
Research Papers



ECONOMIC INTERVENTIONS Vs QUALITY OF LIFE

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Abstract

Entrepreneurial talents and capabilities are latest in all communities but their translation to innovative action depends on appropriate stimuli and favorable environment in which innovations are readily accepted. The rural Indian women are preoccupied with domestic chores that they are often ignorant of the world outside. In order to improve the situation, UNICEF recommended advocacy of a broad perception of women in society and in the development process, taking the view that the women are not to remain confined to motherhood or domestic roles, but should be seen in the totality of woman's role. Hence, it is essential that rural women be motivated towards enterprising ventures. (Manimekhala and Rajendran, 1993).

INTRODUCTION

The major thrust of the country's sixth five year plan (1980-85) in the field of welfare of women was their economic upliftment through greater opportunities for salaried, self and wage employment. The benefit of various development programmes in the five year plans have not reached the vast masses of rural populations. Since agricultural operations follow a seasonal pattern, the rural women who are normally engaged as agricultural laborers do not have full time occupation.

A Programme which increased income generating potentials of women could well have the effect of altering power structures of the family decision making units, increasing the chances of education for girls, providing new skills, confidence, resources and opportunities to women to support themselves and their dependents.

In the Amul Dairy Project in India, one of

the administrators quoted that the money the women receive everyday for the milk, was mostly spent on daily household needs and special foods. (Dixon, 1977). The Central government has been implementing a number of programmes from time to time to uplift the rural women above the poverty line. The Government started development programmes like IRDP, TRYSEM, and DWCRA (now merged with IKP programme) to promote the women with better standard of living.

The voluntary organizations are also developing effective strategies which promote women's development through their participation in programmes initiated for their development. In Chittoor district, Rashtriya Seva Samithi (RASS) is a voluntary organization working in the field of women and Child Development since 1981. To improve the economic status of slum dwellers and development of children in ICDS area, RASS started a scheme called "Women Income Generating Schemes" (WIGS) in 1990.

The present study is a critical analysis of the impact of two economic development interventions viz., IKP and WIGS organized by Government and non-governmental organizations respectively in chittoor district. It would provide a realistic estimate of the existing position of the women beneficiaries of these economic Development interventions.

Objectives

- Assessment of differential awareness and opinions of women beneficiaries towards respective programmes i.e., IKP and WIGS
- Studying the impact of two selected economic interventions on quality of life of women beneficiaries.

Methodology

Any program aimed at generating self employment or entrepreneurship has to be based on an integrated network of training, production and marketing, particularly when the individual or group involved belongs to the lower socio economic strata. Today numerous voluntary and governmental agencies are involved in programmes for the upliftment of the women entrepreneurs in micro enterprises in the rural areas and slums. Hence the present study is an attempt to evaluate the impact of interventions for women's economic development undertaken by Government of India (IKP) and an NGO (WIGS) in Chittoor district, Rayalaseema region, Andhra Pradesh. These two programmes are the sole women oriented interventions for economic development widely covering the rural areas and slums of chittoor district respectively. Both these economic interventions came into existence with the objective of promoting income generating activities for women and to improve their quality of life.

Sample

Purposive sampling technique was employed as the study was aimed at analyzing the economic impact of the two economic interventions included in the investigation. The criteria adopted for sample selection were (1) those who are continuing in the schemes from the inception. (2) regular repayers of the loan and (3) active participants of the schemes. Out of 2215 groups in chittoor rural project 10 most successful groups were identified and included in the study. Thus a total of 150 beneficiaries from the 10 groups constituted one sub sample. Under WIGS,

the benefits are extended to individuals although there are groups. A sample of 150 individual beneficiaries who fulfill the criteria stated were selected as another sub sample with the help of functionaries. Thus the total sample of beneficiaries included in the study from both the schemes were 300.

Selection of Tool and Techniques

This study being explorative in nature requires both quantitative and qualitative data from the beneficiaries of the women oriented economic development intervention programmes. In order to make an in depth analysis, case study has been selected. The interview schedule consisting of all aspects related to the details of the programmes, awareness and opinions of the beneficiaries were constructed for data collection. Pre testing was done to know the relevance and objectivity of items to the variables measured. The data was collected using the finalized schedules, from 300 women beneficiaries of IKP and WIGS (150 from each). For indepth analysis, three case studies were collected from each of the two programmes IKP and WIGS with the help of a case study tool.

Indepth Analysis of Case – Studies

All together six case studies, three from each of the two schemes have been recorded to examine the personal experience of the beneficiaries and to see the impact of the programmes. The case studies have been rated as being successful, moderately successful and marginally successful. The rating is based on seven factors which were included to determine the significance of benefits derived by the beneficiaries through the schemes. The seven factors included:

1. Fulfillment of daily food needs
2. Housing
3. Satisfaction of daily monetary requirements
4. Business inputs
5. Purchase of assets
6. Decision making capacity
7. Improvement in Income

On the basis of responses to queries, each case study was given a score, for each of the seven factors. The score range was from 8-24. On the basis of the scores, beneficiaries who obtained a score of 8-13 were classified to be "marginally successful", "moderately successful" included a score of 14-19 and "successful were those having

obtained a score of 20-24. The information related to success status of the beneficiaries is presented in table 1.

Marginally successful cases

Case 1 Dilshad Begum, a resident of Chittoor is 39 year old illiterate woman. Her husband is a daily wage labourer. Economic need forced her to develop a skill in beedi making and to start a productive activity. Recognizing the enthusiasm in Dilshad begum IKP personnel motivated her by training and financing for her unit. Her activity resulted in a positive impact on her family not only improving the income of the family but also in the change of the attitude of her husband who cooperated with her. She felt that she has more say in the decision making process in the family such as she is now in a position to decide on the amount of the money to be invested in the business but the income earned in the business has to be spent as per the dictates of the family.

Case 2 Sulochana, a 38 year old illiterate woman lives in Tirupati. Her husband is a rickshaw puller. To supplement the family income Sulochana wanted to start an income generating activity. Being an illiterate she thought that it would be good to start a small tea stall. With the help of her sister-in-law, she approached WIGS and become member of self help group. Three months after becoming member of SHG, she received financial assistance from WIGS to start her venture. After starting the income generating activity, Sulochana purchased a small katcha house. She feels that she is able to provide better food and clothing to her children. Sulochana is barely meeting her daily monetary requirements and business inputs.

Moderately Successful Cases

Case 3 Thirty five year old Salamma lives in Kattamanchi near Chittoor. She is an illiterate and her husband is a mason. To supplement the family income she thought of starting vegetable vending. Her husband encouraged her idea and she started the activity. One day when IKP personnel visited their village to motivate woman for joining SHG, she joined the group. With her active involvement she became group leader. She received financial assistance from IKP to improve her business. She repaid the loan amount within three months. She has financial support, family support and a feeling of achievement and autonomy. It is clear from this case that Salamma succeeded moderately by meeting daily requirements fairly well and

creating assets, such as House, TV and furniture.

Case 4 Subhadra, a 30 year illiterate woman lives along with her husband and two children in Dhobi colony of Tirupati. Even the combined income of her husband and herself as Dhobi in individual houses was not sufficient to maintain the family. She joined self help group of WIGS for saving some money. Leadership, Independence, aggression, achievement and a need for autonomy helped Subhadra to receive a loan amount from WIGS to start an activity. With that amount she purchased a trolley and start ironing in streets. Now she is earning Rs.4000/- to Rs 5000/- per month. She is repaying the loan regularly. She expressed that after becoming member of WIGS, all the family members could wear better quality clothes and have good quality foods like milk, fleshy foods once a week and snacks etc. She is also saving Rs. 100/- per month.

Successful cases

Case 5 Kamamma is a village dweller in chittoor district. She is a literate woman. Her husband is a daily wage labourer and is earning Rs 2500/- per month. She has some business background since her parents are engaged in bamboo basket making. As her husband's income is not sufficient to provide a good life to their children, Kamamma started bamboo basket making with financial and marketing assistance of IKP. After starting the income generating activity not only has the economic status of Kamamma's family improved but also the standard of living. She is able to make some savings for future needs of her children such as education, Jewellery etc. Now they have their own house and purchased electronic goods also. Kamamma is confident of her family's bright future.

Case 6 Fifty year old widow, Kalavathamma living in Dhobi colony of Tirupati entered income generating activity to lead her life comfortably, to be economically independent and to provide a way to her daughter and grand daughter. Her hard work, strong desire to do some thing and confidence coupled with encouragement and timely help of WIGS personnel helped her to achieve success and satisfaction in her activity. Kalavathamma felt that after starting her business of selling breakfast items in Tirupati and becoming the member of WIGS, SHG she felt secure and her confidence increased. She is able to provide better food to her daughter and grand daughter who depend on her.

She is able to save some money for future needs of her daughter and grand daughter. Through this income generating activity, her income improved considerably and she provided a way to her daughter's life by purchasing a milch animal.

Conclusion

The scope of economic interventions in both schemes was well established because three major outcomes of the schemes were (a) improved income (b) employment generation and (c) improved quality of life. Further, the beneficiaries reactions to the two schemes is indicative of the beneficiaries desire to have the programmes continue for a period so as to ensure a sustainable improvement in their quality of life. Improved quality of life also led to two positive outcomes for women themselves- there was a relatively larger say in terms of decision making at home and outside by the women and the improved economic status helped to create assets for the women.

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