

Empowering Women through Self Help Groups: Promoting Entrepreneurship and Livelihood in Rural Areas of Uttarakhand

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ABSTRACT

The study indicates that Self Help Groups of women in rural areas of Uttarakhand State has emerged as a role model of economic empowerment and sustainable rural livelihoods. Self Help Groups of women are making significant contribution in socio economic empowerment and entrepreneurship promotion. But women centric model of socio-economic empowerment and entrepreneurship development has tapped the potential marginally. Therefore, ensuring participation of women in policy making and governance is the urgent need for livelihood sustainability and regional development.

Key Words : Self Help Group, Empowerment, Livelihood, Entrepreneurship

INTRODUCTION

In Uttarakhand about 10.1 million people lives in 15024 inhabited villages with 84 urban centers as per the census 2011. The share of rural population in the total population of the state is around 74.33 per cent (Census of India, 2011). Agriculture is the mainstay of the people it provides two third of the population. Basically the state is predominantly rural and subsistence agrarian economy, with limited livelihood options. State monopolizes most of the land resources and only about 33 per cent land is in individual ownership (Samwal, 1993). As result of mountain topography and climate- and apprehension of ecological degradation associated with every endeavor to expand arable land, and more importantly very low public investment and almost no innovation, agriculture in the region is carried out with the age old technology. Hence agriculture is highly incapable to provide income and employment round the year to the dependent population and consequently large numbers of young male migrate in search of livelihood. This is apparently

reflected in sex ratio, in which female out number male in many districts of the state and very high participation rate of women in work force. As a matter of fact female cultivators are more in absolute and relative terms vis-à-vis men (Census of India, 2011). However, women traditionally have no ownership of land resources hence they are more owner of production process than entrepreneurs. Their activities revolve around subsistence farming to produce for domestic consumption, for which they have to work generally for 16- 18 hour per day. This arduous tradition of work, has inculcated the habit of rationally using, promoting and conserving the traditional crop biodiversity. Indeed women have internalized the fact that conservation of environment is a prerequisite of food security. From centuries they have learnt the art to maintain their families practically without any cash income and very feeble links and exposure to the outside world. However, market linkages, spread of literacy has ushered changes and women have shown that they are ready to face the challenges and utilize the opportunities.

METHODOLOGY

To examine the socio economic empowerment of women a sample of women Self help Group (SHG) working in twelve villages located in Nagaun block of Uttarkashi district of Utrakhand State has been selected for the study. In the selection of villages, altitudinal location, distance from block headquarters, market/growth centers, vehicular road and also cultural diversities like caste composition of the village were given due representation, to make the sample typical representative of rural areas of the mountains (Table 1).

Attributes	Number
Sample Villages	12
Sample SHG/ women Enterprises	20
Total Women participated in PRA and FGD	200
Altitudinal Range of sample villages	1500-2000 msl
Proximity of villages from nearest road	0.0 to 5 km
Proximity of villages from nearest Market	0.0 to 20km
Location of villages from nearby forest	0.5 to km
Nature of composition of villages	Multi caste
Total households in sample villages	821
Total population of sample villages	4943
Sex ratio of sample villages	960
Female literacy of sample villages	63.21
Average size of household	6 persons
Land holding / per household	0.90 hectare
Percentage of irrigated land to total cultivable land	17.5 per cent
Percentage of land under organic traditional crops	63.95

Source: Collected through Survey conducted in 2016-17

The study is based on the experiences of Women Co-operative Federation, a joint venture of self help groups of women of region. Data of income, employment and empowerment related issues were collected through interviewing the member of different Self Help Group (SHGs) /women enterprises, using open-ended interviews and guided dialogue techniques. As many as 20 SHGs and 200 women respondents participated in the study by sharing their perceptions and providing necessary information to prepare the data base for the study. Focus group discussion (FGD) and participatory rural appraisal (PRA) of women was also carried out to ascertain the community perception on various issues related to grass-

root empowerment and agro enterprise management of the region.

RESULTS AND DISCUSSION

Socio -economic empowerment of women:

As mentioned earlier women in the region are the pivot of economy and society, bearing major responsibilities for agriculture, forest and other natural resource management, so is the situation in the sample villages. Women, constitute a little less than fifty per cent about 49.1 per cent of the total population of the sample villages except to plough field, forbidden for women in a man dominated society, and is a symbol of male superiority, all other activities in agriculture are primarily responsibility of women. In the sample villages women's contribution in various activities in terms of hours of work is overwhelming. A perusal of the following table reveals that except in animal husbandry in which tending of cattle is an important activity, in all other activities women are contributing more than 85 per cent (Table 2). Here it is to be mentioned, besides cultural reasons, the absence of young male, as they migrate for earning livelihood leaving their families at villages, has also increased the drudgeries of women.

Activity	Women's contribution (%)
Agriculture	85.70
Cattle care	83.50
Fuel-wood collection	90.60
Fodder collection	94.70
Water collection	90.80
Cooking	96.90
Child care	95.00

Source: Collected through Survey conducted in 2016-17

The findings of this study shows that many farming activities like preparation of field, earthing, sowing seed, maring of fields, irrigation and guarding the crops are done independently by women. Despite these drudgeries, one can argue that the women are more insightful in issues related to sustainable development- specially managing and conserving the resource base and mobilizing masses for this purpose.

As mentioned earlier that the region is one important part of ten biodiversity mega-center of the world. The region is endowed with rich, globally important gene

pools, species and ecosystems (Gurang, 1998). This Agro-bio-diversity forms an integral and important component of livelihood base of the region and it is deep rooted in the traditions. The traditional crop diversity of the region is very high and about forty different crop species comprising cereals, pseudo cereals, millets, pulses, oilseeds etc. and number of sub varieties are cultivated and conserved by women (Pokhriyal, 2001). The support this biodiversity provides in ensuring food security is apparent from the fact that cultivators (especially women) of the region traditionally harvest more than twelve grains and pluses in the monsoon crops and seven to eight crops are raised simultaneously in one field (Samant *et al.*, 1998). Their knowledge of rain-fed agriculture with associated practices like mixed cropping, maintenance of soil fertility etc. is ecologically practicable and economically viable. This bio-diversity provides a sort of protection against total crop failure and now opening new vistas of development.

Women of the region have a long experience of enterprise-based agriculture and a definite pattern of enterprise agriculture was operating in the region thought the mechanism of barter system, The traditional food-grains like Amaranth, Buckwheat, Pig-weed, Hog-millet, Pigeon pea, Horse gram and naked barley etc were generally exchanged for salt. In this system the term of trade had very adverse term of trade (Semwal *et al.*, 2001). The region, after attaining a separate Statehood of Indian Republic in 2000, as Utrkhand state was declared as an organic state and state patronage is being extended to it (Valdiya, 1988)). This has provided momentum and traditional cooperative groups of women have understood the benefits of collective action and management of indigenous knowledge system. During study of women Cooperative Federation (WCF) /SHGs activities, it was found that the women of different SHGs were willing to take up entrepreneurship but initially were not confident of their ability to do so. The NGO working

in this area, Himalayan Action Research Centre (HARC) has played an important role by providing institutional support through different programmes like creation of Self Help Groups (SHGs)/ micro enterprises of women farmers at village level, formation of women farmers cooperative federation- (the Rawain Women Cooperative Federation (RWCF)), at the regional level, organizing training programme to SHGs and federation members and visit for interaction, to other mountain state and different national level markets. The Rawain Women Cooperative Federation took up the challenge to develop collective entrepreneurship among women, and developed a network in the areas. The details of this network and activities carried out are in the Table 3.

After series of multifaceted trainings and orientation programmes women of the federation have started income generation activities (IGA) by utilizing their monthly savings. This federation organizes village level workshops every three months for women groups to enhance their skills in production, planning, and management. A production plan is formulated on the basis of the market demand. To achieve the target of the production plan an agreement is signed with the various women groups and cooperatives. This systematic production planning helps strengthen backward linkages and ensure a continuous supply of products in the market.

Organic farming of traditional crops:

Some food crops that are staple diets of poor in the region are gradually disappearing for instance area under Buckwheat, Horse gram, and Foxtail millet decreased by 80 per cent to 100 per cent in the eighties to nineties of the last century mainly because of wheat and rice imported from place are available at cheap rates in the public distribution system and the short fall of food were being supplemented by local production. Other reason for the decline of area under these crops, besides lack of demand was also stagnation in prices expressed, not in

Table 3 : Particulars of women cooperative federation and SHGs

Particulars	Number
Number of villages associated with women federation	32
Number of SHGs associated with women federation	219
Number of women farmers employed in SHGs	2838
Number of women benefited by capacity building training	2219
Number of villages got demonstration of organic farming	19
Number of Grading and Packing Exposure of traditional crops	18
Crop under organic certification	Kidney Bean

Source: Collected through Survey conducted in 2016-17

monetary value but exchange rates with other grains (Banskot, 2004). However, these food crops have very high nutritive value and along with other organic produced cereals, pulses and vegetables have potential demand. Very recently Japan's multinational company *Yoshifoomi Kihata* producing baby food has purchased fox millet (*Mandua*) in bulk from the region, mainly because the crop is produced by and large by organic methods.

Realizing this market importance of the off seasonal vegetables and organic product, farmers of the region now are cultivating many crops at commercial scale. The average productivity of traditional crops ranges from 15 quintals per hectare to 20 quintals per hectare. But as mentioned earlier lack of marketing network, the farmers were do not get good return. The exchange rates of various traditional products of the region with those not produced in the region indicate very unfavorable term of trade. Realizing the problems, the Women Federation made efforts since beginning to develop market linkages between the federation and the private and government organizations, designing marketing strategies, developing rural marketing information system and building credit linkages.

Production, Planning and Entrepreneurship Development:

SHGs organized village level workshops for women groups to enhance their skills and entrepreneurship in production planning and management related activities. A production plan was formulated on the basis of the market demand. To achieve the target of the production plan an agreement was signed with the various Women groups cooperatives. This systematic production planning mechanism helped strengthen backward linkages and ensured a continuous supply of products in the market.

The women groups involved in income generation activities formed cooperative and started marketing their products like spices, pulses, millets, off seasonal vegetables and different processed item through it. HARC provided advanced trainings to SHG members of cooperative on grading, packing, quality control, processing, and development of production plan, financial management, and marketing and negotiation skills. Farmers adopted the crop cycle plan, which has helped the farmer association to assess the time of production and the availability of the products. Farmer interest groups and their associations were also imparted training and orientation on production planning and collective marketing. Exposure tours were also conducted for the farmers on quality control. These interventions helped in improving the quality of the products. The women groups are involved in different income generation activities through local agro based resources HARC provides advanced trainings to SHGs on grading, packing, quality control, processing, development of production plan, financial management, and marketing and negotiation skill. SHGs master trainers similarly provide capacity building related exercise to farmer interest groups at the village level.

Cooperative Marketing:

With the help of HARC, the Women Federation and SHGs formulate a marketing strategy for appropriate market channels and proper product supply. The strategy is also formulated to increase the accessibility of market and to understand the dynamics and trend of the market and bargaining skill. To create awareness about a product among the consumers, pamphlets, folders, leaflets etc. are being distributed in local market and 8 outlets have been set up on the pilgrimage route to Badrinath, Yamunotri

Table 4 : Some estimates of production and Income of SHGs

Particulars	Number
Total area under cultivation of traditional crops and off seasonal vegetables in study villages	3000 ha.
Estimate of production of total crops	5000 M.T.
Ex farm value of total production of traditional crops	600 lakh Rs.
Per household ex- farm value of total production	1.5-2.0 lakh Rs.
The average annual employment without association of RWCF	180 days
The average annual employment associated with RWCF	300 days
Increase employment due to RWCF/SHGs	1.66 times
Average annual turnover of WCF (2012 to 2016)	900 lakh Rs
Average self employment in each SHGs	10-15
Average annual return of each SHGs	15-20 lakh Rs.

Source: Collected through Survey conducted in 2016-17

and Gangotri during the peak tourist season. To explore the good market channels for the products of farmer association and cooperative, market surveys were done in 14 mandies (market centres) of New Delhi (Amateur, and Okla.), Katipo, Chandigarh, Meerut, Muzaffarnagar, Dehradun, Saharanpur, Lucknow, Kanpur, Sarahan (HP), Bangalore etc. These market surveys helped in identifying good wholesalers for local product. The farmer associations have signed an agreement with the traders that protect farmers from market fluctuations. At present products of women federation are being marketed in 16 cities including Dehradun, Rishikesh, Sringer, Gopeshwar, Mussorie, Haridwar, Roorkee, Delhi, Karnal in Haryana, Ahmedabad, Hyderabad, Badaun etc. For the promotion of the new products, a product launching program is organized time to time. Mother Dairy, New Delhi purchases vegetables and traditional crops at market prices on weekly payment and sends account payee cheques to women through their federation. HARC and the Federation also facilitated the participation of women farmers in state and national level fairs and exhibition such as Uttaranchal Mahotsav at Dilli Hatt and Ashoka Hotel, Agriculture Expo, International Trade fair in Pragati Maidan in New Delhi, National Women Farmers Fair and Exhibition in Ahmedabad, Virasat Fair and Saras fair in Dehradun to promote and display the products.

Skill and entrepreneurship Promotion through Information technology:

The Women Federation is collecting information of the daily sale prices at different mandies of the country through different websites and providing this to farmer SHGs. This enables the farmers to know the daily prices of their produce. Through a network created by HARC, information on daily prices is taken from 5 mandies, which also includes Azadpur and Okhla mandi in Delhi and Kashipur mandies. The daily prices help the farmers to choose and decide the mandi to sell their produce. Everyday prices are displayed at the Women Federation office so that the farmers do not get exploited.

Macro-estimates of Production, Income and Employment:

In order to evaluate the overall impact of women Self Help Groups in promoting sustainable livelihood opportunities in terms of production, income and employment in the region, some macro estimates of production and income of farmers in survey villages,

Women Cooperative Federation and SHGs are calculated and presented in Table 4. The table reveals that around 3000 hectares land included in the of traditional crops and off seasonal vegetables in study villages and around 5000 metric tons of traditional crops and off seasonal vegetables were produced by farmers. Rs. 900 lakhs average annual turnover has been recorded by women cooperative federation. In each Self Help group average 10-15 female employment opportunities created with 300 days per year which was increase 1.66 times. The average annual income estimate of each Self Help Group was around Rs. 15 to 20 lakhs and per household ex farm value was estimated around Rs. 1.5 to 2. Lakh.

Conclusion and policy implication:

Women Cooperative Federation established in Yamuna Valley, the western part of Uttarakhand State has emerged as role model of women economic empowerment, entrepreneurship development and sustainable rural livelihoods. The women of the region are further empowering by institutional support and technical capabilities. More than 4,000 members of the federations have taken up the initiative to increase crop diversification, production, and quality control through agri-business activities in a systematic and planned manner. The above discussion indicates that the socio-economic empowerment of women through Self Help Groups has tapped the potential marginally. The agriculture oriented rural entrepreneurship in the region along these lines is the urgent need for ensuring participation of women in policy making, community based interventions, regional / multi-local networking of SHGs and institutional support. Recently environmental sustainability, food security and bio diversity related issues have become important in the context of sustainable mountain development. The case study indicates how women are increasing their household incomes and the participation in social and political activities as well. However the much desired state initiatives is needed in this regard to create positive externalities of various types which will lessen the burden of work of women and the institutional reforms in land ownerships like consolidation of holdings is yet to be debated and experimented seriously.

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