

Empowering Women Through Timbaktu Collective

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Abstract

The basic activity is formation of Self Help Groups (SHGs) which is the organizational base for the economic activities of women. These groups are federated at the Mandal level as MATCS (Mutually Aided Thrift Cooperative Societies)-Adisakthi MATCS in CK Palli Mandal, Ananthasakthi MATCS in Roddam Mandal, and Mahilasakthi MATCS in Ramagiri mandal. Taking these further, a federation of the Societies has been formalized as the Mahasakthi network. The network focuses on improved governance of the Societies and approaches to solving broader social issues faced by the members. The work of the Societies takes place chiefly through thrift (sangha) meetings that happen weekly. Each Society runs a legal aid and counseling cell in their respective Mandal for helping members resolve family and other social issues that often need legal support.

In this paper an attempt is made to analyze the impact of Timbaktu promoted SHGs on sample respondents. Before analyzing various impacts an attempt is made to present socio- economic background of respondents, which have far reaching impact on various impacts.

Keywords: Mahasakthi, Sangha,, Mutually Aided Thrift Cooperative Societies, Self Help Groups and Co-operative Societies.

Debt position of Sample Respondents

Rural credit has been obtained from different non-institutional sources like the farmers, money lenders, landlords, neighbours, relatives and institutional resources like National Banks, Regional Rural Banks etc. The women in the sample Mandals borrowed money for productive as well as unproductive purposes apart from MATCS. The desired results of the Timbaktu Collective will be yielded only when the beneficiaries have no debts or minimum debts. If the beneficiaries are drowning in debts, there are chances for misutilisation of MATCS help. As such during field survey the debt position of respondents was recorded and presented in the table -1.

Table – 1
Debt Position of Sample Respondents

Sl. No.	Debt (in Rs.)	No. of Respondents Covered in each Mandal			Total
		Ramagiri	Roddam	C.K. Palli	
1	No debts	12	16	11	39

		(8.00)	(10.67)	(7.33)	(8.67)
2	Below 10,000	84 (56.00)	72 (48.00)	92 (61.33)	248 (55.11)
3	10001 to 20000	21 (14.00)	22 (14.67)	25 (16.67)	68 (15.11)
4	20001 to 40000	18 (12.00)	10 (6.67)	16 (10.67)	44 (9.78)
5	40001 and above	15 (10.00)	30 (20.00)	6 (4.00)	51 (11.33)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey

*Figures in Parenthesis are percentages to the total.

It is crystal clear from the table - 1 that more than 9/10 of the sample respondents are in debts with varying amounts. More than half (55.11 percent) of the respondents debt is below Rs.10,000. In case of 14.67 percent of the respondents the debt amount ranges between Rs.10,000 to Rs.20,000. The debt amount of 9.78 percent of the respondents is above Rs.20,000 and below 40,001. It is important to note that the debt amount of 11.33 percent of respondents is Rs.40001 and above. Only 39 out of 300 respondents constituting 8.67 percent have no debts.

In case of no debts Roddam Mandal with 10.67 percent respondents tops the list and it is followed by Ramagiri and C.K. Palli Mandal with 8 percent and 7.33 percent of respondents. The debt position of 92 respondents of C.K. Palli Mandal is below Rs.10,000. In this debt amount group it is followed by Ramagiri and Roddam Mandals with 84 and 72 respondents respectively. Again in case of debt group of Rs.10001 to Rs.20000 also the order of the Mandal is same. In case of Rs.20001 to Rs.40000 Ramagiri Mandal tops the list and it is followed by Roddam and C.K. Palli Mandals. With regard to Rs. 40001 and above Roddam Mandal stood at the top of the ladder. It is followed by Ramagiri with 15 respondents and which in turn followed by C.K. Palli with only 6 respondents.

Loans Availed by members from Timbaktu MATCs

The respective MATCs in Timbaktu operative Mandals extend loans for the members from pooled funds of MATCs. It is the loans, which influences the financial position of the SHG beneficiaries. So an attempt is made here to make an analysis of loans taken by the selected respondents from MATCs in the Table -2.

Table – 2
Loans availed by Sample SHG Beneficiaries from MATCs

Sl. No.	No. of times Loans Availed	No. of Respondents Covered in each Mandal			Total
		Ramagiri	Roddam	C.K. Palli	
1.	One Time	51 (34.00)	73 (48.67)	54 (36.00)	178 (39.56)
2.	Two Times	74 (49.33)	47 (31.33)	71 (47.33)	192 (42.67)
3.	Three Times	12 (8.00)	23 (15.33)	21 (14.00)	56 (12.44)
4.	Four Times	13 (8.67)	7 (4.67)	4 (2.67)	24 (5.33)
	Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It can be inferred from the Table-2 that nearly 48.67 percent of the fresh loans were registered in the Roddam Mandal. Generally it means that a good number of SHG groups were formed in recent years in this Mandal. It was followed by C.K.Palli and Ramagiri Mandals with 36 percent and 34 percent respectively. From Ramagiri Mandal nearly half of the respondents have double access to loans. It is followed by C.K.Palli and Roddam Mandals with 47 percent and 31 percent respectively.

Those who have taken loans for the third time from MATCS are higher in Roddam Mandal (15.33 percent) and they are followed by C.K.Palli (14 percent) and Ramagiri (8 percent) Mandal beneficiaries respectively. With 8.67 percent of beneficiaries Ramagiri Mandal stood at the top of the ladder in case of 4th linkage. It is followed by Roddam and C.K.Palli Mandals with 4.67 percent and 2.67 percent respectively.

In all large number of beneficiaries constituting 42.67 percent has double access to MATCS loans. It is followed by fresh linkage with 39.56 percent of beneficiaries. The 3rd and 4th linkages together constitute 17.77 percent of total beneficiaries. The data indicates that there is every need to increase the access of loans to all the beneficiaries.

Utilization of Loan by SHG Beneficiaries

It is observed that the loan is utilized by the respondents of this study on various purposes such as purchasing agricultural inputs, irrigation purposes, mulberry farming, housing, for repayment of earlier loans, children education, expenditure on family health, maintenance of cattle, purchase of sheep, petty business and to meet day to day family expenditure registered in the Table -3.

Table – 3
Comparative Analysis of Loan Utilization by SHG Beneficiaries at the District Level

Sl. No.	Purpose	No. of Respondents Covered in each Mandal			Total
		Ramagiri	Roddam	C.K. Palli	
1.	Agricultural inputs	35 (23.33)	13 (8.67)	13 (13.33)	67 (14.89)
2.	Irrigation	10 (6.67)	11 (7.33)	9 (8.67)	35 (7.78)
3.	Mulberry farm	2 (1.33)	15 (10.00)	7 (6.67)	27 (6.00)
4.	Housing	3 (2.00)	6 (4.00)	11 (11.33)	25 (5.56)
5.	To repay earlier loans	7 (4.67)	4 (2.67)	4 (4.00)	18 (4.00)
6.	Children education	2 (1.33)	5 (3.33)	2 (2.00)	9 (2.00)
7.	Health	1 (0.67)	3 (2.00)	2 (2.00)	8 (1.78)
8.	Purchase of cattle	52 (34.67)	55 (36.67)	33 (32.67)	157 (34.89)
9.	Sheep rearing	11 (7.33)	6 (4.00)	5 (5.33)	24 (5.33)
10.	Petty business	24 (16.00)	23 (15.33)	10 (10.00)	62 (13.78)
11.	Auto Workshop	2 (1.33)	3 (2.00)	1 (1.33)	6 (1.33)
12.	Others	1 (0.67)	6 (4.00)	3 (2.67)	12 (2.67)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It is evident from the Table -3 that in Ramagiri Mandal nearly 31.33 percent of the beneficiaries spent the loan amount on agriculture related activities (see rows 1 to 3). It is followed by C.K.Palli and Roddam Mandals with 28.67 percent and 25 percent respectively. Nearly 17.33 percent of beneficiaries spent the loan amount for unproductive purposes (see rows 4 to 7) in C.K.Palli Mandal. It is followed by Roddam and Ramagiri Mandals with 10 percent and 8.67 percent respectively. The Table also makes it clear that 62 percent of beneficiaries in Roddam Mandal spent the loan amount on productive, self-employment and domestic assets (see rows 8 to 12). In this regard it was followed by Ramagiri and C.K.Palli Mandals with 52 percent and 52 percent respectively.

In all large number of beneficiaries (34.89 percent) utilized their loan amount on the purchase of cattle. It is followed by the beneficiaries who utilized their loan amount to purchase agricultural inputs

(14.89 percent). Out of 450 beneficiaries 28.67 percent beneficiaries utilized their loan amount on agriculture related activities. Highest number of beneficiaries constituting 58 percent utilized their loan amount for productive purposes. Only 13.34 percent beneficiaries' amount has gone for unproductive purposes.

Access to Formal Institutions

The most important objective behind the promotion of SHG groups by Timbaktu Collective was that the poor rural women should be able to get access to the formal banking system and other government agencies. The responses of sample respondents with regard to access to formal institutions are presented in the table -4.

Table – 4
Impact of Timbaktu MATCS loans on the beneficiaries with regard to Access to Formal Institutions

Sl. No.	Amount of Change	No. of Respondents Covered in each Mandal			Total
		Ramagiri	Roddam	C.K. Palli	
1	No change	9 (6.00)	8 (5.33)	9 (6.00)	26 (5.78)
2	Little change	47 (31.33)	61 (40.67)	61 (40.67)	169 (37.56)
3	Moderate change	79 (52.67)	58 (38.67)	60 (40.00)	197 (43.78)
4	Significant change	12 (8.00)	21 (14.00)	18 (12.00)	51 (11.33)
5	Change for worse	3 (2.00)	2 (1.33)	2 (1.33)	7 (1.56)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It is clear from the Table -4 that large number of beneficiaries in Timbaktu operating Mandals reported that the SHG programme has positive impact on their access to formal institutions. No change or insignificant change was reported by 6 percent beneficiaries in Ramagiri and Roddam Mandals. The important cause for this trend in this Mandals is that good number of beneficiaries in this Mandal hails from Muslim Community. It is learnt that their religious customs will not allow them to get full access to formal institutions. They are followed by C.K.Palli Mandal with 5.33 percent.

It is welcome move to note that in all Mandals nearly 92 percent (see rows 2 to 4) of beneficiaries reported some kind of change in their access to formal institutions after joining Timbaktu

promoted SHGs. Negative change or change for worse was reported by 2 percent in Ramagiri Mandal and it was followed by C.K.Palli and Roddam Mandals with equal percent.

Totally, some kind of change was reported by 92.66 percent of beneficiaries. No change or insignificant change was reported by 5.78 percent and negative change was reported by 1.56 percent only.

Income Generation

The fundamental objective behind the formation of small groups is to generate income for poor women in rural areas. Table -5 gives the details of the impact of SHG on income generation of women.

Table – 5
Comparative Analysis of Amount of Change on Income generation of SHG Beneficiaries at the District Level

Sl. No.	Amount of Change	No. of Respondents Covered in each Mandal			Total
		Ramagiri	Roddam	C.K. Palli	
1	No change	6 (4.00)	8 (5.33)	6 (4.00)	20 (4.44)
2	Little change	63 (42.00)	55 (36.67)	63 (42.00)	181 (40.22)
3	Moderate change	64 (42.67)	71 (47.33)	61 (40.667)	196 (43.56)
4	Significant change	15 (10.00)	16 (10.67)	14 (9.33)	45 (10.00)
5	Change for worse	2 (1.33)	-	6 (4.00)	8 (1.78)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

The Table -5 reveals that around 93.78 percent of beneficiaries in Timbaktu operated Mandals reported some amount of change in their income level after joining SHG. No change or insignificant change was highest in C.K.Palli Mandal (5.33 percent). It is reported that these beneficiaries are newly joined beneficiaries and who have not availed any loans from the MATCs as on 31st March 2011. The C.K.Palli Mandal was followed by Ramagiri Mandal and Roddam Mandal equally with 4 percent. In Ramagiri and Roddam Mandals 63 beneficiaries constituting 42 percent reported only little change in their income level. They are followed by C.K.Palli Mandal, where 36.67 percent reported little change. Moderate change was reported more than 40 percent of the beneficiaries in all Mandals, which is a welcome development in the functioning of Timbaktu promoted SHG programme. Significant change was reported by 10.67 percent in C.K.Palli Mandal and it is followed by Ramagiri and Roddam Mandals with 10 percent and 9.33 percent respectively. In Roddam 6 out of 150 beneficiaries and in Ramagiri

Mandal only 2 out of 150 beneficiaries reported negative change. In C.K. Palli Mandal none of the beneficiary reported negative impact of Timbaktu SHG programme.

Around 93.78 percent of beneficiaries in all reported some amount of change in their income levels after joining Timbaktu running SHGs. Insignificant and negative change was reported around 6.22 percent of beneficiaries.

References

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