



A study on Socio-Economic and Demographic Characteristics of Women on Self-Help Groups in Srikakulam District of Andhra Pradesh

Dr.Choppara Balakotaiah,

Associate Professor, Dept. of H&SS, AU College of Engineering, Andhra University, Visakhapatnam, AP

Dr.P.Sobhanababu

Lecturer in Economics, Sri Sivani Degree College, Srikakulam-District, AP

Abstract: The women empowerment has measured with the help of 34 indicators from five divisions. The five divisions. The five divisions are social development, economic development, social empowerment, self-confidence and development of skills. Women in YCB group had a lion's share compared with women among VELUGU group in almost all the five aspects in the study area. Women empowerment can be sustainable if learning capacities of women improve substantially through non-farm activities.

Index Terms – VELUGU, YCB, SHG, DWCRA, NGOs.

INTRODUCTION

There are some vital gaps in the knowledge of Self-Help Group (SHG) operations, which are of relevance to policy making. The success or lack of if of an SHG mostly depends on the activities and activism of the members of the group and how motivated the members are. It is this motivation that plays a major role in the sustaining of the SHGs. This motivation must be from within rather than being thrust on it from outside or external forces. This simply means that the source of initiative to from a SHG plays a vital role in the success of that SHG besides the activism of the members. That means this knowledge needs to be made available to make SHGs more popular and associated with the positive outcomes. The main functions of the Self-Help Groups are to encourage savings (Thrift), to make a collective plan for improving their income (income generation), and to help them to manage their own finances by making them financially literate (introducing banking services). Through this the SHGs have effectively become conduct to micro-finance services.

Non-Governmental Organizations (NGOs) are based on much more broader principles and were involved initially in social mobilization for various causes and to bring about a perceivable change for a better life. NGOs are extremely diverse and almost all of them work towards making apposite change in the lives of people they are working with. This change can be brought by different ways, for example, by educating them, by providing skill training, or by starting an enterprise to provide employment, by trying to change their living/eating habits to help them resist disease and may more ways. These organizations do not from SHGs, but

handhold the members to form a SHG. The basic underlying principles of these SHG is “voluntary formation” and “a common goal for economic empowerment of women” by their “own savings”.

REVIEW OF LITERATURE

Studies on impact of SHG’s activities on the empowerment of rural women are discussed.

Manjula N Savadi and S. Honnappa (2016) paper articulated that micro finance and SHGs help in gradually improving the psychological, social and economic outlook of the women involved. All these three factors are important in leading the way to rural development and bringing women into the main stream.

Sonit KR. Bhuyan (2015) study found the piggy generated highest income followed by poultry, goatery, handloom and agriculture activities. After joining the group, they are not facing any problem, able to get small amounts of finance at any time whenever they required and they became independent in taking financial decisions in society as well as in their domestic lives. It thus helped in empowering them economically and socially.

Sentil Velmurugan and Mathiyalagan’s (2014) in their paper found that after joining the SHGs increased their income and also improved their living standards. There was an increased in self-confidence, self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs.

Kappa Kondal (2014) study concluded that the role of women’s participation in SHGs activities have positive impact on the life pattern of poor women and have empowered them at various levels in Gajwel Mandal of Medak District in Andhra Pradesh.

Sahu Lopmudra and K. Singh Suresh (2012) pointed out that participation in SHGs resulted in increased involvement in household decision making, ease of meeting family expenses, improved political knowledge, independence, confidence, etc. Women have gained respect and trust in society and were able to plan for the future of their families. SHGs played an important role in women’s empowerment leading to further economic development of the county.

Uma Narang (2012) observed that women empowerment is achieved through SHGs and also to alleviate poverty. She suggested that the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self-motivation, more strength, more say in the family matters and more involvement through participation.

Preeti Sharma and Shashi Kanta Varma (2008) have observed the SHGs had major impact on social and economic life of rural women. After joining the SHGs their status increased in the family, and society. The members improved their decision-making, self-confidence, self-reliance involvement in the entrepreneurial and other activities.

Government of Andhra Pradesh (1997) reported that all the members DWCRAs grow vegetables on the land. The group invested from their savings fund in irrigation facility by digging a bore well. Each family now earns Rs. 1000 to 1500 per month from the vegetables cultivation. The DWCRAs group has absolute savings of Rs. 25,000/- that they have deposited in a fixed deposit account.

Sheela Margaret and N. Kala (2013) revealed that the Non-Governmental organizations are playing a significant role in the empowerment of disadvantaged women, helping them stand on their own through such

programmed as vocational training and other similar programmed. The findings of the study show that NGOs were able to create a significant impact on the empowerment and development of the women beneficiaries. They concluded that the variables like age, education, monthly income influences the levels of empowerment of the respondents.

Objectives of the Study

The objectives of the study are:

- To examine the socio-economic and demographic characteristics of women respondents in the study area.
- To find out the members receiving skill development training and economic activities in both the sample areas.
- To analyze the member's empowerment in various aspects after joining the group.

Methodology

The present study is done in the district of Srikakulam, which is one of the most backward districts of Andhra Pradesh. The district boasts of no recognizable infrastructure or large industries nor any big commercial places. The main idea for the selection of this district is the premises that SHGs are found mostly in these backward districts and that too among the backward and SC/ST populations. As such Srikakulam fits the bill and so it was taken for the study. Going with the logic that Government sponsored and NGO sponsored SHGs operations as well achievements differ, SHGs sponsored by VELUGU and Youth Club Bejjipuram from the Laveru Mandal is taken up.

For the collection of samples, six villages are taken where both VELUGU and YCB sponsored Self Help Groups are active. The villages are Appapuram, Bejjipuram, Budathavalasa, Gumadam, Murapaka and Venkatapuram. From each of these villages, three SHG groups are selected and from each such group 10 members are interviewed. So, from the six villages, 180 members from the VELUGU sponsored SHGs and 180 members from YCB sponsored groups are taken up for intensive study. In total, 360 women members are interviewed, and data collected from them on various aspects.

Findings of the Study

Data were collected on socio-economic and demographic features of the women respondents like age, caste, literacy status, occupational status, number of workers in family, land holding particulars of the sample households.

Age of Women Respondents

Age of the respondent is a very important parameter as it points out to the productive capacities of that person. A young person has a capacity to undertake arduous work to earn remunerative wages thereby increase the overall economic welfare of the household. At the same time an old person cannot really contribute to the economic welfare but can always contribute by way of looking after the household works and children thereby freeing the prime aged people in the household to venture out and earn a good living.

The age group of women respondents indicates that, her capacity to work and also influence over the production capacity of households. The sample women respondents are relatively young. Majority of women respondents are below the age group of 40 years in both the VELUGU and YCB. In YCB they constitute about 61 per cent while in the VELUGU group it is 62 per cent. However, the YCB constitute about 35 per cent of

the respondents in the below 30 years age group while in the VELUGU in the 37 per cent were from the 31-40 years group. When it comes to women in the higher age group (above 41 years), both the YCB and VELUGU groups have almost same proportion of people, 38.8 per cent and 37.8 percent respectively.

Combining both these groups, it is observed that, about 32 per cent of women respondents in the age group of 31-40 followed by 30 per cent fell below 30 (22.5%) in 41-50 age group 11 per cent between 51-60 and only 5 per cent of them 61 and above.

Caste Category of Women Respondents

Caste in the Indian context links the socio-economic status of the individual in general, so caste-wise analysis is attempted to identify the social background of the women respondents in the study area. Information was collected from the women respondents on caste composition in the study area, and these details are shown in Table 4.2 Caste has been classified into four groups i.e. Forward Cast (OC), Backward Classes (BC), Scheduled Caste (SC) and Scheduled Tribe (ST). In general Backward Classes are larger among women respondents in VELUGU, 65 per cent and it is 60 per cent in YCB. In case of three caste groups viz., Forward Caste, Scheduled Caste and Scheduled Tribe are higher in YCB when compared to those members of VELUGU. This clearly shows that except women belongs to Backward Classes all the members of other three caste groups are high in YCB.

Overall, about 62.5 per cent of women respondents belongs Backward Classes, 21 per cent Forward Caste, 15.6 per cent Scheduled Castes and only one per cent of them belongs to Scheduled Tribes in the study area.

Table-1

Distribution of the Sample Women Respondents by Age, Caste and Literacy Status

S.No.	Age	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Below 30	63	35.0	45	25.0	108	30.0
2	31-40	47	26.1	67	37.2	114	31.7
3	41-50	46	25.6	35	19.4	81	22.5
4	51-60	18	10.0	22	12.2	40	11.1
5	61 & Above	6	3.3	11	6.2	17	4.7
	Total	108	100.0	180	100.0	360	100.0
	Caste	No.	%	No.	%	No.	%
1	Forward Caste	39	21.7	37	20.5	76	21.1
2	Backward Caste	108	60.0	117	65.0	225	62.5
3	Scheduled Caste	31	17.2	25	13.9	56	15.6
4	Scheduled Tribe	2	1.1	1	0.6	3	0.8
	Total	180	100.0	180	100.0	360	100.0
	Literacy Status	No.	%	No.	%	No.	%
1	Illiterate	48	26.7	57	31.7	105	29.2

2	Literate	60	33.3	40	22.1	100	27.8
3	Primary	24	13.3	43	23.9	67	18.6
4	Secondary	36	20.0	30	16.7	66	18.3
5	Higher Education	12	6.7	10	5.6	22	6.1
	Total	180	100.0	180	100.0	360	100.0

Source: Field Survey

Literacy Status of Women Respondents

Education is one of the crucial social variables which play a vital role in the process of development. Women's education is very important not only for their own development but also for the society. An educated woman takes care of her family in a much more competent manner, be it looking after young children or old parents/in-laws in the family. They have a chance to directly involve not only in the day to day management of home affairs but also contribute by way of economic participation.

As many as 132 (73.3%) women respondents are literates in YCB and it is 123 (68.3%) in VELUGU, this shows that literates are more in YCB than that of VELUGU. Primary education has completed is significantly higher among the women respondents in VELUGU (29%) compared to YCB (13.3%) and it is reverse the case of secondary as well as higher education completed.

Overall, about 28 per cent women respondents are literate, primary school education (18.6%), secondary education (18.3%) and higher education (61.1%). The total literate women are accounted for 70.8 per cent and 29.2 per cent are literate women in the study area.

Number of Workers in Family

Information was collected from women respondents on number of workers in family in both the sample areas and presented Table 2. This clearly shows that most of the families i.e. 83.4 per cent have two to three workers per household while those with a single or more than four workers per household is relatively small at 13.3 and 3 per cent respectively, in the sample from VELUGU group. The YCB group sample has 87.8 per cent of the households having two to three workers. The four and more than four, and one worker households are 10 and 2.2 per cent only, here. The solution clearly portrays that in all the households, working people are more and irrespective of the sex of the member of the household, they were engaged in earning activity. Between the two sample groups, it is YCB members who are more active than the corresponding VELUGU members in economic participation. Across the study area, more than 61 per cent of households having two workers in family, 24 per cent of them having three workers, 4 & above workers 12 per cent and about 3 per cent one worker in the family. The data clearly shows that more than 85 per cent of households having 2 and 3 workers in the family. This helps to increase their family incomes.

Table-2

Distribution of the Sample Households by Number of Workers

S.No.	No. of Workers	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	One (01)	6	3.3	4	2.2	10	2.8
2	Two (02)	102	56.7	119	66.1	221	61.3
3	Three (03)	48	26.7	39	21.7	87	24.2
4	Four (04) & Above	24	13.3	18	10.0	42	11.7
	Total	180	100.0	180	100.0	360	100.0

Source: As ex ante

Year of Joining in SHGs

Information was elicited on the year of joining in SHGs from the sample women respondents and these details are presented in Table 3. A higher proportion of sample women respondents had joined in the group prior to 2005 (53.3%) in YCB and it is 40 per cent in VELUGU. It is observed that a major percentage of sample women respondents joined between the years 2005-2010 (70%) in YCB while it is 60.6 per cent in VELUGU. Overall, it is found that 65.3 per cent of the sample women respondents joined in the group between the years 2005-10 and the remaining 34.7 per cent of them joined after 2011 in the study area.

Table – 3

Distribution of the Sample Women Respondents by the Year of Joining in the Group

S.No.	Years	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Before 2005	96	53.3	72	40.0	168	46.7
2	2006-2010	30	16.7	37	20.6	67	18.6
3	2011-2015	48	26.7	63	35.0	111	30.8
4	2016 & Above	6	3.3	8	4.4	14	3.9
	Total	180	100.0	180	100.0	360	100.0

Source: Field Survey

Receiving Skill Development Training

Information was collected on receiving skill development training among sample women respondents in the study area. The details are shown in Table 4. As many as 144 (80%) of the sample women respondents received skill development training in YCB and those who received it in YCB compared with VELUGU. It can be observed that about 51 per cent of the total sample women respondents received skill development training and 49 per cent of them did not receive any training in the study area. It is also found that there are wide variations in receiving skill development training in the study area. About 80 per cent of the members received skill development training in YCB because the institution is run by the NGO. Therefore, the NGOs is taking

more care in providing skill development training to their members in order to improve their lives by making them able to earn a living by themselves and thereby improving their conditions. .

Table 4

Distribution of the Sample Women Respondents by Receiving Skill Development Training

S.No.	Training	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Yes	144	80.0	38	21.1	182	50.6
2	No	36	20.0	142	78.9	178	49.4
	Total	180	100.0	180	100.0	360	100.0
If Yes, No. of Days/Months							
1	15 Days	27	18.8	18	47.4	45	24.7
2	One Month	34	23.6	13	34.2	47	25.8
3	Three Months	69	47.9	7	18.4	76	41.8
4	Six Months	14	9.7	0	0.0	14	7.7
	Total	144	100.0	38	100.0	182	100.0

Source: As ex ante

Types of Economic Activities

Information was elicited from the women respondents on different types of economic activities in the study area and these details are presented in Table 5. There are 14 types of economic activities taking place in the study area namely flower cultivation, fruit nursery, vegetable cultivation, poultry, cattle breeding, dairy farm, home needs, making of sweets, making of pickles, petty shops, tiffin centers, tailoring, leaf plates making and laundry service. Of all the economic activities, the predominant activity is tailoring 27.2 per cent followed by cattle breeding 23.8 per cent, vegetables cultivation 9.5 per cent, petty shops 6.9 per cent making pickles 6.7 per cent, 5.8 per cent each in home needs, poultry and leaf making, and all other economic activities form less than 5 per cent in the study area.

Tailoring (29%) and cattle breeding (19.4%) are two of the main economic activities in YCB as well as VELUGU i.e., 26 per cent and 28 per cent respectively, cattle breeding among the members in VELUGU is the top most occupation, while tailoring is main economic activity among the members in YCB. Overall, more than 50 per cent of the sample women respondents' economic activities are tailoring 27.2 per cent and cattle breeding 23.8 per cent together 51 per cent in the study area.

Empowerment of Women in Developmental Aspects

Information was collected from the sample respondents on the impact of SHG activities on the overall empowerment of women members in the study area. The women empowerment has measured with the help of 34 indicators from five divisions. The five divisions are social development (8 variables), economic development (7 variables), social empowerment (7 variables), self-confidence (7 variables) and development of skills (5 variables). These details are shown in Table 6. Comparing the women empowerment in the study area (Table 5.19) it is clear that among YCB members, the social development is higher in items like

improvement in personal hygiene (87.45%), improvement in sanitation (87.45%), improvement in children's education (85.25%) and improvement in girl child education (77%) where these figures are only 53.60, 53.60, 79.20 and 55.10 percentage points among VELUGU groups respectively. The overall score for the social development between YCB and VELUGU was 66.59 and 46.91 per cent respectively.

Regarding economic development, there is significant in case in self-employment potential (93.65%), change in credit worthiness (91.25%), freedom from money lenders (91.25%), improvement in banking habits (85.10%), control over resources (81.16%) and increased social mobility (68%) in YCB and for VELUGU the increase from work improvement in banking habit (83.12%), freedom from money lenders (82.30%), in case in self-employment potential (81.25%), increased social mobility (75%), increase in credit worthiness (72.50%) and control over resources (65.13%). The group score for the economic development was 82.30 and 73.96 respectively for the YCB and VELUGU groups.

Table-5

Distribution of the Sample Women Respondents by type of Economic Activities

S.No.	Activities	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Flower Cultivation	2	1.1	1	0.6	3	0.9
2	Fruit Nursery	1	0.6	0	0.0	1	0.3
3	Vegetables Cultivation	11	6.1	23	12.7	34	9.5
4	Poultry	12	6.7	9	5.0	21	5.8
5	Cattle Breeding	35	19.4	51	28.3	86	23.8
6	Dairy Farm	3	1.7	5	2.8	8	2.2
7	Home Needs (bags, tubs and jute fiber chairs)	14	7.8	7	3.9	21	5.8
8	Making of Sweets	2	1.1	0	0.0	2	0.6
9	Making of Pickles	11	6.1	13	7.2	24	6.7
10	Petty Shops	16	8.9	9	5.0	25	6.9
11	Tiffin Centers	8	4.4	5	2.8	13	3.6
12	Tailoring	52	28.9	46	25.6	98	27.2
13	Leaf plates Making	13	7.2	8	4.4	21	5.8
14	Laundry Service	0	0.0	3	1.7	3	0.9
	Total	180	100.0	180	100.0	360	100.0

Source: As ex ante

In case of social empowerment 7 items are covered. YCB members have scored better points in five of them than their counterparts in VELUGU. In terms of percentage points, improvement of status in the family, group and in the society were 93.10, 85.04 and 62.20 respectively in YCB while these figures are 86, 75.02 and 65.43 respectively for VELUGU. The group scores for YCB and VELUGU are 61.25 and 54.66 respectively.

Self-confidence is examined with the help of 7 variables. And 5 variables show a significant impact on self-confidence among the members of both the groups (more than 70%). Ability to meet Government officials and participation in development programmed are accounted for 85.17 per cent each, among VELUGU members and it is 65.73 and 81.10 per cent in YCB members. The percentage of 3 items are higher among YCB members in the following orders 'viz' self-confidence, awareness and participation in development programmed, whereas 4 items like participation in development programmed, able to meet Government officials, access to information about Government programmed and able to meet non-officials are more in VELUGU members. The overall group score for the self-confidence is 75.60 for YCB members and 77.50 for the VELUGU members.

Development of skills is analyzed through 5 variables. Across two groups, members of VELUGU are lagging in 4 aspects while only one aspect i.e., communication skills are accounted for higher among the VELUGU members. The respondents of both the group reported that decision making power has improved in the group and in the family. The Skill Development group scores are 62.97 and 57.38 respectively for the YCB and VELUGU group members.

CONCLUSION

To sum up, the socio-economic characteristics of these two-sample group, of VELUGU and YCB does not really distinguish one from another. However, the age distribution of women members shows that most of them (61 and 62 per cent respectively from YCB and VELUGU) are below 40 years. Majority of them belong to the Backward Classes. Members in the YCB group have an overall better literacy levels than their counterparts in VELUGU group. Majority of the sample respondents who joined in the group between the years 2005-10 (80%). YCB has taken more care for giving skill development training to their members compared with VELUGU. Empowerment of women as classified into 5 aspects, in all the 5 aspects the changes are more manifest among the members of YCB compared with VELUGU.

The good work done by SHGs has some impact on motivating women for social, political and economic empowerment. Women empowerment can be sustainable if earning capacities of women improve sustainable through non-farms activities these women must be identified, motivated, oriented and trained for becoming potential entrepreneurship. This requires financial technological and managerial expertise in preparing and implementing the entrepreneurship programmed in the context of rural areas.

Table-6

Percentage Distribution of Member's Empowerment Regarding the Impact of Participation in Group Activity

S. No.	Factors	YCB	VELUGU
A	Social Development	66.59	46.91
1	Adoption of small family norm	47.53	43.58
2	Discontinuation of early marriages	33.08	21.68
3	Discontinued child labor	43.58	30.00
4	Improvement in girl child education	77.00	55.10
5	Improvement in children education	85.25	79.20
6	Improvement in personal hygiene	87.45	53.60
7	Improvement in personal hygiene	87.45	53.60
8	Decrease in social inequality	71.40	38.50
B	Economic Development	82.30	73.96
1	Control over resources	81.16	65.13
2	Credit worthiness	91.25	72.50
3	Freedom from money lenders	91.25	82.30
4	Improvement in banking habit	85.10	83.12
5	Increase in self-employment potential	93.65	81.25
6	Access to makers	65.70	58.45
7	Increase in mobility	68.00	75.00
C	Social Empowerment	61.25	54.66
1	Able to sign	43.25	35.10
2	Aware of women's rights	55.00	41.00
3	Awareness of property rights	55.00	41.00
4	Awareness about domestic violence Act	35.18	39.10
5	Improvement of status in the family	93.10	86.00
6	Improvement of status in the group	85.04	75.02
7	Improvement of status in the society	62.20	65.43
D	Self-Confidence	75.60	77.50
1	Awareness	81.45	74.13
2	Increase of bargaining power	65.30	61.00
3	Self-Confidence	93.60	85.40
4	Access to information about Govt. Programmes	76.80	78.50
5	Participation in development programmes	81.10	85.17
6	Able to meet Government officials	65.73	85.17
7	Able to meet Non-officials	65.20	73.14
E	Development of Skills	62.97	57.38
1	Productive skills	54.30	45.15
2	Marketing skills	54.30	45.15
3	Communication skills	58.04	62.18
4	Decision making improvement in the family	73.20	69.03
5	Decision making improvement in the group	75.00	65.40

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