

## Assessment of Livelihood Security of SHG Women Entrepreneurs in Tank System

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### ABSTRACT

This study was conducted in Periyakulam, Andipatti and Bodinayakkanur blocks of Theni district in Tamil Nadu. From each block, two SHGs were selected based on the contributions of tank to livelihood security. From these six SHGs, all the 102 members were considered as the respondents for the study. The respondents were interviewed personally by a well-structured interview schedule. Data were collected through focus group discussion method. The data were analyzed using livelihood security index. The salient findings of the study are, majority of rural women had medium level of social security and financial security and had medium livelihood security index (LSI) value. This reflected the imbalanced development of the society and highlights the need to take effective steps to improve the livelihood security by focusing on the grey areas.

**Key words :** Livelihood security index; Tank irrigation system; Economic impact; Social impact; SHG members.

Tanks in the Indian context were inextricably linked to the socio-cultural aspects of rural life and have historically been an indispensable part of the village habitat, sustaining its socio-ecological balance (Balasubramanian, 2004). The most important social innovation to help the poor in recent years has been the success of the thrift and credit based SHG, especially those formed by women. These groups assisted by NGOs have successfully developed a system of revolving credit for the benefit of group members based on their own savings (Kuhn, 1985). Linking of SHGs to formal financial institutions has further enhanced availability of micro credit financing to the groups. The SHG play a crucial role in livelihood dynamics. It has provided a good environment for restoration of collective action among people. This has helped to channelize the resources generated by tank for its maintenance and management. The leaders and members actively take up unpaid responsibilities in the village and Vayalagam associations. Involvement of rural women with these SHGs has made them to engage in income generating activities based on the tanks. Hence, the livelihood security of the people is being built through active involvement. In this context, an attempt has been made to study the contributions of tanks for the development of livelihood security of the SHG women.

### METHODOLOGY

The study was conducted in Theni district of Tamil Nadu. Three blocks that had maximum number of tanks viz Periyakulam, Andipatti and Bodinayakkanur were selected. Two villages were purposively selected from each of the block. These villages had tanks that were functioning to the extent of supporting the livelihood of SHG women considerably. Accordingly, six representative SHGs were selected drawing members of one SHG from each of the selected villages. All the members of the selected six SHGs constituted the sample for the study. Thus, the

total sample size of the study is 102, drawn from the six SHGs. The respondents were interviewed personally by a well-structured interview schedule.

A holistic analysis of the livelihood system (Fig.1) begins with the understanding of the socio-economic background of the women, an assessment of their access to resources like natural, financial, human and social assets, factors determining the access and thereby the adoption of diversified livelihood options. It was conceptualised that there is overlap between the access to resources as the indicators of livelihood security and as the factors determining the various livelihood options to achieve livelihood security. Understanding the livelihood would lead to the identification of intervention points and formulation of effective extension strategy to support the rural people to achieve livelihood security with multiple dimensions like food security, occupational/ financial security, habitat security, health security, environmental security, educational security and social security.

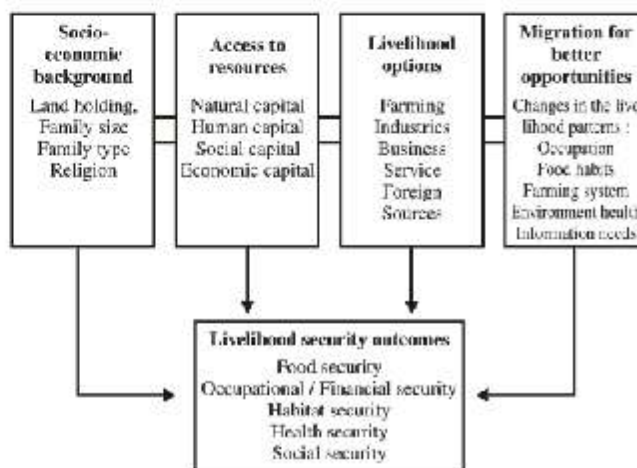


Fig.1. Components of livelihood system

**Computing the composite index of livelihood security :** Each component of livelihood security consisted of different number of items/indicators and hence their range of scores was different. Therefore, the scores of all the seven components were converted into unit scores by using simple range and variance as given underneath.

$$U_{ij} = \frac{Y_{ij} - \text{Min } y_i}{\text{Max. } y_j - \text{Min } y_j}$$

Where,

$U_{ij}$  = Unit score of the  $i$ th respondent on  $j$ th component

$Y_{ij}$  = Value of the  $i$ th respondent on the  $j$ th component

Max  $y_j$  – Maximum score on the  $j$ th component

Min  $y_j$  – Minimum score on the  $j$ th component

The score of each component ranged from 0 to 1 i.e. when  $y_{ij}$  is minimum, the score is 0 and when  $y_{ij}$  is maximum the score is 1.

The unit scores of each respondent were multiplied by respective component scale values and summed up. The scores thus obtained were divided by the total scale value and multiplied by 100 to get the livelihood security index for each respondent  $i = 1-160, j = 1-7$

$$LSI_i = \frac{\sum U_{ij} \cdot S_j}{\sum S_j} \times 100$$

Where,

$LSI_i$  – Livelihood Security Index of  $i^{\text{th}}$  respondent

$U_{ij}$  – Unit score of the  $i$ th respondent on  $j^{\text{th}}$  component

$S_j$  = Scale value of the  $j^{\text{th}}$  component

**Scale values of the components of Livelihood Security Index**

S.No.	Components	Scale value
1	Food security	11.53
2	Occupational/financial security	9.56
3	Habitat security	8.78
4	Health security	7.91
5	Environmental security	6.66
6	Social security	5.18
7	Educational security	5.01

## RESULT AND DISCUSSION

### Components of LSI of rural women

**1. Social security :** Social development is dependent on factors Social development is dependent on factors like community cohesion, networks and leadership. The important factors of social capital are membership in organization, participation in decision making, level of knowledge and influence on access to resources.

**Table 1**

**Distribution of rural women based on social security**

S.No.	Social Security	Number	Percentage
1	High	20	19.61
2	Medium	61	59.80
3	Low	21	20.58
	<b>Total</b>	<b>102</b>	<b>100.00</b>

Table 1 revealed that majority of (59.80 %) rural women had medium level of social security, followed by 20.58 per cent and 19.61 per cent of women had low and high level of social security respectively. In general majority of the women had medium level of social security. This is due to the advent of self-help groups that had strengthened the group activities apart from empowering the women in villages. The groups selected based on their age i.e., year of formation like two from old, two from middle and two from young age. The average membership of the group was between 16 to 17. All groups were functioning well but conflicts mostly rose in old groups compared to young groups. Repayment of loan was good in young groups than old groups. The interest and enthusiasm of leader and member was good in young groups than old groups. The benefits were realized in old groups than young groups. Middle aged groups showed good performance but it is the time for the group to refresh the group concept, laws of groups, purpose of joining and ways to increase the interest of the members. All the group leaders played crucial role to strengthen the group. Register maintenance and verification of accounts were good and performed by leaders and staff periodically. All the groups had undertaken different activities for their livelihood. It is based on interest of members about activity, conditions prevailing, already experience and availability of money. These activities mainly depended on tank and two groups plan to expand the activities. These group activities acted as a second source of income to the members. Primarily they earned from labour and other jobs by male. The group was supported by Kalanjium Industrial Centre for marketing, processing, training and storage. The members got approximately Rs. 1000 to 1500 as profit. It would increase or decrease based on season and lean period. The groups had the aim to develop or expand the activity performed by them to maximize the profit.

**2. Financial security :** The role of financial capital is very important to explain the livelihood of the rural women. It consists of nature of job, savings, credit and investments.

**Table 2**

**Distribution of rural women based on financial security**

S.No.	Financial Security	Number	Percentage
1	High	19	18.62
2	Medium	59	57.84
3	Low	24	23.53
	<b>Total</b>	<b>102</b>	<b>100.00</b>

The Table 2 affirmed that majority of (57.84 %) rural women had medium level of financial security. High level of financial security was possessed by less than one-fifth (18.62 %) of rural women. More than one-fifth (25.53 %) of women had low level of financial security. The SHG women had received higher amount of credit from self-help group. It was utilized for different productive purposes. They provided many occupational facilities to rural women. Hence, majority of the women were under medium level of financial security. This finding is in accordance with the findings of Lathadevi (2007).

**3. Habitat security :** Habitat Security consists of housing with basic amenities.

**Table 3**

**Distribution of rural women based on habitat security**

S.No.	Habitat Security	Number	Percentage
2	Medium	68	66.66
3	Low	34	33.33
	<b>Total</b>	<b>102</b>	<b>100.00</b>

Table 3 showed that two-third (66.66 %) of rural women had medium level of habitat security and one-third (33.33 %) of women had low level of habitat security. None of them had high level of habitat security. The above finding is relevant to the findings of Lathadevi (2007).

**4. Educational security :** It includes the educational level of the family and access to educational facilities including higher education. Table 4 revealed that overwhelming proportion (82.35 %) of SHG women had medium level of educational security. This was followed by less than one-fifth (17.65 %) of the women who had high level of educational security. None of them were found to be in low level of educational security.

**Table 4**

**Distribution of rural women based on educational security**

S.No.	Educational Security	Number	Percentage
1	High	18	17.65
2	Medium	84	82.35
	<b>Total</b>	<b>102</b>	<b>100.00</b>

Self-help group offers a place for discussion. Through group interaction people were aware about the importance of education. This finding is in accordance with the findings of Lathadevi (2007).

**5. Environmental security :** It includes pollution free environment, access to water resources, eco-friendly farm management practices and protection from flood or drought conditions.

**Table 5**

**Distribution of rural women based on environmental security**

S.No.	Environmental Security	Number	Percentage
1.	High	24	23.53
2	Medium	59	57.84
3.	Low	19	18.63
	<b>Total</b>	<b>102</b>	<b>100.00</b>

Table 5 indicated that more than half (57.84 %) of the women had medium level of environment security. They were free from air pollution. They had safety and secured social environment. However the district did not have any organized disposal of sewage. Nature of disposal is through river and soil.

**6. Health security :** It includes the health status of the family and access to health care facilities.

**Table 6**

**Distribution of rural women based on health security**

S.No.	Health Security	Number	Percentage
1	High	7	6.86
2	Medium	84	82.35
3	Low	11	10.78
	<b>Total</b>	<b>102</b>	<b>100.00</b>

A glance into Table 6 shows that overwhelming proportion (82.35 %) of the women had medium level of health security, whereas one-tenth (10.78 %) of the women had low level of health security and less than one-tenth (6.86 %) of women had high level of health security.

**7. Food security :** Food security is operationalised as the availability and access to balanced food at household level. The distribution of rural SHG women based on food security is presented in Table 7.

**Table 7.**

**Distribution of rural women based on food security**

S.No.	Food Security	Number	Percentage
1	High	12	11.76
2	Medium	72	70.59
3	Low	18	17.65
	<b>Total</b>	<b>102</b>	<b>100.00</b>

Majority (70.59%) of women had medium

level of food security, followed by 17.65 per cent of women with low level food availability. This may be due to their occupational status. Only 11.76 per cent of women had high level of food security. Hence, income and occupational status of women may affect the food security.

#### Livelihood security index of rural women

Table 8 revealed mean livelihood security index of rural women. Rural women were having highest livelihood security index value at 141.9.

**Table 8.**  
**Livelihood Security Index of rural women**

S.No.	Distribution	Livelihood Security Index of rural women
1.	Mean	141.9
2.	Maximum	152.0
3.	Minimum	131.7
4.	Range	20.2
5.	SD	10.1

Table 9 revealed that majority (52.94%) of rural women had medium LSI value and there was a gap of about forty eight per cent to reach the level of 100 per cent LSI. More than one-third (34.31%) of women had high level of LSI value and less than one-fifth (18.63%) of women had low level LSI value. This indicated that appropriate steps need to be taken to improve upon the livelihood of rural women.

**Table 9. Distribution of rural women based on livelihood security index (N= 102)**

S.No.	Livelihood Security Index	Number	Percentage
1.	High	19	18.63
2.	Medium	54	52.94
3.	Low	35	34.31
	<b>Total</b>	<b>102</b>	<b>100.00</b>

#### CONCLUSION

The analysis of livelihood security of rural women revealed that, average livelihood security was in medium level only, whereas it is expected to be on the higher side, on the given socio economic and educational background of the state. The components such as environmental and financial security pull down the average livelihood security, in spite of high educational, social, health, food and habitat security. This reflected the imbalanced development of the society and highlights the need to take effective steps to improve the livelihood security by focusing on the grey areas. There are changes in the livelihood pattern of the society and this is much evident in the lives of rural women. In this regard People are shifting from agriculture to other sectors for their livelihood, as they find agriculture a high-risk, less-remunerative enterprise and so on. There is an urgent need for a paradigm shift from subsistence farming to commercial farming which has to be sustainable also. This calls for an effective extension strategy that links farmers with regional, national and international markets, so as to make farming a more rewarding enterprise.

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