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# Income Generating Activities undertaken by the women of Self Help Groups in Kangra District of Himachal Pradesh

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## ABSTRACT

The Self Help Group (SHG) movement in India is the right path to fulfill the aim of empowering women and eradicating poverty in the rural area. The participation of women in SHG made an important impact on their empowerment in social, economical and political aspects. However, women are still not empowered as per the expectations. The present study is conducted in Baijnathand Nurpur blocks of Kangra district of Himachal Pradesh. This paper is an attempt to study the status of Income Generating Activities undertaken by the women of Self Help Groups inKangra District of Himachal Pradesh. The primary data were collected from 50 Self Help Groups from each block personally by the researcher from two Office Bearers and two members from each Self Help Group with the help of two sets of Interview Schedules developed for the purpose. In totality, data were collected from 400 respondents (200 office bearers+200 other members) from 100 SHGs of 30 villages from two blocksselected under both judgment samplingmethod and convenience sampling method. The recall method was used to record the pre and post Self Help Group observations. The average, frequency, percentage and mean score tools were used to check the results. The study reveals that dairy and the daily wage earning was the main Income Generating Activities in the study area.Though, the women were also engaged in some other activities like food processing, knitting, weaving, bag making, mushroom cultivation, pattal making etc.It was found that a good number of the women were engaged in the income generating activities even before the Self Help Group andtheinvolvement and the annual income is found to be increased after joining the Self Help Groups, but the increase is not as per the expectations.

**Key Words :** Self help groups, Income generating activity, Himachal Pradesh, Women empowerment

## INTRODUCTION

"*We cannot all succeed if half of us are held back.*" *....Malala Yusufzai*

Women are the vital human resource and their empowerment would hasten the pace of development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to economic growth and overall development. SHGs helped to generate and collect small thrift amounts from a cross section of people hitherto considered

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incapable of saving. SHGs have facilitated the rural poor in fulfilling their credit requirements, both for emergent consumption needs as well as for small production requirements. Himachal Pradesh is a state of the village, in which only ten per cent population live in towns and city and rest of population live in the village. The total population of Himachal Pradesh is 6856509, in which male population is 34733892 (50.72%) and females are 3382617 (49.27) (Census 2011). Females' ratio per 1000 male is 974, which is more than National sex ratio. Looking in that scenario maximum population lived in villages, it become important to organize rural women in Self Help Group for poverty alleviation and it is also important for the economic and social and political development. In Himachal Pradesh the Self Help Groups are mainly registered or formed by Bank for Agriculture and Rural Development (NABARD), Welfare department and voluntary organizations. It shows tremendous growth of SHGs in Himachal Pradesh. This is a small hilly state which the main occupation is Agriculture and Horticulture but the income pertains to this occupation neither does nor pertains to women. Women of the SHGs in study area involved in some Income Generating Activities to yield their own income. The present paper was planned to study the status of Income Generating Activities of Self Help Groups women of District Kangra of Himachal Pradesh. A Sample of 100 Self Help Groups (at least three years of duration) from blocks Nurpur and Baijnath (50 each) was taken for the current study with following objectives:

1. To study the general profile of the Self Help Groups in Kangra Disrtict.
2. To know about the Income Generating Activities taken up by the Self Help Group Members.

## METHODOLOGY

The present study was conducted in Baijnath and Nurpur blocks of Kangra district of Himachal Pradesh. A sample of 100 Self Help Groups (at least three years of duration) was taken for the current study. In totality, data were collected from 400 respondents (200 office bearers+200 other members) from 100 SHGs of 30 villages from two blocks selected under both judgment sampling method and convenience sampling method. The primary data were collected from 50 Self Help Groups from each block personally by the researcher from two Office Bearers and two members from each Self Help Group with the help of Interview Schedule developed for the purpose. The recall method was used to record the pre and post Self Help Group observations. The average, frequency, percentage and mean score tools were used to check the results.

## RESULTS AND DISCUSSION

**General attributes of the Self Help Groups :**

General attributes of the Self Help Groups under study like age, size, monthly contribution, money collection, money under inter-loaning, interest on inter-loaning, bank loan per group, members attending group meetings, members distributing the amount of bank loan etc. are given in this section. It can be seen from the table that average age of the Self Help Groups is 3.9 years. There were 12 members per group who contribute Rs. 77.50 per member per month. Average money collection per group was 24,590/- and the money under inter-loaning was Rs. 5,610/- per group at the time of investigation (Table 1).

There were on an average nine members who were involved in inter-loaning and average rate of interest on inter-loaning was 1.95 per cent. Amount of Rs. 42,780/- was the bank loan taken per group and members distributing the amount of bank loan was five. Average members attending group meetings were ten.

**Table 1: General attributes of the Self Help Groups (N=100)**

| Sr. No | Attribute | Average value |
|---|---|---|
| 1. | Group age (Years) | 3.9 |
| 2. | Group size | 12 |
| 3. | Monthly contribution (Rs.)/member | 77.50/- |
| 4. | Monthly collection (Rs.)/group | 930/- |
| 5. | Money collected with the group (Rs.) | 24,590/ |
| 6. | Money under inter-loaning (Rs.) | 5,610/- |
| 7. | Members in inter-loaning | 9 |
| 8. | Interest on inter-loaning (Rs.)/per cent | 1.95 |
| 9. | Bank loan per group (Rs.) | 42,780/- |
| 10. | Members attending group meetings | 10 |
| 11. | Members distributing the amount of bank loan taken | 5 |

Source: Primary Data

**Income Generating Activities undertaken by SHG members :**

Income Generating Activities are the activities in which SHG members get involved and yield their own income. The structure of rural financial market in India is dualistic: both formal and informal financial intermediaries operate. The rural borrower has been depending upon institutional sources for production/investment credit requirement. But, for consumption credit needs, she is forced to go to non-institutional sources. However, credit provided by non-institutional/informal lenders has been exploitative and expensive for poor rural women. Table 2 depicts the area of income generation of the rural women. It reveals that women of the Self Help Groups are engaged in Income Generating Activities related to agriculture, non–agriculture, service and allied-agriculture activities. Agricultural activities include vegetable growing, nursery raising, mushroom cultivation etc. Non–agricultural activities which include shop keeping, food processing, bamboo craft, weaving, knitting, tailoring, pattal making, bag making, beauty parlor, pine needle work and handmade cards. Service (private and govt.) include anganbadi workers, anganbadi helpers mid-day-meal workers, private school teachers etc. and allied agriculture include activities like dairy, poultry etc.

**Table 2 : Income generation in different areas (N=400)**

| Sr. No. | Areas | Pre-SHG (n=157) | | Post-SHG (n=283*) | |
|---|---|---|---|---|---|
| | | Frequency | Percentage | Frequency | Percentage |
| 1. | Agriculture | 24 | 15.29 | 50 | 17.67 |
| 2. | Non-agriculture | 87 | 55.41 | 121 | 42.76 |
| 3. | Service | 20 | 12.74 | 25 | 8.83 |
| 4. | Allied agriculture | 26 | 16.56 | 87 | 30.74 |

*Multiple response

Area of income generation by the respondents in pre-SHG and post-SHG stage is analyzed in the above table. The Income Generating Activity chosen by SHG members depends upon the availability of skill, demand for the product in the market and the availability of resources. Table shows that 39.00 per cent of the total women under study were involved in Income Generating Activities even before joining the Self Help Groups.

These activities were generally included dairy, vegetable growing, knitting, stitching, pattal making, mushroom cultivation and food processing. Some of the respondents were daily wage earners, anganbadi workers, anganbadi helpers, MDM workers and private school teachers etc. It is further noted that the percentage of the women involved in Income Generating Activities increased to 60.75 per cent after joining the Self Help Groups (Fig. 1).

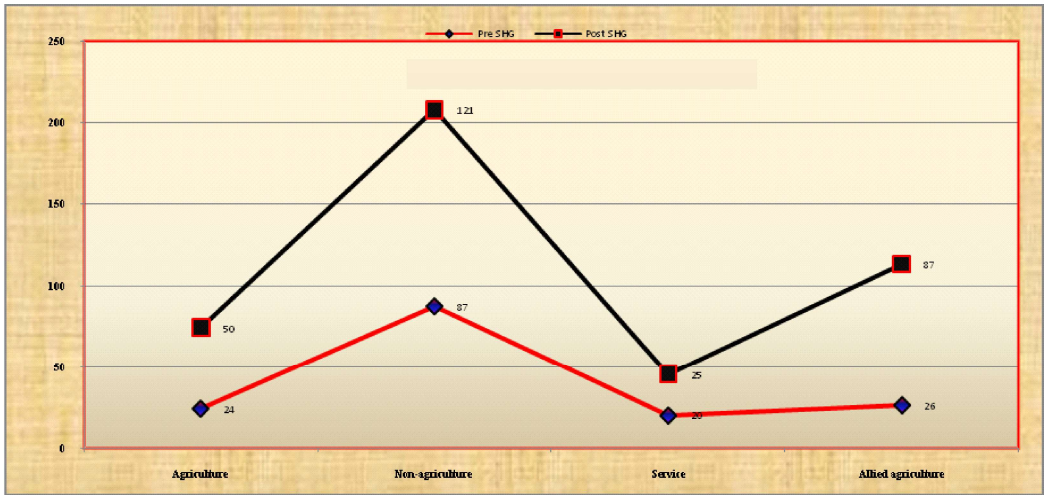


**Fig. 1 : Income generation in different areas**

Change in the number of women engaged in different Income Generating Activities before and after Self Help Group is exhibited in Table 3. It can be inferred from this table that there is an increase in the number of women in all areas of income generation after joining the Self Help Group, however, maximum increase was found in allied agricultural activities (61) like dairy followed by non agricultural activities (34), like knitting, stitching, weaving etc. and agricultural activities (26) which include vegetable growing, nursery raising etc. Minimum increase was found in the area of service (05).

**Table 3 : Difference in number of women engaged in different areas of income generation after joining SHG (N=400)**

| Sr. No. | Areas | Pre- SHG (n-157) | Post- SHG (n -283*) | Difference |
|---|---|---|---|---|
| | | Frequency | Frequency | 126 |
| 1. | Agriculture | 24 | 50 | 26 |
| 2. | Non-agriculture | 87 | 121 | 34 |
| 3. | Service | 20 | 25 | 05 |
| 4. | Allied agriculture | 26 | 87 | 61 |

*Multiple Responses

Table 4 depicts the details of various income generating activities taken up by the respondents before and after joining the Self Help Groups. It can be seen that there is the decrease in number of women taking up the agriculture related income generating activities and daily wage earning where as all other activities were found to have less or more increase in number of women engaged in.

**Table 4 : Details of the income generating activities taken up by the women of the SHGs (N=400)**

| Sr. No. | Income Generating Activity | No. of members involved | | | |
|---|---|---|---|---|---|
| | | Pre-SHG | n=157 | Post-SHG | n=283 |
| | | Frequency | Percentage | Frequency | Percentage |
| 1. | Agriculture related | 17 | 10.82 | 8 | 2.83 |
| 2. | Dairy | 26 | 16.56 | 81 | 86.62 |
| 3. | Shop keeping | 4 | 2.55 | 7 | 2.47 |
| 4. | Vegetable growing | 4 | 2.55 | 20 | 7.06 |
| 5. | Nursery raising | 3 | 1.91 | 8 | 2.83 |
| 6. | Mushroom growing | 0 | 0.00 | 14 | 4.94 |
| 7. | Poultry farming | 0 | 0.00 | 4 | 1.41 |
| 8. | Food processing | 0 | 0.00 | 9 | 3.18 |
| 9. | Bamboo craft | 3 | 1.91 | 3 | 1.06 |
| 10. | Weaving | 2 | 1.27 | 4 | 1.41 |
| 11. | Knitting | 0 | 0.00 | 6 | 2.12 |
| 12. | Tailoring | 4 | 2.55 | 8 | 2.83 |
| 13. | *Pattal* making | 0 | 0.00 | 6 | 2.12 |
| 14. | Bag making | 2 | 1.27 | 8 | 2.83 |
| 15. | Beauty Parlor | 1 | 0.64 | 5 | 1.76 |
| 16. | Handmade cards | 0 | 0.00 | 2 | 0.71 |
| 17. | Pine needle work | 0 | 0.00 | 7 | 2.47 |
| 18. | Daily wage earning | 71 | 45.22 | 58 | 20.49 |
| 19. | Service | 20 | 12.73 | 25 | 8.83 |

*Multiple responses

Before joining SHG, majority of the women were not able to contribute much towards their family income as they do not have the opportunities for employment. After joining the Self Help Groups more number of women started earning from different areas of income generations. The income of the respondents in pre-SHG and post-SHG stage is analyzed in the Table 5. Data reveal that before joining in Self-Help Groups more than half of the respondents (60.75%) had no income at all. This number reduced to 34.25 per cent after joining Self Help Groups. Though the income generation by majority of the members is not very good but still they are able to supplement their family income.

**Table 5 : Annual income generation by the respondents (N=400)**

| Income Group | Pre – SHG | | Post-SHG | |
|---|---|---|---|---|
| | Frequency | Percentage | Frequency | Percentage |
| Nil | 243 | 60.75 | 137 | 34.25 |
| Up to Rs.12,000 | 53 | 13.25 | 82 | 20.50 |
| Rs.12001 - Rs. 24,000 | 57 | 14.25 | 76 | 19.00 |
| Rs.24,001 – Rs 36,000 | 32 | 8.00 | 45 | 12.25 |
| Rs.36,001 – Rs.48,000 | 9 | 2.25 | 29 | 7.25 |
| Rs.48,001 – Rs.60,000 | 2 | 0.50 | 20 | 5.00 |
| > Rs.60,000 | 4 | 1.00 | 11 | 2.75 |

Source: Primary Data

**Conclusion :**

Dairy and the daily wage earning was the main Income Generating Activities in the study area though the women were also engaged in other activities like food processing, knitting, weaving, bag making, mushroom cultivation etc. Some of the women were engaged in the Income Generating Activities even before the Self Help Group and the number is increased after joining the Self Help Groups, but the increase is not as per the expectations. Though the returns from Income Generating Activity taken up by them remain irregular and in many cases unstable, they are making a difference to their lives. The increased income has helped to supplement the family income to reduce the level of the poverty to some extent in many families. Generally, women were doing their traditional Income Generation Activities. They were lacking the motivation and training on suitable topics. There were no dearth of policies and funds with the govt. but the problem is with execution at the grass root level. Poor women are not aware of even the purpose of group formation and the role of the forming agency and the other related departments. Proper awareness and motivation may lead to better results.

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