

# Exploring possibilities for livelihood options

A rapid assessment of 200 women SHG members in Marathwada and Vidarbha

## Introduction

One of the main objectives of this study was to analyse the current livelihood patterns of the women members of SHGs in different districts across Marathwada in order to develop a livelihood plan for them. The SHGs studied were formed as part of the PACs DFID programme. Most of the SHGs have been actively functioning for the last 2 years on an average.

Women involved in these SHGs have been working as agricultural labourers and come from lower socio-economic groups. They also largely belong to the dalit communities in the area.

## Methodology

A systematic understanding of the study requires a thorough qualitative and quantitative analysis of the socio-economic status of the women members. This involves intensive administering of household questionnaires as well as detailed oral narratives of women.

It also requires an analysis of the socio-cultural environment in which the women are located to understand the different constraints that they may have to face to secure their livelihoods.

The present study provides us very rapid insights into women's current livelihood patterns their incomes and the skills available with them. The study which is based on a very small sample cannot obviously give us a very generalized understanding of the situation of women from these SHGs but certainly provides some broad trends and understanding on the livelihood situation and the avenues open to them.

Obviously to understand livelihoods from a gender perspective requires a starting point that is sensitive to gender concerns. The broader framework within which the livelihood study was done therefore used gender as the focal point of enquiry. Thus women members were our key informants in this study and their understanding and realities about their livelihoods were documented.

To understand this we used two kinds of research methods one which was a quantitative assessment of their socio-economic status to be understood through detailed individual interviews and the other was collective interactions and focus group discussions.

Selection of the sample was no mean process given the time and skill constraints. Initially the sample was to cover a large section of the SHGs in the area. However due to limited time availability and resources it was restricted to talking to 30 women members in each of the partner areas. The total interviews to be done were therefore 450 along with FGD of at least 15 SHGs.

It would be necessary to state here that although most organizations were able to collect more than 50% of the data they were not able to do the data entry for the purpose of analysis due to time constraints. We have finally therefore been able to analyse only on the basis of a very small sample of 203 women. Although small it does provide us some insights into the possibilities for action.

A two day training preceded the data collection and sampling process. Members from 10 different organizations participated in this training which was jointly organized by Chaitanya and SOPPECOM. This training was followed by a one day training on data entry and data analysis methods and skills.

This report is going to take us through a very quick journey of how these women are located vis a vis their livelihood options and what they perceive as opportunities for them.

The report does not have a very organized structure as we have allowed the flow of the data and findings to dominate our narrative here. We can broadly see the data in two broad sections one which largely discusses their present status and the other that discusses the options that they have in mind for livelihood opportunities for the future.

### The women we studied

Here we give a brief description of the group that we studied. These were 13 talukas from 5 districts of Maharashtra that largely covered the Marthawada and the Vidarbha regions. 7 organisations participated in the study. Table 1-4 give a religion, caste, organisation, taluka and district wise location of the women who participated in the study. As we can see from these tables the total number of participants has been 203 across 7 organizations.

**Table 1: Taluka and organization wise sample profile**

Tehsil	Asmita	GVM	HMF	IGSS	JVSS	MSSM	PARYAY	Total
Ambad				6		5		11
Ambajogai		6						6
Ashti				6				6
Badnapur				6		12		18
Beed		16			15			31
Dharur					2			2
Fulambari				6				6
Jalna				6		13		19
Kaij		8			23			31
Kalamb	30							30
Kalamb (Y)							20	20
Lohara			15					15
Tuljapur			8					8
	<b>30</b>	<b>30</b>	<b>23</b>	<b>30</b>	<b>40</b>	<b>30</b>	<b>20</b>	<b>203</b>

**Table 2: Religion and Caste**

Religion	Caste groupings						
	Maratha	Muslim	NT	OBC	Other	SC	Total
Any Other					1		1
Hindu	77		21	27	16	39	180
Muslim		5					5
Neo-Buddhist						15	15
No Response						2	2
	77	5	21	27	17	56	203
Total	37.9%	2.5%	10.3%	13.3%	8.4%	27.6%	100.0%

As we can see in table 2 above almost 38% of our participants came from the Maratha community and about 28% from the dalit or the scheduled castes. If we look at the overall caste profile then we see that the OBCs, the NT and the SC together constituted about 58% of our participants who are the beneficiaries of the PACs programme in this region. The other caste mentioned here is assumed to be among the OBCs or NTs. However this was not explicitly stated in the data that was recorded.

**Table 3: Caste and Organisation**

Caste	Name of Organisation							
	Asmita	GVM	HMF	IGSS	JVSS	MSSM	PARYAY	Total
Maratha	5	16	11	8	11	19	7	77
Muslim		2	1		2			5
NT		1	3	6	6	4	1	21
OBC	7	4	7	2	4	2	1	27
Other	15	1			1			17
SC	3	6	1	14	16	5	11	56
<b>Total</b>	<b>30</b>	<b>30</b>	<b>23</b>	<b>30</b>	<b>40</b>	<b>30</b>	<b>20</b>	<b>203</b>

Table 3 shows us the organisation wise number of participants in the study. On an average each of the organisations has about 30 participants. These participants were from across different caste and religious groupings.

**Table 4: District wise distribution of caste**

District	Caste grouping						
	Maratha	Muslim	NT	OBC	Other	SC	Total
Aurangabad			2	1		3	<b>6</b>
Beed	29	4	8	9	2	24	<b>76</b>
Jalna	25		7	2		14	<b>48</b>
Osmanabad	18	1	4	8		12	<b>43</b>
Yavatmal	5			7	15	3	<b>30</b>
Total	77	5	21	27	17	56	<b>203</b>
%	<b>37.9%</b>	<b>2.5%</b>	<b>10.3%</b>	<b>13.3%</b>	<b>8.4%</b>	<b>27.6%</b>	<b>100.0%</b>

Table 4 shows us that the maximum number of SC households are from Beed district which has 42% of the total SC respondents.

#### The households where they live

The total number of people who were actually surveyed through these 203 women was 874. if we look at the male female distribution of the population that was studied we see that 47.6% were women and 52.4% were men members (See Table 6)

**Table 6: Male and Female Distribution of household members**

Male	Female	Total
<b>458</b>	<b>416</b>	<b>874</b>
<b>(52.4%)</b>	<b>(47.6%)</b>	<b>(100%)</b>

Table 7 shows the distribution of the population by their marital status. Of the total people surveyed only 1% are deserted but when seen against the total number of married women the percentage would be higher almost upto 4.5%. Similarly the percentage of separated and divorced too would be higher if seen against the total number of married women. The percentage of widowhood is about 4.1% which certainly is not a very low figure and is indicative of the fact that some social security supports may be necessary. The total number of widows among women is as high as 8.2% which certainly needs to be addressed.

A fairly large percent of the population is unmarried and that also obviously indicates a large young population in the sample.

**Table 7: Distribution by Marital Status of household members**

Marital Status	Number	Percent
Deserted	9	<b>1.0</b>
Married	449	<b>51.4</b>
NA	3	<b>0.3</b>
Other	4	<b>0.5</b>
Separated / Divorced	1	<b>0.1</b>
Unmarried	372	<b>42.6</b>
Widowed	36	<b>4.1</b>
Total	874	<b>100.0</b>

**Table 8: Marital Status**

% in parentheses indicates the percentage of marital status within the sex

Marital Status	Sex		Total
	Female	Male	
Deserted	9	-	<b>9</b>
	(2.2%)	-	<b>1.0%</b>
Married	222	227	<b>449</b>
	(53.4%)	(49.6%)	<b>51.4%</b>
Other	2	2	<b>4</b>
	(0.5%)	(0.4%)	<b>0.5%</b>
Separated / Divorced	1	-	<b>1</b>
	(0.2%)	-	<b>0.1%</b>
Unmarried	148	227	<b>375</b>
	(35.6%)	(49.6%)	<b>42.9%</b>
Widowed	34	2	<b>36</b>
	(8.2%)	(0.4%)	<b>4.1%</b>
Total	416	458	<b>874</b>
	<b>(47.6%)</b>	<b>(52.4%)</b>	<b>100.0%</b>

### Ownership of land and other property

Most of the women resided in joint families and the land owned thus was in the name of the joint families. Table 8-10 show the landownership profile of the households that were studied. Almost 50.7% of the households studied were landless. Almost 42% of the landless came from Beed district alone.

**Table 9: Land Ownership by district**

Land Ownership	District					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
Landowning households		32	27	24	17	<b>100 (49.3%)</b>
Landless	6	44	21	19	13	<b>103 (50.7%)</b>
<b>Total</b>	<b>6</b>	<b>76</b>	<b>48</b>	<b>43</b>	<b>30</b>	<b>203 (100%)</b>

**Table 10 : Landownership by Caste**

Landownership	Caste Groupings						
	Maratha	Muslim	NT	OBC	Other	SC	Total
Landowning	51	2	13	15	6	13	<b>100</b> <b>(49.3%)</b>
Landless	26	3	8	12	11	43	<b>103</b> <b>(50.7%)</b>
<b>Total</b>	<b>77</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>17</b>	<b>56</b>	<b>203</b> <b>(100%)</b>

Table 9 shows us that about 42% of the landless belong to the SC community and 51% of the landowning belong to the Maratha caste.

**Table 11 : Landownership by organisation**

Land ownership	Organisation							
	Asmita	GVM	HMF	IGSS	JVSS	MSSM	PARYAY	Total
Landowning	17 (56.7%)	17 (56.7%)	17 (73.9%)	2 (6.7%)	15 (37.5%)	25 (83.3%)	7 (35.0%)	<b>100</b> <b>(49.3%)</b>
Landless	13 (43.3%)	13 (43.3%)	6 (26.1%)	28 (93.3%)	25 (62.5%)	5 (16.7%)	13 (65.0%)	<b>103</b> <b>(50.7%)</b>
Total	30	30	23	30	40	30	20	<b>203</b>
	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

If we look at the landownership pattern organizationally then we see that the highest number of landless are in the area of IGSS. If compared to their own sample size we see that 93% of their sample belong to the landless category and only 6.7% own any land at all. In almost none of the households did women own any land at all

**Table 12: House ownership**

House ownership	Number	Percent
Joint Family Owned	58	28.6
NA	1	0.5
On Rent	9	4.4
Self Owned	135	66.5
<b>Total</b>	<b>203</b>	<b>100.0</b>

Most of the women that we interviewed resided in houses owned by them. IN fact only a small percent i.e. 4.4% who actually lived in rented houses as can be seen from Table 12

**Table 13 : District wise Ownership of house**

House ownership	DISTRICT					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
Joint Family Owned	3	41	8	6		58
On Rent		5	3	1		9
Self Owned	3	30	36	36	30	135
NA			1			1
<b>Total</b>	<b>6</b>	<b>76</b>	<b>48</b>	<b>43</b>	<b>30</b>	<b>203</b>

### Ownership of Cattle

**Table 14: Cattle owned**

Type of cattle owned	Number	Percent
Buffalo	20	8.0
Bullock	24	9.6
Chicken	13	5.2
Cow	35	14.1
Goat / Sheep	47	18.9
NA	110	44.2
<b>Total</b>	<b>249</b>	<b>100.0</b>



If we look at table 14 we can see that the total ownership of cattle is just 1 per household which certainly speaks of poverty. This too is not equally divided among the households and if we analyse the data further we would see that only a few landowning households do own cattle which has any value.

#### AMENITIES: Water and Electricity

**Table 15 : District wise availability of Water**

Water Shortage	DISTRICT					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
No	3	27	15	18	28	<b>91</b> <b>(44.8%)</b>
Yes	3	49	33	25	2	<b>112</b> <b>(55.1%)</b>
<b>Total</b>	<b>6</b>	<b>76</b>	<b>48</b>	<b>43</b>	<b>30</b>	<b>203</b>

Although we have not looked at a very seasonal availability of water from the above response we see that almost 44.8 % of the households studied are affected by the drinking water crisis in the area. Again Beed and Yavatmal districts seem to be the most affected by this crisis.

**Table 16: District wise Availability of Electricity**

Electricity	DISTRICT					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
No	6	20	18	8	17	<b>69</b> <b>(33.9%)</b>
Yes		56	30	35	13	<b>134</b> <b>(66.1%)</b>
	<b>6</b>	<b>76</b>	<b>48</b>	<b>43</b>	<b>30</b>	<b>203</b>

Table 16 shows that about 33.9% of the households are still lacking the electricity facility. This is a fairly large percentage considering that Maharashtra has been claiming total electrification in rural areas. Here too we find that Beed district has the maximum number of households that go without electric connections.

## Women's Work

Table 17 shows us that almost 29.06% of the women from the studied households do not engage in any kind of labour outside the home. Some of these are working on their own farm lands.

**Table 17 : Engagement in Labour**

Labour work	Organization							Total
	Asmita	GVM	HMF	IGSS	JVSS	MSSM	PARYAY	
Not Engaged in labour	14	7	15		9	11	3	<b>59</b> <b>(29.06%)</b>
Engaged in labour	16	23	8	30	31	19	17	<b>144</b> <b>(70.9%)</b>
<b>Total</b>	<b>30</b>	<b>30</b>	<b>23</b>	<b>30</b>	<b>40</b>	<b>30</b>	<b>20</b>	<b>203</b>

Again if we look at table 18 which gives a castewise profile of labour we see that it is the Maratha and the OBC women who are largely not engaged in labour outside the home. This is also explained by the fact that these are the landowning families and would engage women's labour on their own fields or at home.

**Table 18 : Caste wise engagement in Labour**

Labour Work	Maratha	Muslim	NT	OBC	Other	SC	VGNT	Total
Not Engaged in labour	34	1	4	12	5	3		<b>59</b>
Engaged in labour	43	4	14	15	12	53	3	<b>144</b>
	77	5	18	27	17	56	3	<b>203</b>
	<b>37.9%</b>	<b>2.5%</b>	<b>8.9%</b>	<b>13.3%</b>	<b>8.4%</b>	<b>27.6%</b>	<b>1.5%</b>	<b>100.0%</b>

Tables 19-21 indicate the work availability according to different seasons in the year. We see that the average work days available for women in monsoons is 30 for winters it is 55 days and for summer it is 40. This also indicates that the total work availability for the year is not more than 120 days which definitely indicates the need for diversifying occupations. There is a lot of time available in a year for the women to engage in different activities.

**Table 19 : Caste wise availability of work and wages in monsoons**

Caste	Number of women involved	Total work days in a season	Total wages in a season	Average days/woman/season NT	Average income/woman/season (Rs)
Maratha	41	2413	72279	58	<b>1762</b>
Muslims	2	75	2550	37	<b>1275</b>
NT	20	882	29175	33	<b>1458</b>
OBC	19	1099	33690	57	<b>1773</b>
SC	60	2922	84440	48	<b>1407</b>
Other	13	1010	30900	77	<b>2376</b>
<b>Total</b>	<b>155</b>	<b>8401</b>	<b>253034</b>	<b>30</b>	<b>1632</b>

**Table 20 : Caste wise availability of work and wages in winter**

Caste	Number of women involved	Total work days in a season	Total wages in a season	Average days/woman/season NT	Average income/woman/season(Rs)
Maratha	34	1831	61535	53	<b>1758</b>
Muslims	2	75	2550	37	<b>1275</b>
NT	19	1062	46675	44	<b>2456</b>
OBC	17	869	30395	54	<b>1787</b>
SC	53	2720	162990	51	<b>3018</b>
Other	12	1045	34375	87	<b>2864</b>
<b>Total</b>	<b>137</b>	<b>7602</b>	<b>338520</b>	<b>55</b>	<b>2435</b>

**Table 21 : Caste wise availability of work and wages in summer**

Caste	Number of women involved	Total work days in a season	Total wages in a season	Average days/woman/season NT	Average income/woman/season(Rs)
Maratha	32	1252	53305	39	<b>1665</b>
Muslims	2	75	2550	37	<b>1275</b>
NT	14	347	12355	36	<b>883</b>
OBC	16	692	25670	43	<b>1604</b>
SC	34	1099	49205	32	<b>1447</b>
Other	11	685	22400	62	<b>2036</b>
<b>Total</b>	<b>109</b>	<b>4150</b>	<b>165485</b>	<b>40</b>	<b>1518.21</b>

As far as the caste wise variations are concerned we do not see a very wide disparity in terms of work availability and the incomes earned. The average seasonal income earned by each woman is about Rs 1500. In winters this figure is about Rs 2500. However if we look at the annula income from albour on ana average for each of the women it is not more than Rs 6000/- indicating very much the need to strengthen the family incomes of the households concerned.

**Table 22 : Other Sources of Income**

Type of work	Number of women	Percent
Balwadi	4	1.9
Small scale business (Bangle vending Bangle vending, Vegetable vending and skilled work)	7	3.4
Small Scale Enterprise (Flour Mill, Home based industry, Grocer,hotel)	24	11.8
Skilled work	4	1.9
NA	164	80.8
<b>Total</b>	<b>203</b>	<b>100</b>

Table 22 gives us a picture of the other income sources and activities that the women members are involved in. Here we see that almost 80% of the women are not involved in self employed activities and are in fact involved largely in either labour work or agriculture on their own fields. The data also makes a statement on the overall skills available with the women and the need to strengthen the skill base of the women in order that they could diversify.

## Agriculture

**Table 23 : Annual Crop Cultivation Patterns and Incomes**

Crop	Area in acres	Production in Q	Amount in Rs	Rate/Q
Bajara	50	223	178400	800
Chillies	2	8	6400	800
Cotton	193	675	1215000	1800
Pomegranate	3	3	3300	1100
Groundnut	20	35	119000	3400
Bengal gram	14	10	27000	2700
Jowar	92	268.8	215040	800
Leafy Vegetables	1	0	5000	
Maize	6	101	45450	450
Greengram (mung)	31	49	161400	3300
Onion	1	50	15,000	300
Rice	0	15	19500	1300
Soyabean	74	107.9	118690	1100
Sugarcane (T)	33	1150	1150000	1000
Sunflower	1	4	5200	1300
Sesame	1	3	8253	2751
Tomato	1	2	1100	550
Tur	40	80	136000	1700
Turmeric	1	2	4200	2100
Black Gram	39	64.7	194100	3000
Wheat	21	80.6	92690	1150
Floriculture	1	2	1000	500
Fruit	0	1	500	500
<b>Total</b>	<b>625</b>	<b>2935</b>	<b>3,722,223</b>	

Of the 50% landed households we see that there is great diversity in cropping patterns. The range of crops include from course cereals like jowar, bajara to other cereals like paddy, wheat and pulses and vegetables. Table 22 shows us the c cropping diversity and the returns from agriculture based on current prices in the area.

## SCHEME BENEFITS

**Table 23: Benefits for Individual Households**

Benefits by schemes	Maratha	Muslim	NT	OBC	SC	Total
No benefits	66	4	16	15	46	<b>156</b> <b>(76.8%)</b>
Benefited by some schemes	11	1	5	9	9	<b>42</b> <b>(20.6%)</b>
No response	-	-		3	1	<b>5</b> <b>(2.4%)</b>
<b>Total</b>	<b>77</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>56</b>	<b>203</b>

We asked the women as to how many of the households had benefited from either individual schemes or from any other village development programmes. Table 23 shows us that only 20.6% of the households actually benefited from any individual level government scheme. As regards the village level schemes again a mere 32% have benefited in some form but a large number i.e. 68% have still been left out. The lack of benefits seem to have a similar impact across castes and districts.

**Table 24: Benefits from Village Development Schemes**

Benefits from Village Development Scheme	Caste						
	Maratha	Muslim	NT	OBC	Other	SC	Total
No benefits	54	4	13	16	17	34	<b>138</b> <b>(68%)</b>
Benefits	23	1	8	11		22	<b>65</b> <b>(32%)</b>
<b>Total</b>	<b>77</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>17</b>	<b>56</b>	<b>203</b>

**Table 25: Benefit by any Scheme by District**

Village Benefits	Name of District					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
No Benefits	6	76	45	17	12	<b>156</b>
Yes			3	26	13	<b>42</b>
NA					5	<b>5</b>
<b>Total</b>	<b>6</b>	<b>76</b>	<b>48</b>	<b>43</b>	<b>30</b>	<b>203</b>

**Table 26: Benefits by Village Development Scheme by District**

Benefits by Village Development Schemes	Name of District					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
No	2	48	30	30	28	<b>138</b>
Yes	4	28	18	13	2	<b>65</b>
<b>Total</b>	<b>6</b>	<b>76</b>	<b>48</b>	<b>43</b>	<b>30</b>	<b>203</b>

**How is credit being used presently?**

Our study shows that SHG has been the primary mode for savings in all the areas. Women also do save in other ways as well but the main mode i.e. 83.3% is the SHG (See Table 27)

**Table 27: Type of Savings**

Type of Savings	No.HH	Percent
Post	1	<b>0.5</b>
SHG	169	<b>83.3</b>
SHG,Bank	9	<b>4.4</b>
SHG,Bank,LIC/FD	4	<b>2.0</b>
SHG,LIC/FD	6	<b>3.0</b>
SHG,LIC/FD,Post	2	<b>1.0</b>
SHG,Post	6	<b>3.0</b>
SHG,Post,Bhishi	1	<b>0.5</b>
SHG,Post,LIC/FD	2	<b>1.0</b>
NA	3	<b>1.5</b>
<b>Total</b>	<b>203</b>	<b>100.0</b>



**Table 28: District and type of savings**

Type of Savings	DISTRICT					
	Aurangabad	Beed	Jalna	Osmanabad	Yavatmal	Total
Post				1		1
SHG	6	62	39	33	29	169
SHG, Bank		3	5	1		9
SHG, Bank, LIC/FD		3		1		4
SHG,LIC/FD		3	3			6
SHG,LIC/FD, Post		2				2
SHG, Post		3		3		6
SHG, Post, Bhishi				1		1
SHG, Post, LIC/FD				2		2
NA			1	1	1	3
	6	76	48	43	30	203

**Table 29: Caste and type of Savings**

Type of savings	Caste Groups						
	Maratha	Muslim	NT	OBC	Other	SC	Total
Post						1	1
SHG	58	4	20	21	15	51	169
SHG ,Bank	4	1	1	1		2	9
SHG, Bank, LIC/FD	4						4
SHG,LIC/FD	3			2		1	6
SHG,LIC/ FD, Post				1	1		2
SHG, Post	4			1		1	6
SHG, Post , Bhishi	1						1
SHG, Post, LIC/FD	1			1			2
NA	2				1		3
<b>Total</b>	<b>77</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>17</b>	<b>56</b>	<b>203</b>

Table 30 shows us the caste-wise borrowing of loans. Here we see that there has been a no response from about 51 participants, but among those who have responded we see that agriculture and household basic needs are the main reasons for taking loans from the SHGs.

**Table 30: Caste and Purpose of Loan**

Purpose of loans	Caste Groups						Total
	Maratha	Muslim	NT	OBC	Other	SC	
Festivals and functions	7	1	1	7		7	<b>23</b>
Home Building and Repair	2					1	<b>3</b>
Return Loans	1						<b>1</b>
Agriculture related	18		9	7	7	8	<b>49</b>
Education	1						<b>1</b>
Household Basic Needs	12	1	1	1	3	6	<b>24</b>
Illness Hospital	5		2	3	2	6	<b>18</b>
Material Purchase	4	3		2	1	3	<b>13</b>
Secondary Business	8		1	3		6	<b>18</b>
Travel						1	<b>1</b>
NA	19		7	4	4	18	<b>52</b>
<b>Total</b>	<b>77</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>17</b>	<b>56</b>	<b>203</b>

**Table 31: When loans are taken**

Timing of loan	Number of instances of loan taken	Percent
Any Other	26	10.3
At Diwali	36	14.2
At Eid	1	0.4
At Holi	15	5.9
At Padawa	23	9.1
At Panchmi	26	10.3
In Monsoon	67	26.5
NA	59	29
<b>Total</b>	<b>253</b>	<b>100.0</b>

People seem to be borrowing maximum during the monsoons as perhaps that is the distress period when there is little work and crops are yet to be harvested. The other time periods when loans are taken are during festival time (See Table 32)

**Table 32: Source of Loan**

Source of loan	Number of instances of loan taken	Percent
SHG	91	36.0
Bank	41	16.2
Big Farmer/Money lender	29	11.5
Relatives and friends	12	4.7
Co-operative Society	2	0.7
Any Other Source	19	7.5
NA	59	22.9
<b>Total</b>	<b>253</b>	<b>100.0</b>

Table 33 shows us the source of the loan and here SHG clearly seems to have surpassed the other sources. Although we can still see the presence of the money lender from whom about 11.5% of the people have borrowed.

## Poverty profile of women

### RATION CARD HOLDING

By and large the households studied do hold ration cards as table 35 shows us almost 76.8% households do own ration cards. However one cannot ignore the fact that 23.2% of the people still do not have any ration card in their name.

**Table 33 : Ration card Holding**

Ration card holding	Number of HH	Percent
No	47	23.2
Yes	156	76.8
<b>Total</b>	<b>203</b>	<b>100.0</b>

**Table 34 : Caste and Ration card holding**

Ration card holding	Caste Groupings							
	Maratha	Muslim	NT	OBC	Other	SC	VGNT	Total
No	17	1	6	7	1	15		47
Yes	60	4	12	20	16	41	3	156
<b>Total</b>	<b>77</b>	<b>5</b>	<b>18</b>	<b>27</b>	<b>17</b>	<b>56</b>	<b>3</b>	<b>203</b>

If we look at the caste-wise holding of ration cards we see that a large number of SC households do not have ration cards in their names if this percentage was to be seen against their total sample.

Tables 35-37 give us an understanding of the BPL households in the study area. Almost 61% of the households are not listed under the BPL and 36.5 %

**Table 35 : Below Poverty Line**

BPL	No. HH	Percent
No	124	61.1
Yes	74	36.5
NA	5	2.5
<b>Total</b>	<b>203</b>	<b>100.0</b>

**Table 36 : Caste and BPL**

BPL	Caste						Total
	Maratha	Muslim	NT	OBC	Other	SC	
No	58	4	15	15	7	25	<b>124</b>
Yes	19	1	6	9	9	30	<b>74</b>
NA				3	1	1	<b>5</b>
<b>Total</b>	<b>77</b>	<b>5</b>	<b>21</b>	<b>27</b>	<b>17</b>	<b>56</b>	<b>203</b>

Finally we come to the overall income and expenditure profiles of the households where these women are located. Table 38 (below) gives us a picture of the overall income and expenditure of the households surveyed. We see that the annual expenses often overshoot the annual incomes of the households on an average. This deficit is to the tune of Rs 5000/- In most cases this could be as a result of inappropriate data or in adequate information on sources of income. But what is important to draw from here is that the overall income levels are fairly low and there is need to enhance the income opportunities of the poor.

If we look at the food purchases from the PDS we see that a mere Rs 785 is spent on food through ration by each of the households on an average. The rest of the food comes from the open market which amounts to almost Rs 20,000/hh which is of course inclusive of several other costs such as health, education etc. But the major portion of the expenditure there is on food. If we look at the overall expenses of a household the average is Rs 33255/hh of which almost 63% is spent on food and other basic expenses. If we look at their total annual income then we see that almost 74% is spent on food and other basic survival needs.

**Table 38: Income and Expenditure profiles**

Type of expenditure	Total annual expenses for the entire sample of 203 women (Rs.)	Annual expenses/hh (Rs.)	Source of income	Total annual income for the entire sample of 203 women (Rs.)	Annual income/woman (Rs.)
Food through PDS (Ration)	159416	785	Labour	758439	<b>3736</b>
Annual cost for food and related expense	3525891	20381	Cattle income	795960	<b>3921</b>
Cattle expenses	256861	1265	Other income	174912	<b>862</b>
Electricity	174900	862	Savings	276852	<b>1364</b>
Expenses on agriculture	1280555	6308	Crop Production	3722053	<b>18335</b>
Loan taken	1353171	6666		--	---
Total	6750794			5728216	
<b>Please note annual costs calculated for 173 hh only for lack of data</b>		<b>33255.14</b>		<b>Overall Deficit Rs 1022578</b> <b>Per household deficit Rs 5037.33/hh</b>	<b>28217.81</b>

### Where do we go from here

One of the important reasons for our enquiry was to investigate the nature of current livelihoods and plan for different livelihood options based on that. It is very clear that most women engage in agriculture labour but data also shows that women do not get work for more than 125 days in a year which allows for planning of diverse sources of income for women. The question is which would be the viable sources of income which would be sustainable and which would allow women some flexibility. To put women's livelihood options in a broader perspective we also need to assess the resource availability at the village level both in terms of village development schemes such as watershed development, SGSY etc. Different livelihood activities that are based on some of these programmes need to be carved out of these schemes. Most of these women do not seem to be beneficiaries of different government schemes. The question is how they could be integrated into larger village development schemes whether they are irrigation, watershed or forestry is a challenge before us. Small enterprises too would have to be integrated into larger village development plans. For eg if innovations in farming are supported by the resource

development programmes then women could take on activities such as nursery, vermicompost and similar such bio resource services. These have been successfully demonstrated in Bhuswal and a few other areas in Maharashtra.

However this also calls for a skill development programme for women in these new areas. New skills would help women diversify and provide a wider choice in livelihood options. Often a single activity is not sufficient to sustain livelihoods over the year.

### **Livelihood options for the future**

A wide range of responses were given by women on what they think are viable alternatives for them (refer to table 39). Most of these responses have been broadly categorized into a few broad categories. We see a preference for small scale enterprise and small scale business over other activities as 34% of the women have responded for that. This is followed by a preference for Dairy and Animal husbandry which is about 32%. Within this list of activities women seem to prefer the robust activity of goat rearing for a livelihood. For women this is a time tested option and that women are sure that this can improve their incomes. Goats and small ruminants are of course a favorite with women as it is a resource that goes with their manageability criteria. It is also cheaper to make initial investments. The missing link often is availability of assured fodder. Goat rearing therefore needs to be tied to access to land for women. These could be common lands where their rights could be earmarked. This is especially important in the watershed programme areas which often restrict women's access to grazing lands as one of the requirement of the watershed programme is to curtail grazing. Many of the studies have show that watershed has had an adverse impact on livestock and especially smaller ruminants like goats. Watershed programmes often involve large scale public funding which often benefits only the landed people from that particular watershed. The only programme marked out for women in these watersheds is that of formation of SHGs but that excludes women from gaining any concrete rights over resources. Linking women's articulated needs with current development programmes therefore is the key to success in creating livelihoods for women. Assured rights over fuel, fodder and other biomass products therefore becomes critical before launching any income generation activities around livestock.

We hardly see a demand for land or agricultural activities in their responses. A few others have also said that EGS work needs to be taken up in their areas. A few others have spoken of starting Agricultural service centres and STD booths.

However the data clearly shows that the focus of our income generation activities would have to be around small scale enterprises and business and dairy and animal husbandry. Small scale business and enterprises basically include activities such as setting up small shops, hotels, flour mills, chilli pounding machines on the one hand and still smaller ventures such as vegetable vending, tailoring, garment business, candle and agarbatti making or papad and pickle making. All these are women's perceptions of what they think is viable and doable in their contexts. Unfortunately we are not able to collate the data from FGDs where we have tried to look at the constraints as well. We need to perhaps understand women's perceptions of constraints and how they plan to overcome them.

The important question before us whether it would be justified to prepare an action programme based on this limited data. However what we can attempt here is to outline the different resources and inputs that would be required to realise some of these aspirations.

For the action programme to be effective we suggest a two fold strategy for the SHGs

1. Moving into the Rights based framework
2. Getting inputs specific to the activities planned

### **Rights based framework**

Almost all the programmes and activities that have been articulated here seem to indicate a need for availability of diverse resources. These resources are not going to be readily available and the groups will have to rally together to put forth their demands to the district and state officials. One of the first things that we would recommend here would be a detailed study at the micro level of all the schemes and the funds flow into the village through these schemes. This can be a very rapid study done by the SHGs themselves to assess the funds flow in the village and how that could be dovetailed to their programmes. Some of the important programmes they need to assess would be SGSY, EGS or the NREGA programme if applicable. Such a study across the project area could create a good impact and provide a basis for a campaign. This therefore warrants that women's capacities to do such quick assessments be developed and their capacities to plan and run campaigns as well.

This in fact is an important component of livelihoods and necessary inputs would have to go into developing women's capacities for this.

### **Specific Inputs for Livelihood activities**

#### *Physical resources*

Availability of land and credit are important inputs from the point of view of initiating these activities. Some of these resources will have to be shared collectively for e.g. water, land. The main recommendation here as mentioned earlier is to try and tie these activities to the existing schemes and resources available with the district government. Each Gram Panchayat has made a financial allocation of 30% for women's collectives. In every village the SHGs need to come forward and demand this 30% budget. It is known however that Panchayats are often cash strapped and therefore such demands would have to be broadened in order to be effective. Lease agreements on land and a demand for water rights through the existing irrigation facilities if any also would have to be made if resources are to be made available. This is of course easier said than done and perhaps the only way to improve women's access to these resources is through a collective struggle.

#### *Skills*

Looking at the range of activities recommended by the women and comparing with the present level of skills they have, we can easily see this as an area requiring inputs. Starting of any small scale business or venture would require the specific skills for e.g. candle making warrants an initial training in making candles, similarly, agarbatti or pickle making too would require certain levels of skills. Training would be required in these areas and the best sources for these would be through the DRDAs who do run such programmes.

For activities such as flour mills and chilli pounding machines or running of a grocery store, basic training in technical and management skills would be useful. Technical skills are related directly to the operating and maintenance of the machines and management skills are mainly related to efficiency in running the business. It goes without saying that this includes the financial management aspects of the enterprise. Skills related to getting insurances etc are important as well.



Animal husbandry and dairying are the other top priority activities for women. Many of them have shown special preference for goat rearing. Although women are familiar with these activities as they have been traditionally involved in these activities, for this to be run on a professional basis then certain inputs would be required. These are again mainly related to managerial skills.

As far as activities such as dairying and goat rearing or vegetable vending are concerned they are closely tied to the land and natural resource base of the village. In this case it therefore might be important to integrate these activities with the village or watershed level resource based programmes. Many of them talk about gender inclusiveness but have very little to actually concretize these ideas. If women's collectives can gain access to land and water through these programmes then specific skills related to land development, horticulture, vermin-composting etc could be developed for assure food security.

The advantage of the SHG is that it has an institutional base and it has credit availability. If these two advantages are combined with women's enhanced capacities both to lead campaigns as well as to perform specific activities then a model programme could be developed.

#### *Access to Market*

Another critical area that could prove to be a constraint is the availability of an assured market. This is evident from the response given by the women recorded below which shows that almost 44% felt that markets were critical for the success of the activity. For most of the activities such as papad making, or agarbatti making, candle making, there is need for a link up with the local market. Before initiating the activity, we may need to do again a rapid assessment of the local market and the demand for such activities. Women may need to do a lot of mobilizing to get their produce accepted by the local markets.

**Table 39: Women's perceptions for employment**

Activities	Maratha	Muslim	NT	OBC	Other	SC	Total
Small Scale business (Agarbatti and Candle making tailoring, bangle, vegetable vending, making perfumes etc)	10	3	5	2	1	11	<b>32</b>
Agricultural work	5	0	0	1	0	0	<b>6</b>
Anganwadi teacher	1	0	0	0	0	0	<b>1</b>
Dairy and Animal husbandry	25	1	8	7	0	25	<b>66</b>
Daily Labour Wages	1	0	1	0	0	2	<b>4</b>
EGS work	4	0	0	1	0	3	<b>8</b>
Small Enterprises (Flour Mill, Mirchi Kandap, Grocers Shop)	14	1	7	4	1	11	<b>38</b>
Horticulture	2	0	0	0	0	0	<b>2</b>
Agriculture Service Centre	1	0	0	0	0	0	<b>1</b>
STD Booth	0	0	0	0	0	1	<b>1</b>
No Response	14	0	0	10	15	5	<b>44</b>
Total	77	5	21	25	17	58	<b>203</b>
	<b>37.9%</b>	<b>2.5%</b>	<b>10%</b>	<b>13.3%</b>	<b>8.4%</b>	<b>27.6%</b>	<b>100.0%</b>

**Table 40: Resources required**

Resources required	Maratha	Muslim	NT	OBC	Other	SC	Total
Capital	27	3	4	11	1	7	<b>53</b>
Information	1		1				<b>2</b>
Land	1		1	1		1	<b>4</b>
Land, water, information, skills, market, capital				1			<b>1</b>
Market	26	2	13	7	1	41	<b>90</b>
Other	6			6	15	3	<b>30</b>
Skills	3		2	1		3	<b>9</b>
Transport	6						<b>6</b>
No Response	7					1	<b>6</b>
	<b>37.9%</b>	<b>2.5%</b>	<b>8.9%</b>	<b>13.3%</b>	<b>8.4%</b>	<b>27.6%</b>	<b>100.0%</b>