



Socio-Economic Conditions of Women Beneficiaries in Anantapur District, Andhra Pradesh

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ABSTRACT

In India self help groups (SHGs) represent a unique approach to financial intermediation. The main aim of SHG is to improve economic conditions. SHGs enable women to grow their savings and to access the credit which banks are willing to lend. More than 30 per cent of the respondents are in the age group of 36 – 45 years, one fourth of the respondents belong to BC community and 82 per cent of the respondents are Hindus. Around 63 per cent of the respondents have up to upper primary education and more than 41 per cent of the respondents have agriculture as primary occupation. Around 48 per cent of the respondents have pucca house and around 72 per cent of the respondents have the income in the range of Rs.10000 – 20000.

KEYWORDS

INTRODUCTION

In India self help groups (SHGs) represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. Linked not only to banks but also to wider development programs, SHGs confer many benefits both economic and social. SHGs enable women to grow their savings and to access the credit which banks are willing to lend. SHGs also can be community platforms from which women became active in village affairs, stand for local elections, take action to address social issues. SHGs also act as a mechanism for empowerment of women. Rightly women's empowerment has been receiving due attention in recent years as women continue to be the victims of exploitation, particularly in the unorganized sector. Majority of the people in India live in rural areas, and are engaged in agriculture sector. It becomes strikingly clear that social and political forces resist women's rights in the name of religious, culture or ethnic traditions. This has led to the process of marginalization and oppression of women, and prevented women from participating in nation – building economic activities. In this direction, the SHGs precisely act as instruments for the economic empowerment of women.

REVIEW OF LITERATURE

V. V. Desai (2011) in his study says that, the enhancement of entrepreneurship qualities among the members of self help groups is a significant step towards social and economic empowerment of women. Status of women has also improved by joining the SHGs. His suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non-government organizations.

Amita Rani and Pawan Kumar Dhiman (2012) focused on the role of Self-Help Groups (SHGs) in promoting entrepreneurial culture among the SHG's members of Jakhhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents through a designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member's

family income increased more than Rs.20,000 per annum, 55 percent's income increased up to Rs.20,000 annually, 26 percent's income increased up to Rs.10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

Sahu Lopamudra and Singh (2012) made a community based qualitative study in Pondicherry. Focus Group Discussions (FGD) was conducted among six SHG groups (one each) selected on feasibility basis. It is found that the women SHG members have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played a very important role in Women empowerment and should be promoted for economic development of the country. Klaus Deininger and Yanyan Liu (2012) in their article entitled "Evaluating Program Impacts on Mature Self-help Groups in India" opined that despite the popularity and the unique nature of women's SHGs in India, evidence on the economic impact of these groups is scant. On the basis of two rounds of surveys of 2,517 households, they used a strategy of double differences and propensity score matching to assess the economic effects of a program that promoted and strengthened SHGs in Andhra Pradesh in India. Their analysis finds that longer exposure to the programme has a positive impact on consumption, nutritional intake, and asset accumulation. Their investigation into the heterogeneity of these effects suggests that even the poorest households are able to benefit from the programme.

Sanjay Kanti Das and Amalesh Bhowal (2013) in their article on Self Help Groups as an Empowerment Model: Perceptions of Direct Stakeholders argued that the Self Help Groups (SHGs) emerged as an important strategy for empowering women and to alleviate poverty. The main objective of this paper is to assess the opinion of the direct stakeholders of SHGs regarding the issue whether SHG is an empowerment model. The study is conducted by using multi-stage random sampling method to collect primary data from the selected Development Blocks of Nagaon districts of Assam comprising promoter, donor, financial institutions and group members. It observed from the descriptive statistics on item wise perception of stakeholders about SHG as empowerment model, out of forty (40) elements of empowerment, in thirty four (34) elements relating to Empowerment construct relating to SHGs whose mean value is positive are considered as the main ele-

ments of the respective construct.

According to Ramakrishna et al (2013), Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty.

Shylendra (2013) attempted to identify and discuss some of the relevant conceptual and policy issues and the emerging lessons of the adoption of microfinance by cooperatives with a focus on the Self-help group (SHG)-Bank Linkage Programme (SBLP) in India. The findings reflect the severe constraints of cooperatives in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Despite a few noteworthy efforts by the cooperatives, the overall results of the linkage leave much to be desired. Constraints of policy and organizational abilities of cooperatives for adoption of microfinance, not to mention certain inherent limitations of microfinance, have been identified as factors influencing the observed performance. Theoretically, the article has pointed out to a possible overriding effect of the historical dilemma of elite capture on the role of cooperatives.

Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment. Kasthuri et al. (2014) in their article on A Case Study of Self-Help Groups in Dharmapuri District opined that Self-Help Group is a well-known concept in recent trends. The main aim of SHG is to improve economic conditions. All the SHGs members are women in the study area. The SHG groups comprise of 12-20 members. The credit is provided for both consumption and other productive purposes. The SHG institutions primarily have women as their target group. The group approach focuses on organizing the people into small groups for micro-financing. To tries to alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy.

OBJECTIVE

1. To examine the socio-economic conditions of the sample women member. Under SHG approach.

METHODOLOGY

The present study is based on the data from both primary and secondary sources. The primary data has been collected from the sample beneficiaries who were provided assistance under SHGs during the year. A well structured questionnaire has been prepared and administered to the beneficiaries of SHGs and collected data. Three mandals in Anantapur district were selected for the selection of sample women members of SHGs. The study is based on the primary data collected from 450 women SHG members.

SOCIO-ECONOMIC CONDITIONS OF BENEFICIARIES

Socioeconomic status (SES) is often measured as a combination of education, income, and occupation. It is commonly conceptualized as the social standing or class of an individual or group. When viewed through a social class lens, privilege, power and control are emphasized. Furthermore, an examination of SES as a gradient or continuous variable reveals inequities in access to and distribution of resources.

Age

Age shows understanding nature and shouldering the responsibility. The age of the respondents is presented in the Table 1.

**Table 1
Age of the Respondents**

| Sl. No. | Age | Mandal | | | Total |
|------------------|----------------|------------|--------------|-----------|--------|
| | | Peddavagur | Bathalapalli | Mudigubba | |
| 1 | Below 18 years | 2 | 4 | 4 | 10 |
| | | 1.30% | 2.70% | 2.70% | 2.20% |
| 2 | 19-24 years | 35 | 35 | 36 | 106 |
| | | 23.30% | 23.30% | 24.00% | 23.60% |
| 3 | 25-35 years | 32 | 33 | 31 | 96 |
| | | 21.30% | 22.00% | 20.70% | 21.30% |
| 4 | 36-45 years | 47 | 44 | 46 | 137 |
| | | 31.30% | 29.30% | 30.70% | 30.40% |
| 5 | 46-55 years | 27 | 28 | 28 | 83 |
| | | 18.00% | 18.70% | 18.70% | 18.40% |
| 6 | above 55 years | 7 | 6 | 5 | 18 |
| | | 4.70% | 4.00% | 3.30% | 4.00% |
| Total 100.00% | | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

The table shows that 137 respondents (30.40 %) are in the age group of 36 – 45 years and majority of them are in Peddavagur Mandal, 106 respondents (23.60 %) are in the age group of 19 - 24 years and majority of them are in Mudigubba Mandal and 96 respondents (21.30 %) are in the age group of 25 – 35 years. Above all, it is concluded that more than 30 per cent of the respondents are in the age group of 36 – 45 years and majority of them are in Peddavagur Mandal.

Caste

Caste is another variable to analyze and understand the socio-economic characteristics of the respondents. Caste has become very important in India, for meaningful study it is not possible and feasible without taking caste into consideration. The caste composition of the respondents is furnished in the table 2

**Table 2
Caste of the Respondents**

| Sl.No. | Caste | Mandal | | | Total |
|--------|-------|------------|--------------|-----------|--------|
| | | Peddavagur | Bathalapalli | Mudigubba | |
| 1 | SC | 62 | 38 | 65 | 165 |
| | | 41.30% | 25.30% | 43.30% | 36.70% |
| 2 | ST | 22 | 39 | 32 | 93 |
| | | 14.70% | 26.00% | 21.30% | 20.70% |
| 3 | BC | 38 | 40 | 34 | 112 |
| | | 25.30% | 26.70% | 22.70% | 24.90% |
| 4 | OC | 28 | 33 | 19 | 80 |
| | | 18.70% | 22.00% | 12.70% | 17.80% |

| | | | | |
|---------|---------|---------|---------|-----|
| Total | 150 | 150 | 150 | 450 |
| 100.00% | 100.00% | 100.00% | 100.00% | |

The table presents that around 37 per cent of the respondents are scheduled castes and majority of them are in Mudigubba mandal, around 25 per cent of the respondents belong to BC community and majority of them are in Bathalapalli mandal, around 21 per cent of the respondents are STs and majority of them are in Bathalapalli mandal and around 18 per cent of the respondents are OCs and majority of them are in Bathalapalli mandal. By and large, it is concluded that one fourth of the respondents belong to BC community and majority of them are in Bathalapalli Mandal.

Religion

India is a classic example for unity in diversity as it possesses varied religions. The religion of the respondents has been ascertained and the details are presented in the Table 3.

Table 3
Religion of the Respondents

| Sl. No. | Religion | Mandal | | | Total |
|---------|-----------|--------------|--------------|-----------|--------|
| | | Peddavadagur | Bathalapalli | Mudigubba | |
| 1 | Hindu | 124 | 123 | 122 | 369 |
| | | 82.70% | 82.00% | 81.30% | 82.00% |
| 2 | Muslim | 6 | 8 | 6 | 20 |
| | | 4.00% | 5.30% | 4.00% | 4.40% |
| 3 | Christian | 20 | 19 | 22 | 61 |
| | | 13.30% | 12.70% | 14.70% | 13.60% |
| Total | 100.00% | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

It is crystal clear from the table that majority of the respondents, i.e. 369(82 %) are Hindus and majority of them are in Peddavdagur mandal while 61 respondents (13.60 %) are Christians and majority of them are in Mudigubba mandal. On the contrary mere 20 respondents (4.4 %) are Muslims and majority of them are in Bathalapalli mandal. By and large, it is concluded that 82 per cent of the respondents are Hindus and majority of them are in Peddavdagur mandal.

Education

Education of a person will determine his aspiration and future. A highly educated person will have high aspiration and will have better opportunities to secure a good job. So that he can lead a good family life and the social status also increases. The wealth of knowledge acquired by an individual after studying particular subject matters or experiencing life lessons that provide an understanding of something. Education requires instruction of some sort from an individual. The educational status of the respondents is furnished in the Table 4.

Table 4
Education of the Respondents

| Sl. No. | Educational Qualification | Mandal | | | Total |
|---------|---------------------------|--------------|--------------|-----------|--------|
| | | Peddavadagur | Bathalapalli | Mudigubba | |
| 1 | Primary Education | 53 | 53 | 52 | 158 |
| | | 35.30% | 35.30% | 34.70% | 35.10% |
| 2 | Upper Primary Education | 42 | 38 | 44 | 124 |
| | | 28.00% | 25.30% | 29.30% | 27.60% |

| | | | | | |
|-------|---------------------|---------|---------|---------|--------|
| 3 | Secondary Education | 30 | 30 | 27 | 87 |
| | | 20.00% | 20.00% | 18.00% | 19.30% |
| 4 | Intermediate | 19 | 22 | 20 | 61 |
| | | 12.70% | 14.70% | 13.30% | 13.60% |
| 5 | Graduate | 6 | 7 | 7 | 20 |
| | | 4.00% | 4.70% | 4.70% | 4.40% |
| Total | 100.00% | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

The table quite obviously shows that 158 respondents (35.10 %) have primary education and majority of them are in both Peddavdagur and Bathalapalli Mandals, 124 respondents (27.60 %) have upper primary education and majority of them are in Mudigubba mandal, 87 respondents (19.30 %) have secondary education and majority of them are equally in both Peddavdagur and Bathalapalli mandals. On the contrary, around 14 per cent have intermediate education and majority of them are in Bathalapalli mandal and mere 4.40 per cent of the respondents are graduates and majority of them are in both Bathalapalli and Mudigubba mandals equally. Above all, it is concluded that 63 per cent of the respondents have up to upper primary education.

5. Occupation

It is a common fact that the occupation of the individual determines his position in the society and standard of living. Most of the respondents in the sample are involved in agriculture. Majority of the respondents from the employment and business categories show higher fertility and higher additional expected family size compared to the cultivators in the sample population. The occupation of the respondents has been presented in the Table 5.

Table 5
Occupation of the Respondents

| Sl.No. | Occupation | Mandal | | | Total |
|--------|--------------------|--------------|--------------|-----------|--------|
| | | Peddavadagur | Bathalapalli | Mudigubba | |
| 1 | Agriculture | 63 | 61 | 62 | 186 |
| | | 42.00% | 40.70% | 41.30% | 41.30% |
| 2 | Non Agriculture | 28 | 27 | 25 | 80 |
| | | 18.70% | 18.00% | 16.70% | 17.80% |
| 3 | Agriculture Labour | 20 | 19 | 21 | 60 |
| | | 13.30% | 12.70% | 14.00% | 13.30% |
| 4 | Business | 24 | 27 | 25 | 76 |
| | | 16.00% | 18.00% | 16.70% | 16.90% |
| 5 | House wife | 10 | 10 | 11 | 31 |
| | | 6.70% | 6.70% | 7.30% | 6.90% |
| 6 | Rural Artisan | 5 | 6 | 6 | 17 |
| | | 3.30% | 4.00% | 4.00% | 3.80% |
| Total | 100.00% | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

The table quite obviously shows that more than 41 per cent of the respondents have agriculture as primary occupation and majority of them are in Peddavdagur mandal followed by around 18 per cent are non-agriculturists and majority of them are in Peddavdagur mandal, around 17 per cent are having business and majority of them are in Bathalapalli mandal and more than 13 per cent of the respondents are agricul-

tural labour and majority of them are in Mudigubba mandal. Mere 7 per cent of the respondents are housewives only and majority of them are in Mudigubba mandal. By and large, it is concluded that more than 41 per cent of the respondents have agriculture as primary occupation and majority of them are in Peddavadagur mandal

Mode of House

The residence is also one of the important variables which determine the behavior of the individual. The nature of houses, the type of houses and the access to other facilities like electricity, sanitation, drinking water, recreational facilities etc. are very poor to the families. The nature of house of the respondents is presented in the table 6.

Table 6
Mode of House of the Respondents

| Sl.No. | Mode of House | Mandal | | | Total |
|---------------|---------------|---------------|--------------|-----------|--------|
| | | Peddavada-gur | Bathalapalli | Mudigubba | |
| 1 | Pucca | 74 | 67 | 73 | 214 |
| | | 49.30% | 44.70% | 48.70% | 47.60% |
| 2 | Semi Pucca | 58 | 60 | 59 | 177 |
| | | 38.70% | 40.00% | 39.30% | 39.30% |
| 3 | Kacha | 18 | 23 | 18 | 59 |
| | | 12.00% | 15.30% | 12.00% | 13.10% |
| Total 100.00% | | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

The table presents that around 48 per cent of the respondents have pucca house and majority of them are in Peddavadagur mandal, more than 39 per cent of the respondents have semi-pucca house and majority of them are in Bathalapalli mandal and more than 13 per cent of the respondents have kacha house and majority of them are in Bathalapalli mandal. Above all, it is concluded that around 48 per cent of the respondents have pucca house and majority of them are in Peddavadagur mandal

Income

The family cannot survive without sufficient income to maintain it. Hence, income is the basis for all activities of the family. The status of the family in the society is determined primarily based on the income of the family. The family cannot survive without sufficient income to maintain it. Hence, income is the basis for all activities of the family. The status of the family in the society is determined primarily based on the income of the family. The income levels of the respondents are furnished in the Table 7.

Table 7
Income Level of the Respondents

| Sl. No. | Level of Income (Rs.) | Mandal | | | Total |
|---------|-----------------------|---------------|--------------|-----------|--------|
| | | Peddavada-gur | Bathalapalli | Mudigubba | |
| 1 | Below 5000 | 32 | 28 | 37 | 97 |
| | | 21.30% | 18.70% | 24.70% | 21.60% |
| 2 | 5000-10000 | 55 | 55 | 52 | 162 |
| | | 36.70% | 36.70% | 34.70% | 36.00% |
| 3 | 10000-15000 | 50 | 56 | 50 | 156 |
| | | 33.30% | 37.30% | 33.30% | 34.70% |

| | | | | | |
|---------------|-------------|---------|---------|---------|-------|
| 4 | 15000-20000 | 13 | 11 | 11 | 35 |
| | | 8.70% | 7.30% | 7.30% | 7.80% |
| Total 100.00% | | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

The table presents that 36 per cent of the respondents have the income level of Rs. 5000 – 10000 and majority of them are in Bathalapalli mandal, around 35 per cent of the respondents have the income level of Rs. 10000 – 15000 and majority of them are in Bathalapalli mandal, around 22 per cent of the respondents have the income level below Rs. 5000 and majority of them are in Mudigubba mandal and around mere 8 per cent have the income of Rs.15000 – 20000. Above all, it is concluded that around 71 per cent of the respondents have the income in the range of Rs.5000 – 15000.

Income through SHGS

The income generation of the women beneficiaries through SHGs has been elicited and the details are presented in the Table 8.

Table 8
Income generation of the women beneficiaries through SHGs

| Sl.No. | Income generation of the women benefi | Mandal | | | Total |
|---------------|---------------------------------------|---------------|--------------|-----------|--------|
| | | Pedda-vadagur | Bathalapalli | Mudigubba | |
| 1 | 5000-10000 | 22 | 20 | 24 | 66 |
| | | 14.70% | 13.30% | 16.00% | 14.70% |
| 2 | 10000-15000 | 49 | 55 | 49 | 153 |
| | | 32.70% | 36.70% | 32.70% | 34.00% |
| 3 | 15000-20000 | 57 | 56 | 57 | 170 |
| | | 38.00% | 37.30% | 38.00% | 37.80% |
| 4 | More than 20000 | 22 | 19 | 20 | 61 |
| | | 14.70% | 12.70% | 13.30% | 13.60% |
| Total 100.00% | | 150 | 150 | 150 | 450 |
| | | 100.00% | 100.00% | 100.00% | |

The table portrays that around 38 per cent of the respondents have generate the income of Rs. 15000 – 20000 through SHGs and majority of them equally are in Pedavadagur and Bathalapalli mandal, 34 per cent of the respondents have generated the income of Rs. 10000 – 15000 and majority of them are in Bathalapalli mandal, around 15 per cent of the respondents have generated the income of Rs. 5000 - 10000 and majority of them are in Mudigubba mandal and around 14 per cent have generated the income of above Rs.20000. Above all, it is concluded that around 72 per cent of the respondents have the income in the range of Rs.10000 – 20000.

CONCLUSION

Self-Help Group is a well-known concept in recent trends. The main aim of SHG is to improve economic conditions. SHGs enable women to grow then savings and to access the credit which banks are willing to lend. More than 30 per cent of the respondents are in the age group of 36 – 45 years and majority of them are in Peddavadagur Mandal. One fourth of the respondents belong to BC community and 82 per cent of the respondents are Hindus. Around 63 per cent of the respondents have up to upper primary education and more than 41 per cent of the respondents have agriculture as primary occupation. Around 48 per cent of the respondents have pucca house and around 72 per cent of the respondents have the income in the range of Rs.10000 – 20000.

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