SOCIO-ECONOMIC BACKGROUND OF WOMEN IN SRIKAKULAM DISTRICT

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Abstract

The study examines the Socio-economic background of women in Andhra Pradesh with reference to a study on DWACRA women in Srikakulam District. This paper is divided into five sections A. Personal data it covers the classification of the respondents by age, religion, caste, marital status, educational background, occupation and area of residence B. Household composition which includes total number of family members and number of dependents C. Migratory character deals with type of migration, reasons for migration and periodicity of visit to native place D. Household income and expenditure includes monthly income of the respondents, monthly household income, monthly savings and expenditure E. Assets and liabilities covers nature of the residential accommodation, ownership of household assets and productive assets and sources of loans.

KEY WORDS: Personal data, income and expenditure, Socio-economic Background.

OBJECTIVES

The following are the specific objectives of the study

1. To study the socio-economic background of the members in self help groups of Srikakulam district in Andhra Pradesh
2. To study the profile of the members in self help groups.
3. To identify the factors influencing the success of self help groups.
4. To offer suggestions to improve women empowerment and women decision making in economic activities and family affairs.

1. HYPOTHESES

$H0_1$: There is no significant difference in the opinion of the respondents on demographic factors like age, caste, marital status, educational qualification and occupation of the respondents on dimensions like awareness on microfinance and their satisfaction level.

$H0_2$: The opinion of the respondents does not varied by their age, caste, marital status, educational qualification and occupation on members opinion on SHGs.

$H0_3$: The different categories of age, marital status, educational qualification, occupation, and income of the respondents doesn't have any impact on their opinion on poverty alleviation.

A. METHODOLOGY AND SAMPLING

The present study is based on both primary and secondary data.

i. Primary data

A total of 820 SHGs respondents were chosen for the present study in Srikakulam District of Andhra Pradesh. Out of 820 respondents 140 respondents belong to girijan mandals and 680 respondents belong to general mandals.

a. Reliability of the questionnaire

Cronbach's alpha

Cronbach's alpha is a measure of internal consistency that is, how closely related a set of items as a group. Cronbach's alpha can be written as a function of the number of test items and the average inter-correlation among the items. For conceptual purposes, the formula for the standardized Cronbach's alpha is given below.

Here N is equal to the number of items, c-bar is the average inter-item covariance among the items and v-bar equals the average variance.

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The researcher has administered the alpha scale method of reliability analysis for each dimension. Table no.1 shows how the statements are related to one another for each and every dimension.

Table no.2.1.Reliability test

S.No	Dimensions	Alpha	
1	Are you aware of micro finance	0.851	4
2	customer satisfaction on micro finance	0.860	12
3	Members opinion on SHGs	0.846	9
4	Measurement of economic empowerment	0.873	9
5	Measurement of social empowerment	0.885	8
6	Measurement of political empowerment	0.894	3
7	Measurement of personal empowerment	0.925	4
8	Measurement of family empowerment	0.888	3
9	Self assessment of empowerment	0.948	11
10	Financial inclusion	0.965	4
11	Opinion on poverty alleviation	0.930	4
12	Decision making and mobility after joining SHG's	0.758	11
13	Changes in family and social relationship after joining SHG's	0.755	7
14	Participation/training in the SHG	0.703	8

The alpha coefficient of all the dimensions is greater than 0.7, suggesting that the items have relatively high internal consistency.

b. Data interpretation

An attempt is made to analyze and understand the perception of the sample respondents about "Impact of Microfinance on Women Empowerment -A Study with Reference to SHG's in Srikakulam District of Andhra Pradesh. The data were fed to the computer. The tabulations and the results for analysis were done with the help of SPSS (Statistical Package for Social Sciences) version 19, MINITAB version-18 and Microsoft Excel 2010 for Statistical measurements such as simple percentages, mean values etc. ANOVA test was carry forward to check whether there is any significant mean difference in the opinion of the respondents who were from different age groups, different castes, different categories with regard to their marital status, different educational qualifications, different occupations and from different income groups. Weighted scores and weighted ranks are calculated for few of the statements in the present research.

ii. Secondary data

The process of gathering reliable and meaningful information is the cardinal aspect of the enquiry and forms a central link in the operational plan for the entire research design. The principal sources of information for the present study are various published books, journals, bulletins, internet etc. The libraries of Andhra University V.S. Krishna library and Department of Commerce and Management Studies are immensely used for the secondary data. The list of general mandals, number of SHGs groups, total number of members is given by District Rural Development Agency (DRDA). The list of girijan mandals, number of SHGs and total number of members is given by Integrated Tribal Development Agency (ITDA).

a. Sample size

The total number of customers for both the mandals are 5,49,624. Out of which 90,892 are from girijan mandals and 4, 58,732 are from general mandals. The researcher had used two stage sampling technique method and collected 820 samples based on the below procedure.

$$n = \frac{\left(\dfrac{P[1-P]}{\dfrac{A^2}{Z^2} + \dfrac{P[1-P]}{N}} \right)}{R}$$

Where:

n = sample size required
N = number of people in the population
P = estimated variance in population, as a decimal: (0.5 for 50-50, 0.3 for 70-30)
A = Precision desired, expressed as a decimal (i.e., 0.03, 0.05, 0.1 for 3%, 5%, 10%)
Z = Based on confidence level: 1.96 for 95% confidence, 1.6449 for 90% and 2.5758 for 99%
R = Estimated Response rate, as a decimal

Substitute the values we will get

$$\frac{\dfrac{0.5(1-0.5)}{\dfrac{0.05^2}{2.58^2} + \dfrac{0.5(1-0.5)}{549624}}}{0.81} \sim 820$$

With a population of 5,49,624 assuming 99% confidence level with 5% precision level and with estimated variation in the population assumed 50%(0.5). The response rate observed from the pilot study is 81%. Thus, the sample size obtained from the population is approximately 820.

Out of 820 sample respondents, 140 (17%) respondents are considered from girijan mandals and the remaining 680(83%) respondents are considered from general mandals by using two stage sampling method as per the population with respective mandals which was surveyed. In both the stages the researcher has used simple random sampling method. For the first stage the researcher has used random generation technique using MINITAB software by feeding all the mandals into the software and selected 20 mandals out of 38 manadals to cover both girijan mndals (4) and general mandals (16). In the second stage the researcher has mainly focused on the group leader of the Self Help Groups to get the exact opinion of the questionnaire using simple random sampling technique.

Table no.2.2.Sampling selection procedure

Sample district Srikakulam	Total SHGs members	Proportion	Sampling members
Girijan mandals	90,892	0.17	140
General mandals	4,58,732	0.83	680
Total	5,49,624	1.00	820

Sampling selection procedure is done by the following procedure. Initially the total no. of members in each mandal of the selected sampling identified. Later a proportion on the total of members is calculated by dividing the no. of members in each mandal. For example total no. of members in girijan mandals is 90,892 divided by the total no. of members in both mandals 5,49,624 i.e 90,892÷5,49,624= 0.17. Later the sample size of the members is multiplied by their respective proportion to arrive no. of members in each mandal. For example the total no. of members as per sample size is 820×0.17= 140 girijan members. Regarding general members total no. of members are 4,58,732 divided by no. of members 5,49,624 i.e, 4,58,732÷5,49,624= 0.83. The total no. of members as per sample size is 820×0.83= 680 general members.

iv. Statistical tools used

The primary data have been interpreted with the help of simple statistical tools such as percentages, ranking method, Chi-square test of significance is administered to know the association between variables in the questionnaire and ANOVA test is used to know average significance difference in the opinion of the respondents.

G. LIMITATIONS OF THE STUDY

Much care has been taken to bring out this work on "Impact of Microfinance on Women Empowerment" more comprehensively. However, the study of this nature or scope is difficult to be free from certain limitations. Many problems were encountered in collection of primary data. Members though appreciative of the theme of research, supported but delayed in filling the questionnaire. Elaborate explanation was given to the members of SHGs. Many complained about lack of time and pressure of work deadlines. In spite of these limitations which the research could not overcome, the study has emphasized on many important aspects. In the light of many vital aspects which the study has focused, the limitations can be considered negligible and hardly have any effect on the quality of the Study.

I. SOCIO-ECONOMIC BACKGROUND (PERSONAL DATA)

1. **Age of the respondents**

Table no.3.1.Age of the respondents

Age	Frequency	Per cent
18-30	328	40.0
31-40	258	31.5
41-50	126	15.4
41-60	108	13.2
Total	820	100.0

Table no.3.1 presents the age of the respondents. It is found from the data that about 40.0 per cent of the total sample respondents are in the age group of 18-30 years. About 31.5 per cent of them are in the age group of 31-40 years, whereas 15.4 per cent of the total respondents are in between 41-50 years of age group. Lowest per cent of 13.2 of them belong to the age group of 41-60 years.

It may be concluded that about 71.5 per cent of the total sample respondents are in between 18-40 years. In other words the sample respondents are young and SHGs are also encouraging young women to come out and do some petty business.

2. **Religion of the respondents**

Table no.3.2.Religion of the respondents

Religion	Frequency	Per cent
Hindu	502	61.2
Christian	237	28.9
Muslim	81	9.9
Total	820	100.0

Table no.3.2 describes the religion of the respondents. A highest majority of 61.2 per cent of the total sample respondents is Hindus, 28.9 per cent of the total sample respondents are Christians and lowest per cent of 9.9 of them are Muslims.

It is concluded that the study is dominated by Hindus and on the other hand Hindus in Andhra Pradesh are also more than the other religions as per the 2011 census.

3. **Caste of the respondents**

Table no.3.3.Distribution of the respondents by caste

Caste	Frequency	Per cent
O.C	112	13.7
B.C	562	68.5
S.C	109	13.3
S.T	37	4.5
Total	820	100.0

Table no.3.3 furnishes the respondents' caste. A vast majority of 68.5 per cent of the total sample respondents are BCs followed by OC respondents 13.7 per cent, SC respondents are 13.3 per cent and 4.5 per cent of the respondents belong ST community.

The study is dominated by BC respondents because majority of the BCs are poor. SHGs are started to help the poor people and to elevate them to do some business or develop their profession.

4. **Marital status**

Table no.3.4.Marital status of the respondents

Marital status	Frequency	Per cent
Married	711	86.7
Unmarried	30	3.7
Divorced	30	3.7
Widower	49	6.0
Total	820	100.0

Table no.3.4 reveals the respondents' marital status. It is observed from the table data that a vast majority of 86.7 per cent of the total sample respondents are married. About 6.0 per cent of the respondents are widower and equal percentage of 3.7 per cent of the total sample respondents are unmarried and divorced respectively.

As per the data presented in the above table, it may be inferred that the majority of the respondents are married. Married people have some commitments and they joined in SHGs to get some loan from SHGs which is helping them to do some small business to develop their families.

5. **Educational background**

Table no.3.5.Educational background of the respondents

Educational qualification	Frequency	Per cent
Illiterate	374	45.6
Metric	293	35.7
Intermediate	93	11.3
Degree	42	5.1
Any Other	18	2.2
Total	820	100.0

Table no.3.5 explains about the educational background of the respondents. The educational qualifications are divided into illiterate, metric, intermediate, degree and any other. A high majority of 45.6 per cent of the total sample respondents

is illiterates followed by metric 35.7 per cent respondents, 11.3 per cent of the respondents are intermediate, 5.1 per cent of them are possessing degree and 2.2 per cent of the respondents are having other qualification.

It may be inferred that SHGs are meant for downtrodden people with low education and exposure. As such 374 respondents are illiterates who did not have basic education. SHGs help these people by giving small amount of loan to them to carry some economic activity depending upon their ability and capability.

6. **Occupation**

Table no.3.6.Occupation of the respondents

Occupation	Frequency	Per cent
Agriculture/poultry	250	30.5
Labor	198	24.1
Petty business	217	26.5
Employee	43	5.2
Housewife	112	13.7
Total	820	100.0

Table no.3.6 gives a picture about the occupation of the respondents. About 30.5 per cent of the sample respondents are having agriculture/poultry. Petty business is done by 26.5 per cent of the total respondents. About 24.1 per cent of them are labourers, 13.7 per cent of the total respondents are housewives and 5.2 per cent of them are employees doing small jobs to lead their lives.

It may be concluded that the majority of the respondents are doing agriculture/poultry, petty business and labourers. By seeing the occupation of the respondents we can come to a conclusion that the sample respondents are poor and depending on the SHGs for the development of their occupation and family.

7. **Area of residence**

Table no.3.7.Area of residence

Area of residence	Frequency	Percent
Rural	670	81.7
Semi-rural	127	15.5
Urban	23	2.8
Total	820	100.0

Respondents' area of residence is depicted in table no.3.7. A whopping majority of 81.7 per cent of the total respondents are hailing from rural area. About 15.5 per cent respondents belong to semi-rural area and 2.8 per cent of them belong to urban area.

The study is dominated by rural and semi rural people and the respondents belong to general and girijan mandals.

8. **Monthly household income**

Table no.3.15.Respondents' monthly household income

Income in Rs.	Frequency	Per cent
Upto 8000	18	2.2

8001 to 12000	447	54.5
12001 - 16000	273	33.3
16001 - 20000	82	10.0
Total	820	100.0

Respondents' monthly household income is shown in table no.3.15. Majority of 54.5 per cent of the total respondents are earning between Rs.8,001-12,000. About 33.3 per cent of the total respondents household income is Rs.12,001-16,000 and 10.0 per cent of the respondents income is Rs.16,001-20,000. And less percentage of 2.2 per cent respondents is noted to below Rs.8, 000.

Household income of the respondents is little above average because of the total income includes the income of all the family members. In addition to the family income they are getting loan from SHGs which is helpful to lead a happy live.

9. **Monthly savings**

Table no.3.16.Respondents' monthly savings

Savings in Rs.	Frequency	Per cent
Upto 2000	359	43.8
2001 to 3000	268	32.7
3001 - 4000	155	18.9
4001 - 5000	38	4.6
Total	820	100.0

Respondents' monthly savings is given in table no.3.16. Savings habit is made compulsory by the SHGs, every member in the SHGs group should save some money. About 43.8 per cent of the total sample respondents are savings up to Rs. 2000 per month and 32.7 per cent of them are saving is Rs. 2001-3000. Whereas 18.9 per cent of the total respondents are saving Rs.3001-4000 and 4.6 per cent of them are savings Rs.4001-5000 in the form of chits, deposits, SHG theft etc.

By seeing the above data it may be concluded that the respondents are saving considerable amount of money monthly and savings depends upon their financial position.

10. **Household expenditure**

Table no.3.17.Respondents' household expenditure

Expenditure in Rs.	Frequency	Per cent
Upto 4000	144	17.6
4001 to 8000	250	30.5
8001 - 12000	284	34.6
12001 - 16000	141	17.2
16001 - 20000	1	.1
Total	820	100.0

Table no.3.17 reveals the household expenditure of the total respondents. About 34.6 per cent of the total respondents are spending Rs.8001-12,000 and 30.5 per cent of them are spending Rs.4001-8000 as household monthly expenditure. About 17.6 per cent and 17.2 per cent of the total respondents are spending up to Rs. 4000 and Rs. 12,001-16,000 towards food, rent and others. Only one respondent is spending Rs. 16,001-20,000 towards household expenditure.

At the outset it may be concluded that depending upon their income the respondents are spending their money towards household expenditure.

A. ASSETS AND LIABILITIES
11. Nature of residential accommodation

Table no.3.18.Respondents' nature of residential accommodation

Residence	Frequency	Per cent
Own kuccha house	253	30.9
Own pakka house	466	56.8
Rented house	101	12.3
Total	820	100.0

Respondents' nature of residential accommodation is portrayed in table no.3.18. It is observed from the table data that about 56.8 per cent of the sample respondents are possessing own pakka house, 30.9 per cent of the respondents are having own kuccha house and 12.3 per cent of them are residing in rented houses.

It may be inferred that majority of 87.7 per cent of the respondents are having pakka house or kuccha house. House is a bare necessary to every person as such a highest majority of the respondents are having own houses which means that their financial position is little above average.

12. Ownership of household assets

Table no.3.19.Ownership of household assets

S. No	Assets	Yes	No
1	Gas stove	812(99%)	8(1%)
2	Mixy	628(76.6%)	192(23.4%)
3	Cooker	758(92.4%)	62(7.6%)
4	Refrigerator	565(68.9%)	255(31.1%)
5	Television	748(91.2%)	72(8.8%)
6	Furniture	765(93.3%)	55(6.7%)
7	Jewellery	789(96.2%)	31(3.8%)
8	Mobile	787(96%)	33(4%)
9	Motor cycle	782(95.4%)	38(4.6%)

Researcher asked the respondents about owning of household assets and the data is depicted in table no.3.19. A whopping majority of 99.0 per cent of the total respondents is possessing gas stove, about 76.6 per cent of them are having mixy, a vast majority of 92.4 per cent respondents are having cooker and 68.9 per cent of them are possessing refrigerator. A whopping majority of 91.2 per cent and 93.3 per cent of the total sample respondents are having television and furniture respectively. A high majority 96.2 per cent of the respondents are having jewellery, 96.0 per cent of them possessing mobile and 95.4 per cent of the respondents' families having motor cycle.

Basing on the opinion poll it may be concluded that a whopping majority of the respondents own household assets. Now-a-days gas stove (99.0%), cooker (92.4%), furniture (93.9%) and mobile (96.0%) are considered to be bare necessitates and the respondents own the above household assets. On the other being a women they are fond of jewellery a vast majority of 96.2 per cent of the sample respondents are having some jewellery depending upon their financial position. People are addicted to entertainment as such 748 respondents equaling to 91.2 per cent of them are having television for entertainment. Thus majority of the sample respondents owe household assets to lead a happy life.

13. Ownership of productive assets

Table no.3.20.Ownership of productive assets

S. No	Productive assets	Yes	No
1	Agriculture land	688(83.9%)	132(16.1%)
2	Agriculture equipment	746(91%)	74(9%)
3	Live stock	183(22.3%)	637(77.7%)
4	Business assets	177(21.6%)	643(78.4%)
5	House sites	663(80.9%)	157(19.1%)

A vast majority of 91.0 per cent of the total sample respondents is having agricultural equipment and 83.9 per cent of them are having agricultural land. About 80.9 per cent of the respondents are having house sites and less percentage are noted to live stock 22.3 per cent and business assets 21.6 per cent. (Table no.3.20)

It may be concluded that majority of the respondents are having agricultural land and equipment because majority of the respondents are from rural and semi rural areas. Now-a-days maintaining live stock is a difficult task because both wife and husband are going out to earn money and that might be the reason that only 22.3 per cent of the respondents are having live stock. Even business also need more money so few respondents are having business assets.

14. Different sources of loans

Table no.3.21.Different sources of loans

S. No	Sources	Yes	No
1	From financial institutions	780(95.1%)	40(4.9%)
2	Through banks	748(91.2%)	72(8.8%)
3	Through microfinance	789(96.2%)	31(3.8%)
4	Through SHGs	820(100.0%)	0(0%)
5	Through money lenders	579(70.6%)	241(29.4%)
6	Through relatives and friends	560(68.3%)	260(31.7%)

Chi-square: 458.746, P-value: 0.000, Significant

To own household assets and productive assets the respondents need money so they depended on loan. The different sources of loans are shown in table no.3.21. All the 820 respondents took loan from SHGs followed by microfinance 96.2 per cent, banks 91.2 per cent, money lenders 70.6 per cent, relatives and friends 68.3 per cent. Negligible per cent of 4.9 per cent of the respondents took loan from the financial institutions.

The study is on SHGs women so all the respondents took loan from SHGs and than from microfinance and banks. Majority of the respondents are not exposed to financial institutions and less per cent of them took loan from it. Money lenders played a predominant role in giving loans to people and in times of need most of the people took loan from relatives and friends.

The P-value of the chi-square test make note that the proportion of the sources like SHGs microfinance , financial institutions and banks are significantly greater than the remaining two sources at 5% level of significance i.e., majority of the SHGs mahila respondents are preferring these four sources for getting loans.

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