CHAPTER – 5

A COMPARATIVE STUDY OF SAMPLE MANDALS
The earlier analysis reveals that the women beneficiaries could not avail themselves of the benefits of the SHG to the full extent required in all the Mandals of the district. In this chapter an attempt is made to make a comparative perspective of the selected Mandals which in turn represents the district as a whole. But due to the constraint of time and space only important areas, which instances the implementations of SHG programme was analyzed.

Caste of the beneficiaries is one of the most significant aspects which influence the life style of the beneficiaries. Poor socio-economic conditions of the beneficiaries will have a definite effect on the proper usage of the loans and hence the beneficiaries are discussed by Caste. Caste-wise particulars of the selected Mandals are presented in the Table 5.1.
### Table – 5.1
Comparative Analysis of Caste-wise coverage of Beneficiaries of SHG at the District level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Caste</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacherruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Scheduled Castes</td>
<td>25 (25.00)</td>
<td>14 (14.00)</td>
<td>24 (24.00)</td>
<td>63 (21.00)</td>
</tr>
<tr>
<td>2.</td>
<td>Scheduled Tribes</td>
<td>17 (17.00)</td>
<td>18 (18.00)</td>
<td>18 (18.00)</td>
<td>53 (17.67)</td>
</tr>
<tr>
<td>3.</td>
<td>Backward Castes</td>
<td>28 (28.00)</td>
<td>32 (32.00)</td>
<td>29 (29.00)</td>
<td>89 (29.67)</td>
</tr>
<tr>
<td>4.</td>
<td>Others</td>
<td>30 (30.00)</td>
<td>36 (36.00)</td>
<td>29 (29.00)</td>
<td>95 (31.67)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>300 (100.00)</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

(Figures in brackets are percentage to total).

It is learnt from the table that out of the total beneficiaries 25 per cent of the beneficiaries belonged to Scheduled Caste, 17 per cent of the beneficiaries belonged to Scheduled Tribes, 28 per cent of the beneficiaries belonged to Backward Castes and 30 per cent of the beneficiaries belonged to Other Castes in Kuderu Mandal.

Out of the total beneficiaries in C.K.Palli Mandal 14 per cent of the beneficiaries belonged to Scheduled Castes, 18 per cent of the beneficiaries belonged to Scheduled Tribes, 32 per cent of the
beneficiaries belong to Backward Castes and 36 per cent of the beneficiaries belonged to Other Castes.

From the total beneficiaries in Kothacheruvu Mandal 24 per cent of the beneficiaries belonged to Scheduled Castes, 18 per cent of the beneficiaries belonged to Scheduled Tribes, 29 per cent of the beneficiaries belong to Backward Castes and 29 per cent of the beneficiaries belong to Other Castes.

Out of the total beneficiaries at the district level 63 per cent of the beneficiaries belongs to Scheduled Castes, 53 per cent of the beneficiaries belonged to Scheduled Tribes, 89 per cent of the beneficiaries belongs to Backward Castes and 95 per cent of the beneficiaries belonged to Other Castes. It is illustrated by Graph 5.1.
Graph - 5.1
Caste-wise coverage of Beneficiaries of SHG at the District level

<table>
<thead>
<tr>
<th>Social Category</th>
<th>No of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled Castes</td>
<td>70</td>
</tr>
<tr>
<td>Scheduled Tribes</td>
<td>50</td>
</tr>
<tr>
<td>Backward Castes</td>
<td>90</td>
</tr>
<tr>
<td>Others</td>
<td>100</td>
</tr>
</tbody>
</table>
Literacy particulars of the Beneficiaries of SHG in Anantapur District

Education not only makes the people literate but also provides skills. The progress of any nation depends upon the nature of education imparted to its people. The upliftment of Scheduled Castes, Scheduled Tribes and Other weaker sections solely depends upon the educational facilities provided to these groups, which certainly improve their socio-economic conditions.

To a large extent the socio-economic life of society or community is determined by its level of education. Education can transform unproductive human labour into productive human capital. It directly and indirectly increases the productivity of the people. Education levels of the people select their socio-economic status and hence the literacy particulars of the selected beneficiaries at the district are presented in Table 5.2.
Table – 5.2
Comparative analysis of literacy level of SHG Beneficiaries at the
District level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Educational Level</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Illiterate</td>
<td>18 (18.00)</td>
<td>24 (24.00)</td>
<td>14 (14.00)</td>
<td>56 (18.67)</td>
</tr>
<tr>
<td>2.</td>
<td>Neo-literate*</td>
<td>21 (21.00)</td>
<td>38 (38.00)</td>
<td>32 (32.00)</td>
<td>91 (30.33)</td>
</tr>
<tr>
<td>3.</td>
<td>Primary</td>
<td>46 (46.00)</td>
<td>18 (18.00)</td>
<td>17 (17.00)</td>
<td>81 (27.00)</td>
</tr>
<tr>
<td>4.</td>
<td>Upper-Primary</td>
<td>6 (6.00)</td>
<td>12 (12.00)</td>
<td>14 (14.00)</td>
<td>32 (10.67)</td>
</tr>
<tr>
<td>5.</td>
<td>High School</td>
<td>5 (5.00)</td>
<td>6 (6.00)</td>
<td>20 (20.00)</td>
<td>31 (10.33)</td>
</tr>
<tr>
<td>6.</td>
<td>College</td>
<td>4 (4.00)</td>
<td>2 (2.00)</td>
<td>3 (3.00)</td>
<td>9 (3.00)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>300 (100.00)</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
* One who can sign own signature.

It is evident that the Table 5.2 that the Kothacheruvu Mandal, in which good number of villages is located in urban environment recorded lowest number of illiterates (14 per cent). It was followed by Kuderu Mandal (18 per cent) and C.K.Palli Mandal (24 per cent). It is a welcome move that highest number of beneficiaries in all the sample Mandals were either able to sign their own signature or completed some formal education ranging from primary education to college education.
With regard to primary education highest number of beneficiaries was registered in Kuderu Mandal (46 per cent) which was followed by C.K.Palli (18 per cent) and Kothacheruvu Mandal (17 per cent). It was Kothacheruvu Mandal which tops the list with regard to Upper-Primary (14 per cent) and High School (20 per cent) education beneficiaries. It was followed by C.K.Palli and Kuderu Mandals. Surprisingly it is the Kuderu Mandal which recorded highest number (4 per cent) of college education completed beneficiaries.

At the district level Neo-literates (30.33 per cent) occupies the top rung of the ladder. They were followed by primary education (27 per cent), illiterates (18.67 per cent), High School (10.33 per cent), Upper Primary (10.67 per cent) and College (3 per cent) educated beneficiaries. It is clearly evident in the graph 5.2.
Graph - 5.2

Literacy level of SHG Beneficiaries at the District level

No of Respondents

Illiterate | Neo-literate | Primary | Upper-Primary | High School | College

Literacy level

192
Comparative Analysis of Land Holdings

Comparative analysis of Land Holdings of the selected beneficiaries of SHG was presented in the Table 5.3.

Table – 5.3

Comparative Analysis of Land Holdings of SHG Beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Land Holdings</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Landless</td>
<td>46 (46.00)</td>
<td>39 (39.00)</td>
<td>33 (33.00)</td>
<td>118 (39.33)</td>
</tr>
<tr>
<td>2.</td>
<td>Marginal (&lt; 2.5 acres)</td>
<td>36 (36.00)</td>
<td>34 (34.00)</td>
<td>27 (27.00)</td>
<td>97 (32.33)</td>
</tr>
<tr>
<td>3.</td>
<td>Small (2.5 to 5 acres)</td>
<td>10 (10.00)</td>
<td>22 (22.00)</td>
<td>18 (18.00)</td>
<td>50 (16.67)</td>
</tr>
<tr>
<td>4.</td>
<td>Medium (5.1 acres to 10 acres)</td>
<td>5 (5.00)</td>
<td>3 (3.00)</td>
<td>14 (14.00)</td>
<td>22 (7.33)</td>
</tr>
<tr>
<td>5.</td>
<td>Large (10.1 to 25 acres)</td>
<td>3 (3.00)</td>
<td>2 (2.00)</td>
<td>8 (8.00)</td>
<td>13 (4.33)</td>
</tr>
<tr>
<td>6.</td>
<td>Very large (&gt; 25 acres)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>300 (300.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.

The primary aim of any women’s empowerment programme is to benefit the women who have living below poverty line. It is crystal clear from the Table 5.3 that large number of beneficiaries was landless in the entire sample Mandals. Among the three Mandals, nearly half of
the beneficiaries (46 per cent) were landless in Kuderu Mandal. It was followed by C.K.Palli (39 per cent) and Kothacheruvu (33 per cent) Mandals. Again it is Kuderu Mandal which tops the list of (36 per cent) beneficiaries, who hails from marginal farmers' family. It is followed by C.K.Palli (34 per cent) and Kothacheruvu (27 per cent) Mandals. In case of small farmer's family, highest number of beneficiaries (22 per cent) was registered in C.K.Palli Mandal. It was followed by Kothacheruvu (18 per cent) and Kuderu (10 per cent) Mandals. It is from Kothacheruvu Mandal that large number of beneficiaries hails from medium and large farmer's families with 14 per cent, and 8 per cent respectively. It is important to note that none of beneficiaries hails from very large families in three sample Mandals.

At the district level also it is the landless women (39.33 per cent) who top the list. They were followed by the women who hail from marginal farmers (32.33 per cent) family and they in turn followed by small (16.67 per cent), medium (73.3 per cent) and large (4.33 per cent) family background women. The figures almost matches state's list of land holdings pattern. It is illustrated by a Graph 5.3.
Graph 5.3
Land Holdings of SHG Beneficiaries at the District Level

- Landless
- Marginal (< 2.5 acres)
- Small (2.5 to 5 acres)
- Medium (5.1 acres to 10 acres)
- Large (10.1 to 25 acres)
- Very large (> 25 acres)
Comparative Analysis of beneficiaries Primary Occupation

In Indian society occupation not only decides one's social position but also economic position. Here an attempt is made to make a comparative study of occupation of SHG beneficiaries in all the sample Mandals.

Table – 5.4
Comparative Analysis of Primary Occupation of SHG Beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Primary occupation</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Agricultural Labour</td>
<td>31 (31.00)</td>
<td>37 (37.00)</td>
<td>11 (11.00)</td>
<td>79 (26.33)</td>
</tr>
<tr>
<td>2.</td>
<td>Agriculture</td>
<td>29 (29.00)</td>
<td>34 (34.00)</td>
<td>14 (14.00)</td>
<td>77 (25.67)</td>
</tr>
<tr>
<td>3.</td>
<td>Industrial Labour</td>
<td>14 (14.00)</td>
<td>2 (2.00)</td>
<td>16 (16.00)</td>
<td>32 (10.67)</td>
</tr>
<tr>
<td>4.</td>
<td>Construction Worker</td>
<td>19 (19.00)</td>
<td>8 (8.00)</td>
<td>10 (10.00)</td>
<td>37 (12.33)</td>
</tr>
<tr>
<td>5.</td>
<td>Dairying</td>
<td>5 (5.00)</td>
<td>10 (10.00)</td>
<td>13 (13.00)</td>
<td>28 (9.33)</td>
</tr>
<tr>
<td>6.</td>
<td>Sericulture</td>
<td>1 (1.00)</td>
<td>3 (3.00)</td>
<td>27 (27.00)</td>
<td>31 (10.33)</td>
</tr>
<tr>
<td>7.</td>
<td>Rural Artisans</td>
<td>---</td>
<td>2 (2.00)</td>
<td>6 (6.00)</td>
<td>8 (2.67)</td>
</tr>
<tr>
<td>8.</td>
<td>Others</td>
<td>1 (1.00)</td>
<td>4 (4.00)</td>
<td>3 (3.00)</td>
<td>8 (2.67)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>300 (100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey
(Figures in brackets are percentage to total)
It is evident from the Table 5.4 that C.K.Palli Mandal registered highest number of beneficiaries, whose primary occupation is either agricultural labour (37 per cent) or agriculture (34 per cent). In these two areas it was immediately followed by Kuderu Mandal in which 31 per cent beneficiaries were agricultural workers and 29 per cent beneficiaries dependent on agriculture. The Table 5.4 further clear that Kothacheruvu Mandal registered highest number of beneficiaries from industrial work force (16 per cent) as large number of medium and small industries was located in Kothacheruvu Mandal. It is followed by Kuderu (14 per cent) and C.K.Palli (2 per cent) Mandals. As the Kuderu Mandal is nearer to the district headquarters it registered large number of beneficiaries (19 per cent) who hails from the construction workers family. It is followed by the Kothacheruvu (10 per cent) and C.K.Palli (8 per cent) Mandals. In case of Dairying highest number of beneficiaries hails from Kothacheruvu (13 per cent) Mandal, which was followed by C.K.Palli (10 per cent) and Kuderu (5 per cent) Mandals. Kothacheruvu is one of the best areas for sericulture cultivation in the state, so it is natural that it registered highest number of beneficiaries (27 per cent) whose primary occupation sericulture. It was followed by C.K.Palli (3 per cent) and Kuderu (1 per cent) Mandals others include like petty business, auto workshop, fruit & vegetable vendors etc., who constitute 2.67 per cent of the total beneficiaries.
Out of 300 beneficiaries at the district level nearly 74.33 per cent of beneficiaries is depending either on agriculture or agriculture allied activities. Non-agricultural beneficiaries constitute 25.67 per cent of beneficiaries, among them construction workers constitute 12.33 per cent and industrial labour constitute 10.67 per cent. It is conspicuous to note that the rural artisan constitute less than 3 per cent of total beneficiaries. The Graph 5.4 gives clear picture.
Comparative Study of Savings by Beneficiaries

Comparative analysis of savings by SHG beneficiaries in all the sample Mandals were presented in the Table 5.5.

Table – 5.5

Comparative Analysis of Savings by SHG beneficiaries
at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Savings</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below 1000</td>
<td>14 (14.00)</td>
<td>18 (18.00)</td>
<td>22 (22.00)</td>
<td>54 (18.00)</td>
</tr>
<tr>
<td>2.</td>
<td>1001 to 3000</td>
<td>72 (72.00)</td>
<td>64 (64.00)</td>
<td>56 (56.00)</td>
<td>192 (64.00)</td>
</tr>
<tr>
<td>3.</td>
<td>3001 to 5000</td>
<td>9 (9.00)</td>
<td>12 (12.00)</td>
<td>21 (21.00)</td>
<td>42 (14.00)</td>
</tr>
<tr>
<td>4.</td>
<td>5001 and above</td>
<td>5 (5.00)</td>
<td>6 (6.00)</td>
<td>1 (1.00)</td>
<td>12 (4.00)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong> (100.00)</td>
<td><strong>100</strong> (100.00)</td>
<td><strong>100</strong> (100.00)</td>
<td><strong>100</strong> (100.00)</td>
<td><strong>300</strong> (100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total).

A glance at the Table 5.5 makes it clear that large number of beneficiaries accumulated savings in all the three sample Mandals ranges between Rs.1001 to Rs.3000. With regard to below one thousand rupees accumulated savings Kothacheruvu tops the list with 22.00 per cent. It was followed by C.K.Palli (18 per cent) and Kuderu.
(14 per cent) Mandals. It is Kothacheruvu which registered highest number beneficiaries (21 per cent) whose accumulated savings ranges between Rs.3001 and Rs.5000. It is followed by C.K.Palli (12 per cent) and Kuderu (9 per cent) Mandals. With regard to accumulated savings above Rs.5000, both Mandals i.e., C.K.Palli and Kuderu tops the list with 6 and 5 per cent respectively.

At the district level also large number of beneficiaries (64 per cent) savings ranges between Rs.1001 to Rs.3000. The number of beneficiaries whose accumulated savings is below Rs.1000 constitute 18 per cent and above Rs.3000 constitute 14 per cent. Naturally, the accumulated savings of whose beneficiaries' crosses above Rs.3000 will be the oldest beneficiaries. It is illustrated by a Graph 5.5.
Comparative Analysis of Bank Linkages

Bank Linkages here means number of loans availed by the beneficiaries from the Banks. It is the bank linkages, which influences the financial position of the SHG beneficiaries. So an attempt is made here to make a comparative analysis of bank linkages of the sample respondents in the Table 5.6.

Table – 5.6
Comparative Bank Linkages of SHG beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>No. of Linkages</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1st Linkage</td>
<td>34 (34.00)</td>
<td>36 (36.00)</td>
<td>49 (49.00)</td>
<td>119 (39.67)</td>
</tr>
<tr>
<td>2.</td>
<td>2nd Linkage</td>
<td>49 (49.00)</td>
<td>47 (47.00)</td>
<td>31 (31.00)</td>
<td>127 (42.33)</td>
</tr>
<tr>
<td>3.</td>
<td>3rd Linkage</td>
<td>8 (8.00)</td>
<td>14 (14.00)</td>
<td>15 (15.00)</td>
<td>37 (12.33)</td>
</tr>
<tr>
<td>4.</td>
<td>4th Linkage</td>
<td>9 (9.00)</td>
<td>3 (3.00)</td>
<td>5 (5.00)</td>
<td>17 (5.67)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>300 (100.00)</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total).

It can be inferred from the Table 5.6 that nearly half of the fresh linkages were registered in the Kothacheruvu Mandal. Generally it means that a good number of SHG groups were formed in recent years.
in that Mandal. It was followed by C.K.Palli and Kuderu Mandals with 36 per cent and 34 per cent respectively. It is Kuderu Mandal which registered nearly half of the double access to loans. It is followed by C.K.Palli and Kothacheruvu Mandals with 47 per cent and 31 per cent respectively. The 3rd linkage beneficiaries are highest in Kothacheruvu Mandal (15 per cent) and it is followed by C.K.Palli (14 per cent) and Kuderu (9 per cent) Mandals respectively. With 9 per cent beneficiaries Kuderu registered highest number of 4th linkage. It is followed by Kothacheruvu and C.K.Palli Mandals with 5 per cent and 3 per cent respectively.

At the district level large number of beneficiaries constituting 42.33 per cent has double access to bank loans. It is followed by fresh linkage with 39.67 per cent of beneficiaries. The 3rd and 4th linkages at the district level together constitute 18 per cent of total beneficiaries. The data suggests to increase the access to loans to all the beneficiaries. The Graph 5.6 gives clear idea.
Table – 5.7

Comparative Analysis of Loan Utilization by SHG Beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Purpose</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Agricultural inputs</td>
<td>23 (23.00)</td>
<td>13 (13.00)</td>
<td>9 (9.00)</td>
<td>45 (15.00)</td>
</tr>
<tr>
<td>2.</td>
<td>Irrigation</td>
<td>7 (7.00)</td>
<td>9 (9.00)</td>
<td>7 (7.00)</td>
<td>23 (7.67)</td>
</tr>
<tr>
<td>3.</td>
<td>Mulberry farm</td>
<td>1 (1.00)</td>
<td>7 (7.00)</td>
<td>10 (10.00)</td>
<td>18 (6.00)</td>
</tr>
<tr>
<td>4.</td>
<td>Housing</td>
<td>2 (2.00)</td>
<td>11 (11.00)</td>
<td>4 (4.00)</td>
<td>17 (5.67)</td>
</tr>
<tr>
<td>5.</td>
<td>To repay earlier loans</td>
<td>5 (5.00)</td>
<td>4 (4.00)</td>
<td>3 (3.00)</td>
<td>12 (4.00)</td>
</tr>
<tr>
<td>6.</td>
<td>Children education</td>
<td>1 (1.00)</td>
<td>2 (2.00)</td>
<td>3 (3.00)</td>
<td>6 (2.00)</td>
</tr>
<tr>
<td>7.</td>
<td>Health</td>
<td>1 (1.00)</td>
<td>2 (2.00)</td>
<td>2 (2.00)</td>
<td>5 (1.67)</td>
</tr>
<tr>
<td>8.</td>
<td>Purchase of cattle</td>
<td>35 (35.00)</td>
<td>33 (33.00)</td>
<td>37 (37.00)</td>
<td>105 (35.00)</td>
</tr>
<tr>
<td>9.</td>
<td>Sheep rearing</td>
<td>7 (7.00)</td>
<td>5 (5.00)</td>
<td>4 (4.00)</td>
<td>16 (5.33)</td>
</tr>
<tr>
<td>10.</td>
<td>Petty business</td>
<td>16 (16.00)</td>
<td>10 (10.00)</td>
<td>15 (15.00)</td>
<td>41 (13.67)</td>
</tr>
<tr>
<td>11.</td>
<td>Auto Workshop</td>
<td>1 (1.00)</td>
<td>1 (1.00)</td>
<td>2 (2.00)</td>
<td>4 (1.33)</td>
</tr>
<tr>
<td>12.</td>
<td>Others</td>
<td>1 (1.00)</td>
<td>3 (3.00)</td>
<td>4 (4.00)</td>
<td>8 (2.67)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>300 (100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total)

It is evident from the Table 5.7 that in Kuderu Mandal nearly 31 per cent of the beneficiaries spent the loan amount on agriculture related activities (see rows 1 to 3). It is followed by C.K.Palli and Kothacheruvu Mandals with 29 per cent and 26 per cent respectively. Nearly 19 per cent of beneficiaries spent the loan amount for
unproductive purposes (see rows 4 to 7) in C.K.Palli Mandal. It is followed by Kothacheruvu and Kuderu Mandals with 12 per cent and 9 per cent respectively. The Table also makes it clear that 62 per cent of beneficiaries in Kothacheruvu Mandal were spent the loan amount on productive, self-employment and domestic assets (see rows 8 to 12). In this regard it was followed by Kuderu and C.K.Palli Mandals with 60 per cent and 52 per cent respectively.

At the district level large number of beneficiaries (35 per cent) utilized their loan amount on the purchase of cattle. It is followed by the beneficiaries who utilized their loan amount to purchase agricultural inputs (15 per cent). Out of 300 beneficiaries 28.67 per cent beneficiaries utilized their loan amount on agriculture related activities. Highest number of beneficiaries constituting 58 per cent utilized their loan amount for productive purposes. Only 13.34 per cent beneficiaries’ amount has gone for unproductive purposes. The Graph 5.7 gives vivid picture of this analysis.
Graph - 5.7
Loan Utilization by SHG Beneficiaries at the District Level

- Agricultural inputs
- Irrigation
- Mulberry farm
- Housing
- To repay earlier loans
- Children education
- Health
- Purchase of cattle
- Sheep rearing
- Petty business
- Auto Workshop
- Others

No of Respondents

Loan Utilization

208
Comparative Analysis of SHG Impact on beneficiaries

It was stated that the SHG programme is intended to enable the rural women to get access to formal institution. Here an attempt is made to make a comparative analysis of the Impact of SHG on the beneficiaries in the sample mandals. The particulars are shown in the Table 5.8.

Table 5.8
Comparative Analysis of Impact of SHG on the beneficiaries with regard to access to Formal Institutions at the District

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Amount of Change</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No change</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(6.00)</td>
<td>(5.00)</td>
<td>(5.00)</td>
<td>(5.33)</td>
</tr>
<tr>
<td>2</td>
<td>Little change</td>
<td>30</td>
<td>42</td>
<td>42</td>
<td>114</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(30.00)</td>
<td>(42.00)</td>
<td>(42.00)</td>
<td>(38.00)</td>
</tr>
<tr>
<td>3</td>
<td>Moderate change</td>
<td>55</td>
<td>38</td>
<td>40</td>
<td>133</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(55.00)</td>
<td>(38.00)</td>
<td>(40.00)</td>
<td>(44.33)</td>
</tr>
<tr>
<td>4</td>
<td>Significant change</td>
<td>7</td>
<td>14</td>
<td>12</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(7.00)</td>
<td>(14.00)</td>
<td>(12.00)</td>
<td>(11.00)</td>
</tr>
<tr>
<td>5</td>
<td>Change for worse</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2.00)</td>
<td>(1.00)</td>
<td>(1.00)</td>
<td>(1.33)</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>300</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(100.00)</td>
<td>(100.00)</td>
<td>(100.00)</td>
<td>(100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total).

It is clear from the Table 5.8 that large number of beneficiaries in all sample Mandals reported that the SHG programme has positive impact on their access to formal institutions. No change or insignificant change was reported by 6 per cent beneficiaries in Kuderu Mandal.
The important cause for this trend in this Mandal is that good number of beneficiaries in this Mandal hails from Muslim Community. It is learnt that their religious customs will not allow them to get full access to formal institutions. It is followed by C.K.Palli and Kothacheruvu Mandals with equal per cent. It is welcome move to note that in all Mandals nearly 92 per cent (see rows 2 to 4) of beneficiaries reported some kind of change in their access to formal institutions after joining SHG programme. Negative change or change for worse was reported by 2 per cent in Kuderu Mandal and it was followed by C.K.Palli Mandal and Kothacheruvu Mandals with equal per cent.

At the district level also some kind of change was reported by 93.34 per cent of beneficiaries. No change or insignificant change was reported by 5.33 per cent and negative change was reported by 1.33 per cent only. It is illustrated by the Graph 5.8.
Impact of SHG on the Beneficiaries with regard to access to Formal Institutions at the District
Impact of SHG on Income Generation

Comparative analysis of amount of change on income generation of SHG beneficiaries at the district level was presented in the Table 5.9.

Table – 5.9

Comparative Analysis of Amount of Change on Income generation of SHG Beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Amount of changes</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No change</td>
<td>4 (4.00)</td>
<td>5 (5.00)</td>
<td>4 (4.00)</td>
<td>13 (4.33)</td>
</tr>
<tr>
<td>2.</td>
<td>Little change</td>
<td>42 (42.00)</td>
<td>37 (37.00)</td>
<td>41 (41.00)</td>
<td>120 (40.00)</td>
</tr>
<tr>
<td>3.</td>
<td>Moderate change</td>
<td>44 (44.00)</td>
<td>47 (47.00)</td>
<td>42 (42.00)</td>
<td>133 (44.33)</td>
</tr>
<tr>
<td>4.</td>
<td>Significant change</td>
<td>9 (9.00)</td>
<td>11 (11.00)</td>
<td>9 (9.00)</td>
<td>29 (9.67)</td>
</tr>
<tr>
<td>5.</td>
<td>Change for worse</td>
<td>1 (1.00)</td>
<td>-</td>
<td>4 (4.00)</td>
<td>5 (1.67)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>100 (100.00)</strong></td>
<td><strong>300 (100.00)</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total)

The Table 5.9 reveals that around 94 per cent of beneficiaries in all sample Mandals reported some amount of change in their income level after joining SHG. No change or insignificant change was highest in C.K.Palli Mandal (4 per cent). It is reported that these beneficiaries are newly joined beneficiaries and who have not availed any loans from...
the banks as on 31st March 2010. The C.K.Palli Mandal was followed by Kuderu Mandal and Kothacheruvu Mandal equally with 4 per cent. In Kuderu Mandal 42 beneficiaries constituting 42 per cent reported only little change in their income level. It is followed by Kothacheruvu and C.K.Palli Mandals. Moderate to significant change was reported more than 40 per cent of the beneficiaries in all Mandals, which is a welcome development in the functioning of SHG programme. In Kothacheruvu 4 beneficiaries and in Kuderu Mandal 1 beneficiary reported negative change. In C.K. Palli mandal none of the beneficiary reported negative impact of SHG programme.

Around 95 per cent of beneficiaries in the district reported some amount of change in their income levels after joining SHG. Insignificant and negative change was reported around 5 per cent of beneficiaries. It is presented in the Graph 5.9.
Amount of Change on Income generation of SHG Beneficiaries at the District Level

Graph - 5.9

Significant change Change for worse
□ No change □ Little change ■ Moderate change □ Significant change

Amount of Change

No change

Little change

Moderate change

Significant change

Change for worse

No of Respondents
Comparative Analysis of SHG Impact on employment generation

Here an attempt is made to analyze the impact of SHG on employment generation of beneficiaries. The comparative analysis of amount of change on employment generation was assessed in the Table 5.10.

Table – 5.10

Comparative Analysis of amount of change on Employment Generation of SHG Beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Amount of changes</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No change</td>
<td>6 (6.00)</td>
<td>4 (4.00)</td>
<td>7 (7.00)</td>
<td>17 (5.67)</td>
</tr>
<tr>
<td>2.</td>
<td>Little change</td>
<td>42 (42.00)</td>
<td>40 (40.00)</td>
<td>38 (38.00)</td>
<td>120 (40.00)</td>
</tr>
<tr>
<td>3.</td>
<td>Moderate change</td>
<td>43 (43.00)</td>
<td>39 (39.00)</td>
<td>39 (39.00)</td>
<td>121 (40.33)</td>
</tr>
<tr>
<td>4.</td>
<td>Significant change</td>
<td>9 (9.00)</td>
<td>15 (15.00)</td>
<td>13 (13.00)</td>
<td>37 (12.33)</td>
</tr>
<tr>
<td>5.</td>
<td>Change for worse</td>
<td>-</td>
<td>2 (2.00)</td>
<td>3 (3.00)</td>
<td>5 (1.67)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>300 (100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total)

It is learnt from the Table 5.10, 7 per cent of beneficiaries in Kothacheruvu 6 per cent in Kuderu Mandal and 4 per cent in C.K.Palli Mandal reported neither positive nor negative impact of SHG programme on their employment generation. In Kuderu Mandal 42 per
cent of the beneficiaries) reported small or little change. Whereas in C.K.Palli and Kothacheruvu Mandals 40 per cent and 38 per cent beneficiaries reported small change. So the impact on employment generation is not constant and equally distributed. With regard to moderate change also the data reveals some variations ranging from 39 per cent (C.K.Palli and Kothacheruvu Mandals) to 42 per cent (Kuderu Mandal). In case of significant change such variations are more obvious. Negative change is somewhat alarming in two Mandals when compared other impacts like income generation access to formal institutions etc.

At the district level around 40 per cent people reported only little or small change on their employment generation. Moderate change was reported 40.33 per cent beneficiaries. Significant change reported by 12.33 per cent beneficiaries. Negative change was reported by 1.67 per cent of beneficiaries. The data suggests that there is every need to increase employment generations programmes to SHG beneficiaries. The Graph 5.10 gives a clear picture.
Graph - 5.10
Amount of change on Employment Generation of SHG Beneficiaries at the District Level

- No change
- Little change
- Moderate change
- Significant change
- Change for worse

Amount of Change

No of Respondents

217
Comparative Analysis of Credit Availability to SHG Beneficiaries

One of the financial aspects of the SHG programmes is to enable the beneficiaries to get access to formal credit institutions. Comparative analysis of credit availability was reported in the Table 5.11.

Table – 5.11

Comparative Analysis of Credit Availability to SHG Beneficiaries after joining SHG at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Amount of changes</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No change</td>
<td>4 (4.00)</td>
<td>5 (5.00)</td>
<td>6 (6.00)</td>
<td>15 (5.00)</td>
</tr>
<tr>
<td>2</td>
<td>Little change</td>
<td>39 (39.00)</td>
<td>33 (33.00)</td>
<td>35 (35.00)</td>
<td>107 (35.67)</td>
</tr>
<tr>
<td>3</td>
<td>Moderate change</td>
<td>42 (42.00)</td>
<td>40 (40.00)</td>
<td>41 (41.00)</td>
<td>123 (41.00)</td>
</tr>
<tr>
<td>4</td>
<td>Significant change</td>
<td>12 (12.00)</td>
<td>18 (18.00)</td>
<td>17 (17.00)</td>
<td>47 (15.67)</td>
</tr>
<tr>
<td>5</td>
<td>Change for worse</td>
<td>3 (3.00)</td>
<td>4 (4.00)</td>
<td>1 (1.00)</td>
<td>8 (2.67)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>300 (100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total)

The Table 5.11 reveals that no change or insignificant change was reported 6 per cent beneficiaries in Kothacheruvu Mandal. It is followed by C.K.Palli Mandal with 5 per cent and Kuderu with 4 per cent beneficiaries respectively. Nearly 39 per cent of the beneficiaries in
Kuderu Mandal reported only little change with regard to access to formal credit institutions. It followed by Kothacheruvu and C.K.Palli Mandals with 35 per cent and 33 per cent respectively. Highest number of beneficiaries reported moderate and significant change in Kuderu Mandal. It is followed by Kothacheruvu and C.K.Palli Mandals. It is important to note that only one beneficiary reported negative change in Kothacheruvu Mandal. The data reveals great fluctuations in three sample Mandals with regard to formal credit agencies. Among three Mandals, Kothacheruvu registered more positive results when compared to other two Mandals.

It is important to note that less than 3 per cent beneficiaries reported negative change at the district level. Nearly 35.67 per cent and 41.00 per cent of beneficiaries reported little change and moderate change. Insignificant change and significant change was reported by 5 per cent and 15.67 per cent beneficiaries respectively. The Graph 5.11 clearly depicts the picture.
Credit Availability to SHG Beneficiaries after joining SHG at the District Level

Graph - 5.11

No change
Little change
Moderate change
Significant change
Change for worse

Amount of Change

No of Respondents

No change
Little change
Moderate change
Significant change
Change for worse

220
Comparative Analysis of freedom of SHG beneficiaries from Money-lenders

SHG programme was intended to free the beneficiaries from the clutches of Money-lenders. Comparative amount of freedom from money-lenders after joining the SHG was presented in the Table 5.12.

### Table – 5.12

Comparative Analysis of Amount of Freedom from Money-lenders of SHG Beneficiaries at the District Level

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Amount of changes</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No change</td>
<td>5</td>
<td>7</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(5.00)</td>
<td>(7.00)</td>
<td>(12.00)</td>
<td>(8.00)</td>
</tr>
<tr>
<td>2.</td>
<td>Little change</td>
<td>41</td>
<td>45</td>
<td>31</td>
<td>117</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(41.00)</td>
<td>(45.00)</td>
<td>(31.00)</td>
<td>(39.00)</td>
</tr>
<tr>
<td>3.</td>
<td>Moderate change</td>
<td>43</td>
<td>33</td>
<td>30</td>
<td>106</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(43.00)</td>
<td>(33.00)</td>
<td>(30.00)</td>
<td>(35.33)</td>
</tr>
<tr>
<td>4.</td>
<td>Significant change</td>
<td>11</td>
<td>13</td>
<td>11</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(11.00)</td>
<td>(13.00)</td>
<td>(11.00)</td>
<td>(11.67)</td>
</tr>
<tr>
<td>5.</td>
<td>Change for worse</td>
<td>-</td>
<td>2</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2.00)</td>
<td>(16.00)</td>
<td>(6.00)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>300</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(100.00)</td>
<td>(100.00)</td>
<td>(100.00)</td>
<td>(100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey.
(Figures in brackets are percentages of total).

A glance at the Table 5.12 makes it clear that the rural women were not free from the clutches of money lenders inspite of several efforts made by the government under different schemes. Around 12 per cent of beneficiaries (52) in Kothacheruvu Mandal reported no
change or insignificant change in their amount of freedom from the clutches of money-lenders even after joining SHG programme. In C.K.Palli and Kuderu Mandals 5 per cent and 7 per cent beneficiaries reported no change with regard to freedom from money-lenders respectively. Highest number of beneficiaries (45 per cent) in C.K.Palli Mandal expressed small amount of change and it followed by Kuderu (41 per cent) and Kothacheruvu (31 per cent) Mandals. With regard to moderate change Kuderu Mandal tops the list with 43 per cent. It is followed by C.K palli and Kothacheruvu Mandals with 33 per cent and 30 per cent respectively. Equal number (11) of beneficiaries from Kuderu and C.K.Palli Mandals reported significant change in their freedom from clutches of money-lenders. It is important to note that Kothacheruvu Mandal registered highest number of negative positive beneficiaries (16 per cent). In case negative trend Kothacheruvu Mandal was followed by C.K.Palli Mandals with 2 per cent. None of the beneficiaries from Kuderu mandal reported negative impact.

At the district level around 86 per cent of beneficiaries expressed some amount of impact of the SHG programme on their freedom from money lenders. Nearly 8 per cent expressed neither positive nor negative impact. Negative change was registered by 6 per cent of beneficiaries in the district. It is reported that negative change is not due to the result of failure of SHG programme. But it is dependent on various other economic factors like; droughts, family functions, chronic diseases etc. It was illustrated by the Graph 5.12.
Graph - 5.12
Amount of Freedom from Money-lenders of SHG Beneficiaries at the District Level

- Amount of Change
- No change
- Little change
- Moderate change
- Significant change
- Change for worse

No of Respondents

No change | Little change | Moderate change | Significant change | Change for worse

Amount of Change

223
Impact of SHG on the Habit of Savings

Comparative analysis of habit of saving on SHG beneficiaries at the district level was presented in the Table 5.13.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Amount of changes</th>
<th>No. of Beneficiaries in Kuderu Mandal</th>
<th>No. of Beneficiaries in C.K.Palli Mandal</th>
<th>No. of Beneficiaries in Kothacheruvu Mandal</th>
<th>All Mandals at the District level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No change</td>
<td>4 (4.00)</td>
<td>5 (5.00)</td>
<td>5 (5.00)</td>
<td>14 (4.67)</td>
</tr>
<tr>
<td>2</td>
<td>Little change</td>
<td>35 (35.00)</td>
<td>46 (46.00)</td>
<td>43 (43.00)</td>
<td>124 (41.33)</td>
</tr>
<tr>
<td>3</td>
<td>Moderate change</td>
<td>43 (43.00)</td>
<td>36 (36.00)</td>
<td>39 (39.00)</td>
<td>118 (39.33)</td>
</tr>
<tr>
<td>4</td>
<td>Significant change</td>
<td>15 (15.00)</td>
<td>13 (13.00)</td>
<td>13 (13.00)</td>
<td>41 (13.67)</td>
</tr>
<tr>
<td>5</td>
<td>Change for worse</td>
<td>3 (3.00)</td>
<td>-</td>
<td>-</td>
<td>3 (1.00)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>100 (100.00)</td>
<td>300 (100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey. (Figures in brackets are percentages of total)

It is evident from the Table 5.13 that positive change was registered in almost all sample Mandals. Among 300 respondents, only three respondents in Kuderu Mandal expressed negative impact on their savings. In Kothacheruvu Mandal 5 per cent of respondents, in C.K.Palli Mandal 5 per cent and Kuderu Mandal 4 per cent of sample
beneficiaries expressed neither positive nor negative impact of SHG on their habit of savings. In Kuderu Mandal around 93 per cent (see rows 2 to 4) of beneficiaries, in C.K.Palli Mandal 95 per cent (see rows 2 to 4) beneficiaries and Kothacheruvu Mandal another 95 per cent (see rows 2 to 4) beneficiaries expressed small amount of change to significant change.

At the district level around 94.33 per cent of beneficiaries expressed positive impact of SHG on their habit of savings around 4.67 per cent beneficiaries expressed neither positive nor negative impact of SHG programme on their habit of savings. It can be best illustrated by the Graph 5.13.
Graph - 5.13
Habit of savings among SHG Beneficiaries at the District Level

No change  Little change  Moderate change  Significant change  Change for worse

Amount of Change

No of Respondents

226