
Chapter-3
Sample Details of
SHGs and their Federations

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3.1 Introduction

An attempt is made in this chapter to present characteristics of sample units. First, the characteristics of sample SHGs are analyzed. This is followed by an analysis of the VO sample with respect to their basic characteristics. Later, the sample characteristics of MSs are analyzed. The features of sample ZSs are briefly described thereafter. The chapter concludes with a description of the characteristics of sample households. The chapter provides the background required for carrying out analysis in the subsequent chapters.

3.2 Sample SHGs

In order to study the performance of the SHGs, a representative sample has been selected and studied from 4 districts. The sample SHGs have been selected in a systematic manner, following a three-step process. First, 6 districts have been selected on the basis of two important factors. As indicated earlier, IKP has been implemented in all rural mandals of the erstwhile combined state of AP in 22 out of 23 districts. However, these districts were taken up in two phases under the World Bank supported projects viz., Andhra Pradesh District Poverty Initiatives Project (APDPIP) and Andhra Pradesh Rural Poverty Reduction Project (APRPRP). Both the projects are clubbed together and implemented as the *Indira Kranthi Patham* (IKP). In Phase-1 starting in 2001, select mandals were taken up in the districts of *Chittoor, Anantapur, Srikakulam, Vizianagaram, Mahabubnagar* and *Adilabad*, under DPIP. Three years later, the programme was expanded to all districts to cover all rural mandals under APRPRP. Thus, under the expanded programme of IKP, four types of institutions were promoted. SHGs are the first level community institution. The SHGs are federated at the

village level. These are known as Village Organizations (VOs). All VOs in a mandal are then federated at the mandal level. These are known as Mandal Samakyas (MSs). All MSs in a district are federated at the district level. This is known as Zilla Samakya (ZS). A systematic approach has been adopted to select 4 districts, 8 MSs, 24 VOs and 72 SHGs. From the 72 sample SHGs, 290 sample households have been selected to assess the ultimate economic impact of the community institutions.

3.3 Sample Details

Four districts have been sampled, taking into account the agro-climatic zones in the state as well as the duration of support provided to community institutions in different parts of the state. Thus, *Chittoor* and *Anantapur* districts have been selected from the drought prone *Rayalaseema* region. These districts had the benefit of receiving early support under APDPIP. *Kadapa* district has been selected to represent APRPRP districts in *Rayalaseema* region. *Prakasam* has been selected as a representative of south coastal district of the state. *Vizianagaram* has been selected as a representative of the northern district of the state. From each district, two sample mandals have been chosen from two different revenue divisions and different zones of the district. While selecting the mandals, an effort was made to ensure that mandals taken up for CBO work in different time periods were selected. From each mandal, 6 sample VOs were selected such that they capture the diversity in a given mandal. These VOs were representative of all the VOs in the mandal in terms of size (SHG membership base), duration of existence and support provided and the amount of funds provided. In the next stage, 3 SHGs were selected from each VO such that a total of 18 SHGs were selected from each mandal. While selecting the 3 SHGs care was taken to choose representative SHGs in terms of age, financial base and support received and livelihood activities undertaken. The sample framework is presented in **Table-3.1**. The list of sample MSs, VOs and SHGs are presented in **Annex-3.1**. Finally, in order to assess the economic impact of the CBOs on the

member households, a representative sample of 290 households were selected at random, choosing 4 members from each SHG. The list of member households is presented in **Annex-3.2**. Thus, the sample selected was largely representative of the CBOs in terms of their geographical spread, age, activities undertaken and other features.

Table – 3.1
Performance and Sustainability of CBOs : Sample Details

S. No.	Sample Unit	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Mandals in district	66	50	56	34	206
2.	Sample Mandals	2	2	2	2	8
3.	VOs in Sample Mandals	44	57	53	65	219
4.	Sample VOs	6	6	6	6	24
5.	SHGs in Sample VOs	193	131	163	125	612
6.	Sample SHGs	18	18	18	18	72
7.	Households in Sample SHGs	200	189	190	239	818
8.	Sample Households	63	71	91	65	290

Source: Sample study

3.4 SHG Sample Characteristics

An attempt is made in the following to examine the key sample SHG characteristics which have a bearing on the functioning of the SHGs. The size of the SHGs, social/caste composition of the members as well as their economic background, the age of the SHGs and the duration of their membership in VOs have an important bearing on the overall democratic functioning, resource base and livelihood activities supported. Therefore, the key characteristics of the sample SHGs are analyzed and briefly summarized in the following before examining their democratic functioning, micro-finance base and key activities taken up.

3.4.1 Sample SHGs by Average Size of Membership

An examination of the 72 sample SHGs with respect to membership size reveals a good amount of diversity. The average size of membership was 11 per SHG, while the size varied between 9 and 17. Overall 35 out of 72 SHGs had less than or equal to 10 members each, while 34 SHGs had 11 to 15 members. Only 3 SHGs in *Vizianagaram* had more than 3 members each. On the average, *Vizianagaram* represented a larger number of SHGs with a membership of more than 11 each.

Table – 3.2
Size of the Sample SHGs

S. No.	Size of SHGs					Number
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	≤ 10	9	13	12	1	35
2.	11 to 15	9	5	6	14	34
3.	Above 15	--	--	--	3	3
4.	Total SHGs	18	18	18	18	72

Source: Sample data

3.4.2 Sample SHGs by Age

The average age of the sample SHGs was 8 years with a range of 1 year to 15 years. However, for a few SHGs, the pre-IKP period is not reported as no record relating to that period was available. Thus, the SHGs studied were mostly around 8 years of age and were covered under APDPIP/APRPRP initiatives. The older SHGs were expected to have larger amount of savings and other own funds. The older SHGs generally received RF and CIF and would have revolved the amount internally to generate additional funds. Some of the older SHGs were initially promoted by NGOs and have received some financial support from them.

Table-3.3
Distribution of SHGs by Age : Sample

S. No.	Age in Years	Years				Total
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	
1.	≤ 5	5	11	6	8	38
2.	6 to 10	5	6	10	3	38
3.	> 10	8	1	2	7	32
4.	Average	9	6	7	7	8

Source: Sample data

3.4.3 Length of Membership in VOs

VOs provide financial and non-financial support to the SHGs. Length of membership of SHGs in VO influences the financial base of the SHGs and their governance. On the average, each SHG had a length of 5 years association with VOs. In the total sample SHGs, 52 had membership in VO for about 5 years or less, while 20 had membership for 6 to 8 years. Thus, the sample SHGs had an average nurturing support of about 5 years from the VOs.

Table-3.4
Length of Membership of SHGs in VO : Sample SHGs

S. No.	Years	Years				Total
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	
1.	≤ 5	10	18	12	12	52
2.	6 to 8	8	0	6	6	20
3.	Average	5	4	5	4	5

Source: Sample data

3.4.4 Sample SHGs by Social Category of Members

Further, the SHGs being assessed had a social composition which was representative of the population. The STs constituted 5%, while the SCs accounted for 26% of the total sample. The BCs accounted for 39% of the total

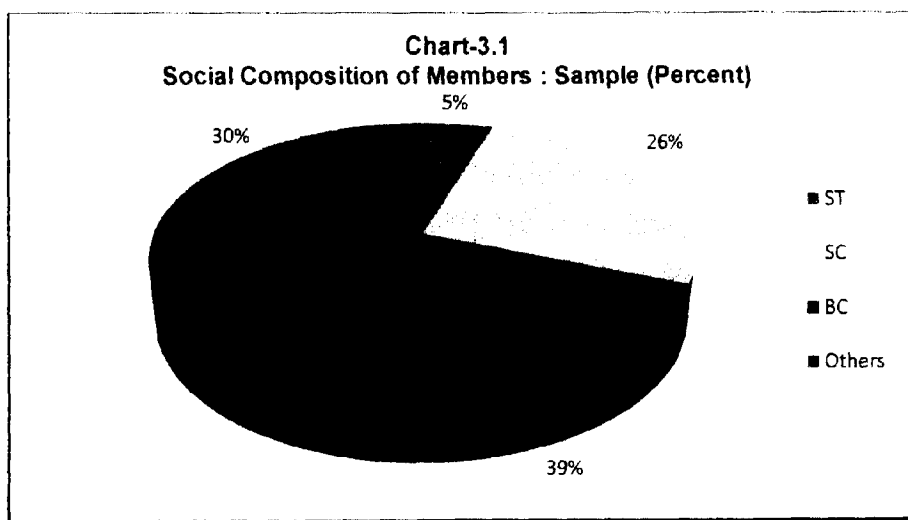
sample members and the rest constituted 30% of the total membership of the sample SHGs. A larger proportion of the SCs, the STs and the BCs imply that they are predominantly poor households. The percentage of BCs is highest in Vizianagaram. The sample reflects the overall social composition of the population in these districts. For example, the proportion of SC population in Prakasam and Kadapa is a relatively high and the sample reflects it.

Table-3.5
Social Background of Members : Sample

S. No.	Social Background	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Percent
						Total
1.	ST	0	5	4	11	5 (49)
2.	SC	9	27	41	29	26 (217)
3.	BC	55	26	15	59	39 (323)
4.	Others	36	42	40	1	30 (228)
5.	Total	100 (200)	100 (189)	100 (190)	100 (239)	100 (818)

Note: Figures in brackets are total members in sample SHGs

Source: Sample data



Source: Sample data

3.4.5 Sample SHGs by Poverty Category of Members

SERP has been mobilizing the poor and the poorest of the poor into SHGs. Specific mobilization strategies have been designed for this purpose. The sample groups also reflect the priorities. It can be observed that 92% of the members in the sample groups belong to poverty groups.

Table-3.6
Economic Background of Sample SHG Members

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Poor	97	100	73	98	92 (753)
2.	Others	3	0	27	2	8 (65)
3.	Total	100 (200)	100 (189)	100 (190)	100 (239)	100 (818)

Note: Figures in parentheses are total members in sample SHGs

Source: Sample data

3.4.6 Sample SHGs by Type of Ration Card held Member Households

Access to PDS or AAY is an indirect indication of the economic status of the family. Nearly 92% of the sample SHG members had access to PDS (white card) which entitles them to purchase rice and other essential commodities at subsidized rates. About 5% had access to AAY and 3% to *Annapoorna* or and other sources. It may however be noted that white ration cards were liberally given to most households including those living slightly above the poverty line. Even then, a vast majority of the members in the SHGs belonged to poverty groups.

Table-3.7
Type of Ration Cards of Sample Members : Sample SHGs

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	PDS-White Card	93	97	92	85	92 (738)
2.	AAY	4	3	0	15	5 (40)
3.	Others	3	0	8	0	3 (24)
4.	Total	200 (100)	179 (100)	190 (100)	233 (100)	100 (802)

Note: Figures in parentheses are total members in sample SHGs

Source: Sample data

3.5 Sample Details of Village Organizations

As part of institutional building programme of SERP, 6332 VOs were promoted in the 4 sample districts (*Chittoor-1,926, Kadapa-1,374, Prakasam-1,781, and Vizianagaram-1,251*). Following the sample plan adopted, 6 VOs were selected from each district at the rate of 3 VOs per sample MS. The details of the sample VOs are summarized in **Table-3.8**. In terms of the composition of VOs, there is a wide variation across the sample districts. The average number of SHGs varies between 21 in *Vizianagaram* and 32 in *Chittoor*. The size of the VO depends on the number of SHGs in the village, which in turn depends on the size of the population. In a way, the size-distribution of the villages determines the size-distribution of the VOs. The sample is representative of the distribution of the VOs in the project. While selecting the sample, care was taken to ensure that no two VOs are drawn from contiguous villages. Further, the age of the VOs was also taken into account in drawing the sample (**Table-3.9**). The distribution of sample VOs also follows the age distribution of the VOs in the universe. As most of the VOs were promoted during 2011-12, a large proportion of VOs established during the last 6 years were selected in the sample.

Table – 3.8
Details of Sample VOs

S. No.	Sample Details	Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	No. of Sample VOs	6	6	6	6	24 (6)
2.	Total SHGs in Sample VOs	193	131	163	125	612 (153)
3.	Minimum No. of SHGs in VO	16	10	12	10	48 (12)
4.	Maximum No. of SHGs in VO	50	30	42	33	155 (39)
5.	Average No. of SHGs per VO	32	22	27	21	(26)
6.	Average No. of GB Members per VO	319	227	286	277	(277)

Note: Figures in parentheses are average

Source: Sample data

Table – 3.9
Distribution of VOs by Year of Establishment : Sample

S. No.	Year of Establishment	No. of Sample VOs
1.	2007	4
2.	2008	9
3.	2009	13
4.	2010	3
5.	2011	5
6.	2012	1
7.	2013	1

Source: Sample data

The sample VOs were also representative of the social background of the persons in their governing structures (*Table-3.10*). About 50% of the EC members belong to backward classes, while 17% to the SCs. This is broadly reflective of the social composition of the members in VOs (*Table-3.11*). A similar picture is visible in the composition of OBs of the VOs. Thus, the sample is broadly representative of the universe of VOs in the project.

Table – 3.10
Social Background of EC Members : Sample VOs

S. No.	Category					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	SC	3	19	35	10	17 (140)
2.	ST	0	0	1	10	3 (25)
3.	BC	64	47	19	78	52 (430)
4.	Minorities	5	10	3	0	4 (33)
5.	Others	28	24	42	2	24 (198)
6.	Total	100 (192)	100 (113)	100 (293)	100 (228)	100 (826)

Note: Figures in parentheses are number of members in sample VOs

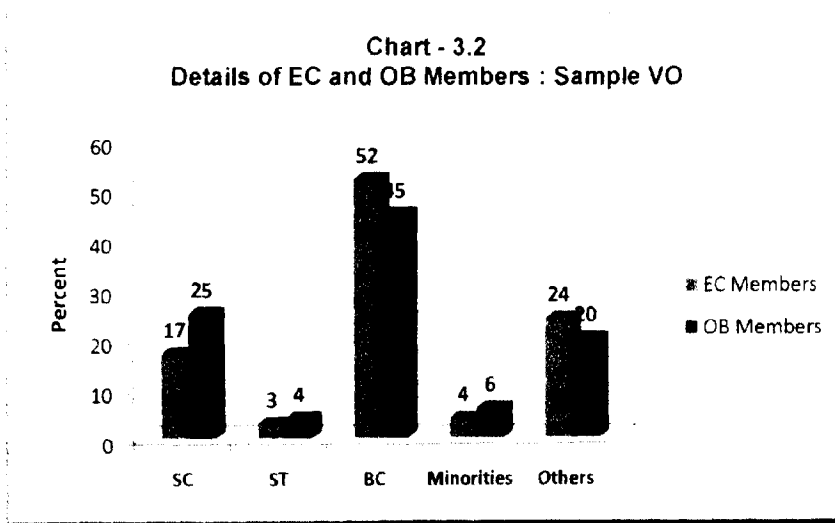
Source: Sample data

Table – 3.11
Social Category of OB Members : Sample VOs

S. No.	Social Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	SC	10	33	38	17	25 (27)
2.	ST	0	0	4	13	4 (4)
3.	BC	60	21	29	70	45 (49)
4.	Minorities	7	8	8	0	6 (6)
5.	Others	23	38	21	0	20 (22)
6.	Total	100 (30)	100 (24)	100 (24)	100 (30)	100 (108)

Note: Figures in parentheses are number of members in sample VOs

Source: Sample data



Source: Sample data

The level of education of OBs is an important determinant of the functional effectiveness of the VOs. OBs with good educational background can undertake all financial transactions and facilitate discussions in the meetings. The awareness of educated OBs is expected to be higher and they can easily carry conviction with other members. An examination of the educational background of sample VOs indicates that 36% were found to be illiterate, while about 40% had an educational level exceeding 6th class (*Table-3.12*).

Table – 3.12
Educational Background of Office Bearers : Sample VOs

S. No.	Education Level	President	Vice-President	Secretary	Joint Secretary	Treasurer	Total
1.	Illiterate	36	35	39	45	28	36 (60)
2.	Primary	17	14	22	10	11	15 (25)
3.	6th - 10th	42	48	31	35	47	40 (67)
4.	Above 10th	5	3	8	10	14	8 (14)
5.	Total	36 (100)	29 (100)	36 (100)	29 (100)	36 (100)	166 (100)

Note: Figures in parentheses are number of members in sample VOs

Source: Sample data

3.6 Sample of SHG Federations at Mandal Level

The SERP has promoted MSs in all mandals. In the 4 sample districts, 206 MSs have been promoted¹. The following sample mandals have been selected for the study.

¹ Chittoor-66, Kadapa-50, Prakasam-56 and Vizianagaram-34

Table – 3.13
Sample Mandal Level Federations

S. No.	District	Sample Mandal	Year of Formation	Year of Regn.	No. of VOs in the MS	No. of GB Members
1.	Chittoor	Rompicherla	2002	2007	28	138
		Kurabalakota	2003	2008	25	126
2.	Kadapa	Lakki Reddi Palli	2004	2008	36	108
		Obulavari Palli	2004	2008	32	97
3.	Prakasam	Maddipadu	2005	2005	34	168
		Peddaraveedu	2005	2006	30	96
4.	Vizia-nagaram	Garugu Billi	2004	2008	42	210
		Mentada	2002	2008	36	180

Notes:

1. As per MS bylaws of the Chittoor and Kadapa districts, GB consists of OB and EC of all member VOs but voting right is only for the president of the VO and EC is limited to 15.
2. As per MS bylaws of the Vizianagaram district, GB consists of only presidents of all VOs and EC is limited to 12.
3. As per MS bylaws of the Prakasam district, MS-GB consists of VO-OB and EC is limited to 30.

Source: Sample data

3.7 Sample Details of Zilla Samakyas (ZSs)

ZSs promoted in all sample districts have been selected for the study. The sample ZSs are furnished below.

Table – 3.14
Details of Sample ZSs

S. No	ZS	Formation	Registration	Member MSs	Size of GB
1.	Chittoor	2002	2003 – Societies Act	65	325
2.	Kadapa	2005	2009 – MACS Act	50	250
3.	Prakasam	2005	2010 – MACS	56	280
4.	Vizianagaram	2003	2004 – Societies Act	34	102

Source: Sample data

SERP has facilitated formation of ZSs through the DPMUs. MSs were first provided orientation on the need for ZS and the functions of EC, OBs and Sub-Committees. A democratic process was adopted to elect the ECs and the OBs. In order to provide a statutory basis, all the ZSs were registered under MACS Act, though some of them were initially registered under the Societies Act. In order to ensure that the vulnerable communities get a say in their management, reservations were provided for the SCs and the STs as well as minorities in the OBs.

The ZSs were formed in the DPIP districts of *Chittoor* and *Vizianagaram* in 2002/2003. In other sample districts, ZSs were formed during 2005/2006. The biggest ZS in terms of its constituent MSs are *viz.*, *Chittoor* with 65 MSs followed by *Prakasam* (56) and *Kadapa* (50) and the *Vizianagaram* (26) ZS was relatively small. The size of the GB varies in proportion to the number of MSs in each ZS. Each MS had a representation of 5 GB members. Each MS is required to pay a membership fee varying between Rs.3,000/- (*Vizianagaram*) and Rs.12,500/- (*Chittoor*).

3.8 Sample Details of Households

A multi-stage random sampling method was adopted to identify sample households. From the six sample districts of *Chittoor*, *Kadapa*, *Prakasam* and *Vizianagaram*, 8 representative mandals were selected at the rate of 2 from each district. From each MS, three VOs were chosen on a representative basis. Thus, 24 VOs were selected at the third stage. From each VO, three representative SHGs were chosen later. From each SHG, 3 to 4 members were selected for intensive study of impact of the SHG centered project on the households. Thus, a total of 290 households were finally selected and detailed data collected on various aspects using a pre-tested schedule. The sample details are presented in the following **Table-3.15**. A double-difference method created and control area is an ideal approach to assess the livelihood impact of the project initiatives, However by 2009, a large proportion of eligible POP and poor households with

an adult woman member were brought into the SHG fold. Therefore, the study did not adopt the double difference method. Instead, a 'recall method' was adopted to assess the outcomes of the SHGs to the member households. In addition, focus group method was adopted to collect additional information from households and triangulate the data and draw inferences.

Table – 3.15
Sample Households Details

S. No.	District	Mandal	No. of HHs
1.	Chittoor	▪ Rompicherla	27
		▪ Kurabalakota	36
2.	Kadapa	▪ Lakkireddipalle	36
		▪ Obulavaripalle	35
3.	Prakasam	▪ Maddipadu	44
		▪ Peddaravaeedu	47
4.	Vizianagaram	▪ Garugubilli	36
		▪ Mentada	29
5.	Total		290

Source: Sample

3.8.1 Social Background of Sample Members

The total size of the sample households was 290, of whom 95% are Hindus. Twenty seven percent of the sample members belong to the Scheduled Castes, while 6% to the STs. Backward classes account for 37%, whereas minorities and others constituted 30% of the total. The sample proportions of different social groups approximately correspond to the population (of those mobilized into SHGs) proportions, except STs. The proportion of STs in the total sample was only 6%, while the share of STs in the total members mobilized was about 8%. However, the sample proportion of STs corresponds to their proportion in the total population (of those mobilized into SHGs) in the sample

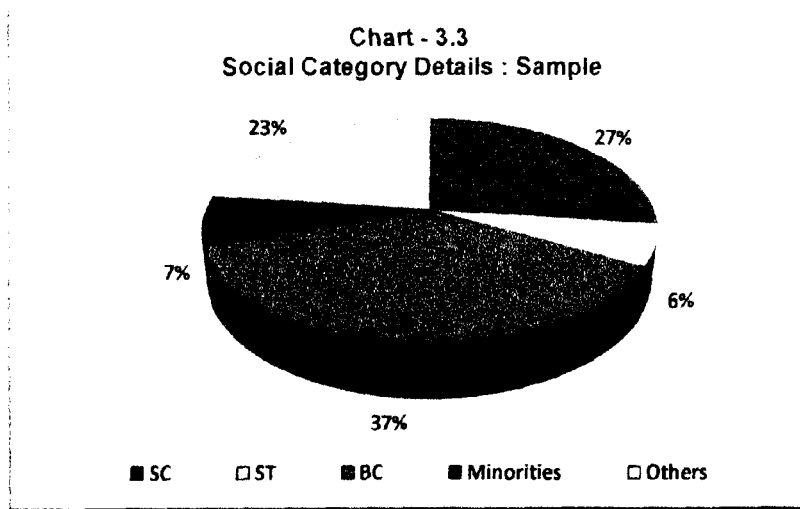
districts (**Table-3.16**). Thus, the sample households selected is broadly representative of the households mobilized into the project, in terms of social category/caste of the beneficiaries.

Table – 3.16
Social Category Details : Sample

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	SC	6	27	45	29	27 (78)
2.	ST	3	6	4	11	6 (17)
3.	BC	56	30	11	51	37 (108)
4.	Minorities	2	24	2	0	7 (20)
5.	Others	33	14	37	9	23 (67)
6.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of sample households

Source: Sample data



Source: Sample data

Table – 3.17
Marital Status of Sample Household Respondents

S. No.	Item					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Currently Married	86	90	91	88	89 (258)
2.	Widowed	14	8	7	12	10 (29)
3.	Divorced	0	1	1	0	1 (3)
4.	Unmarried	0	0	0	0	0
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

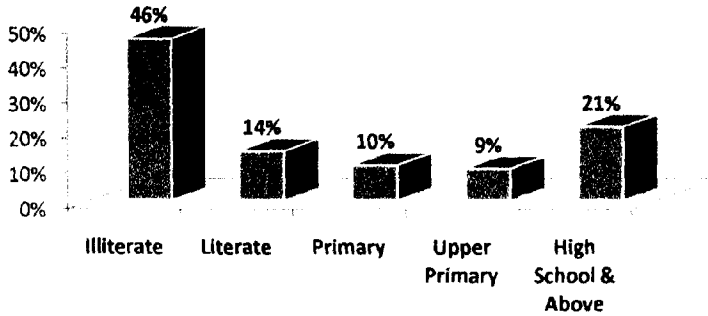
Source: Sample data

Table – 3.18
Education Details of Sample Household Members in SHGs

S. No.	Item					Total
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	
1.	Illiterate	33	39	57	54	46 (133)
2.	Literate	10	18	15	14	14 (41)
3.	Primary	14	7	8	12	10 (29)
4.	Upper Primary	16	10	5	3	9 (26)
5.	High School & Above	27	25	14	17	21 (61)
6.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Source: Sample data

Chart-3.4
Education Details of Sample Household Members in SHGs



Source: Sample data

3.8.2 Household Ownership of Agricultural Land

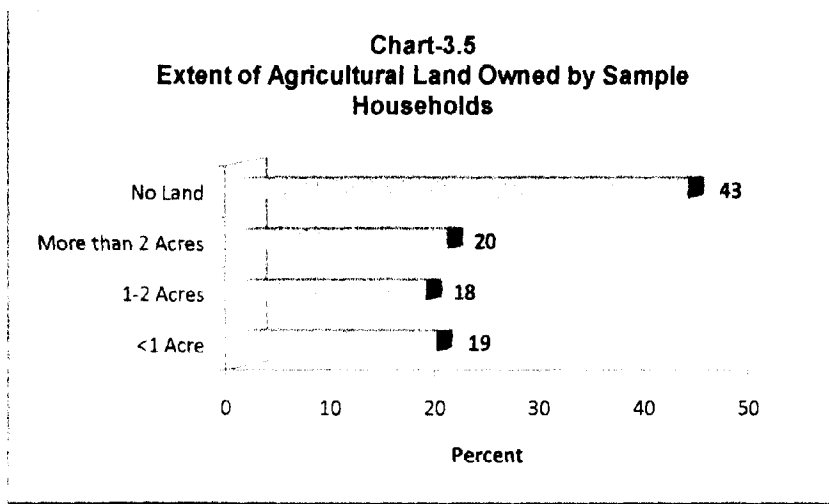
About 40% of the total sample households had no agricultural land, while 19% had less than 1 acre each on the average. Those with 1 to 2 acres constituted 18% of the sample. Households with more than 2 acres accounted for 20%. Thus, a large proportion of the sample households had no agricultural assets. But it may be noted that all those with some land do not derive their primary source of livelihood from it. Small pieces of dry land do not make any significant contribution to the livelihoods of the households (*Table-3.19*).

Table – 3.19
Extent of Agricultural Land owned by Sample Households

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	<1 Acre	25	11	22	17	19 (55)
2.	1-2 Acres	14	21	13	26	18 (52)
3.	More than 2 Acres	21	23	25	11	20 (58)
4.	No Land	40	45	40	46	43 (125)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data



Source: Sample data

3.8.3 Ownership of Milch Cattle

In terms of livestock assets, about 65% of the households had no livestock (milch cattle), while about 25% had one or two milch cattle. Only 9% of the households reported livestock asset holding of more than 2 animals (*Table-3.20*). Even in terms of ownership of small ruminants, only 6% of the households reported to be owning small numbers of sheep and goats. Thus, a significant proportion of the sample households had neither land nor livestock to support their livelihood. For these households, agricultural and non-agricultural labour is the only source of livelihood (*Table-3.21*).

Table – 3.20
Milch Cattle Assets : Sample

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	1 or 2 Milch Cattle	30	11	38	22	25 (73)
2.	More than 2 Milch Cattle	13	4	11	9	9 (26)
3.	None	57	85	51	69	66 (191)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Table – 3.21
Ownership of Sheep/Goats by Sample Households

S. No.	Number					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Below 5	6	3	1	2	3 (9)
2.	More than 5	2	6	3	0	3 (9)
3.	None	92	92	96	98	94 (272)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

3.8.4 Housing Status of Sample Households

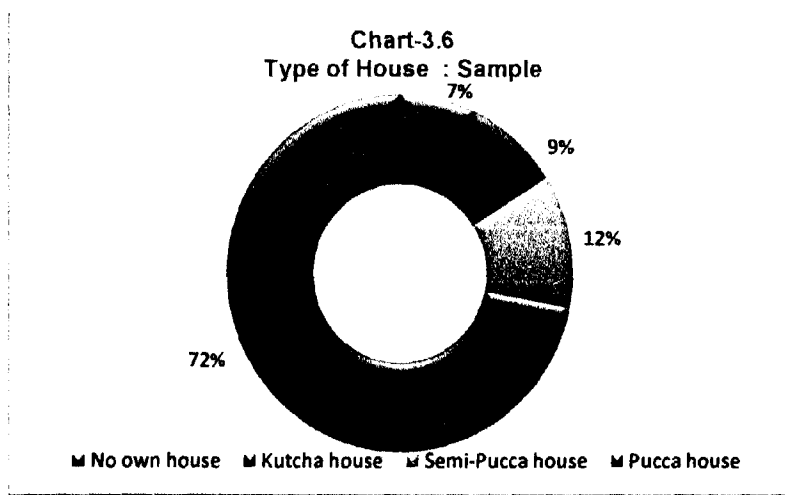
About two-thirds of the sample households were living in pucca houses. The subsidized housing programme of the government has contributed significantly to the permanent housing facility of the sample households (*Table-3.22*).

Table – 3.22
Type of House Owned by Sample Households

S. No.	Category					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	No own house	8	10	4	5	7 (20)
2.	Kutcha house	2	10	9	15	9 (26)
3.	Semi-Pucca house	3	7	23	17	12 (35)
4.	Pucca house	87	73	64	63	72 (209)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data



3.8.5 Access of Sample Households to Toilet Facility

Only 22% of sample households had functional toilets, although there is a provision for construction of toilets under the subsidized housing programme (Table-3.23).

Table – 3.23
Availability of Toilet Facility in Sample Households

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Yes	33	27	22	6	22 (64)
2.	No	67	73	78	94	78 (226)
3.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

3.8.6 Title of House Property

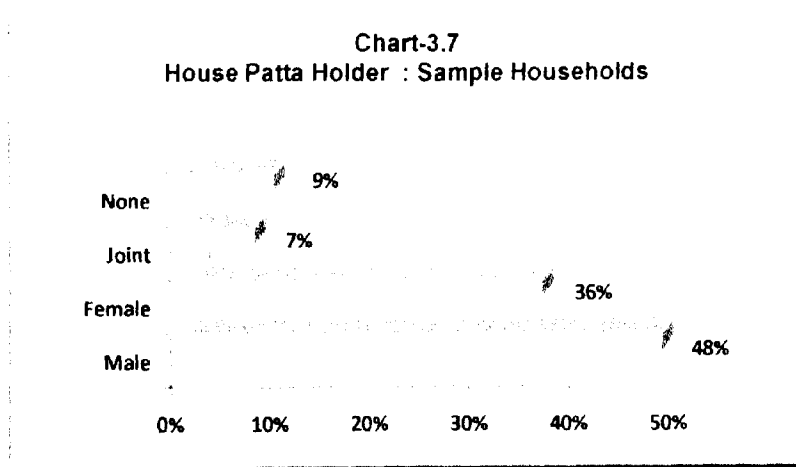
Ownership of house property is an important indication of gender equity. Male heads of households held the title to the homestead land (48%) followed by female members (36%). The homestead lands were jointly held in the names of both husband and wife in about 7% of the cases. In respect of 9% of the sample cases, no title to land was conferred on either male or female (**Table-3.24**).

Table – 3.24
House Patta Holder : Sample Households

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Male	57	35	62	37	48 (139)
2.	Female	37	38	34	34	36 (105)
3.	Joint	0	14	0	17	7 (20)
4.	None	6	13	4	12	9 (26)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note Figures in parentheses are number of members

Source Sample data



Source Sample data

3.8.7 Type of Ration Cards Possessed

The sample data also reveals that 95% of the households were BPL, while 91% of the households had white ration card, an entitlement to PDS. About 5% of the households had in their possession AAY/Annapurna cards entitling them to heavily subsidized food grains supplied by the PDS (*Table-3.25*).

Table – 3.25
Type of Ration Card : Sample Households

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	White	100	92	87	88	91 (263)
2.	Pink	0	0	8	0	2 (6)
3.	AAY	0	1	0	11	3 (9)
4.	Annapurna	0	0	1	0	1 (3)
5.	None	0	7	4	2	3 (9)
6.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

3.8.8 MGNREGS Job Cards and Arogyasree Cards

Given the poor asset base and primarily dependent on wage labour, 75% of the households had MGNREGS job card. Further, 93% of them had 'Arogyasree' card which entitles them to seek free referral treatment at higher hospitals/private medical institutions (*Tables-3.26 & 3.27*).

Table – 3.26
Possession of MGNREGS Job Card : Sample

S. No.	Yes/No					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Yes	59	79	74	88	75 (217)
2.	No	41	21	26	12	25 (73)
3.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

Table – 3.27
Possession of Arogyasree Card : Sample

S. No.	Yes/No					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Yes	92	92	89	98	93 (270)
2.	No	8	8	11	2	7 (20)
3.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

3.8.9 Nature of Membership in SHG

Of the total sample members, 91% were founder members of sample SHGs, while 2% substituted a family member who dropped out of the SHG due to death or migration or for other reasons. About 5% of the members joined in the place of other members, while about 1% joined as new members (*Table-3.28*).

Table – 3.28
Nature of Membership in the SHG : Sample Households

S. No.	Category					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Founder Member	83	90	95	98	91 (264)
2.	Substituted a Family Member	6	1	0	0	2 (6)
3.	Substituted Another Member	8	8	5	2	6 (17)
4.	Newly Joined	3	0	0	0	1 (3)
5.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

3.8.10 Position Held by Members in SHGs

Regarding the position held by the members is concerned, 18% are leaders of the SHGs at present, while 9% were leaders in the past. About 75% have remained as members only right from the formation of SHG (**Table-3.29**). It was also found that in respect of 21% of respondent households, one or more members from the same households were in the same SHG (**Table-3.30**).

Table – 3.29
Position of the Member in the SHG : Sample Households

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Leader in the past	3	15	3	15	9 (26)
2.	Leader at present	14	25	9	22	18 (52)
3.	Member only	83	59	88	63	73 (212)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members
Source: Sample data

Table – 3.30
Other Household Members in the SHG : Sample Households

S. No.	Category					Percent
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	One or more in the same SHG	48	7	22	6	21 (61)
2.	One or more in the other SHG	6	6	11	15	9 (26)
3.	None other than the member	46	87	67	79	70 (203)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members
Source: Sample data

3.8.11 Member Awareness of Group Activities

Not all members were fully aware of the group details and able to recall the name of the group, its age and the names of leaders. Only 32% of the members appeared to be fully aware of the group details. About half of the total

sample members were aware of the group details and able to recall details of the group such as its age, leadership, bank account details and current level of savings. About 20% of the members had basic awareness of the details, being able to recall only certain details correctly (*Table-3.31*).

Table – 3.31
Member Awareness of Group : Sample

S. No.	Category					<i>Percent</i>
		Chittoor	Kadapa	Prakasam	Vizia-nagaram	Total
1.	Fully Aware	52	45	7	23	32 (93)
2.	Moderately Aware	37	46	49	54	47 (136)
3.	Partially Aware	11	8	44	23	21 (61)
4.	Total	100 (63)	100 (71)	100 (91)	100 (65)	100 (290)

Note: Figures in parentheses are number of members

Source: Sample data

3.9 Summary

The sample units for the study have been selected with due diligence and care such that they truly represent the universe of the study. Adopting a multi-stage method, the researcher has selected SHGs, VOs, MSs and ZSs such that each institutional sample best represents the relative universe. Care has been taken to avoid selection of outliers. A similar method has been adopted for selecting sample households from each sample SHG. Thus, the researcher has selected a sample for intensive study based on representativeness of each institution by characteristics such as location/geography, age, financial strength, performance and such other parameters, without losing the probability basis for the study. A similar approach has been adopted in the selection of households as well.