



ECONOMIC AND LIVING CONDITIONS OF THE SELECTED SCHEDULED CASTE SHG's WOMEN BENEFICIARY HOUSEHOLDS IN KURNOOL DISTRICT OF ANDHRA PRADESH

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ABSTRACT

The economic empowerment of Women is very essential for the development of vulnerable section of the society particularly Scheduled Caste women. Present study analyzed the economic and living condition of SC women members of SHGs participated and expressed their views from three selected revenue divisions of the Kurnool district of Andhra Pradesh. The study found that, majority of the around 90 percent of SC women occupation is agriculture in nature, while 30 percent of SC women are landless, and 55 percent are only marginal landholder. Similarly, majority of women are acquiring skills such as leadership skills, occupation skills and group management skills. The low income, poor health and inadequate marketing skills are major problems exposed by the SC women in the selection region.

KEY WORDS: Economic Conditions, Living conditions, SC women, SHGs and Kurnool district.

INTRODUCTION

Empowerment is a process but not an event which challenges traditional power equations and relations. Abolition of gender based discrimination in all institutions and structures of the society and the participation of women in policy and decision making process in domestic and public levels are few dimensions of women empowerment. The issues taken up by the Human Development Report, 2003, is of immense significance, which speaks of Millennium Development Goals (MDG) that prominently includes empowerment of women. In India, the principle of gender equality is enshrined in the Constitution, in the preamble, fundamental rights and the directive principles of state policy. The Constitution of India not only grants equality to women but also empowers the state to adopt measures of positive discrimination in favor of women.

Self-Help Group is a very popular concept in poor economic world due to playing significant role in brings economically exclusive families in economic ambit country. SHGs have evolved as movement from poor women to improve economic status of their families.

This has led to boost the process of women's empowerment which is a central issue in determining women status in family and society. Consequently, participation of women in the country's economic development is raised. Since women recognized as potential source of development empowering them is a prerequisite for overall development and this brought

them in to main stream of national development. Self Help Groups are results of collection action but no isolation.

NEED OF THE STUDY

Government of India is implementing several programmes and schemes for the development and empowerment of women. Among them, Self-Help Groups (SHGs) are front liners. It also comprises of higher literacy level and better health care for women and children, equal ownership and accessibility of productive resources, increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem, and self-confidence. The present research study analyzes the demographic background of the selected members of the sample SHGs in Andhra Pradesh (AP) with reference to Kurnool district.

OBJECTIVE OF THE STUDY

To study the economic and living conditions of the participated SHGs members in the selected Revenue Divisions of the Kurnool district in Andhra Pradesh (Primary occupation, land holding size, economic benefit, purpose of joining in SHG's, problems of SHG's, nature of skills and types of products they sold etc.)

RESEARCH METHODOLOGY

The methodological aspects of the study include the selection of the district, selection of revenue divisions, selection of



mandals, selection of the sample women respondents, sources of data, tools of data collection and tools of analysis, period of study.

Sampling

Kurnool district of the Rayalaseema region of Andhra Pradesh has been selected for the purposefully of the present study, which has been divided into three revenue divisions based on criteria of socio-economic conditions of the district. Multi-stage random sampling method has been used for selecting the sample respondents. Accordingly, in the first stage, 03(three) revenue divisions namely Adoni, Nandyala, Kurnool have been considered for the study. In the second stage, from each revenue division 01(one) mandal namely Alur mandal from Adoni revenue division, Gadivemula mandal from Nandyala revenue division, Veldurthi mandal from Nandyala revenue divisions are selected for randomly. In the third stage, in each mandal 01(one) village namely kammarachedu village from Alur mandal, karimaddula village from Gadivemula mandal, Boyinapalli village from Veldurthi mandal are selected. From each village, 100(one hundred) Scheduled Caste women were selected at random with a total of three hundred 300 (three hundred) Scheduled caste women. Special care has been taken to cover equally the two sub-castes of scheduled caste women (Malas and Madigas).

Sources of Data and Tools of Data Collection

The present study is based on both primary and secondary sources of data. The primary data have been collected from the women respondents through a well structured interview schedule which was pre-tested and necessary changes have been made to suit the present study. the secondary some of data has been collected from published and unpublished resources. The schedules were filled in with the help of the sample women respondents through a face to face interview by the researcher. Focused discussions with women respondents of Scheduled Castes rural women were held to get their perceptions on empowerment of rural Scheduled Castes women.

Analysis of the Data

The data collected through schedules have been classified and tabulated into many tables for analysis purpose. Simple statistical tools like averages, percentages etc., have been used to analyze the data. Based on the data collected, certain conclusions were drawn.

DATA ANALYSIS AND INTERPRETATION

Primary Occupation of the Respondents:

The primary occupation of the respondents in the study is classified as agricultural labor, construction labor, agriculture labor, petty business and other occupation.

TABLE: 1
Primary Occupation of the respondent

S.NO.	OCCUPATION	ALUR	GADIVEMULA	VELDURTHI	TOTAL
1	Agricultural Labor	58 (19.33)	95 (31.67)	86 (28.67)	239 (79.67)
2	Construction Labor	2 (0.67)	1 (0.33)	00 (0.00)	3 (1.00)
3	Agriculture	35 (11.67)	1 (0.33)	13 (4.33)	49 (16.33)
4	Petty Business	3 (1.00)	2 (0.67)	1 (0.33)	6 (2.00)
5	other Specify	2 (0.67)	1 (0.33)	00 (0.00)	3 (1.00)
Grand Total		100 (33.33)	100 (33.33)	100 (33.33)	300 (100.00)

Source: Compiled from field study

Note: values in brackets indicates percent of total sample size.

The study observed that, the primary occupations of selected SC women of Alur mandal the 58% is employed as Agricultural Labor, 35% is engaged in agriculture sector, three percentage is running their own petty business, two percent worked as construction labor and two percent is engaged with their specified works in their mandal. The primary occupations of selected SC women in Gadivemula mandal mostly 95 percent is employed as agricultural Labor, 2 percent is running their own petty business, 1 woman was engaged in Agriculturesector, and one percent of women was engaged with their specified works in their mandal. Similarly, the primary occupations of selected SC women of Veldurthi Mandal the mostly 86 percent is employed as Agricultural Labor, 13 percent respondents were

engaged in Agriculture sector, and only a woman is running their own petty business in the mandal.

In overall the primary occupation of Kurnool district of selected mandal respondents are worked mostly as an agriculture labor is 79.67 percent of the selected sample, 16.33 percent women were engaged with source of agriculture, 2 percent women were settled with small petty business.

Landholding Size of the Respondents (Family)

In the present study land holding size of the respondents is categorized as landless people, land having of less than 2.5 Acres, land having 2.5 to five acres, land having 5 to 10 acres.



TABLE: 2
Landholding Size of the Respondent (Family)

S.No.	RESPONDENTS	ALUR	GADIVEMULA	VELDURTHI	TOTAL
1	Landless	19 (6.33)	52 (17.33)	13 (4.33)	84 (28.00)
2	less than 2.5 acres	68 (22.67)	44 (14.67)	66 (22.00)	178 (59.33)
3	2.5 to 5 acres	11 (3.67)	1 (0.33)	19 (6.33)	31 (10.33)
4	5 to 10 acres	2 (0.67)	3 (1.00)	2 (0.67)	7 (2.33)
Grand Total		100 (33.33)	100 (33.33)	100 (33.33)	300 (100)

Source: Compiled from field study

Note: values in brackets indicates percent of total sample size.

The study revealed that, in selected SC women of Alur Mandal, the size of landholdings of the women as, 68 percent is acquired with less than 2.5 acres of land, landless percent is 19 percent, 11 percent holds 2.5 to 5 acres of land, and 5 to 10 acres land was acquired by 2 percent of women. Similarly, in Gadivemula Mandal the size of landholdings of the women as, 52 percent is land less 44 percent holds less than 2.5 acres of land, 5 to 10 acres land was acquired by three percent, and one percent holds 2.5 to 5 acres of land. In Veldhurthi Mandal the size of

landholdings of the women as, 66 percent acquired possessed 2.5 acres of land, 19 percent holds 2.5 to 5 acres of land, and landless percent is 13 percent, two percent holders of 5 to 10 acres land. In the overall holding of land by SC women of Kurnool District out of 300 members, 59.33 percent women holds with less than 2.5 acres of land, 28 percent is landlesswomen, 10.33 percent women hold the land of 2.5 to 5 acres, and 5 to 10 acres of land holds by 2.33 percent in the district.

Do you think that you are being benefited really as member of Self- Help Groups?

Table 3.
Member of Self- Help Groups

S.No	Response	Alur	Gadivemula	Veldurthi	Grand Total
1	Yes	87 (29.00)	90 (30.00)	95 (31.67)	272 (90.67)
2	No	13 (4.33)	10 (3.33)	5 (1.67)	28 (9.33)
Grand Total		100 (33.33)	100 (33.33)	100 (33.33)	300 (100)

Source: Compiled from the field study

Note: Values in the brackets indicates percent in total sample size

In Alur mandal, 87 percent is responded as they are really benefited by SHG's, 13 percent is responded that they are not benefited. In Gadivemula mandal, 90 percent is responded as they are really benefited by SHG's, 10 percent is responded that they are not benefited. In Veldurthi 95 percent is responded as they are really benefited by SHG's, 5 percent is responded that they are not benefited. In overall, selected regions of Kurnool

district, 90.67 percent are responded as they are really benefited by SHG's, 9.33 percent is responded that they are not benefited.

Reason or Purpose of Joining As Member of SHGs

In the present study the reason or purpose of joining in SHGs is comprises of income generation, loan expectation, subsidies and others etc.,

Table 4.
Reasons for Joining as Member in Self- Help Groups (Multiple Responses)

S.No	Row Labels	Alur	Gadivemula	Veldurthi	Grand Total
1	Income Generation	63 (21)	73 (24.33)	64 (21.33)	200 (66.67)
2	Expecting loans	30 (10.00)	20 (6.67)	34 (11.33)	84 (28.00)
3	Subsidies	50 (16.67)	45 (15)	58 (19.33)	153 (51.00)
4	Others	8 (2.67)	6 (2.00)	4 (1.33)	18 (6.00)
Grand Total		151	144	160	455

Source: Compiled from the field study

Note: Values in the brackets indicates percent in total sample size

Note: In total sample size of 300, respondents selected multiple options which result in increase of total value to 455.



The women of Alur mandal of Kurnool district answered, 63 percent is joined that to be avail to income generation activities proposed in SHG's, 50 percent is joined by the reason of subsidies provided by the SHG's, 30 percent is joined by excepting loans from SHG's and eight percent is joined by some other reasons.

The women of Gadivemula mandal of Kurnool district answered, 73 percent is joined that to be avail to income generation activities proposed in SHG's, 45 percent of percent is joined by the reason of subsidies provided by the SHG's, 20 percent of women joined by excepting loans from SHG's and six percent is joined by some other reasons.

The women of Veldurthi mandal of Kurnool district answered, 64 percent of percent is joined that to be avail to income generation activities proposed in SHG's, 58 percent of women joined by the reason of subsidies provided by the SHG's, 34 percent of women joined by excepting loans from SHG's and four percent is joined by some other reasons.

In overall the selected regions of Kurnool district, out of 300 scheduled caste women, 66.67 percent of percent is joined that to be avail to income generation activities proposed in SHG's, 51 percent of percent is joined by the reason of subsidies, 28 percent is joined by excepting loans from SHG's and six percent are joined by other reasons.

Problems of Self Help Group Members (Multiple Responses):

Table 5:

Problems experience by the members of SHGs

S. No	Problem	Alur	Gadivemula	Veldurthi	Grand Total
1	Low Production	28 (3.29)	40 (4.69)	36 (4.23)	104 (12.21)
2	Low Income	86 (10.09)	90 (10.56)	93 (10.92)	269 (31.57)
3	Bad Climate	45 (5.28)	21 (2.46)	32 (3.76)	98 (11.50)
4	Health Problems	65 (7.63)	51 (5.99)	45 (5.28)	161 (18.90)
5	Marketing Problems	40 (4.69)	60 (7.04)	55 (6.46)	155 (18.19)
6	Any Other Specify	10 (1.17)	20 (2.35)	35 (4.11)	65 (7.63)
	Grand Total	274 (32.16)	282 (33.10)	296 (34.74)	852 (100)

Source: Compiled from the field study

Note: Values in the brackets indicates percent in total sample responses

Note: In total sample size of 300, respondents selected multiple answers which leads to increase in responses to 852

The study analyzed that, in Alur mandal, 28 percent is normally experienced the low production, 86 percent is normally experienced the low income, 45 percent is normally experienced bad climate, 65 percent is normally experienced the health problems, 40 percent is experienced the marketing problems and 10 percent is experienced some other specified problems.

Similarly, in Gadivemula mandal, 40 percent is normally experienced the low production, 90 percent is normally experienced the low income, 21 percent is normally experienced bad climate, 51 percent is normally experienced the health problems, 60 percent is experienced the marketing problems and 20 percent is experienced some other specified problems.

In Veldurthi mandal, 36 percent is normally experienced the low production, 93 percent is normally experienced the low

income, 32 percent is normally experienced bad climate, 45 percent is normally experienced the health problems, 55 percent is experienced the marketing problems and 35 percent is experienced some otherspecified problems.

In overall, selected regions of Kurnool, 12.21 percent is normally experienced the low production, 31.57 percent is normally experienced the low income, 11.50 percent is normally experienced bad climate, 18.90 percent is normally experienced the health problems, 18.19 percent is experienced the marketing problems and 7.63 percent is experienced some other specified problems.

Nature Of Skills Acquired By Training Programmes:

In the present study skills are grouped as group management skills, leadership skills, financial skills, technical skills, occupational skills and other specific skills



TABLE 6
Nature of Skills Acquired by Training Programmes (multiple responses)

S.No.	SKILLS	Alur	Gadivemula	Veldurthi	Total
1	Group management skills	20 (3.63)	26 (4.72)	33 (5.99)	79 (14.34)
2	Leadership skills	40 (7.26)	28 (5.08)	49 (8.89)	117 (21.23)
3	Skills relating to financial management	35 (6.35)	18 (3.27)	27 (4.90)	80 (14.52)
4	Technical skills	15 (2.72)	12 (2.18)	22 (3.99)	49 (8.89)
5	Occupational skills	83 (15.06)	52 (9.44)	69 (12.52)	204 (37.02)
6	Any other-specify	6 (1.09)	4 (0.73)	12 (2.18)	22 (3.99)
Grand Total		199 (36.12)	140 (25.41)	212 (38.48)	551 (100)

Source: Compiled from the field study

Note: Values in the brackets indicates percent in 255

Note: In total trained sample of 255, respondents selected multiple options which result in increase of total value to 551.

The study found that, In selected mandal Alur, in the training programme 20 percent is acquired group management skills, 40 percent is acquired leadership skills, 35 percent is acquired financial management skills, 15 percent is acquired technical skills, 83 percent is acquired occupational skills, and 6 percent is acquired other specified skills also.

In Gadivemula mandal, in the training programme 26 percent is acquired group management skills, 28 percent is acquired leadership skills, 18 percent is acquired financial management skills, 12 percent is acquired technical skills, 52 percent is acquired occupational skills, and 4 percent is acquired other specified skills also In Veldurthi mandal, in the training

programme 33 percent is acquired group management skills, 49 percent is acquired leadership skills, 27 percent is acquired financial management skills, 22 percent is acquired technical skills, 69 percent is acquired occupational skills, and 12 percent is acquired other specified skills also.

In overall, selected regions of kurnool district, the skills are acquired by the SHG's percent is 14.34 percent are acquired group management skills, 21.23 percent are acquired leadership skills, 14.52 percent are acquired financial management skills, 8.89 percent are acquired technical skills, 37.02 percent are acquired occupational skills, and 3.99 percent is acquired other specified skills also.

Types Of Product Selling By The Respondent:

Table 7

Types Of Product Selling By The Respondent(Multiple Responses)

S. No	Activity	Alur	Gadivemula	Veldurthi	Grand Total
1	Dolls	0	0	0	0
2	Blouses/Chudidars etc.,	8	12	15	35 (11.67)
3	Bags/Weaving products	3	2	4	9 (3.00)
4	Hens, Ducks, Goats/Sheeps etc.,	44	56	65	165 (55)
5	Milk	40	27	20	87 (29)
6	Candles	3	8	12	23 (7.67)
7	Vegetables	17	19	28	64 (21.33)
8	Pots	5	2	8	15 (5.00)
9	Cots/Tables/Stools etc.,	1	1	2	4 (1.33)
10	Pickles	2	12	19	33 (11.00)



11	Edible items	0	0	0	0
12	Beedies	0	0	0	0
13	Any other-specify	24	12	26	62 (20.67)
Grand Total		147	151	199	497

Source: Compiled from the field study

Note: Values in the brackets indicates percent in total sample size.

Note: In total sample size of 300, respondents selected multiple options which result in increase of total value to 497.

The study found that, in Alur mandal, the product sell by the percent is as eight percent is selling blouses/chuddar's etc., three percent is selling bags/weavings products, 44 percent is selling hens/ducks/goats/sheep's etc., 40 percent is selling milk, three percent is candles, 17 percent is selling vegetables, five percent is selling pots, one member was selling cots/tables/stools etc., two percent is selling pickles, and 24 percent is selling other specified products. In Gadivemula mandal, the product sell by 12 percent is selling blouses/chuddar's etc., two percent is selling bags/weavings products, 56 percent is selling hens/ducks/goats/sheep's etc., 27 percent is selling milk, eight percent is candles, 19 percent is selling vegetables, two percent is selling pots, one member was selling cots/tables/stools etc., 12 percent is selling pickles, and 12 percent is selling other specified products.

In Veldurthi mandal, the product sell by the 15 percent is selling blouses/chudidhars etc, four percent is selling bags/weavings products, 65 percent is selling hens/ducks/goats/sheep's etc., 20 percent is selling milk, eight percent is candles, 12 percent is selling vegetables, 28 percent is selling pots, two members was selling cots/tables/stools etc., 19 percent is selling pickles, and 26 percent is selling other specified products.

In overall, selected regions of Kurnool, the products are selling by 11.67 percent is selling blouses/chudidars etc., three percent is selling bags/weavings products, 55 percent is selling hens/ducks/goats/sheep's etc., 29 percent is selling milk, 7.67 percent is candles, 21.33 percent is selling vegetables, five percent is selling pots, 1.33 percent members was selling cots/tables/stools etc., 11 percent is selling pickles, and 20.67 percent is selling other specified products:

FINDINGS OF THE STUDY

- The primary occupation wise analysis of respondents witnessed that worked mostly as an agriculture labor is 79.67 percent of the selected sample, 16.33 percent women were engaged with source of agriculture, 2 percent women were settled with small petty business.
- The study found that, 59.33 percent respondents holds land less than 2.5 Acres, where as 28 percent are landless women and 10.33 percent holds 2.5 to 5 Acres and 2.33 percent holds land 5-10 acres.
- The study observed that, in total respondents 90.67 percent of respondents said that they are highly benefited from being as member of SHGs, in contrast, 9.33 percent expressed that they are not well benefited. This indicates

positive attitude and opinion of majority of the respondents as being members of SHGs.

- The study also asked the reason for joining in SHGs, it revealed that, income generation is major reason to the 66.67 percent, and subsidies is another reason for 51 percent expecting loan by 28 percent and other to six percent.
- The study found that, 89.67 percent of respondents expressed that low income is major problem to them, followed by health problem 53.66 percent, marketing problem is for 51.67 percent, bad climate is for 32.67 percent, low production is for 34.67 percent and other reasons for 21.67 percent. This indicates that low income is major problem to the majority of the respondents. Thus, the study advices to take necessary actions for improving income levels of the SHGs.
- The study obtained the information from respondents on type of skills obtained by them through training programmes. In the study, 80 percent said that they acquired occupational skills, 45.88 percent obtained leadership skills, 31.34 percent obtained financial management skills, 30.98 percent acquired group management skills, 19.21 percent obtained technical skills and 8.62 percent said they acquired other skills. This indicates training programmes importing many skills to the respondents.
- The study observed the type of the product selling by the respondent. The study observed that, 55 percent of the respondents are selling Hens, Ducks, Goats/Sheeps etc., 29 percent selling milk, 21.33 percent selling vegetables, 11.67 percent selling blouses and chudidars, 11 percent selling pickles, 7.67 percent is selling candles, five percent selling pots, three percent selling bags, weaving and products.

CONCLUSION

The economic empowerment of Women is very essential for the development of vulnerable section of the society particularly Scheduled Caste women. Present study analyzed the economic and living condition of SC women members of SHGs participated and expressed their views from three selected revenue divisions of the Kurnool district of Andhra Pradesh. The study found that, majority of the around 90 percent of SC women occupation is agriculture in nature, while 30 percent of SC women are landless, and 55 percent are only marginal landholder. Similarly, majority of women are acquiring skills such as leadership skills, occupation skills and group management skills. The low income, poor health and



inadequate marketing skills are major problems exposed by the SC women in the selection region.

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