INTRODUCTION

‘A woman is the full circle. Within her is the power to create, nurture and transform’

- Diane Mariechild (2013)

Prosperity of India depends on the progress of its villages. According to Census 2011, 68.82% rural population was residing in 640,867 Indian villages. Large segments of this population are depending directly or indirectly on agriculture for their livelihood. Hence, a more dynamic and inclusive development of agriculture related strategies is needed in order to drastically reduce rural poverty and help them in meeting the Millennium Development Goals (MDG) of fighting perennial poverty and hunger.

Agriculture is vital for the development goals of promoting growth and reducing poverty in rural India. Traditionally the agriculture sector has been the largest contributor to India’s Gross Domestic Product (GDP). Even though the Indian economy is experiencing a GDP growth rate of seven percent, almost a third of the rural and a quarter of the urban population is still living below the poverty line. Due to globalization, the Indian growth has been skewed towards the service sector, which has since been the predominant contributor of GDP. According to Central Statistics Office (CSO) of India, the share of agriculture and allied sectors in GDP of the country was 51.9 percent in 1950-51, which came down to 13.7 percent in 2012-13. The fact that agriculture has the smallest share of GDP does not belittle its importance for the Indian rural economy.
1.1 Women in Rural India

In agrarian India, rural women are involved in all livestock related activities. Except grazing, all other livestock management activities are predominantly performed by females. They are responsible for farm activities, keeping of livestock and its other associated activities like milking, milk processing, and preparation of ghee. The majority of women are involved in shed cleaning and collection of farmyard manure. Males, however, share the responsibility of taking care of sick animals. It is evident that women are playing a dominant role in the livestock production and management activities. Livestock is the primary subsistent activity performed to meet household food needs as well as supplement the farm income. The pattern of livestock strength is mainly influenced by various factors such as farm size, cropping pattern, availability of rangelands including fodder and pasture. It is a common practice in the rural areas to give an animal as part of a woman’s dowry (Roshan Lal, 2011). Studies have revealed that rural women earn extra income from the sale of milk and animals.

Poultry farming is one of the major sources of rural economy. The rate of women in poultry farming at household level is central in the poultry industry. Even though rural women do not use modern management techniques, such as vaccination and improved feed, their poultry enterprise is impressive. Year after year, income from poultry farming has been rising (Roshan Lal, 2011). In order to generate more income, rural women often sells all eggs and poultry meat and keep nothing for personal use.
Rural women perform numerous labor intensive works such as weeding, hoeing, grass cutting, picking, cotton stick collection, separation of seeds from fiber, etc. They are also expected to collect wood from the fields. This wood is used as a major fuel source for cooking. Because of the increasing population pressure, over grazing and desertification, these women face difficulties in the search of firewood. Clean drinking water is another major problem in rural areas. Like a collection of wood, fetching water from remote areas is also the duty of women (Roshan Lal, 2011). Plagued by lifelong discrimination, subjugation and dependence, most rural women are unable to realize their potential as equal and important participants in social, political and economic sectors of the nation (Kulkarni, 2013).

1.2 Sex ratio in India

The sex ratio is the proportion of females to males in a given population, usually expressed as the number of females per 1000 males. In India, the sex ratio as per the Census in 2011 was 940 females per 1000 males. In rural areas, this number was 947 females per 1000 males; but in urban areas, it was 926 per 1000 males. This obviously showed that the urbanization process in India has not brought desired social changes, and any positive attitudinal changes towards women. Advanced technologies have influenced the urban masses to terminate the girl child in the foetus itself. High mortality of women during pregnancy is also one of the reasons for low sex ratio (Das and Pathak, 2012). This, coupled with gender bias at health care and less social attention to girl children has resulted in the reduction in the number of women.
1.3 Literacy Rate in India

Education plays a pivotal role in laying a proper foundation for the overall social and economic development of any region. It is an investment that contributes to individual and social development. Many developing countries have achieved universal primary education enrollment as a result of their efforts over the past decades. In particular, during the last 50 years, many developing countries have invested more resources in education (Arockiasamy, 2011).

<table>
<thead>
<tr>
<th></th>
<th>India</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td></td>
<td>78.6</td>
<td>58.8</td>
<td>68.9</td>
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<tr>
<td>Urban</td>
<td></td>
<td>89.7</td>
<td>79.9</td>
<td>85.0</td>
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<tr>
<td>Total</td>
<td></td>
<td>82.1</td>
<td>65.5</td>
<td>74.0</td>
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Source: Census of India, 2011

Literacy is an effective tool for empowerment. In India only 68.9% of people were literates in rural areas and 85.0%, in urban areas. The percentage of female literate was 79.9%, against the urban male literacy percentage. But literacy among women (58.8%) in rural areas was very low. This caused the low development of socio-economic indicators in rural areas (Das and Pathak, 2012). In spite of several measures taken by both Central and State Governments, the literacy rate has remained low particularly in rural India.
1.4 Health and Survival

Health is an important factor that contributes to human wellbeing and economic growth. Currently, women in India face a multitude of health problems, which ultimately affect the aggregate economy’s output. Addressing the gender, class or ethnic disparities that exist in healthcare and improving the health outcomes can contribute to economic gain through the creation of quality human capital and increase the levels of savings and investment.

The poor health is considered as the major constraint of development. Health, being the basic right of all individuals, they are entitled to have quality health care service, safe drinking water, sanitation and so on. The average Indian woman bears her first child before she is 22 years old, and has little control over her own fertility and reproductive health.

**Table 1.2 Health indicators of India in 2011**

<table>
<thead>
<tr>
<th>Health Indicators</th>
<th>India (per thousand)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crude Birth Rate</td>
<td>20.97 births /10,000 population</td>
</tr>
<tr>
<td>Crude Death Rate</td>
<td>7.48</td>
</tr>
<tr>
<td>Fertility Rate</td>
<td>2.62 Children born/women</td>
</tr>
<tr>
<td>Maternal mortality Rate</td>
<td>212</td>
</tr>
<tr>
<td>Infant Mortality Rate</td>
<td>53</td>
</tr>
<tr>
<td>Child Mortality Rate</td>
<td>2.54</td>
</tr>
<tr>
<td>Life Expectancy at Birth</td>
<td>66.71 Years</td>
</tr>
</tbody>
</table>

Source: Economic Survey, 2011
Health indication of India in 2011, showed crude birth rate at 20.97 per thousand, crude death rate 7.48 per thousand, total fertility rate at 2.97 per thousand, maternal mortality rate at 212 per thousand, infant mortality rate at 53 per thousand and child mortality rate at 2.54 per thousand (Economic Survey, 2011).

1.5 Disparity in Wage

In India, although the Minimum Wages Act was passed in 1948, followed subsequently by the Equal Remuneration Act in 1976, obtaining minimum wages or equal remuneration is still a far cry, particularly in the case of workers working in the unorganized sectors of the country. Wage differentials in terms of the legal minimum and gender are also common (Balakrishnan, 2005). Though women contribute equally in terms of quality and quantity, there is no equal pay for equal work. Equal pay for equal work is one of the cornerstones of the gender equality movement the world over. But Labor Bureau data showed there was a little progress in terms of parity of salaries for men and women for equivalent work in India (Pathak, 2012). Even more alarming is the fact that even though wage disparities always existed in rural parts of the country, in some spheres of activity, the divide has widened. So, while men were paid 70 percent of higher wages than women to work at the end of 2004-05, the difference rose to 80.4 percent at the end of March 2012 and stood at 93.6 percent at the start of 2013-14. While men were paid 75 percent more than women for well-digging work in March 2005, the difference stood at 80 percent in the current financial year (Aravind Jayaram, 2013).
1.6 Political Participation of Women

Political participation is a process by which people take part in political activities. Exercising voting rights during elections is one of the important political activities of the people. Political participation is not just casting vote. It includes a wide range of other activities like membership of political party, electoral campaigning, attending party meetings, demonstrations, communication with leaders, holding party positions, contesting elections, membership in representative bodies, influencing decision making and other related activities. According to statistics in 2009, only 58/543 of the Lok Sabha, or Lower House of Parliament seats were held by women; and 23/243 seats in the Rajya Sahba, or Upper House, were held by women. Presently (as of May, 2014), 53/543 of the Lok Sabha Parliament seats were held by women.

1.7 Low Status of Rural Women

Though women constituted half of the population (United Nations Report, 2005) they were not recognized at-par with their male counterparts. In India, women are deemed as secondary citizens, even as third rated citizens; the social mindset of the male dominated society is that males are superiors in the families and the society. The gender power inequities have impacted the gender based power and domestic violence. Women are deprived of freedom of choice and autonomy in the Indian society; they have restricted mobility and lack access to resources, information and quality decision making. However, the emergence of
Self Help Groups and the contributions of Non Governmental Organizations (NGO) have made a major impact on the socio-economic conditions of women folk (Bebbington, 1997).

1.8 Development Initiatives

With these backdrops, there are various initiatives in the form of schemes and programmes of Government and many NGOs working at regional and national levels who have dedicated their services for the welfare and development of the community. The role of Government and NGOs are crucial and important. These NGOs have the necessary skills and capable human resources to assess the problems of the poor and identify suitable interventions to solve their problems. The dedicated members of these organizations can interact closely with the poor and monitor them to gain confidence and take active part in the development programme. They can identify the priorities of the poor and coordinate the various stakeholders regularly for efficient planning and implementation of different development activities.

Successful models developed by NGOs can be widely replicated through various development schemes of the Government using the agricultural extension network. At this moment apart from various initiatives and programmes of Government and Non Governmental organizations, Self Help Group (SHG) movement came into being among the rural women primarily aiming at addressing the socio-economic, educational and political upliftment by organizing them, mobilizing their resources and helping them to help themselves towards sustainable development (Narayan, 2010).
1.9 SHG for Rural Women

SHG specifically focused on the capacity building of rural women by organizing them into homogenous support groups that pooled their resources to be engaged in micro entrepreneurship activities and share the income thus generated. SHGs aimed at safeguarding people from exploiting informal financial system of moneylenders. It also aspired to bring integral changes in the lives of rural women. These women below the poverty line voluntarily joined SHGs as members in recent times; it increased the number of SHGs. SHGs were designed to empower the poor women below the poverty line (Soundari. H. 2009).

Ministry of Rural Development and National Bank for Agriculture and Rural Development (NABARD) supported self employment activities of SHGs through the scheme Swarnjayanti Gram Swarozgar Yojana (SGSY) that provided credit and other support to SHGs to enable them to be engaged in income generating activities (http://www.tnrd.gov.in 2013). NGOs played an important role in such schemes in nurturing and supporting SHGs; a total of 2.22 million SHGs was formed; of which, 0.27 million groups, covering 3 million members were assisted in taking up economic activities till 2012. Though they became self confident, yet they lagged behind in enhancing their livelihood (Gulati, 2010). It is true that there was a greater gap existing between the growths reached due to the benefits reaped by the women through SHGs than the actual growth phase in the country (Gender Budget Cell, 2010).
1.10 Tamil Nadu Sate Rural Livelihood Mission (TNSRLM)

Tamil Nadu Corporation for Development of Women (TNCDW) was formed in 1983 under the Companies Act, 1956. TNCDW became the focal point of women empowerment activities due to the prime organization spearheading the SHG movement in the State. TNCDW has done an impressive job in the State in to Self Help Group (SHG) formation under two of its Programmes – Mahalir Thittam, and the Pudhu Vaazhvu Project (Acharya, 2013). Tamil Nadu, a pioneer in Self Help Group formation has implemented the NRLM through the Tamil Nadu Corporation for Development of Women in 2012. The mission of TNSRLM is “to bring the poorest of the poor and unreached families into the SHG network, establishing and strengthening the self-managed institutions of the poor by enhancing their capacity and thereby promote livelihood with incremental income at the household level through sustainable Community Based Organizations”. TNSRLM was helpful in strengthening the existing institutions of the poor; and created and nurtured new institutions formed for specific purposes like producer groups, common livelihood groups, federations, etc. TNSRLM identified gaps and bridged them through convergence and partnership with government departments and other organizations (http://www.tnrd.gov.in 2013).

1.11 Life Long Learning (L3)

Education does not end with schooling, but is a lifelong process. The adult needs an understanding of the rapidly changing world and the growing complexities of society. Even, those who had the most sophisticated education must continue to learn; the alternative is
obsolescence. “Lifelong learning is the development of human potential through a continuously supportive process which stimulates and empowers individuals to acquire all the knowledge, values, skills and understanding, that they may require throughout their lifetime and apply them with confidence, creativity, and enjoyment in all roles, circumstances and environments” (Longworth and Davies, 1996). The vision of the L3 is to evolve a self-replicating and self-sustaining programme among rural communities using modern ICTs. The objective is to facilitate a process and a system of “Life Long Learning” in rural communities leading to knowledge empowerment, particularly among women and other poor sections of the community.

1.1.1 Evolution of Life Long Learning

A government report in Britain in 1919 is seen to be the genesis of the idea of lifelong learning: “Adult education is a permanent national necessity, an inseparable aspect of citizenship, and therefore should be both universal and lifelong” (Ministry of Reconstruction, 1919). The idea subsequently was propounded by intergovernmental bodies such as the United Nations Educational, Social and Cultural Organization (UNESCO). UNESCO's 1972 report, “Learning to be” started a debate on lifelong education (Faure, 1972). It stressed the “humanistic concerns” of fulfillment of man through flexible organizations, Informal and non-formal learning. The decade of 1990s saw a renewed interest in lifelong learning. The Organization for Economic Cooperation Development had its focus on a human capital orientation. It focused on policy instrumentation designed to promote “recurrent education” (OECD, 1973).
In an OECD meeting on “Lifelong Learning for All”, lifelong learning was taken to be “conscious learning throughout the lifespan, from cradle to grave through virtually every other form of human activity” (OECD 1996). Lifelong education covers “formal, non-formal and informal patterns of learning throughout the life cycle of an individual for the conscious and continuous enhancement of the quality of life, his own and that of society” (Dave, 1976). With this perspective OECD encouraged linkages between informal learning and formal education and training (Field, J. 2001).

1.1.2 Life Long Learning in India: A Policy Perspective

At the policy level the concept of lifelong learning in India has most comprehensively found voice in “Hyderabad Statement on Adult and Lifelong learning”. The vision of Lifelong learning is necessary to empower people, expand their capacities and choices in life, and enable individuals and societies to cope with new challenges of the 21st century. The purpose of lifelong learning including formal, non-formal and informal modes of learning. Learning at all levels should aim to achieve the goals of equity, equality, human dignity and gender justice.

Equity in Indian context, therefore, has been interpreted as “equality of opportunity” and is reflective of issues of access to education and consequently jobs, economic security and social upliftment. A close reading reveals a certain mismatch or less than adequate “equality of opportunity” as a dimension of development in the concept of lifelong learning as espoused by Hyderabad statement and prominent policy discourse in India. A comprehensive vision of lifelong learning in India will have to take into account this and some other fundamental challenges.
A fundamental challenge at the individual level of lifelong learning in India stems from “dispositional barrier” that prevent people from accessing lifelong learning (Clayton, 2005).

1.12 ICT and livelihood Promotion

While Government made an attempt to promote livelihood through NRLM and TNSRLM, the NGOs came forward to introduce Information and Communication technologies (ICTs) impact on livelihood assets in a number of ways depending on the local context. One such initiatives, Life Long Learning for Farmers introduced by the Commonwealth of Learning (COL), Canada, was started in January 2009 in the southern part of India, in Tamil Nadu, with the help of Vidiyal an NGO which showed a keen interest in L3 activities around the core area of goat and sheep rearing in Theni district of Tamil Nadu (Balasubramanian, 2011). The federation identified this enterprise as a viable enterprise in the region. Nearly 300 women from the SHGs became partners and they underwent ICT-based training in various aspects of goat and sheep rearing. COL believed that formal training and the resultant self-directed learning would enable them to run a viable enterprise and repay the bank credit without any delay or default. In the entire project, it is also believed that this kind of intervention in rural livelihood development would encourage the banking sector to support L3 with a sustained business strategy having a win-win approach.

COL conducted a series of Participatory Rural Appraisal (PRA) and Learning Need Analysis among rural women participating in L3. The women initially wanted to understand the business skills in goat rearing and the procedures for developing a loan proposal to be submitted to
banks. Further, the multimedia materials in local languages on conducting business feasibility studies, credit plans, etc., were prepared to train the women. Subsequently, with the sustained efforts of COL and Vidiyal the trained SHG women have developed a business proposal whereby each member would obtain bank credit for buying goats/dairy animals along with one mobile phone handset device (Balasubramanian, 2010).

Vidiyal then entered into an agreement with IKSL-AirTel group, one of the biggest mobile service providers for sending audio messages and voicemails to the women through mobile phones. The partner institutions in consultation with the Tamil Nadu Veterinary and Animal Sciences University (TANUVAS) had created audio materials on buying goats, feed management, health management and marketing management. The materials and suggestions given by TANUVAS were integrated with indigenous knowledge and contextualized to suit the local culture and local dialects. The materials, thus produced were evaluated and then channelized through the mobile phones. The other video-based multimedia materials were shown during monthly SHG meetings and were being telecasted through local satellite channels.

Vidiyal also encouraged the women to discuss the enterprise issues with one another using mobile phone. Once a week, the members gathered at the SHG meetings and shared their experiences. The horizontal and vertical transfer of knowledge encouraged self-directed learning among these Women members (Kulkarni, 2013).
1.13 Need for the Study

Both the Central Government of India and the State Government of Tamil Nadu have shifted their approach to welfare schemes from individual to group approach. Early rural development programmes, especially poverty alleviation, were more individualistic and exclusive in approach, whereas the present methodology followed an inclusive and collective group approach (Jayan and Sadanandan, 2006). Women’s individual approach covered thrust areas such as improving women’s education, social welfare, nutrition service, supplementary income generation, equal remuneration for equal work, hostels for working women and crèches for children, functional and legal literacy, family, promotion and strengthening of self-employment (Chowdari, 1992). Women’s development has gone beyond the economic dimension and place emphasis on issues relating to equality, autonomy and self reliance at the individual level and on the solidarity of the community at the group level. As a group-oriented model, SHGs in India is a mechanism for women’s development to bring in individual and collective empowerment through improvement in both ‘collection’ and ‘position’ of women (Barik, 2011). Whereas the Self-Help Group approach aimed to help the poor women to build their self-confidence through community action. As a collection of people who have common problems that cannot be solved individually and have therefore decided to form a group and take joint actions to solve the problems. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor women as well as improve their collective bargaining power. According to Kumaran (2002), individual approach to poverty alleviation is increasingly replaced by group approach.
Life Long Learning (L3) programme was launched in various parts of South India from 2009. The programme targeted the families with low literacy and income. Rural women participated and expressed interest in learning skills and expertise through mobile phone and face to face training for SHG members. Life Long Learning aimed at strengthening their learning process and created linkages. The purpose was to improve the skill and knowledge of women in rural sector agro-enterprises in partnership with banks and financial institutions. The techniques of L3 give rural women the know-how to improve their livelihood. Community learning programmes provide women the knowledge to raise a healthy family. L3 tries to add value to the development process. In this context, the L3 is very prominent in promoting the rural women. However, systematic studies on L3 in SHGs are hardly noticeable. There is also a need to develop scientific tools to popularize research in this field. The various components of L3 need to be analyzed in order to promote the capital of livelihood for the uplift of the rural women. Therefore the analytical study will help to formulate better programmes to enhance their livelihood.

1.14 Statement of the Problem

The researcher working in the rural areas of Theni District had a good understanding of development programmes and their objectives in minimizing rural poverty and hunger. And she has realizes that hunger and poverty could be better handled through livelihood-related learning and training programmes. The illiterate and semi-illiterate women challenge the existing social traditions. The numerous development programmes in the country did not trickle down to the poor households of these remote
villages particularly of the women. Consequently, there had been a widening disparity between rural men and women. At this juncture, the emergence of the Self-Help Groups in 1997 helped rural women narrow down the gender disparities. Periodically these women SHGs enhanced small savings and practice internal lending to their micro level credit needs to address their personal and family needs. However, promotion of their livelihood was at stake.

At that time, Life Long Learning (L3), which is a life wide, voluntary, and self-motivated pursuit of knowledge, was introduced in 2009 in Theni District. It had not only enhanced social inclusion, active citizenship and personal development, but also the competence and employability. Under L3 programme, these rural women had been educated and trained through mobile phones, face to face training and other ICT tools. It had expanded horizontal communication among women. It had provided the opportunities for accessing credit, investing in agriculture, insurance of their livestock and crops and livestock management. Hence the researcher has been interested in studying scientifically the level of livelihood promotion brought by L3 programmes in the lives of these rural women.

Thus the present study intends to explore to what extent the L3 programme provides information through a mobile phone and ICT on their livelihood? Whether the L3 programme has enhanced socio-economic, political and psychological capital of women; Whether L3 programmes has promoted the social mobility, trust and solidarity, collective action and cooperation, social cohesion, sociability and the skills of working with rural women; Whether the women are accessing loans and credit from different
sources, repaying their loans promptly, and saving money in a sustained manner; Whether they have utilized their learning to start and run micro enterprises, enhanced their agriculture and livestock and maintained the same without any loss; Whether the women have created assets in their names and how it has been done; In brief, the research study aims at studying how L3 has enhanced the livelihood of the SHG rural women in comparison with the other members of the Self-Help Groups who have not been placed under L3 programme in Theni District.

1.15 Objectives

- To prepare a profile of L3 and SHG members in Theni District
- To describe the utilisation of different components by L3 and SHG members
- To highlight the essential features of livelihood promotion of L3 and SHG members
- To study the enhancement of socio-economic, political and psychological capital of L3 and SHG members
- To offer suggestions for effective functioning of L3 for rural women.

1.16 Operational Definitions

Life Long Learning (L3)

Life Long Learning is a process of continuous learning that improves the capacity of rural women. Learning is imparted through voicemails sent to mobile phones, which enable illiterate rural women to reap benefit from these learning opportunities through horizontal and vertical transfer of knowledge with self-directed learning.
Livelihood Promotion

Livelihood promotion means improving their status with infrastructure facilities, agriculture knowledge, livestock promotion, income, savings, credit, social mobility, natural resources, employment opportunities, production and asset creation. It has also improved the socio-economic, political and psychological capital of rural women.

Rural Women

Rural women are those who reside in the villages and have membership in selected SHGs and have been the beneficiaries of the L3 programme of Theni district within the age group of 18-60 years and are engaged in agriculture and allied activities.

1.17 Chapterisation

The first chapter contextualizes the research question in the broader context of rural women social structure in an L3 programme in Theni District. It also explains the research problem and objectives. The second chapter deals with the concept of L3 and SHGs and related reviews. L3 studies conducted in India and abroad are presented separately. A detailed account of the research design, sampling, tools and techniques for data collection and mode of analysis are given in the third chapter. The fourth chapter deals with the analysis of data on L3 components and essential features of L3 members. It inquires about the resources accessed through the L3 leading to the promotion of their Livelihood. The concluding chapter gives a brief report of the study and its salient findings. The recommendations, suggestions and areas for further research are elaborated in the final chapter.