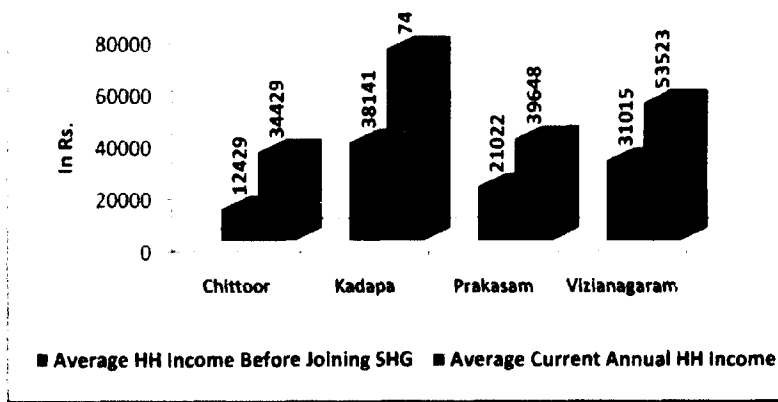
A change in the level and composition of income of sample household members was reported as a result of their membership in SHGs and the access such membership facilitated to micro-finance and other entitlements and benefits. The sample study reveals that the average household income has increased significantly over an average period of 5 years in respect of all the districts. It may be noted that incomes are indicated in current prices and no adjustment has been made to facilitate comparison of real increase in incomes.

Table – 8.21
Average Household Income : Sample Members

		<i>(In Rs.)</i>				
S. No.	Category	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Average household income before joining SHG	12,429	38,141	21,022	31,015	25,652
2.	Average current annual household income	34,429	74,183	39,648	53,523	50,446

Source: Sample data

Chart-8.4
Average Household Income : Sample Members



Source: Sample data

8.16 Change in Composition of Income

Along with the increase in income, a change in the relative composition was reported by the members due to the introduction of MGNREGS. Agricultural labour which constituted the principal source of household income in respect of 63% of households before joining the SHG had declined to 55% during the most recent year. The proportion of households indicating other sources including non-agricultural labour showed a significant increase from 19% to 29%. However, the increase was largely due to the emergence of MGNREGS as an important source of income (*Table-8.22*).

Table – 8.22
**Primary Source of Household Income Before Joining SHG and Present :
Sample Members**

S. No	Source	<i>Percent</i>									
		Chittoor		Kadapa		Prakasam		Vizia-nagaram		Total	
		B	C	B	C	B	C	B	C	B	C
1.	Agri. Labour	43	38	65	59	77	69	65	54	63	55
										(183)	(160)
2.	Farming	10	6	1	1	3	3	3	2	4	3
										(12)	(9)
3.	Animal Husbandry	8	17	0	1	1	1	0	0	2	5
										(6)	(15)
4.	Self-Employed	27	25	13	17	18	10	17	15	19	17
										(55)	(49)
5.	Others (including NREGS)	13	13	21	21	1	15	16	30	13	20
										(38)	(58)

Note: Figures in parentheses are number of members; B-Before; C-Current
Source: Sample data

8.17 Social Development Benefits

8.17.1 Improved Access to Family Planning and Immunization Services

SHGs have also contributed to certain positive social developments. About 45% of the sample members across the 4 districts indicated that they were adopting family planning after joining the groups. The members also indicated that discussions in SHGs and inter-member interactions have contributed to their decision to adopt permanent methods of family planning. Similarly, about one-third of the members indicated that they were adhering to the child immunization schedule, as a result of health, education and general awareness campaign promoted. The participation of the SHGs in the pulse polio campaign also seems to have contributed to the improved immunization status. Similarly, 40% of the total members stated that all the eligible children were enrolled in the school (**Table-8.23**). Thus, the sample households were alive to the social development needs. Apart from adhering to family planning (mostly after 2 children), a vast majority of members were adhering to the schedule of immunization for their children. All eligible children were also being sent to school. These are positive effects of SHG membership.

Table – 8.23
Family Planning, Immunization and School Enrolment : Sample Members

S. No.	Perception					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Currently adopting family planning	60	18	56	40	44 (123*)
2.	Children fully immunized	44	31	33	25	33 (68**)
3.	Eligible children enrolled in school	35	48	21	58	40 (78‡)

Notes: Figures in parentheses are number of members

* Total no. of women in eligible age group was 280

** No. of members with under-5 children was 205

‡ Total households with children above 5 years of age was 195

Source: Sample data

8.17.2 General Awareness about Community and Society

An attempt made to assess the general awareness of the sample members about their own community and societal issues indicates that 26% of the sample members fairly good awareness of community and social issues, while about 50% had average level of awareness (*Table-8.24*). The awareness was assessed in terms of member's knowledge and information about water supply, sanitation, hygiene, balanced food, education and health, delivery of public services and entitlements to different public programs.

Table – 8.24
Awareness about Community and Society : Sample Members

S. No.	Level of Awareness					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Good Awareness	29	48	2	26	26 (75)
2.	Partial Awareness	57	44	73	62	59 (171)
3.	Limited Awareness	14	8	25	12	15 (44)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.17.3 Mobility of Members

An important contribution of the SHG movement is to promote the mobility of members, who were earlier confined to their domestic chores. The SHGs have promoted the mobility of women. Participation in outstation training, bank transactions, VO, MS and ZS meetings, sub-committees, procurement and marketing operations and such other activities has contributed to the mobility of the members (*Table-8.25*). Along with the mobility, the level of awareness and the negotiation skills of the members have also improved.

Table – 8.25
Improvement in Mobility Since Joining SHG : Sample Members

S. No.	Mobility					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Improved Significantly	44	39	13	25	30 (140)
2.	Moderately Improved	56	61	87	75	70 (284)
3.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.17.4 Perceived Improvement in Household Income

While assessing exact change in income of the households is difficult, the perceptions of the members with regard to the direction of change can be assessed easily. Thus, 30% of the sample members indicated a significant improvement in household income compared to their pre-SHG income level. About two-thirds of the sample members indicated that the improvement in household income was moderate. Only about 6% of the households suggested no improvement in household income. Thus, over a period of about five years from the average, the sample members had witnessed a moderate to significant increase in incomes. However, the entire increase cannot be attributed to the SHG programme. But, a vast majority of the members indicated that the SHGs have facilitated their access to loans from corpus, CIF and bank loans, which had a major role in the improvement in household incomes. Further, membership of the SHGs has enabled the members to access several subsidies and entitlements, which in turn have contributed to their livelihoods. Thus, interest subsidy on bank loans and the associated bank loans, loans from other line agencies, insurance, pensions, housing subsidy, wage employment under NREGS and such other programs in which the SHGs played a key role, have contributed to their income and employment (*Table-8.26*).

Table – 8.26
Perceived Improvement in Household Income : Sample Members

S. No.	Improvement					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Improved Significantly	49	38	11	20	30 (87)
2.	Moderately Improved	51	55	87	62	64 (186)
3.	No Improvement	0	7	2	18	6 (17)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.17.5 Contribution of Women to Household Income

An important contribution of incremental income of the sample households is to promote the well-being of the women SHG members. As the women SHG members are the principal contributors, their share in income had also increased. About one-fifth of the total members indicated that they were able to spend significant amounts on personal effects such as dress, small ornaments, toilet items, shoes and other essentials with the incremental income, while about 60% indicated a moderate improvement in their expenditure on personal effects, consequent on incremental incomes. However, about 20% of the sample members indicated that there was no improvement in respect of their purchases of personal items (**Table-8.27**). Thus, SHG membership has contributed to a greater personal well-being of the women members.

Table – 8.27
Purchase of Personal Items : Sample

S. No.	Improvement					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Improved Significantly	38	28	21	5	23 (67)
2.	Moderately Improved	57	52	77	63	62 (180)
3.	No Improvement	5	20	2	32	15 (43)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.17.6 Improved Role of Women in Household Decisions

Along with the growing share of income contributed by the members, their role in key household decisions also seemed to have increased. Women members indicated that since they are significant contributors to household incomes, they are playing a more important role in decisions relating to education of children, family health care, purchase of household utilities, life cycle rituals, procurement of assets and in matters relating to sale of agricultural produce, milk and other domestically produced items (*Table-8.28*).

Table – 8.28
Role in Household Decisions : Sample

S. No.	Role					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Improved Significantly	43	44	25	15	32 (93)
2.	Moderately Improved	52	48	70	74	61 (177)
3.	No Improvement	5	8	4	11	7 (20)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.17.7 Status of Women in the Household

Improvement in the intra-household treatment of the members is an indirect benefit received by the sample members as a result of their economic contribution. The larger role played by the members in the household economy, has contributed to a change in their status. Other members of the household including the spouses of members have come to recognize their importance and contribution and show them greater respect and consideration. Thus, 34% of the sample members indicated a significant improvement in their intra-household status, while 60% (**Table-8.29**) pointed to a moderate improvement in their relative status. Thus, the CBOs have contributed to the intra-household empowerment status of the women members in general. Another effect of the CBOs was a decline in domestic as well as community violence against women. About 20% of the total sample members indicated that there was a significant decline violence against them. The instances of wife abuse and beating, violence against women by other members, community level violence based on gender *etc.*, had declined as stated by members. Improved contribution of women to household economy, participation in key household decisions and social

education imparted through SHGs have contributed to a greater esteem and respect for the women. The active intervention of the VOs and the SHGs to resolve family disputes including violence against women is also acting as a deterrent against domestic violence.

Table – 8.29
Treatment Within and Outside Households : Sample Members

S. No.	Improvement					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Improved Significantly	40	49	21	25	34 (99)
2.	Moderately Improved	57	44	77	63	60 (174)
3.	No Improvement	3	7	2	12	6 (17)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Not only an improvement in the intra-household status of women, but a greater recognition at the community level was reported by the sample members. As a result of improved awareness, better access to credit resources and participation in community level welfare activities, the sample women admitted that most of them were regarded and respected within their communities, than before.

8.17.8 Meeting of Expectations

SHG membership confers several advantages on the members. Members also expect to meet all their pressing and unmet needs through the SHGs. However, there are clearly certain limitations. SHGs cannot meet all the aspirations of the members. The resources available with the SHGs are not

infinite. Their ability to facilitate access to external resources is also limited. Even then members have a tendency to look up to SHGs for meeting all their needs. About one-third of the sample members indicated that the SHGs were able to meet most of their financial and non-financial expectations. About two-thirds of the members, however, feel that the CBOs were able to meet their expectations only to some extent. The percentage of people satisfied with the SHGs was relatively higher in *Chittoor* district. However, almost all members consider SHGs as relevant community based institutions which are ideally suited to meeting their important livelihood and other needs. Apart from the access to credit resources they provide, the SHGs, VOs and other federations are considered as effective tools for redeeming their rights and entitlements. However, there are limits to what SHGs and their federations can deliver. They cannot be expected to be a substitute for all service delivery agencies.

Table – 8.30
Meeting of Member Expectations by SHGs : Sample Members

S. No.	Extent					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	To a large extent	28	11	19	14	18 (52)
2.	To some extent only	72	89	81	86	82 (238)
3.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

8.18 Summary

A study of 290 sample members and the impact of SHG membership on their households reveal the following:

Member Perceptions on Functioning of SHGs

- 72% of the members indicated that there SHGs were meeting at monthly frequency while 17% at weekly frequency;
- Only 43% of the members reported to be attending all meetings while another 43% most meetings, suggesting that their participation in the groups was effective. However, only 26% of the members were fully aware of the decisions made, while about 50% were moderately aware of them;
- 91% of the sample members indicated that they were saving at monthly frequency;
- About two-thirds of the members reported that the savings at a monthly rate of Rs.30/- to Rs.50/-, while about 30% above Rs.50/-;
- A vast majority of the members were aware of their total savings and relevant financial transactions;
- A majority of the members' savings/ loan transactions were properly recorded;
- However, about 80% of the members indicated that only about 20% of the members participated in training programme outside the village, although all the sample members had participated in community based trainings organized through CRPs;

Member Perceptions on Benefits Received

- Apart from savings and inter-lending benefits, a significant proportion of members admitted to receiving other benefits such as food credit line (11%), NDCC (5%), educational support (8%), SGSY/RF (6%), land and other development benefits (14%);
- 41% of the sample members were enrolled into life and accident insurance policy, while 47% that they were covered under *Abhayastham* and 23% under old age/widow/disability;
- 41% of the sample households indicated that they had accessed MGNREGS job cards as well as *Arogyasree* cards;
- Nearly 50% of the sample households indicated that they were able to access housing subsidy, while 37% cooking gas connection;

Perceptions on Household Income

- 97% of the sample members indicated that their household income had recorded an increase after joining SHGs, primarily due to the greater access facilitated by SHGs to internal loans, CIF loans and bank loans at relatively lower rates of interest;
- The sample members indicated a 100% increase in household income over a period of five years;
- The sources of income got diversified after joining the SHGs with non-farm and other sources of income emerging as principal alternatives to agricultural/wage income. The income from self-employment, non-agricultural sources and animal husbandry appeared to have increased considerably, as reported by the members;

Perceptions on Non-Economic Benefits

- The sample members also admitted that their participation in the SHG movement had promoted family planning, immunization of children and enrolment of eligible children into *anganwadis*, primary and upper primary schools;
- A majority of the sample members stated that their membership in SHGs has contributed to their general awareness, mobility, status and respect within the household, personal expenditure and role in household decision-making;
- However, the sample study indicated that the aspirations of the SHG members have been increasing with the raising overall awareness, mobility, income and well-being.

Chapter-9

Summary and Conclusion
