Self-help Groups among Fisher women families: A Study in East Godavari district of Andhra Pradesh

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Self-help Groups among Fisherwomen families: A Study in East Godavari district of Andhra Pradesh

Shri V.V. Rao*

Dr Shankar Chatterjee**

Background:

Self-help Group, popularly known as SHG, is a popular word throughout the world particularly in developing countries. In India under the sponsorship of Ministry of Rural Development, Government of India, poor rural persons are organized in SHG under the banner of Swarnajayanti Gram Swarojgar Yojana (SGSY). Since SGSY could not make much dent so after restructuring of SGSY, a new Programme in some districts of the country has been launched which is known as National Rural Livelihoods Mission (NRLM). The NRLM in due course will be extended to other districts of the country and thus within few years all the districts will be covered under NRLM. The SHG members in addition to income generation activities are taking up the issues like child marriage, dowry, drinking of male members etc., in many places 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), poor 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. 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 mandalsamakhya at mandal level (synonymous to block in other parts of the country but smaller in size) and subsequently at district level all mandalsamakhyas form zillasamakhya. Thus, it is a 4-tier structure namely SHG, VO, mandalsamakhya and zillasamakhya. For the benefit of readers meaning of SHGs are presented below.

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Meaning of Self-help Group (SHG): With the success of Grameen Bank under the leadership of Muhammad Yunus to make dent to eradicate poverty from rural Bangladesh with Self-Help Group (SHG) approach, SHG has been considered as the instrumental all over the world particularly in developing countries. The SHG is an informal association of individuals formed to accomplish certain objectives.

The SHG in India is an unregistered ‘affinity group’ of maximum of twenty Below Poverty Line (BPL) families, who come together for addressing their socio economic problems. The SHG members make voluntary thrift on a regular basis and use the resources among them as credit. Although the credit amount is very small but this helps BPL families in time of their monetary need as no other means are available to them when credit need arises on urgent basis. Gradually with the formation of SHGs, builds financial discipline and credit history for themselves even while they learn to handle resources of a size that is much beyond their individual capacities (nabard.org).

The SHG as defined by FAO is an association whose members agree to work together for common objective. Donors & Governments organize SHGs as a means of development (FAO, 1992). The objective is to empower rural poor (SC/ST, Women) socially and economically. Approach is:

- Non-formal Education Camp (s) at Grass root level to create awareness and support building.
- Informal discussion, Video-show, Visits to nearby successful SHGs.
- Constitution of Managing Committee either by election or unanimous choice among the members.
- Leadership role among the members and accountability to the group.
- Promotion of saving habits for mobilization of finance.
- Internal lending.

NABARD is the first institution which took initiative in 1992 to extend credit to the SHGs on a pilot basis. Based on the positive and encouraging results of the above studies
/ research projects, NABARD, in consultation with Reserve Bank of India, initiated the Pilot Project in 1992 for linking 255 SHGs with banks with the following objectives.

a) Evolving supplementary credit strategies for meeting credit needs of the poor by combing flexibility, sensitivity and responsiveness of the informal credit system with the strengths of technical, administrative capabilities and financial resources of the formal credit institutions.

b) Building mutual trust and confidence between bankers and rural poor.

c) Encouraging banking activity, viz. thrift as well as credit, in a segment of the population that the formal financial institutions usually find difficult to cover.

With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992, the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households were covered under the programme by 2009-10, envisaging synthesis of formal financial system and informal sector (www.nabard.org). If Swarnajayanti Gram Swarojgar Yojana is taken into consideration (Ministry of Rural Development, Government of India’s programme) then another 40 lakhs SHGs may be added as since inception(1st April 1999) to December 2010 a little more than 40 lakhs SHGs were formed under its banner.

In this section cases about fisherwomen in East Godavari district of Andhra Pradesh benefitted through SHG are discussed. The field visit was carried out in September 2012. In this article the fisherwomen belonging to fishing community that is, who eke out their livelihood through fishing including marine fishing, crab- catching, processing, selling etc. In East Godavari district, fisherwomen have formed SHG with 10-12 women with equal socio- economic standards in all coastal villages. After forming SHG, 20-30 SHGs in the village form Village Organisation (VO) and all the VOs in Mandal (mandal means synonymous to block but includes less number of villages than block) together form MandalSamkhya(MS i.e. Mandal Federation) ) and finally at the district level federated as Godavari Mahasamakhya. In 2002 Government of Andhra Pradesh introduced one unique programme called “Rural Poverty Reduction Programme” implemented through women and by empowering them and introduces poverty eradicating initiatives. The
programme was an integral part of Indira KrantiPatham (IKP) meant for poor through respective Community Based Organisations called Self Help Groups (SHGs), Village Organisations, *MandalSamakhyas* and Regional Federations. On pilot basis the programme was started exclusively for fisherwomen living in coastal villages of East Godavari District all along the 72 coastal fishermen villages. It is pertinent to mention here that Andhra Pradesh is endowed with fresh water resources for fishery and for fishery inter alia, these include rivers, reservoirs, lakes and tanks. Three important rivers viz., Krishna, Godavari and Penner along with distributaries and canals covers a length of 13981 square kilometers are good source of fishery. And other fishery resources are 102 reservoirs spread over to 2.34 lakhs hectares and 2 lakes (90132 hectares) and tanks (Raju, 2010). The statistics reveal that in recent years average annual fish production from these water bodies including ponds is 6.85 lakhs ton. There is lot of scope to develop fisheries in the state. As mentioned earlier in the Year 2002 Government of Andhra Pradesh introduced one unique programme called “Rural Poverty Reduction programme” to be implemented for reducing the poverty through women empowerment. This programme is an integral part of Indira KrantiPatham. On pilot basis this programme was started exclusively for fisherwomen living all along the 72 coastal fishermen villages in East Godavari District, duly recognizing the strengths and commitment in the lives of the poor families if they are given a chance to better their socio-economic conditions and secure the dignity of life.

The concept of the IKP is to organize the poor families into SHGs, to identify their socio-economic needs and empower each woman member of the SHG with the responsibility of earning and make every poor family lead a decent life. In this process vulnerability among the poor was given top priority for execution of the project goals.

A road map was identified with the following four steps to achieve the project goals.

a. to identify poor families through (Participatory Identification of Poor) PIP survey

b. Organize the poor and capacity building

c. human resource development

d. resource support
Concrete efforts were made during the last ten years to identify poorest of the poor and poor families through social mobilization to organize into SHGs to convert them into sustainable institutions in accordance with the project ideology. In this effort altogether 27,987 fishermen families were surveyed and 21,031 families were identified as Poorest of the Poor (PoP) & poor. SHGs play an important role in improving the financial affordability of the targeted families by supporting the groups with financial needs. The SHGs meet once in every week to discuss issues relating to thrift, repayment and sanction of loans, besides other relevant social issues. Thus they are able to give even small amount of loans to their members and also plan for substantial loans through micro credit planning to meet expenditure on livelihood vis-à-vis marriages, house building, education and other social needs of the members.

The project objectives were vibrant since inception in the district and they could cross several milestones in achieving the formation of Community Based Organisations (CBOs) with the targeted community of fisherwomen in coastal fishermen villages. Out of 21,031 families identified as per Participatory Identification of Poor survey methodology 19,733 families were organized into 1781 SHGs and 1298 families were ineligible to organize as SHGs being single man, old age and full time migration.

The members of targeted families (19,733 numbers) were formed in 1781 SHGs. Subsequently all these facilitated to enhance capacities of the members and group. For instance, the number of trained book -keepers was 660. The 1286 number of SHGs average lending capacity increased to Rs. 10000 per month as corpus fund for each SHG was more than Rs. 100,000. SHGs with discipline, orderly planning and execution were able to earn profits to meet all the financial needs of their members and thus to lead a dignified life. Transparency of all transactions of SHGs was visible through good book keeping and participation of all members in the meetings. For smooth maintenance of book keeping, an educated member of the SHG or an educated daughter of a member was selected by the SHG and after imparting proper training appointed as bookkeeper for 3 or 4 SHGs. For payment of honorarium to the bookkeeper SHGs did not depend on others but pay from their own earnings. The bookkeeper also plays facilitator role as by keeping track of all transactions of the SHGs, and noting down the minutes of meetings and
updating all records of the meetings, differences among the members are avoided vis-à-vis transparency is maintained. The poor households by forming SHGs are greatly benefitted economically and other ways as the SHGs in a village forms into village organisation (VO). All village organizations in a mandal are federated into mandalsamakhyathat is mandal level federation.

For ensuring food security of the members, VOs purchase essential commodities for a period of two months based on the needs of the members and thus food is assured with reasonable price as commodities are purchased on wholesale basis. In addition members are able to get nutritious food even during lean seasons and natural calamities. The SHG members are covered with social security net also enroll themselves in “AbhayaHastam” pension cum insurance scheme at a lowest contribution and are able to get a minimum pension of Rs 500 per month after attaining the age of 60 years and are also able to recoup financial loss to the families in the event of accidents and loss of life up to 58 years of member. And thus by joining in SHG, poor rural households are benefitted in many ways. In the next paragraphs role of Godavari Mahasamakhy and some cases are presented.

Godavari Mahasamakhy (GMS):

Godavari Mahasamakhy 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 ZillaSamakhya. 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.

To attain these objectives and to disseminate best practices to other areas, GMS established a training centre in 2010 at CBV Palem village of Tallarevumandal, 12 kilometers away from Kakinada, district headquarter. The main objective of GMS is to achieve remarkable progress in educational field for children of fishermen families. GMS acquired little more than one acre of land in the village for training center. They secured Rs 46.00 lakhs from SERP and Rs. 40.00 lakhs contributed/raised through resource fees
by members aggregating to Rs. 86.00 lakhs and constructed the training centre
accommodating 100 women comfortably organize residential trainings with high
standards. It is a new chapter in the history CBOs as the GMS a poor people’s institution
is all set to pioneer on women empowerment by women themselves. Godavari
Mahasamakhya training centre was disseminating best practices for women
empowerment. Moreover, trainings were imparted at this center to fishermen families of
other districts and other states staff of rural poverty reduction projects also. GMS offers
training programmes on entrepreneurship development through trained staff with due
support from officials of Indira KrantiPatham.

A website is maintained by GMS for disseminate online information on achievements
through www.gmseg.org which was inaugurated by the then Chief Minister of Andhra
Pradesh. Due to sincere efforts of GMS which is pioneering in social mobilization
activities, receiving lots of appreciations from rural development experts and World Bank
officials.

**Proud Achievements of GMS:**

Some of the important achievements of GMS (till the day of study that is in first week of
September 2012) 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.
- Health is an important aspect of life and in view of this, health saving has been
  introduced (voluntary) and those who will save can only borrow money from health
  fund. The data reveal 7,584 families contributed at the rate of Rs. 10 each for health
  savings every month. It is heartening to note that till the day of study a sum of
  Rs.12.66 lakhs was available in health saving which is maintained by VO funds. VO
  sanctions health loans to enrolled members as and when required.
- 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 IKP project and all were repaying the loan.
• 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 through *mandalsamakhyas* at 6 percent interest on long term repayment basis. Between 2008 and 2011, 44 meritorious students were recommended for free education at corporate junior collages for intermediate education. In addition, 7 students joined IIIT and 5 joined polytechnic.

• Further, career counseling is organized to 10th & intermediate students every year for creating awareness on career opportunities.

• To give hope to preschool children in poor families, 56 *balawadis* /pre-KG play and learning schools were promoted for children of 3 - 5 years age to secure child rights of wage labor families. At present 1056 children are enrolled in play schools.

• In order to make these practical in other areas 100 Community Resource Persons (CRP teams) were working for Godavari Mahasamakhya and they all were working in other mandals to give quality practical training to members.

**Social activities by GMS:**

As a part of the programme for eradication of poverty, CBOs were inducted to help vulnerable families in villages with their own capital. In addition of taking care of the members, GMS was extending help to old and destitute women who were suffering from ill health or handicapped and considered burden to their families.

**a) PidikeduBiyyam&Pattedu Annam Programme:**

This is a free rice distribution programme to vulnerable women. SHG members contribute handful of rice every day and vulnerable families like AIDS patients, women headed families, and old aged people in villages as identified by Village Organizations are provide with 5 kilograms of rice every month. Rice is voluntarily contributed by the members of SHGs on the day of VO meeting and distributed to beneficiaries. Around 2000 kilograms of rice is collected every month and distributed to 400 beneficiaries.
b) *Sahakaram/cheyutha* Pensions to Destitute women:

Fisherwomen MahilaSamakhyas of Kakinada Rural & U. Kothapalli felt that as humanitarian ground it is their social responsibility to help poor women who are suffering from HIV - AIDS, cancer, and TB. SHG members contribute one rupee a month and at the rate of Rs 200 as pension is given to destitute women every month. In total 32 women were identified through VOs and they were provided *Sahakaram* pension in Kakinada rural mandal and Cheyuta pension in U. Kothapalemmandal every month.

c) *ApadaNidhi*:

SHG members of Tallarevu, Katrenikona, Allavaram, Karapa and Malkipuram voluntarily contribute one rupee a month and deposit in MandalSamakhya as *ApadaNidhi*. In emergency/contingency, members are sanctioned ApadaNidhi as identified by VO with a resolution passed in VO and MS gives the amount to beneficiaries as grant. It is pertinent to mention that every month @Rs.10000 is collected in *MandalSamakhya*’s *ApadaNidhi* Account.

d) *Spurthi* Scheme:

To encourage the children of members of GMS for higher education in IIT, Medicine, Engineering, MBA, MCA and post graduation in mathematics, physics, chemistry and Bio-Technology and Micro-Biology, scholarships are given at the rate of Rs.1000 per year. To encourage girl children education among fishermen community, girl students are given @Rs 2000 per year. It is pertinent to mention that in GMS operational area there are 7 *MandalSamakhyas* and each of these Samakhyas contributes Rs 250 every month and thus collects Rs. 21,000 for education fund. It was started from March 2011. During the year 2011-12, 130 students were provided Spurthi incentive during general body meeting of GMS on 27th March 2012.

e) *Adult Education Centers*:

SHG facilitated to develop education among the illiterate women to become literate. At the beginning of the project only 12% literate women were literate and after formation of SHGs, IKP project initiated first intervention in adult literacy programme and within a
span of two years 86% SHG women turned out to be neo literates. During 2007-08, mandalsamakhya decided to open adult education centers at VO level and targeted to educate minimum 2 SHG members as sequel 692 women were able to read and write.

**Special emphasis on education:**

a) As a part of this Early Care-education Centers – Balawadi (ECE centers) were established. These centers have been established with the objective to give play module learning education to children of 3-5 years of age group.

**Plan of action:** Godavari Mahasamkhya (GMS) is the pioneer in establishing Early Care-education Centers (ECEs) of schools for the poor people’s CBOs. The Early Care-education Centers (ECEs) are meant for the children between the age group of 3 and 5 years who do not go to Anganvadis. Each center was provided with one teacher, who is trained in play school methods at SODHAN Foundation, Vijayanagaram. In addition to a teacher, one Ayah (helper) was appointed to escort children from their home to ECE center and to serve mid-day meal to children. Ayah also ensures cleanliness of children and the school. ECE centers may be hut/buildings have been constructed as per the design developed by SODHAN. Performance of teachers is assessed on monthly basis by VO and necessary training and inputs are planned according to requirement. This model is successfully piloted in Tallarevumandal which is being extended to remaining mandals.

By joining in SHGs, many women were benefitted not only economically but also they felt that they were empowered. Two cases are presented here:

1. Sandhya SHG with a case:

The SHG was set up in 2003 with 10 women members, 8 literate and 2 illiterate at Pedavulasala village. With the initial saving of Rs.30 per member per month, subsequently, it was enhanced to Rs.200per member/month. During the course of study, the SHG members reported that the total corpus of SHG was Rs.1.10 lakhs. Of the 10 members, all were eking their livelihoods through fishing including crab business. In addition, one family had 2.5 acres of agriculture land and one had grocery shop. The
grocery shop was managed by the SHG member herself. The members of the SHG took altogether Rs. 4.50 lakhs from bank and village organization. Of the total amount, bank loan was more - Rs.4.00 lakhs against VO loan of Rs.50, 000. A case of a member is presented below:

i) Ms. VijayaKumari, 30 years of age, illiterate women had 4 members family. Husband was earning through fishing with an average monthly income of Rs.5, 000. She was feeling happy and empowered as for illiterate women getting loan etc. involves lot of hassle but her requirements were taken care by SHG members and thus joining by SHG, she felt “fresh blood has been infused to her life”.

2. ShriSharada SHG with a case:

ShriSharada SHG was formed in 2003 at Pedavalasa village with 10 women members. Of the 10 members, 4 were literate three after joining could sign and read Telugu script and three were illiterate. The SHG members were saving @ Rs.30 per head/ month which subsequently was enhanced to Rs.120. While taking up the study, it was reported that the total corpus of the SHG was Rs.1.50 lakhs. All the 10 families were living through fishing but two members had 1 acre of agricultural land each. The total bank loan drawn by the SHG was Rs.2.20 lakhs against the VO loan of Rs.79, 000. To get an idea about the SHG members, one case is presented below:

i) Ms.Koshalamma, 30 years of age, studied up to 5th class had only one child and thus with three members family happily living in the village. The husband was solely dependent on fishing and thus earning Rs.6, 000 per month. According to her as and when money required can take loan from village organization/ bank and thus no longer dependant on relatives or money lenders or others.

**Conclusion:** It is evident from the above that due to forming of SHGs quality of lives of rural poor families has been improved. Not only income generating activities were taking care of but food security, literacy programme etc. were also part of SHGs/VOs. Before winding up it is suggested that for sustainability of the SHGs through continuous income earning, existing ponds, tanks and water bodies created under MGNREGS etc. may be handed over to women SHG members for fishery, prior to that all the members may be
trained about basic knowledge of pisciculture. Along with fisheries duck rearing and other related activities may be introduced wherever feasible. The marine fish catches are reduced day by day due to coastal pollution and over exploitation. The traditional fishermen depending on shallow water fishing are in doldrums so fishery sector needs to be invigorated with proper planning and implementation so that fishermen families need not face livelihood problem in future.

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(The authors are thankful to all the members and staffs of Godavari Mahasamakhya (GMS): Tallarevu and other CBOs for their cooperation in collection of data and completing the study).

References:


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

V.V.Rao* & K.Sreeramulu**

ABSTRACT

Poorest of the Poor families are deprived of a decent living due to scattered livelihoods and is the need of the hour to form petty groups to avoid being hijacked by ransom people. Co-operative management has succeeded in some countries to overcome these ill effects. The Self Help Groups (SHGs) is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. A study was conducted in three fishermen coastal mandals of East Godavari district of Andhra Pradesh. The study was intended to highlight the socio-economic status alleviation in Poorest of the Poor families of these coastal mandals based on population status, housing, education, health, reducible expenditure, saving & bank finance, social risk management and benefits availed through Community based organizations i.e. SHG formations. A total of 100 families were critically reviewed and the results indicated that after implementation of Indira Kranthi Patham project the homeless number has drastically fallen to 16.0% while the study found that literacy rate in adults was 32.89% and the school drop outs percentage indicate 24.0 % girl child more than boys. The study further significantly indicated that 97.0% were white card holders (Public Distribution System) while 3.0% were deprived due to allied/varied reasons likely new wed / separated from joint families.

Keywords: Self help group, Community Participation, Socio-economic status, Indira Kranthi Patham project, Poorest of the poor.

Introduction:

Poorest of the poor (PoP) families are deprived of a decent living due to scattered livelihoods and is the need of the hour to form petty groups to avoid being hijacked by ransom people (Harper, 1998). Co-operative management has succeeded in some countries to overcome these ill effects. (Yaron, 1992). The Self help groups (SHG) is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes (Gurumoorthy, 2000).

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A study was undertaken in three fishermen coastal mandals of East Godavari district of A.P namely Uppada Kothapalli, Tallarevu and Katrenekona and the Impact analysis of SHG movement in Below Poverty line(BPL) in Coastal fishermen families under Indira Kanthi Patham(IKP ) Project were observed and accordingly recorded . The motive of the project being eradication of poverty by organizing women into groups , promote thrift and credit which ensure socio-economic alleviation of living standards. These coastal fishermen mandals were so selected as their Family size, literacy rate , health , finances and other living attributes were at low ebb and scarcely reached a countable percentage. The study was intended to highlight the socio-economic status alleviation in Poorest of Poor families of these coastal mandals based on population status ,housing, education, health, reducible expenditure, saving& bank finance, social risk management and benefits availed through self help group concept (Bhaumik et al., 1991; Bhaunik and Saha,1994; Jhaeal., 2003), providing affordable finance and social benefits to poorer fisher women, besides promoting Women in India comprise one third of the labour force.

It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. Jeyasudha (2004) reported that eradication of poverty and the ushering in of speedy socio- economic progress is the goal with which the developmental programmes are being implemented through a multipronged strategy, reaching out to the most disadvantaged sections of the society. Indira Kanthi Patham project was considered as the vehicle for achieving empowerment of the women, in all spheres viz., social, cultural, political and economic. Sheik Mohammed (2004) reported that Self-Help Groups worked for the success of women entrepreneurs. Senthil Vadivoo and Sekar (2004) stated that the self help groups is a movement for women empowerment; it covered women collectively struggling against direct and indirect barriers to their self-development and their social, political and economic participation. It is a way of self-sustenance without looking for financial help or subsidy from ‘elsewhere’ .The support to SHGs demonstrated their potential as a non-threatening mechanism for mobilizing resourcesself-reliance, awareness creation, capacity development, social solidarity and the empowerment.

Material & Methods:

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

**Results**

*Population status:*

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

*Housing:*

Out of 100 PoP families 14 families are having Indira Avasa Yojna RCC buildings, 37 families are having tiled roofed houses provided by Government, 33 families are living in palymrah huts while 16 families are not having own houses. [Table:2 & Graph:2]

*Literacy:*

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

*Unforeseen & unwanted expenditure:*

In PoP families 9.8% of their total income was seen incurred towards medical expenses. Emergency hospitalization and major operation to be taken up on war footing has been major reason for this huge expenditure. Out of 100 families, 13 families incur more than 10,000/- towards medical expenses to be paid at a time. Based on the survey data the monthly average income of PoP family is Rs 2328/-. Approximately. Out of the monthly income, 27% is found to be unwanted and unforeseen expenditure. [Table:4 & Graph:4]
Savings: The womenfolk of all identified PoP families are seen as members of SHGs and availed petty loans on Micro credit planning (MCP) basis. The saving capacity among the members is Rs 10-25 per week. Initially all members of SHGs used to save a minimum of Rs 10 per week, which gradually increased to Rs 25 per week as they were trained to curtail their unwanted expenditure and avoid higher interest loans from private persons.

Benefits availed from government schemes:

1. Public Distribution System Cards:

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

2. Community Investment Fund:

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

3. SHG Bank Finance:

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

4. Social Risk Management:

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

The members have expressed that the present insurance coverage for families is running satisfactorily and need to be more effective in the future. Moreover as there is no insurance coverage for their livelihood tools and houses if this can be taken up by Community based Organisations (CBOs) it would benefit them in the long run.

<table>
<thead>
<tr>
<th>Population details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sl No</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 1

<table>
<thead>
<tr>
<th>Housing details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sl No</td>
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<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 2

<table>
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<th>Literacy Status</th>
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</thead>
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</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>8</td>
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</table>

Table 3
Discussion:

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

Un-wanted /Unforeseen Expenditure

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Particulars</th>
<th>% of Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Health</td>
<td>9.80%</td>
</tr>
<tr>
<td>2</td>
<td>Arrack</td>
<td>7.30%</td>
</tr>
<tr>
<td>3</td>
<td>High int</td>
<td>5.00%</td>
</tr>
<tr>
<td>4</td>
<td>Other</td>
<td>6.00%</td>
</tr>
</tbody>
</table>

Table 4

Un-wanted & Unforeseen Expenses

<table>
<thead>
<tr>
<th></th>
<th>Health</th>
<th>Arrack</th>
<th>High int</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>9.80%</td>
<td>7.30%</td>
<td>5.00%</td>
<td>6.00%</td>
</tr>
</tbody>
</table>

Graph 4

Public Distribution System Cards

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Particulars</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>White cards</td>
<td>9.80%</td>
</tr>
<tr>
<td>2</td>
<td>AAY cards</td>
<td>7.30%</td>
</tr>
<tr>
<td>3</td>
<td>No Cards</td>
<td>5.00%</td>
</tr>
</tbody>
</table>

Table 5

Graph 5
The study results indicate that though the adult literacy has reached 32.89% against total literacy rate of 60.26% female school dropouts continue to prevail at 62% correlating the study reports of Deepti Agarwal (2001) that the status of women is low, as in families where the couple are working as agriculture labour to meet the family needs, the children are forced to stay back at home neglecting their education to look after the household chores.

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

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

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

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

**Acknowledgements:**

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“Savings and Credit Management of SHGs” (NABARD, 1995) (NABARD, 1995) of Mysore Resettlement and Development Agency (MYRDA)


