

CHAPTER-3

PROFILE OF EAST GODAVARI DISTRICT, SAMPLE SHGs AND SHG MEMBERS

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3.1 INTRODUCTION

This chapter entails information on geographical characteristics and climatic conditions of East Godavari District where the present study is conducted. Besides these aspects, it also throws light on wide ranging aspects such as demographic features, land-use patterns, its work force, occupational distribution, spatial distribution of SHGs, their tenurial existence, socio-economic profile of their members. Thus, the present chapter provides a backdrop for better interpretation of SHG functioning.

3.2 GEOGRAPHIC FEATURES AND CLIMATE

The geographical features and climate of East Godavari district are presented in Table 3.1.

Table - 3.1
GEOGRAPHICAL FEATURES AND CLIMATIC CONDITIONS OF
EAST GODAVARI DISTRICT

| Sl. No. | Features | Description |
|---------|--------------------------|--|
| (1) | (2) | (3) |
| 1. | Location | North-East Cost of Andhra Pradesh |
| 2. | Geographical coordinates | (a) 15 ^o 30 ^o and 18 ^o -20 ^o of Northern Latitudes (b) 81 ^o -30 ^o and 82 ^o -36 ^o of Eastern Longitude |
| 3. | Boundaries | (a) North: Visakhapatnam & State of Orissa (b) East: Bay of Bengal (c) South: West Godavari district (d) West: Khammam district |
| 4. | Natural Zones | (a) Central Delta (b) Uplands (c) Agency tracks |
| 5. | Area | 10, 807 sq.kms. |
| 6. | Soils | Alluvial, red, sandy, and sandy clay |
| 7. | Coastal line | 155 kms |
| 8. | Average annual rainfall | Northern part: 100 cms Western part: 140 cms |
| 9. | Forest area | 22,916 hectares |
| 10. | Elevation | 1500 ft in the hills of agency and few feet near the sea |
| 11. | Climate | Maximum temperature 38.6 ^o C Minimum temperature 20.3 ^o C |

Source: District Hand Book 2010.

3.2.1 Location

East Godavari district is situated on the North-East coast of Andhra Pradesh in the geographical co-ordinates of 16^o – 30^o and 18^o - 20^o of the Northern Latitude and 81^o – 30^o and 82^o – 36^o of Eastern Longitude. The district covers a vast portion of the delta area of the Godavari River. It is bounded on the North by Visakhapatnam district and the state of Orissa, on the South and West by the West Godavari district and Khammam districts and on the East by Bay of Bengal. Spatially it is broadly classified into three natural zones- the delta, upland and agency tracks, covering an area of 10807 Sq. Kms.

It has a coastline of 155 Kms, with a natural port at Kakinada. It has a stretch of 22,916 Hectares forest area covered with valuable forest produce like timber and bamboo. Kakinada is its headquarters. The district has a distinction of being the second richest district in India. Kakinada and Rajahmundry are its two large cities, Rajahmundry being one of the well-known business centres, and Kakinada a rapidly growing industrial city of coastal Andhra.

3.2.2 Terrains and Climate

The district has hilly terrain to the west and plains to the East. The climate of the District is mainly warm. The district receives rainfall from June to October from southwest monsoon. The average annual rainfall varies from 100 cms in the Northern part of the coast to 140 cms in the extreme western parts of the hills. 90 per cent of the rainfall is brought by southwest monsoons. The delta lands were formed along the lower drain basins of the major rivers flowing through the district viz, the Godavari, the Yeluru and the Pampa.

3.2.3 Soils and Elevation

The main soils of the district are alluvial (clay loamy) red soils, sandy loams and sandy clay. Soils are mostly alluvial in Godavari delta area and sandy clay near Godavari, red loamy s in uplands and agency area.

The general elevation of the district varies from a few feet near the sea to 1500 to the hills of the agency.

Table 3.2 shows land-use pattern in the district and state levels for the year 2008-09. Forests account for 30 and 22 per cent of geographical area in the district and the state respectively. Forest coverage in the district is 8 per cent points higher than that of the state. Land put to non-agricultural purpose is 13 per cent in the district as compared to 10 per cent in the state. Combined share of current fallows and other fallows is 5.5 per cent of geographical area in the district as against 15 per cent in the state. Share of net sown area in total geographical area is 40 per cent in the district as well as the state. Gross

Table - 3.2

LAND UTILIZATION PATTERN IN THE DISTRICT VIS-A-VIS THE STATE

(Area in hectares)

| Sl. No. | Particulars | East Godavari District | Andhra Pradesh |
|---------|--|------------------------|------------------------|
| | | 2008-2009 | 2008-2009 |
| (1) | (2) | (3) | (4) |
| 1. | Forests | 3,23,244 (30.14) | 61,10,369 (22.34) |
| 2. | Barren and uncultivable land | 78,490 (7.26) | 20,53,568 (7.47) |
| 3. | Land put to non-agricultural use | 1,39,345 (12.89) | 26,51,817 (9.64) |
| 4. | Culturable waste | 17,770 (1.64) | 6,49,648 (2.36) |
| 5. | Permanent pastures & grazing land | 20,692 (1.91) | 5,68,762 (2.07) |
| 6. | Land under miscellaneous free crops & grooves (not included in net area) | 8,453 (0.78) | 2,98,747 (1.09) |
| 7. | Current fallows | 27,492 (2.54) | 26,23,528 (9.54) |
| 8. | Other fallow lands | 32,830 (3.04) | 14,87,789 (5.41) |
| 9. | Net area sown | 4,26,765 (39.79) | 1,09,58,272 (40.08) |
| 10. | Total geographical area | 10,80,700 (100.0) | 2,75,04,500 (100.0) |
| 11. | Area sown more than once | 3,12,506 | 29,61,748 |
| 12. | Gross area sown (10+11) | 7,39,271 | 1,39,20,020 |
| 13. | Gross area sown as percentage of net area sown | 173.23 | 127.04 |

Source: 1. Andhra Bank, Annual Credit Plan, 2011-2012.

2. District Handbook, 2010.

3. Statistical Abstract of Andhra Pradesh, 2009.

cropped area as percentage of net sown area is 173 per cent in the district and 127 per cent in the state. In all other aspects of land utilization the differences between the district and the state are too insignificant to be noticed. Thus the district compares well with the state in forest coverage, land put to non-agriculture use, low extent of fallow lands, and net area sown turnover ratio.

3.3 DEMOGRAPHIC CHARACTERISTICS

Table 3.3 gives summary presentation of demographic features of East Godavari district for four census years, viz.1981, 1991, 2001 and 2011.

Table - 3.3
DEMOGRAPHIC DYNAMICS OF THE DISTRICT

| Sl. No | Features | Census Years | | | | |
|--------|---|----------------------------|-------|-------|-------|-------|
| | | Unit | 1981 | 1991 | 2001 | 2011 |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1. | Population : | Nos. in Lakhs | 37.01 | 45.41 | 49.01 | 51.51 |
| | Male | Nos. in Lakhs | 18.57 | 22.73 | 24.60 | 25.69 |
| | Female | Nos. in Lakhs | 18.44 | 22.68 | 24.42 | 25.82 |
| 2. | Decennial growth rate population | Per cent | -- | 22.7 | 7.93 | 5.10 |
| 3. | Sex ratio | Persons per thousand males | 993 | 998 | 993 | 1005 |
| 4. | Density of population | Persons per sq.km | 342 | 420 | 453 | 477 |
| 5. | Literacy rate | Per cent | 35.31 | 40.80 | 57.30 | 71.35 |
| 6. | Urbanization (Urban population as percentage of total population) | Per cent | 22.20 | 23.80 | 23.50 | 22.52 |
| 7. | Schedule caste population as proportion of total population | Per cent | 17.60 | 18.20 | 17.99 | -- |
| 8. | Schedule tribe population as proportion of total population | Per cent | 3.9 | 3.9 | 3.9 | -- |

Source: District Handbook 2010.

Total population of the district was 37.01 lakhs in the initial year, and 51.51 lakhs in the terminal year 2011. 41.89 per cent growth rate, male-female

ratio of population is almost 50:50. First time female population was above males by 13 lakh in 2011. Deceleration in decennial growth rate of population is evident as it was down from 22.7 per cent in 1991 to 7.93 per cent in 2001, further to 5.10 per cent in 2011. Density of population sprouted from 342 in 1981 477 in 2011, posting a growth rate of 39.47 per cent. Literacy rate of the district was 35.31 per cent in 1981, 40.8 per cent in 1991, 57.3 in 2001, and 71.93 per cent in 2011. Over three decades it posted two-fold increase. Urbanization is almost witnessed flat trend moving narrowly in 22-24 per cent range. Between census year 1981 and 2011, SC and ST population as percentage of total population hover around 18 and 4 per cent respectively.

Table 3.4 depicts the workers and non workers distribution of population in East Godavari district for the two census years 1991 and 2001.

Table - 3.4
WORKER AND NON-WORKER DISTRIBUTION OF POPULATION OF DISTRICT

| Sl. No | Occupation | Unit | Census Years | | Decennial Growth Rate (%) |
|--------|-----------------------------|------------------|-------------------|------------------|---------------------------|
| | | | 1991 | 2001 | |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1. | Main workers | Persons in lakhs | 16.71 (36.80) | 16.13 (32.33) | -3.47 |
| 2. | Marginal workers | Persons in lakhs | 0.76 (1.67) | 3.15 (6.43) | 314.47 |
| 3. | Non workers | Persons in lakhs | 27.94 (61.53) | 29.61 (60.66) | 5.98 |
| 4. | Total population (1+2+3) | | 45.41 (100.00) | 49.01 | 7.93 |

Source: District Credit Plan 2011-12 East Godavari District.

Vertical reading of column 4 of the table reveals that 38 per cent and 62 percent of population in 1991 are workers and non-workers respectively. In 2001, workers and non-workers constitute 39 per cent and 61 per cent of population. Marginal workers who were 2 per cent of population in 1991, increased to 6 per cent of population. The decennial growth rate of main workers is -3.47 per cent, and of non-workers 5.98 per cent. The negative trend

is decrease in main workers, increase in marginal workers, and increase in non-workers between inter-censual years.

Table 3.5 shows the occupational distribution of main workers and marginal workers for the census year 2001. In total workers, cultivators are 12.92 per cent, agricultural labour 46 per cent, household labour 4 per cent, and other labourers 37 per cent. Agriculture still is the main source of employment as it accounts for 59 per cent of employment. Share of household industry in total is marginal at 4 per cent. When focused on marginal workers, as high as 74 per cent of them were employed as agricultural labourers.

Table - 3.5
OCCUPATIONAL DISTRIBUTION OF MAIN AND MARGINAL
WORKERS IN THE DISTRICT AS ON 31-12-2009

| Sl. No. | Occupation | Main workers | Marginal workers | All workers |
|---------|--------------------|-----------------------|----------------------|-----------------------|
| (1) | (2) | (3) | (4) | (5) (3+4) |
| 2. | Cultivators | 2,08,573 (12.92) | 10,374 (3.19) | 2,18,947 (11.28) |
| 3. | Agricultural labor | 746496 (46.23) | 2,39,484 (73.59) | 9,85,980 (50.81) |
| 4. | Household industry | 62,362 (3.86) | 15,750 (4.84) | 78,112 (4.02) |
| 5. | Others | 5,97,368 (36.99) | 59,807 (18.38) | 657,175 (33.87) |
| 6. | Total | 16,14,799 (100.00) | 3,25,415 (100.00) | 19,40,214 (100.00) |

Note: Figures in parentheses are percentages to respective column totals.

Source: Government of Andhra Pradesh Directorate of Census Operation/
Statistical Abstract of Andhra Pradesh 2009.

Table 3.6 presents the details of SHGs in East Godavari district on the basis of natural zones viz, upland area, delta area and agency area. The districts

Table - 3.6
SHGs IN DIFFERENT TERRAINS OF THE DISTRICT

| Sl. No. | Nature of | Mandals | Total population as per 2001 census | No. of SHGs (as on 2012) |
|---------|-------------|--|-------------------------------------|--------------------------|
| (1) | (2) | (3) | (4) | (5) |
| 1. | Upland | Kakinada, Samlkota, Pithapuram, Gollaprolu, U. Kothapalli Prathipadu, Yeleswaram, Sankhavaram, Peddapuram, Kirtampaudi, Jaggampeta, Gandepalli, Rangampeta, Tuni, Thondagi, Kotananduru, Rowthulapudi, Korukonda, Gokavaram, Kakinada (20) | 18,72,509 (38%) | 28,627 (35%) |
| 2. | Delta | Rajahmundry (Rural), Rajahmundry (Urban) Rajanagaram, Kadium, Seethanagaram, Rayavaram, Biccavolu, Anaparthi, R.C. Puram, Pannaru, Alamuru, Mandepeta, Kapileswarapuram, Tallarevu, Kajulur, Karapa, Pedapudi, Sakhinetipalli, Malikipuram, Razole, Mamidikunduru, Gannavaram, Ravulapalem, Atreyapuram, Kothapeta, Ambajipeta, Amalapuram, Allavaram, Uppalguptam, Ainvaiilli, Mummidivaram, Katrenikonda, I. Pollavaram (33) | 28,12,281 (57%) | 48,912 (60%) |
| 3. | Agency area | Addategla, Rajavommangi, Y. Ramavaram, Gangavaram, R. Chodavaram, Devipatnam, Maredumilli (7) | 2,16,629 (4%) | 4,344 (5%) |
| 4 | Total | 60 | 49,01,419 | 81,883 |

Note : Figures in parentheses are percentages to respective column totals.

Source: Annual Credit Plan, Andhra Bank, 2011-2012.

has 60 Mandals with a total population of 49,01,419 (as per 2001 census) and the number of SHGs as on 31 st March is 81,883. Upland area has a share of 38 per cent in population and 35 per cent in SHGs; delta area 58 per cent in population and 60 per cent in SHGs; and agency area 4 per cent in population and 5 per cent in SHGs. All three areas have shares in SHGs commensurate with their shares in population.

Spatial spread of SHGs at division, first-level, and mandal, second level in the district is given in table 3.7. Total 81,897 SHGs in the district are spatially distributed between 5 revenue divisions, and 60 mandals. Share of Amalapuram division in total SHGs is 27 per cent, of Kakinada 19 per cent, of Rajahmundry 27 per cent, of Peddapuram 21 per cent, and of Rampachodavaram 5 per cent. Division SHG average is 11,379, and Mandal average is 1365. Rajahmundry ranks top having 22,713 SHGs, and Rampachodavaram rank low having 4,344 SHGs. Among mandals Rajahmundry has highest no. of SHGs, 2664, and Maredumilli the lowest no. of SHGs, 335.

Table 3.8 sets out the mandal-wise distribution of 150 SHGs on the basis of membership size. Focusing on the bottom margin of the table, it can be noticed from the row 10 that the model size group is 10 in which 70 per cent of 150 SHGs. Concentrating on the bottom row, that is row 11, it can be found that 77 per cent of SHGs have membership size of 10 and below and the rest 33 per cent 11 and above. In the right most margin of the table is shown the average membership size of SHGs mandal-wise. Average membership of SHG is highest at 12 in Ravulapalem mandal, and lowest at 6.6 in Jaggampeta. Thus, average SHG membership size across mandals moves in a range of 12 to 6.6. the overall average membership size is 8.7, referenced with which 4 out of 9 mandals figure above it, and the rest five below it.

In table 3.9 the distribution of tenure of the sample SHGs is given. The overall tenure of sample SHGs in nine mandals surveyed is 9 years. Mandal-

Table - 3.7

DIVISION-AND MANDAL-WISE DISTRIBUTION OF SHGS IN THE DISTRICT

| Sl. No | SHGS IN MANDALS DIVISION-WISE | | | | | | | | | |
|--------|-------------------------------|------------------|-------------------|------------------|----------------------|------------------|---------------------|------------------|--------------------------|---------------|
| | Amalapuram division | | Kakinada division | | Rajahmundry division | | Peddapuram division | | Rampachodavaram division | |
| | Mandal | No. of SHGs | Mandal | No. of SHGs | Mandal | No. of SHGs | Mandal | No. of SHGs | Mandal | No. of SHGs |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| 1 | Sakinetiipalli | 1376 | Tallarevu | 1776 | Rajahmundry (R) | 2664 | Prathipadu | 1481 | Addateegala | 859 |
| 2 | Malikipuram | 1442 | Kajuluru | 1550 | Rajahmundry (U) | ** | Yeleswaram | 1819 | Rajavomangi | 877 |
| 3 | Razole | 1364 | Karapa | 1551 | Rajanagaram | 1797 | Sankhavaram | 1208 | Y. Ramavaram | 381 |
| 4 | Mamidikuduru | 1399 | Kakinada (R) | 2282 | Kadiam | 1524 | Peddapuram | 1612 | Gangavaram | 512 |
| 5 | P. Gannavaram | 1468 | Kakinada (U) | ** | Korukonda | 1365 | Kirlampudi | 1755 | Rampachodavaram | 822 |
| 6 | Ravulapalem | 1670 | Samarlakota | 1652 | Gokavaram | 1437 | Jaggampeta | 1618 | Devipatnam | 558 |
| 7 | Atryapuram | 1200 | Pedapudi | 1549 | Sethanagaram | 1611 | Gandepalli | 1162 | Maredumilli | 335 |
| 8 | Kothapeta | 1540 | Pithapuram | 1730 | Rayavaram | 1389 | Rangampeta | 1273 | | |
| 9 | Ambajipeta | 1538 | Gollaprolu | 1515 | Biccavolu | 1778 | Tuni | 1645 | | |
| 10 | Amalapuram | 1797 | U. Kothapalli | 1702 | Anaparthi | 1322 | Thondangi | 1686 | | |
| 11 | Allavaram | 1251 | | | Ramachandrapuram | 1650 | Kotananduru | 938 | | |
| 12 | Uppalaguptam | 1294 | | | Alamuru | 1490 | Rowtulapudi | 913 | | |
| 13 | Inavilli | 1210 | | | Pamaru | 1621 | | | | |
| 14 | Mummidivaram | 1430 | | | Mandapeta | 1626 | | | | |
| 15 | Katrenikona | 1406 | | | Kapileswarapuram | 1437 | | | | |
| 16 | I. Polavaram | 1207 | | | | | | | | |
| 17 | Total | 22592 (27.49) | | 15307 (18.69) | | 22711 (27.63) | | 17110 (20.89) | | 4344 (5.3) |

Notes: 1. Figures in parenthesis in the last row are percentage shares of respective mandals in the total SHGs in the district.

2. Sum total number of SHGs in the District as on August 2012 is 81,897.

Source: DRDA East Godavari district/ serp.ap.gov.in

Table 3.8
MEMBERSHIP-SIZE DISTRIBUTION OF SAMPLE SHGS

N = 150

| Sl. No | Mandals | NUMBER OF MEMBERS IN THE GROUP | | | | | | | | | | | | | Total | Average |
|--------|------------------------|--------------------------------|-------------|-------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|---------|
| | | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | | |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 1 | Razole | 1 | -- | 1 | 4 | -- | 1 | -- | -- | 1 | -- | -- | -- | -- | 8 | 9 |
| 2 | P. Gannavaram | -- | 2 | 1 | 9 | 2 | 4 | -- | -- | 4 | -- | -- | -- | -- | 22 | 10 |
| 3 | Ravulapalem | -- | -- | -- | 2 | 1 | -- | -- | -- | 3 | -- | -- | -- | -- | 6 | 12 |
| 4 | Rajahmundry (Rural) | -- | -- | -- | 15 | -- | 2 | -- | -- | 1 | -- | -- | -- | -- | 18 | 8 |
| 5 | Rajanagaram | -- | 1 | -- | 28 | 2 | 3 | -- | -- | -- | -- | -- | -- | -- | 34 | 7.5 |
| 6 | Korukonda | -- | -- | -- | 19 | 2 | -- | -- | 1 | 1 | -- | -- | -- | -- | 23 | 8.3 |
| 7 | Peddapuram | -- | -- | -- | 9 | -- | 1 | -- | 2 | 1 | 1 | -- | -- | 1 | 15 | 9.6 |
| 8 | Jaggampeta | -- | -- | -- | 14 | -- | 1 | -- | -- | -- | -- | -- | -- | -- | 15 | 6.6 |
| 9 | Rangampeta | -- | 2 | -- | 7 | -- | -- | -- | -- | -- | -- | -- | -- | -- | 9 | 7 |
| 10 | Total frequency | 1 (.67) | 5 (3.35) | 2 (1.34) | 107 (71.69) | 7 (4.69) | 12 (8.04) | -- | 3 (2.07) | 11 (7.37) | 1 (.67) | -- | -- | 1 (.67) | 150 (100) | 8.7 |
| 11. | Cumulative frequency | 1 (.67) | 6 (4.62) | 8 (5.36) | 115 (76.85) | 122 (81.54) | 134 (89.05) | 134 (89.05) | 137 (89.05) | 148 (91.05) | 149 (98.42) | 149 (91.0) | 149 (91.0) | 150 (100) | - | - |

Source: Primary data.

Table - 3.9

TENURIAL PROFILE OF SAMPLE SHGs

(N= 315)

| SL. NO | Mandals | No. of SHGs Tenure-wise (In years) | | | | | | | Total | Average |
|--------|-------------------------|------------------------------------|---------------|---------------|---------------|---------------|----------------|--------------|-------|---------|
| | | 0-2 | 3-5 | 6-8 | 9-11 | 12-14 | 15-17 | 18-20 | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| 1 | Razole | -- | 3 | 2 | 1 | -- | 2 | -- | 8 | 8.5 |
| 2 | P. Gannavaram | 1 | 5 | 4 | 7 | 2 | 1 | 2 | 22 | 9 |
| 3 | Ravulapalem | -- | 1 | -- | 1 | 2 | -- | 2 | 6 | 13 |
| 4 | Rajahmundry (R) | -- | 6 | 4 | 5 | 1 | 2 | -- | 18 | 8.2 |
| 5 | Rajanagaram | 2 | 12 | 6 | 5 | 7 | 2 | -- | 34 | 7.8 |
| 6 | Korukonda | -- | -- | -- | 2 | 14 | 7 | -- | 23 | 13.6 |
| 7 | Peddapuram | .1 | 8 | 4 | 2 | -- | -- | -- | 15 | 5.6 |
| 8 | Jaggampetal | 1 | 4 | 4 | 6 | -- | -- | -- | 15 | 7 |
| 9 | Rangampetal | -- | 2 | 3 | 3 | 1 | -- | -- | 9 | 8 |
| 10 | Total | 5 | 41 | 27 | 32 | 27 | 14 | 4 | 150 | 8.9 |
| 11. | Cumulative Frequency | 5 (3.33) | 46 (30.77) | 73 (48.77) | 105 (70.0) | 132 (88.6) | 146 (92.00) | 150 (100) | | |

Notes: 1. Figures in parentheses in row 9 are percentages to that row total.

2. Figures in parentheses in row 10 are cumulative percentages.

Source: Primary data.

wise the lowest average tenure of SHGs is 13.6 years in Korukonda mandal, and the shortest average tenure is 7 years in Jaggampet mandal. Average tenure of SHGs in only two mandals, Korukonda and P. Gannavaram exceeds the overall average tenure, and in the rest of the 6 mandals it is less than the overall tenure. Reading the last row it can be observed that 3 per cent of SHG have less than 2- years tenure, about 50 per cent of less than 8- year tenure, 88 of them less than 14- years tenure, and barely 12 per cent of them more than 15- year tenure.

Table 3.10 (Figure 3.1) gives the age distribution of SHG members. It reveals that 16, 52, and 84 per cent of 315 SHG members fall in the lower-end age groups of 18-27, 28-37 and 38-47 years. The first two lower-end age groups account for 66 per cent of sample SHG members. Thus, the membership is highly skewed in younger age groups. In contrast higher-end age groups, 48-57 and 58-67 years, account for only 16 per cent of sample SHG membership.

Table - 3.10
AGE PROFILE OF SAMPLE SHG MEMBERS

(N = 315)

| Sl. No. | Age Group (In years) | No. of SHG Members | Percentage | Cumulative Frequency |
|---------|----------------------|--------------------|------------|----------------------|
| (1) | (2) | (3) | (4) | (5) |
| 1. | 18-27 | 50 | 15.9 | 15.9 |
| 2. | 28-37 | 112 | 35.6 | 51.5 |
| 3. | 38-47 | 102 | 32.4 | 83.9 |
| 4. | 48-57 | 32 | 10.1 | 94 |
| 5. | 58-67 | 19 | 6.0 | 100 |
| 6. | Total | 315 | 100 | - |

Source: Primary data.

Fig 3.1 Age of sample SHG Members

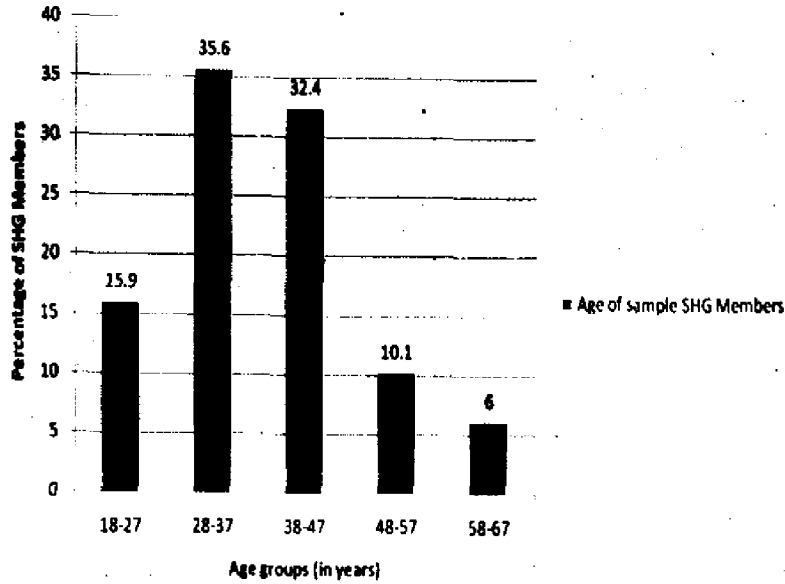


Table 3.11 presents the social grouping of sample SHG members drawn from 150 SHGs functioning in the nine Mandals surveyed from three revenue divisions of east Godavari district. Of 315 SHG members, 80 of them (25 per cent) are forward caste (FC), 177 (56 per cent) backward castes (BCs), 52 (17 per cent) scheduled castes (SCs), and 6 (2 per cent) scheduled tribes (STs).

Table - 3.11

**CASTE-WISE DISTRIBUTION OF SAMPLE SHG MEMBERS
(N = 315)**

| Sl.No. | Caste | No. of respondents | Percentage | % share in the | |
|--------|-------|--------------------|------------|----------------|-------|
| | | | | District | State |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1. | FCs | 80 | 25 | NA | NA |
| 2. | BCs | 117 | 56 | NA | NA |
| 3. | SCs | 52 | 17 | 18 | 16.19 |
| 4. | STs | 6 | 2 | 3.91 | 6.59 |
| 5. | Total | 315 | 100 | 100 | 100 |

Note: NA = Not Available.

Source: Primary data.

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Table 3.12 exhibits length of membership tenure of sample SHG members. Caste-wise average tenure of membership is 7.3 years in OCs, 7.3 years in BCs, 7.5 years in SCs, and 6.5 years in STs. Overall average of all SHG members is 7.3 years. Paying attention to the row 5, it can be found that 14, 36, 20, 18 and 12 per cent of them fall in 1-3 years, 4-6 years, 7-9 years, 10-12 years, and 13-15 years membership tenure groups. Horizontal reading of row 6 reveals that 50 per cent of them have less than 6- years tenure, 70 per cent of them have less than 9 years of tenure, and the rest 30 per cent have ten plus-years tenure.

Table 3.13 exhibits the percentage share of three religious groups- Hindu, Muslims and Christians- in the sample, district and state level populations. 98, 1 and 1 per cent of them are Hindus, Muslims and Christians as against 98, 1 and 1 per cent in the district, and 90, 9, and 1 per cent in the state populations.

Table 3.13

RELIGION OF SAMPLE SHG MEMBERS

(N= 315)

| Sl. No. | Religions | Number of sample SHG members | Per cent share in the | | |
|---------|-----------|------------------------------|-----------------------|---------------------|------------------|
| | | | Sample | District population | State Population |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1. | Hindu | 285 | 92 | 98 | 90 |
| 2. | Muslim | 27 | 8 | 1 | 9 |
| 3. | Christian | 3 | 1 | 1 | 1 |
| 4. | Total | 315 | 100 | 100 | 100 |

Source: Primary data.

Table 3.14 depicts the age-wise marital status of the SHG members. Glancing over the last row, it can be found that 92 per cent of SHG members are married, whereas 8 per cent of them are unmarried, widowed or separated. Thus the nine-tenths of SHG are married and saddled with family responsibility.

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Table - 3.12

CASTE BREAK-UP OF SAMPLE SHG MEMBERS AND THEIR MEMBERSHIP TENURE

(N = 315)

| Sl. No. | Caste of SHG member | Length of SHG membership (M - Yr) | | | | | Total | Average year |
|---------|----------------------|-----------------------------------|---------------|---------------|---------------|----------------|--------------|--------------|
| | | 1-3 | 4-6 | 7-9 | 10-12 | 13-15 | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1. | OC | 11 | 30 | 15 | 14 | 10 | 80 | 7.3 |
| 2. | BC | 25 | 65 | 34 | 32 | 21 | 177 | 7.3 |
| 3. | SC | 8 | 17 | 10 | 10 | 7 | 52 | 7.5 |
| 4. | ST | 1 | 2 | 2 | 1 | - | 6 | 6.5 |
| 5. | Total Frequency | 45 (14.3) | 114 (36.2) | 61 (19.4) | 57 (18.1) | 38 (12) | 315 (100) | 7.3 |
| 6. | Cumulative frequency | 45 (14.3) | 159 (52.5) | 220 (19.9) | 277 (88.0) | 315 (100.0) | | |

Notes: 1. Figures in parentheses in row 5 are percentages to respective totals.

2. Figures in parentheses in row 6 are cumulative percentages.

Source: Primary data.

Table - 3.14**SAMPLE SHG MEMBERS BY THEIR MARITAL STATUS**

(N = 315)

| Sl. No | Age (In years) | SHG members | | | | Total |
|--------|----------------|----------------|--------------|--------------|-------------|--------------|
| | | Married | Unmarried | Widow | Separated | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1. | 18-27 | 39 | 10 | 1 | -- | 50 |
| 2. | 28-37 | 110 | -- | 2 | -- | 112 |
| 3. | 38-47 | 97 | -- | 4 | 1 | 102 |
| 4. | 48-57 | 28 | -- | 2 | 2 | 32 |
| 5. | 58-67 | 15 | -- | 4 | -- | 19 |
| 6. | Total | 289 (11.75) | 10 (3.17) | 13 (4.13) | 3 (0.95) | 315 (100) |

Note: Figures in parentheses are percentages to row total.

Source: Primary data.

Table 3.15 presents the nature of the family units of the sample SHG members. Unlike in the past nuclear families predominate. Nuclear family formation comes into existence immediately after marriage. This is universal demographic phenomenon after marriage. Reflecting this trend 292 (93 per cent) SHG households are nuclear families and the rest 23 (7 per cent) joint families.

Table - 3.15**NATURE OF FAMILY UNITS OF SHG HOUSEHOLDS**

(N=315)

| Sl. No | Nature of family | Frequency | Percent to total |
|--------|------------------|-----------|------------------|
| 1 | NUCLEAR | 292 | 92.7 |
| 2 | JOINT | 23 | 7.3 |
| 3 | Total | 315 | 100.0 |

Source: Primary data.

Table 3.16 shows number-size distribution of households of sample SHG members. The model size of families is four members. As many as 73 per cent of 315 SHG member families have four members and below. Further, 91 per cent of families have family size of five members and less. At the higher end of size distribution, only 9 per cent of families have family size of six members and above.

Table - 3.16

SIZE-DISTRIBUTION OF SAMPLE SHG MEMBER HOUSEHOLDS

(N=315)

| Sl. No. | Size of the family (No. of Members) | No. of respondents | Percentage to Total | Cumulative Percentage |
|---------|-------------------------------------|--------------------|---------------------|-----------------------|
| (1) | (2) | (3) | (4) | (5) |
| 1. | 1 | 05 | 2 | 2 |
| 2. | 2 | 33 | 10 | 12 |
| 3. | 3 | 67 | 21 | 33 |
| 4. | 4 | 124 | 40 | 73 |
| 5. | 5 | 58 | 18 | 91 |
| 6. | 6 | 25 | 8 | 99 |
| 7. | 7 | 03 | 1 | 100 |
| 8. | Total | 315 | 100 | - |

Source: Primary data.

Table 3.17 set out details of gender composition and child-adult distribution of SHG family members. 58 per cent and 42 per cent are males and females respectively of 502 children; 48 per cent and 52 per cent are males and females respectively of 732 adults. For every adult there is one dependent child. Sex ratio is 1073. For children segment sex ratio is 731 which is alarming trend.

Table - 3.17**GENDER AND CHILD-ADULT COMPOSITION OF MEMBERS OF
SAMPLE SHG HOUSEHOLDS**

(N=315)

| Sl.No. | Children/Adults | Gender | | Total |
|--------|-----------------|---------------|---------------|-----------------|
| | | Male | Female | |
| (1) | (2) | (3) | (4) | (5) |
| 1. | Children | 290 (58.0) | 212 (42.0) | 647 (100.0) |
| 2. | Adults | 353 (48.0) | 379 (52.0) | 946 (100.0) |
| 3. | Total | 643 (52.0) | 591 (48.0) | 1234 (100.0) |

Notes: 1. Dependence ratio is 0.68 that for every adult there is one dependent child.

2. Sex ratio is 1073:1000, that is, for every 1000 males there are 1073 females.

3. Sex ratio of children is 731: 1000.

Source: Primary data.

Table 3.18 gives the educational levels attained by SHG members. Illiteracy-literacy ratio is 25:75. To present finer details of literate segment, relative shares of these members in different educational cohorts are presented. 29 per cent of them studied up to primary, another 10 per cent up to school final, and only 10 per cent in higher education group i.e., 10 plus, graduation and post-graduation.

Table 3.19 like the preceding one depicts the educational levels of all members of 150 SHG groups. Given the focus on the last row, it can be observed that illiterate and literate ratio is 33: 67. Seventeen per cent acquired education up to primary level, another 10 per cent up to school final, and only 14 per cent are members with education levels of plus 2, graduation and post graduation. Thus, 14 per cent of SHG members are having the potential of taking up activities with greater responsibility if they are trained in that direction.

Table - 3.18

EDUCATION LEVELS OF SAMPLE SHG MEMBERS

(N = 315)

| SL No | Mandals | Education levels | | | | | | | Total |
|-------|---------------------|------------------|------------|----------------------|----------------------|------------------------|-----------|----------------|--------------|
| | | Illiterate | Literate | Upto 5 th | Upto 8 th | 10 th class | +2 | Degree & above | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1 | Razole | 8 | 4 | 4 | 4 | 2 | 0 | 2 | 24 |
| 2 | P. Gannavaram | 5 | 6 | 10 | 7 | 11 | 6 | 7 | 52 |
| 3 | Ravulapalem | 1 | 0 | 80 | 1 | 2 | 0 | 0 | 12 |
| 4 | Rajahmundry (Rural) | 1 | 8 | 12 | 2 | 5 | 2 | 4 | 34 |
| 5 | Rajanagaram | 25 | 9 | 21 | 6 | 5 | 0 | 0 | 66 |
| 6 | Korukonda | 15 | 11 | 11 | 4 | 1 | 1 | 1 | 44 |
| 7 | Peddapuram | 2 | 7 | 15 | 3 | 7 | 1 | 0 | 35 |
| 8 | Jaggampetal | 9 | 8 | 5 | 3 | 0 | 1 | 0 | 26 |
| 9 | Rangampetal | 12 | 4 | 4 | 1 | 1 | 0 | 0 | 22 |
| 10 | Total | 78 (25) | 57 (18) | 90 (29) | 31 (10) | 34 (10) | 11 (5) | 14 (5) | 315 (100) |

Note: Figures in parentheses are percentages to last row total.

Source: Primary Data.

Table - 3.19

EDUCATION LEVELS OF MEMBERS IN SAMPLE GROUPS

(N= 1593)

| Sl. No | Mandals | Education levels | | | | | | | Total |
|--------|---------------------|------------------|-------------|----------------------|----------------------|------------------------|-----------|------------------|---------------|
| | | Illiterate | Literate | Upto 5 th | Upto 8 th | 10 th class | +2 | Graduate & above | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1. | Razole | 21 | 27 | 9 | 9 | 10 | 2 | 5 | 83 |
| 2. | P. Gannavaram | 39 | 90 | 32 | 9 | 50 | 12 | 15 | 247 |
| 3. | Ravulapalem | 9 | 12 | 30 | 17 | 06 | -- | 1 | 75 |
| 4. | Rajahmundry (Rural) | 23 | 60 | 38 | 9 | 43 | 5 | 5 | 183 |
| 5. | Rajanagaram | 146 | 84 | 70 | 38 | 14 | 6 | 5 | 363 |
| 6. | Korukonda | 106 | 70 | 44 | 12 | 7 | 2 | -- | 241 |
| 7. | Peddapuram | 39 | 55 | 28 | 34 | 21 | 4 | 1 | 182 |
| 8. | Jaggampetal | 104 | 244 | 14 | 6 | 5 | -- | -- | 153 |
| 9. | Rangampetal | 45 | 18 | -- | -- | 2 | 1 | -- | 66 |
| 10. | Total | 532 (33) | 440 (28) | 265 (17) | 134 (8) | 158 (10) | 32 (2) | 32 (2) | 1593 (100) |

Note: Figures in parentheses are percentages to last row total.

Source: Primary data.

Table 3.20 reveals single/Multiple SHG membership of sample households across caste categories. Focusing on the last row, it can be found that 92 per cent are single member households, 7 per cent two-member households, and only 1 per cent three member households. Thus, single SHG member households are a predominant phenomenon.

Table -3.20

SINGLE AND MULTIPLE SHG MEMBERSHIP OF SAMPLE SHG HOUSEHOLDS

(N=315)

| Sl. No. | Caste of SHG Members | Single/Multiple Membership | | | Total (1+ 3) |
|---------|----------------------|----------------------------|-----------|----------|----------------|
| | | 1 | 2 | 3 | |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1. | OCs | 73 (91) | 7 (9) | -- | 80 (100.0) |
| 2. | BCs | 163 (92) | 12 (7) | 2 (1) | 177 (100.0) |
| 3. | SCs | 49 (94) | 3 (6) | - | 52 (100.0) |
| 4. | STs | 6 (100) | - | - | 8 (100.0) |
| 5. | Total | 291 (92) | 22 (7) | 2 (1) | 315 (100.0) |

Note: Figures in parentheses are percentages to respective row totals.

Source: Primary data.

Table 3.21 sets out economic category of household caste-wise when respondents joined SHGs. Out of the total 315 households, 97 per cent were in BPL category and the rest 3 per cent APL category. It is ostensible that 'income poverty' is rampant across social categories. 96 per cent of OCs, 97 per cent of BCs, 98 per cent of SCs, and 100 per cent of STs were BPL families. Thus, SHG households by and large in the SHG households are poverty-ridden.

Table - 3.21**SHG MEMBERS CLASSIFIED INTO BPL AND APL FAMILIES****(N=315)**

| Sl. No. | SHG number caste of category | SHG.Members Household classified into | | Total (3 + 4) |
|---------|------------------------------|---------------------------------------|-----------|---------------|
| | | BPL | APL | |
| (1) | (2) | (3) | (4) | (5) |
| 1. | OC | 77 (96) | 3 (4) | 80 (100) |
| 2. | BC | 171 (97) | 6 (3) | 177 (100) |
| 3. | SC | 51 (98) | 1 (2) | 52 (100) |
| 4. | ST | 6 (100) | 0 | 6 (100) |
| 5. | Total | 305 (97) | 10 (3) | 315 (100) |

Note: Figures in parentheses are percentages to respective row totals.

Source: Primary data.

3.4 CONCLUSION

The district has an area of 10,807 sq. hectares, covers a vast area of Godavari delta, has a coastal line of 455 Kms, has annual rainfall ranging from 100 to 140 Cms., has 20.3⁰C to 38.6⁰C as minimum and maximum temperatures, has alluvial, red, sandy loam and sandy clay soils. It has 30 per cent area covered by forests, 40 per cent of net area sown, 13 per cent area put to non-agricultural purpose, and highest 133 per cent cropped area. It has low decennial growth rate of 5.10 per cent, high density of 477 persons per sq.km; high literacy rate of 71.35 per cent, favourable sex ratio of 1005:1000, low urbanisation rate of 22.52 per cent, worker-non-worker ratio is 61:19 in 2001. Distribution trends noticed in 2001 is abnormal increase in marginal workers in 2001. Agriculture is mainstay of employment as it accounts for 59 per cent of total employment as on 31-12-1991. As on 31-12-2012, 60 per cent, 35 per cent, and 5 per cent of 81,883 SHGs are distributed in delta, upland and agency areas respectively. In terms of spatial spread of SHGs, Rajahmundry division

ranks top and Rampachodavaram division ranks low; among Mandals Rajahmundry tops the list and Maredumilli figures at bottom.

Average membership of 150 sample SHGs is 9 (8.7). Average size is highest at 12 members in Ravulapalem Mandal, and lowest at 7 (6.6) members in Jaggampeta Mandal. Average tenure of sample SHGs is 8.9 years. It is highest at 13.6 years in Korukonda and lowest at 5.6 years in Peddapuram. SHG membership is highly skewed in younger age groups as 84 of SHG members are below 47 years old. FCs, BCs, SCs and STs account for 25 per cent, 56 per cent, 17 per cent and 2 per cent respectively of sample SHG members. There is no much variation in average tenure of FCs, BCs, and SCs, which hovers round 7 years, the only exception being STs whose average membership tenure is 6.5 years. 90 per cent, 9 per cent and 1 per cent of sample SHG members are Hindus, Muslims, and Christians respectively. 92 per cent of SHG members are married, only 3 per cent unmarried and the rest 5 are either widowed or separated. 93 per cent of SHG families are nuclear families and the rest 7 per cent are joint families. 3 member, 4-member and 5-member SHG households together account for 79 per cent of households. In sample SHG families for every one adult member there is one child dependent member. Sex ratio is 1073 females for every 1000 males, and in children co-hort it is still worse at 731 female children for every 1000 male, children. Literacy rate of sample SHG members is 75 and 10 per cent of them have higher education. In contrast literacy rate of overall members of sample SHGs is marginally lower at 67 per cent and only 4 per cent of them have higher education. 92 per cent of SHG families have single membership in SHGs, as compared to 7 per cent of them are two-membership households and 1 per cent three-membership households. At the time of joining SHGs, 97 per cent of sample households were BPL families and insignificant 3 per cent APL families.