

## **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. Globally, women are poorer and more underprivileged as compared to men. Women make up around 70% of world 's poorest people just because of gender inequality. Because of their limited or complete lack of access to education, property and economic rights, many women have few opportunities to lift themselves out of poverty and achieve self-determination As they face many socio- cultural attitude, legal barriers, lack of education and personal difficulties. Traditionally, women have been marginalized. They are rarely financially independent and often they are more vulnerable members of society. Yet they have no access to credit and other financial services. Therefore, microfinance often target women.

**KEY WORDS:**1 Socio-economic.2. Underprivileged 3. Self-determination 4. Vulnerable 5. Marginalized.

### **INTRODUCTION**

The physical space of the domestic world where women reside provides an important clue to an understanding of their socio-economic position in India the best way to stop the degeneration of the society and to bring real harmony, happiness, progress, prosperity and peace in the world. It is a very complex phenomenon and needs multi-dimensional, multi-pronged and multi-disciplined handling. What women do and are expected to do vary, of course, with economy, climate, political or religious ideologies and cultures, but there is throughout the world a core of common tasks which women everywhere are required to perform. These include housework like, cooking, cleaning and sweeping, care of small children and so on. Microfinance through Self Help Group (SHG) has been recognized world over as a modern tool to combat poverty and for rural development. Microfinance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. Women have been the most underprivileged and discriminated strata of the society not only in India but the world over. In spite of all Government and Non-Governments 'efforts, they have been highly ignorant clients of the financial sector.3 In India, a developing country, and women are still dominated by male in household matter which shows their very weak position in the society. The discrimination of women by the society results into more poverty, lower standard of livings as well as economic growth. To eliminate such evils from the society, empowering women through microfinance is deemed to be one of the rays of hope.

## OBJECTIVES

The following are the specific objectives of the study

1. To study the socio-economic background women 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. HYPOTHESES

**HO<sub>1</sub>** : 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.

## 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.

### ii. Secondary data

. The principal sources of information for the present study are various published books, journals, bulletins, internet etc. ry 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.

## DATA ANALYSIS

### A. 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

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.

## 2. 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

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.

## 3. 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

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.

## 4. 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

. 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.

## 5. 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

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.

**6. 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

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

**B. HOUSEHOLD COMPOSITION**

**7. Size of the family**

**Table no.3.8. Size of the family members**

Members	Frequency	Per cent
1-3	247	30.1
4-6	570	69.5
7-9	3	0.4
Total	820	100.0

It may be inferred that the family size is average. It is found from the research observation that majority of the respondents were aware of the effects of large size family and its impact on lifestyle. As such they are shedding traditional and superstitions belief and adopting modern ways like family planning and other medical techniques to have concise family.

**C.MIGRATION CHARACTER**

**8. Migratory status of the respondents**

**Table no.3.10.Respondnts' opinion on migration**

Opinion	Frequency	Per cent
Yes	71	8.7
No	749	91.3
Total	820	100.0

From the above table it may be concluded that the non-migrants are more than the migrants because most of the rural people have already settled in Srikakulam district.

**9. Nature of migration**

**Table no.3.11. Nature of migration**

Nature	Frequency	Per cent
Single	15	21.1
Family	56	78.9
Total	71	100.0

It may be concluded that 56 respondents out of 71 respondents migrated with family because of some causes like low salary, nursing of children, due to some personal quarrels between the family members, lack of job opportunities at their native place made the respondents to migrate with family.

**D. HOUSEHOLDERS INCOME AND EXPENDATURE**

**10. Monthly income of the respondents**

**Table no.3.14. Respondents' monthly income**

Income in Rs.	Frequency	Per cent
Upto 5000	188	22.9
5001 to 10000	557	67.9
10001 - 15000	75	9.1
Total	820	100.0

It may be inferred that the total sample respondents monthly income is average because most of the respondents are in low income professions as such 90.8 per cent of respondents are earning below Rs.10,000.

**11. 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

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.

## 12. 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

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.

## 13. 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

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

## E. ASSETS AND LIABILITIES

### 14. 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

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.

### 15. 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%)

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.

### 16. 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

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.

### FINDINGS OF THE STUDY

1. It reveals that higher percentage people are labourers.
2. It reveals that majority of the families in this district have their elders with them.
3. It reveals that various schemes like food for work, hundred days work assurance scheme etc. influence a lot on women.

## SUGGESTIONS OF THE STUDY

2. A study on the Attitude of Women towards Various Government Policies on Women Empowerment may be an area to be concentrated.
2. Other microfinance products which are beneficial to be studied.
3. A study on Various Training Programmes to Women, Various Government Policies needed.

## CONCLUSION

The study identified that cent per cent of the total respondents agreed and strongly agreed for increased self confidence in them. . A vast majority of the total respondents agreed and strongly agreed for increased status in family members in taking crucial decision.. Nearly 88 percent of the respondents agreed and strongly agreed for increased support from family in social crises.

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