



## THE SOCIO-ECONOMIC CONDITIONS OF SELF-HELP GROUP MEMBERS: A STUDY IN ANANTHAPURAMU DISTRICT OF ANDHRA PRADESH

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### Abstract

The socio-economic characteristics of Self-Help Group women members of rural India presents a vivid picture of factors such as caste, religion, education, economic status and living environment of the family, type of house, occupation of the women respondents, facilities available and utilized by the respondents and other relevant disciplines of the social factors of the persons living in rural areas. The following pages can focus on the socio-economic conditions of sample respondent Self-Help Group women member households in the study area of Ananthapuramu district in Andhra Pradesh. The caste and social status continues to be one of the key drivers of poverty and inequality in India. The intensity of poverty is more among socially backward castes and scheduled caste population. The main objective of SHG –Bank linkage program is to elevate poverty by providing financial services to poor, deprived and weaker sections of the population, particularly social groups like Scheduled Castes (SCs), Scheduled Tribes (STs) and Backward Castes (BCs). The distribution of respondents by social status, religion, age of respondents, educational levels, occupational status, income levels, expenditure pattern, savings, landholding particulars, housing conditions and other socio-economic related aspects will be discussed and analysed in the present paper.

**Key Words:** Self-Help Groups, Socio-Economic Conditions, Social Status, Literacy, Occupation, Landholdings, Ration Cards.

### Introduction

The socio-economic profile of the respondents provides the necessary information to understand their economic perceptions. It is also a valuable key to understand the dynamics of the society. The social, political, educational and environmental backdrop of a person shapes his or her personality. Socio-economic background of a group or society is one of most significant aspects in sociological studies. It provides proper perspective of social origin and economic status of the respondents. It also throws light on the insight of the socio-economic mobility towards the women in the society. Socio-economic status is considered to be a major social basis for inequalities and an important predictor of all aspects of a person at all ages.

The socio-economic profile of Self-Help Group women of rural India presents a vivid picture of factors such as caste, religion, education, economic status and living environment of the family, type of house, occupation of the women respondents, facilities available and utilized by the respondents and other relevant disciplines of the social factors of the persons living in rural areas. The following pages can focus on the socio-economic characteristics of sample Self-Help Group women in the study area. The caste and social status continues to be one of the key drivers of poverty and inequality in India. The intensity of poverty is more among socially backward castes and scheduled caste population.

The main objective of SHG –Bank linkage program is to elevate poverty by providing financial services to poor, deprived and weaker sections of the population, particularly social groups like Scheduled Castes (SCs), Scheduled Tribes (STs) and Backward Castes (BCs). The distribution of respondents by social status, religion, age of respondents, educational levels, occupational status, landholding particulars, housing conditions and other socio-economic related aspects will be discussed and analysed in the present chapter with an illustration from suitable diagrams.



### Objectives of the Study

The major objectives of the study are:

1. To examine the religion and social category of the respondents in the study area.
2. To assess the age wise SHG beneficiaries
3. To analyse the housing conditions, Occupational level of SHG members
4. To explain the number of male and female working members in the families of SHG beneficiaries.
5. To describe the household assets possessed by the sampl SHG women households etc.

### Methodology of the Study

For the purpose of the study, Ananthapuramu district of Rayalaseema region in Andhra Pradesh has been selected. There are five revenue divisions in the district, from the five revenue divisions, one mandal from each revenue division have been selected at random basis. In the next stage, one revenue village from each selected five mandals has been selected. In the next stage, the SHG women beneficiaries covering 300 samples based on the size of the SHG members in each selected village have been selected systematically from the five sample villages covering all categories of women such as SC, ST, BC and OC communities.

### Religion-Wise Distribution of Respondent SHG Women

As a social institution, religion is a pattern of social action organized around the beliefs and practices that people develop to answer questions about the meaning of existence. The religion of the sample households in any survey determines the culture of that particular group of population and their way of living etc. It may also determines the traditions and conventions related to the religions. Hence, the data has been collected on the religion of the respondent Self-Help Group women in the study area and analyzed the same with the help of table 5.1. It reveals that out of 300 respondent SHG women from the sample villages of Ananthapuramu district, 73.33 percent belongs to Hindu community. It may also notice that 12 percent are Muslims and 14.67 percent belongs to Christian community under study.

**Table 5.1: Religion-Wise Distribution of Respondent SHG Members**

Religion	Total SHG Members	Percentage to Total
Hindu	220	73.33
Muslim	36	12.00
Christian	44	14.67
Total	300	100.00

Source: Field Survey Data

### Social Category of Respondent SHG Women Members

Now a days, caste is the basis of educational and job reservations in India and also to assess various socio-economic aspects of the society. The caste system as it exists today, is thought to be the result of developments during the collapse of the Mughal era and the rise of the British colonial regime in India. The collapse of the Mughal era saw the rise of powerful men who associated themselves with kings, priests and ascetics, affirming the regal and martial form of the caste ideal and it also reshaped many apparently casteless social groups into differentiated caste communities. The British Raj furthered this development, making rigid caste organisation a central mechanism of administration.

The caste wise distribution of respondent Self-Help Group women members in the sample villages under study is presented in table 5.2. The proportion of SHG women respondents from different social groups in the study area reveals that BC category women SHG respondents represents with 30.33 percent of total respondent women under review. It may also reveals that Scheduled Caste category Women SHG members are representing with 25 percent of the total SHG respondents. The Scheduled Tribe Women SHG members are 66 with a coverage of 22 percent and Other Community i.e., Forward Community women SHG members are 68 with a representation of 22.67 percent of the total 300 SHG women respondents under study. The variation in the size of caste category



for the study is due to variation in the population of different caste category in the district and also variation in the caste wise SHG members in the district as well as in the study area.

**Table 5.2: Social Category of Respondent SHG Women Members**

Social Category	Total SHG Members	Percentage to Total
S.C.	75	25.00
S.T.	66	22.00
B.C.	91	30.33
O.C.	68	22.67
Total	300	100.00

Source: Field Survey Data

### Age-Wise Distribution of Respondent SHG Women Members

In the present study, age factor plays an important role in participating in the income generating activities. The young and middle age group people are expected actively to participate in the socio-economic activities, which is true in the activities of Self-Help Groups in the study area of Ananthapuramu district. The age-wise distribution of respondent SHG women is presented in the table 5.3. The study from the table reveals that out of 300 sample respondent SHG women members, a majority of 39 percent are in the age group of 41 to 60 years.

**Table 5.3: Age-Wise Distribution of Respondent SHG Women Members**

Age Distribution	Total SHG Members	Percentage to Total
18-25 Years	56	18.67
26-40 Years	83	27.67
41-60 Years	117	39.00
>60 Years	44	14.66
Total	300	100.00

Source: Field Survey Data

Generally, this age group of women are actively engaged in the domestic works as well as other income generating programmes. It may also noticed that 18.67 percent of the respondent women SHG members are in the age group of 18 to 25 years. They are mostly from unmarried women and also they are educated women and are actively involved in the SHG activities by following the elderly women advice in the economic activities as well as in the group activities. It shows that 27.67 percent of respondent SHG women members are in the age group of 26 to 40 years.

They are in the actively productive age group and are involving in the income and employment generating activities with an increased man-days of employment from SHG activities under study. The remaining 14.66 percent of the SHG women respondents are in the age group of above 60 years. Their number is low in the SHGs as they are unable to participate in the economic activities by utilizing the SHG programs. However, those who are involving in SHGs are actively participating in the groups and are giving proper guidance to the younger SHG members in the economic activities and in the progress of the group.

### Educational Status of Respondent SHG Women Members

Education is the backbone of any category of the people in the society. For the depressed sections like women who are far away for education from so many decades will improve their lifestyle, social status and economic upliftment through education only. Education is an important factor to develop the rural poor women and to influence their physical, mental, emotional, social and ethical features. In the absence of education, the women cannot develop their culture and social mobility in the society at large. Since Independence, the Government of India as well as State Government has accorded high priority to the education of women along with other depressed sections in the society.



**Table 5.4: Educational Status of Respondent SHG Women Members**

<b>Educational Levels</b>	<b>Total SHG Members</b>	<b>Percentage to Total</b>
Illiterates	98	32.67
Neo- Literates	57	19.00
Upto 5 <sup>th</sup> Class	87	29.00
Upto 10 <sup>th</sup> Class	33	11.00
Intermediate	16	05.33
Degree and Above	09	03.00
Total	300	100.00

**Source:** Field Survey Data

The educational status of respondent SHG women members is presented in table 5.4 to assess the impact of education on their participation in the economic activities and income generating programmes and other skill development activities through the Self-Help Groups in the study area. The facts are clear that literate women are more likely to send their children to the school, have better maternal health, make better health care decisions for their children and economically improve their families and their communities. The table 5.4 analyses the educational status of sample SHG women members in the study area. It may be observed that out of 300 women respondents, 32.67 percent of them are illiterates and these members are depending on others to take any financial decisions, group activities, savings and other activities.

The illiterate individuals have more workplace accidents, take longer to recover and more often misuse medication through ignorance of health care resources and because they have trouble reading and understanding the relevant information. Similarly, the illiterate women are not actively participate in the SHG activities which reflects on their income and employment along with their saving levels. It may also noticed that 19 percent of respondent SHG women members are neo-literates. A neo-literate is an adult or an adolescent who did not or could not make use of the available educational opportunities on time and who at a later stage acquired the skills of literacy through formal or non-formal approaches. Majority of neo-literates are economically poor and live in rural areas or in urban slums.

Neo-literates by virtue of their age belong to the reproductive and productive age group and therefore play a very important role in society. It looks at the illiteracy. In the SHG activities also, the neo-literates depends on the educated members in taking proper decisions in their group activity and other income generating activities. It reveals that 29 percent of sample SHG women members are studied upto 5<sup>th</sup> class. Due to the socio-economic and other living conditions of their families. They discontinued their further education and are assisted to their family members in agriculture and other economic activities and are participating actively in the SHG activities to improve their income generating programs by investing the money on income generating programs with the help of SHG-Bank linkage program.

It may also be observed that out of 300 sample SHG members under study, 11 percent are studied upto 10<sup>th</sup> class and stopped their higher studies due to various family reasons. It shows that only 5.33 percent of respondent SHG women have Intermediate qualification. The remaining 3 percent of the respondents have degree and above educational status and are involving in self-employment and other skill related income generating programs through SHGs in the study area.

#### **Type of Family of Respondent SHG Women Members**

It is the fact that a family type has different effects by gender. The women in nuclear family earn more on average than those from other family sources. For women, this effect occurs through empowerment attainment by affecting decision making patterns. The table 5.5 explains the type of family of respondent SHG women households in the study area. It reveals that out of 300 respondent women households, only 19.33 percent are joint families. It shows that most of the families are not adjusting with each other and are trying to live separately



by expecting privacy or expecting that only after division of family they can live freely without any elders restrictions on them or the women family members are not showing interest to share the domestic works or other agricultural activities or income generating activities with other women members in their families. This results, for division of families and sub division of landholdings. It may also noticed that a majority of 80.67 percent of respondent SHG women households have nuclear families. The earning members in the nuclear families are few and are depending on hired labour for agricultural and allied activities. These nuclear families are also unable to get more income from the self-employment activities or any other income generating activities comparatively with joint families.

**Table 5.5: Type of Family of Respondent SHG Members**

Type of Family	Total SHG Members	Percentage to Total
Joint Family	58	19.33
Nuclear Family	242	80.67
Total	300	100.00

Source: Field Survey Data

#### Marital Status of Respondent SHG Women Members

The marital status of individual creates specific financial, health care and other socio-economic opportunities and obligations in the society. The marital status also affects the life style of the individual. Marital status of the individual is a legally defined marital state. The marital status of respondent SHG women members are classified as married, unmarried, widowed, divorced and single for the purpose of the present study. The marital status of respondent SHG women members is presented in table 5.6. It reveals that out of 300 sample SHG women members under study, 69.67 percent of SHG women members are married. It shows that majority of the SHG members are married in the study area. It may also observed that only 8.33 percent of SHG women members are unmarried. Due to assumption that after the marriage of girl child in the family, they may be shifted to the husband’s house and for this reason, unmarried women’s representation in SHG activities is low comparatively married women. It may also noticed that 12.33 percent of SHG women respondents are widowed. The widowed women members are actively participating in the economic activities through SHG-Bank linkage programs. It shows that another 9.67 percent of SHG women respondents are divorced or single living.

**Table 5.6: Marital Status of Respondent SHG Women Members**

Marital Status	Total SHG Members	Percentage to Total
Married	209	69.67
Unmarried	25	08.33
Widowed	37	12.33
Divorced/Single	29	9.67
Total	300	100.00

Source: Field Survey Data

#### Type of House Owned by Respondent SHG Women Members

To assess the socio-economic status of an individual, one can examine the type of house owned by the respondent households in any social research. The issue of adequate housing is an integral to poverty reduction and well-being of a household. The housing is one of the top priorities for most people for many poor women, practically, housing is their most important need, above food, health care and education for their children. Without the security and comfort of a home, there is no escaping the difficulties resulting from poverty. Poor people do not have the financial means to buy or construct houses with their savings and therefore they live in their ancestral huts, those rented or government supplied houses.





**Table 5.7: Type of House Owned by Respondent SHG Members**

Type of House	Total SHG Members	Percentage to Total
Thatched House	22	07.33
Kutch House	67	22.33
Pucca House	110	36.67
Semi-Pucca House	101	33.67
Total	300	100.00

**Source:** Field Survey Data

The type of house owned by the respondent households under review is presented in table 5.7. It reveals that out of 300 respondent SHG members, a majority of 36.67 percent of SHG members are possessed the Pucca houses. It shows that majority of the respondent women households are living under safe roof without any fear during rains and storms. Another 33.67 percent of respondent women households are living in Semi-Pucca houses. About 22.33 percent of respondent SHG women members are living in Kutch houses. The remaining 7.33 percent of sample women households are living in Thatched houses in the study area.

#### **Ownership of House of Respondent SHG Women Members**

Ownership is the state or fact of exclusive rights and control over property, which may be any asset, including an object, land or real estate, or intellectual property. Ownership involves multiple rights, collectively referred to as title, which may be separated and held by different parties. The ownership of house of respondent SHG women members in the study area is presented in table 5.8. It reveals that out of 300 respondent households under study, 82.67 percent are living in their own houses. It means that in the rural India, majority of the households have their own house whether it is Kutch or pucca.

It may also noticed that 6.33 percent of the sample SHG women households are living in rented houses. Due to sub division of their families and due to non-availability of land for construction of a house or not sanctioned government houses under housing scheme, they are living in rented houses. It may also observed that another 11 percent of the sample SHG women households are also not having own houses and are living in their friends or relative's houses at rent free basis. These section of households are also divided from the joint families and are awaiting for government houses under housing scheme for weaker sections.

**Table 5.8: Ownership of House of Respondent SHG Members**

Ownership of House	Total SHG Members	Percentage to Total
Owned	248	82.67
Rented	19	06.33
Friends/Relatives	33	11.00
Total	300	100.00

**Source:** Field Survey Data

#### **Possession of Household Amenities by Respondent SHG Women Members**

The assets and amenities cost money, so their acquisition is determined primarily by household income. A household assets and amenities are also determined by its economic context and the development of local infrastructure such as roads, electricity and water. The possession of household amenities by the respondent SHG women members under study is presented in table 5.9. it reveals that out of 300 respondent households only 3.33 percent of the respondent households have water facility to their houses directly by piped water from the gram panchayats. It shows that the safe drinking water facility is not available all the people in the rural areas.



**Table 5.9: Possession of Household Amenities by Respondent SHG Members**

Household Amenities	Total SHG Members	Percentage to Total
Water Facility to the House	10	03.33
Electricity	280	93.33
Drainage	41	13.67
Sanitation	28	09.33
Bath Room Facility	165	55.00
Toilet Room Facility	181	60.33

**Source:** Field Survey Data

It may also be observed that a majority of 93.33 percent of respondent households have electricity facility to their houses. It means that the provision of electricity is available to the majority of the population in the rural India also. The data shows that there is a poor drainage facility to the rural houses i.e., only 13.67 percent of the sample SHG members have drainage facility to their houses. It may also be noticed that 9.33 percent of the respondent SHG women households have sanitation facilities to their houses. Another 55 percent of respondent households have bath room facility in their houses whether attached or separately in their house premises. It shows that 60.33 percent of households have toilet room facilities attached to the house or separately in the premises or near to the house.

#### **Agricultural Landholdings of Respondent SHG Women Members**

An operational land holding may be consisted of either one or more than one parcels of land, provided they form the part of same unit. There are five kinds of land holdings in India depending on various sizes such as Marginal holdings with size one hectare or less, Small land holdings with size 1 to 2 hectares, Semi-medium holdings with a size of 2 to 4 hectares, Medium holdings with a size of 4 to 10 hectares and Large holdings with a size of above 10 hectares. The maximum number of operational land holdings in India is marginal holdings. According to Census 2011, 67 per cent of landholdings were classified as marginal (less than one hectare) and 18 per cent were classified as small (one-two hectare). Large holdings were estimated to be only 0.7%. The ownership and control of productive assets are important for reducing poverty and for social and economic empowerment of women. But, women are far less likely than men to have ownership or control of productive assets. Land is a vital asset and is the foundation of all human activities. Women's rights to get land from their ancestors are often restricted by local customs and laws.

The size of agricultural landholdings of respondent SHG women members are presented in table 5.10. It reveals that out of 300 respondent women households in the study area, 27.33 percent have less than 2.5 acres of agricultural land. Another 27.67 percent of the respondent SHG women members have 2.51 acres to 5 acres of agricultural land. It may also be observed that 24.33 percent of respondent households have 5.01 acres to 7.5 acres of agricultural land. It shows that 11.33 percent of respondent SHG members have 7.51 acres to 10 acres of agricultural land. The remaining 9.33 percent of the respondent women members have above 10 acres of agricultural land.

**Table 5.10: Agricultural Landholdings of Respondent SHG Women Members**

Land Holding Sizes	Total SHG Members	Percentage to Total
< 2.5 Acres	82	27.33
2.51 to 5.00 Acres	83	27.67
5.01 to 7.50 Acres	73	24.33
7.51 to 10.00 Acres	34	11.33
>10 Acres	28	9.33
Total	300	100.00

**Source:** Field Survey Data



### Main Occupation of the Respondent SHG Women Members

The occupational pattern helps to know the members of the SHGs whether they are taking the better income generating activities or not and occupation impacts on the socio-economic status of the household. So, the occupational distribution of the sample respondents are examined to know the levels of living. The distribution of the respondent SHG women members according to their prime or main occupation in the study area is presented in table 5.11. It may be noticed that agriculture is the main occupation for 14.33 percent of respondent SHG women members in the study area. The self-employment is the main occupation for 8 percent of the sample SHG households.

It may also noticed that agricultural labour activity is the main occupation for 24.33 percent of the respondent households. Non-agricultural labour activity is the main occupation for 22.67 percent of sample respondents. Housekeeping is the main occupation for only 3.33 percent of respondent SHG women. It shows that they are not engaging in the income generating activities and are only supporting and assisting the family in the domestic activity. Out of 300 respondent SHG women members under review, animal husbandry is the main occupation for 9.33 percent of respondent women. Dairying is the main occupation for 10.67 percent of respondent SHG women members under study. Petty business is the main occupation for the remaining 7.33 percent of sample SHG members in the study area.

**Table 5.11: Main Occupation of Respondent SHG Women Members**

Main Occupation	Total SHG Members	Percentage to Total
Agriculture	43	14.33
Self-Employment	24	08.00
Agricultural Labour	73	24.33
Non-Agricultural Labour	68	22.67
House Keeping	10	03.33
Animal Husbandry	28	09.33
Dairying	32	10.67
Petty Business	22	07.33
Total	300	100.00

**Source:** Field Survey Data

### Subsidiary Occupation of Respondent SHG Women Members

In India, mainly in rural India, women are generally engaged in more than one activity. The objective of the SHG program is to empower the women to utilize their economic opportunities. The table 5.12 shows the distribution of sample respondent SHG women members in the study area. It reveals that cultivation is the subsidiary occupation for 14.67 percent of respondent SHG households. The self-employment is the subsidiary occupation for 9.33 percent of sample SHG women members. Agricultural labour activity is the subsidiary occupation for 26 percent of SHG women members under review.

Non-agricultural labour activity is the subsidiary occupation for 16.33 percent of SHG women members. It may also noticed that animal husbandry is the main occupation for 13.67 percent of SHG women members. Dairying is the subsidiary occupation for 9.67 percent of sample respondent SHG women members. Petty business is the subsidiary occupation for only 2.67 percent of SHG women members in the study area. It may also observe that there is no subsidiary employment for 7.67 percent of sample SHG members under review.

**Table 5.12: Subsidiary Occupation of Respondent SHG Women Members**

Occupation	Total SHG Members	Percentage to Total
Agriculture	44	14.67
Self-Employment	28	09.33
Agricultural Labour	78	26.00





Non-Agricultural Labour	49	16.33
Animal Husbandry	41	13.67
Dairying	29	09.67
Petty Business	08	02.67
No Subsidiary Employment	23	07.67
Total	300	100.00

Source: Field Survey Data

### Possession of Household Assets of Respondent SHG Women Members

The household assets are anything an individual own with monetary value, like a home, a car, the cash in his/her bank account and household items like jewelry and electronics etc., The productive assets are including milk cattle, poultry and working animals. The unproductive assets are like various consumer durables like TV, Refrigerator, Car, motor cycle, LPG Gas cylinder, Mobile phone, kitchen appliances, watch, or fancy goods, etc. The proportions in which assets are distributed between productive and unproductive items are key factors for the level of income and consumption expenditure of the households. The immovable properties are also called as physical assets. The physical assets are included the agricultural land, house, farm house and plant. The liquid assets are such as the gold, diamond and silver jewelries and savings of a person or a family.

The possession of household assets by respondent SHG women members is presented in table 5.13. It may be noticed that out of 300 sample SHG women members under study, 40.33 percent of the sample SHG members have durable assets. It may also noticed that 45.67 percent of the total respondent women have a possession of physical assets with them. The liquid assets are possessed by 22.33 percent of the total respondent SHG women members under review. The milk animals are possessed by 43.33 percent of total SHG women members in the study area.

It shows that majority of SHG women members are depending on Milk animals as a main/subsidiary occupation as it is a productive asset to the rural women and are mainly getting milk animals through SHG Bank-Linkage program. To improve the agricultural production, working animals plays an important role in rural economy. The possession of working animals indicates as a productive asset. Out of 300 sample SHG women members, 29 percent of SHG women respondents have working animals. It reveals that 12.67 percent of SHG women members have an asset of poultry. It shows that 11 percent of the respondents have goats as an asset to the family. The sheep is the asset for 18.33 percent of SHG women members under study.

**Table 5.13: Possession of Household Assets of Respondent SHG Women Members**

Household Assets	Total SHG Members	Percentage to Total
Durable Assets	121	40.33
Physical Assets	137	45.67
Liquid Assets	67	22.33
Milk Animals	129	43.33
Working Animals	87	29.00
Poultry	38	12.67
Goats	33	11.00
Sheep	55	18.33

Source: Field Survey Data

### Source of Entertainment for Respondent SHG Women Members

When freely chosen, entertainment can produce desired states such as relaxation or arousal and can induce the range of human emotions that enrich daily life. The emotional and social satisfactions provided by entertainment are supplemented by their impact on executive functioning and health. Entertainment also provides knowledge on society as well as on individuals' socio-economic development. Through the TV entertainment one can understand the market conditions of various agricultural products or a woman can acquire knowledge on various



development programs, subsidies and incentives available from government and other agencies. The person can acquire knowledge on educational facilities available to the children or health facilities available in the country or nearby his location etc.

Through entertainment one can acquire mental health. The movies and music are great forms of entertainment but have also proven beneficial for mental health and general well-being. Although not familiar to many, movies can teach more about the world we live in. The TV entertainment can provide benefit of appreciate artistic culture, employment opportunities available from various sources to the educated youth etc. The source of entertainment for the respondent SHG women members is presented in table 5.14. It reveals that TV is the main source of entertainment for a majority of 79.67 percent of the sample respondent SHG women members in the study area.

It shows that one and the only one source of entertainment for all sections of the society is TV and especially for the women it is the major source of entertainment in all respects. Radio is the major source of entertainment for six percent of respondent SHG women members. Recreation activities are the major source of entertainment for only 3.67 percent of SHG women respondents under study. There is no source of entertainment for 10.66 percent of sample respondent SHG women members under review. It reveals that about 11 percent of the sample respondents are in poor economic conditions which reflect on their social conditions.

**Table 5.14: Source of Entertainment for Respondent SHG Member Households**

Entertainment Items	Total SHG Members	Percentage to Total
TV	239	79.67
Radio	18	06.00
Recreation Activities	11	03.67
No Source	32	10.66
Total	300	100.00

**Source:** Field Survey Data

**Number of Adult Women Members in the Respondent SHG Member Families**

The woman performs the role of wife, partner, organizer, administrator, director, re-creator, disbursing officer, economist, mother, disciplinarian, teacher, health officer, artist and queen in the family at the same time. Apart from it, woman plays a key role in the socio-economic development of the society in general and her family in particular. An adult woman in a rural family involves in most of the income generating activities such as agriculture, animal husbandry, dairying for the own and as agricultural labour or non-agricultural labour and in any other wage employment activities. They are also earning money by involving in MGNREGS program.

The number of adult women members in the respondent SHG families is shown table 5.15. It reveals that out of 300 sample respondent families under study, 30.33 percent of sample SHG households have only one adult woman member in their families. It may also be noticed that there are two adult women members in 45.33 percent of sample respondent SHG member houses. It may also be observed that 13.67 percent of SHG families have three adult women members in their families. About 7.33 percent of sample SHG member households have four adult women members in their families. The remaining 3.33 percent of respondent household families have more than four adult women members in their families.

**Table 5.15: Number of Adult Women in the Respondent SHG Member Houses**

Number of Adult Women	Total SHG Members	Percentage to Total
01	91	30.33
02	136	45.33
03	41	13.67
04	22	07.33
More than 04	10	03.33
Total	300	100.00

**Source:** Field Survey Data



**Number of Adult Male Members in the Families of Respondent SHG Members**

Most men believe that being a good provider means supporting a family financially. It means much more than that. A man should also contribute to the emotional, spiritual, physical and mental well-being of his family. It's a privilege that comes with a lot of responsibility. Most men believe that being a good provider means supporting a family financially. A man should also contribute to the emotional, spiritual, physical and mental well-being of his family. The adult male plays an important role in the socio-economic development of a family in all means.

**Table 5.16: Number of Adult Male Members in the Respondent SHG Member Houses**

Number of Adult Male	Total SHG Members	Percentage to Total
01	92	30.67
02	137	45.67
03	50	16.67
04	16	05.33
More than 04	5.05	01.67
Total	300	100.00

**Source:** Field Survey Data

It reveals that 30.67 percent of sample respondent SHG women households have only one adult male member in the family. It may also noticed that 45.67 percent of SHG households have two adult male members in their families. It shows that most of the SHG families are nuclear and two adult male members are available in the majority of the families. It is observed that 16.67 percent of the sample respondent households have three adult male members in their families. It may also noticed that 5.33 percent of the sample households have four adult male members in the family. Only 1.67 percent of the respondent households have more than four members in the family as shown in table 5.16.

**Type of Ration Card Possessed by Respondent SHG Women Members**

The possession of the social security card or Ration card shows the economic status of the respondent SHG women members. BPL cards for those below poverty line. Antyodaya (AAY) ration cards are issued to poorest of poor households. Each AAY household is entitled to 35 kilograms of food grain per month. APL cards for all others. The Below Poverty Line (BPL) households are issued by the government with white ration cards, and the above poverty line households are given pink cards. White cards are issued to people with an income of less than Rs. 11,000 and pink cards are issued to people with an income of more than Rs. 11,000 per month.

**Table 5.17: Type of Ration Card Possessed by Respondent SHG Members**

Type of Ration Card	Total SHG Members	Percentage to Total
White Card	252	84.00
Pink Card	15	05.00
AAY Card	10	03.33
No Card	27	09.00
Total	300	100.00

**Source:** Field Survey Data

The table 5.17 presents the various Ration cards possessed by the sample SHG women respondent households in the study area. It reveals that out of 300 respondent SHG households under study, 84 percent of the respondent women households have White Ration cards. It shows that majority of the respondent SHG women are below poverty line and they need government support for food grains by way of subsidy. It may also noticed that only five percent of sample SHG women households have pink ration cards. About 3.33 percent of the respondent SHG women members have AAY cards in the study area. It may also observed that out of 300 respondent households under review, a significant respondents i.e. nine percent have no ration cards. This is due to their income levels for someone and for others due to negligence from the concerned officials and due to political reasons for some another they have no ration cards.



## Conclusions

The various socio-economic characteristics of sample respondent SHG women members in the study area has been discussed in the present paper. The socio-economic characteristics of the respondents such as religion, social category, age of the respondents, educational qualifications, marital status, main and subsidiary occupation of the respondent households, structure or type of the family of the sample SHG members, ownership of the house, household amenities available for the members, agricultural land holding sizes, number of male and female members in the families of SHG households, possession of ration cards and availing the health benefits from Arogyasri Health card by the respondent SHG members has been discussed. The SHG-Bank linkage should be improved. Timely loans for the rural women will empower the economically and in turn they can generate gainful employment opportunities. The saving levels may also be improved if they are encouraged by providing financial assistance for productive purposes. Through the SHG activities, life style and expenditure pattern may also be changed among the rural SHG women members.

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