



Role Of DW CRA Groups In Financial Empowerment Of Rural Women

A case study in Dumpagadapa village, West Godavari district, A.P.

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Introduction

India occupies the seventh position in terms of area and the second place in terms of population among the countries of the world. Despite the significant changes in the way of life of the people as a result of many development programs and economic reforms undertaken by the government after independence, many social and economic inequalities still persist in the society in various forms. Around 30-40% of poverty continues to persist in rural areas. Discrimination against rural women in particular continues. Educational disparities continue to grow. Over the last few decades, the Indian government has been giving priority to women in all sectors, but there is still a significant gender gap in education, health, equal recognition with men in society, empowerment, investment and economic participation. Women make up one-third of the national workforce, yet they continue to be disadvantaged by discrimination, low wages, and poor access to resources. Moreover, despite having the skills to set up and run handicrafts and cottage industries efficiently, women in rural areas live as labourers in agriculture and other low-wage occupations without adequate credit facilities.

Access to credit remains a critical issue for rural poor women due to institutional and socio-cultural barriers. To address this, Self Help Groups (SHGs), especially DW CRA groups in Andhra Pradesh, have emerged as an important tool for women's economic empowerment. Since their inception in 1982, these groups have enabled women to save and lend money within the group, reducing their dependence on moneylenders and improving their socio-economic status.

In Andhra Pradesh, SHGs operate in a structured hierarchy consisting of village organizations, mandal federations and district level federations. The present survey observed the financial benefits earned by the DW CRA group members in Dumpagadapa village, West Godavari district. Using primary data collected from 152 respondents through structured questionnaires and personal interviews with 15 DW CRA groups in the village, the research assesses changes in women's lives after their involvement in DW CRA groups.

Significance of the study:

The objective of this study is to identify the determinants of economic change among women and their families who join DWCRA groups. It assumes that active SHG participation can significantly affect social change and economic improvement. Despite the limitations of material, time and location, the research methodology ensures comprehensive analysis through primary and secondary data sources, including personal interviews and literature reviews.

Review of Literature

The following works describe the changes brought about in the life style of women by SHGs.

- Barrick B.B and Vannan P.P (2001): The paper "Promoting Self-Help Groups as a Sub-System of Credit Co-operatives" suggests integration of SHGs into primary agricultural cooperatives. However, linkages with cooperative lending systems are weak. .
- Bharat Dogra (2002): Dogra highlights "women's self-help groups". SHGs, often composed of poor, Dalit and backward class women, address various village problems and emphasize prompt loan repayment for long-term success.
- Prashanth Sarangi (2003): In his paper "Self-Help Groups", Sarangi states that SHGs are a major source of income for rural women and a viable setup for disbursing micro-credit and promoting entrepreneurial activities among rural women.
- Samadarshani and Mallick (2017): A paper on "Rural Women's Empowerment and Self Help Societies in India" revealed that SHGs significantly contribute to rural development by improving income and living standards of members, especially by eradicating poverty and unemployment among women.

These studies collectively emphasize the transformative potential of SHGs in improving the socio-economic conditions of rural women. This will improve their economic empowerment and contribute to rural development.

Objectives:

The broad objective of this study is to study the financial benefits received by DWCRA group members in Dumpagadapa village.

- To study the impact of DWCRA groups on the socio-economic status of selected women in Dumpagadapa village.
- To study the financial benefits accrued by joining the DWCRA Group as members.
- To study the role of DWCRA groups in eradicating rural poverty and increasing employment opportunities.
- How DWCRA groups promote income-generating activities among rural housewives.

Hypotheses

DWCRA group activities help in achieving women empowerment.

Active functioning of DWCRA groups can bring economic and social change in the society.

Research Methodology

The study uses an empirical survey approach, collecting data using structured questionnaires and personal interviews from 150 SHG members in Dumpagadapa village. Both primary and secondary data sources are used along with data analysis to assess the economic benefits of DWCRA group members in rural areas.

Collection of data

Primary data was collected directly from the respondents in Dumpagadapa village. For this data collection was done on the basis of a 15 question questionnaire covering all aspects of the project. Secondary data was collected from various census reports and village officials.

Tools and techniques used

Although no specific clinical tools were used in this project, the following formats were used to collect data and draw conclusions:

- (a) Questionnaire (b) Tables (c) Graphical representations

Village Profile

Dumpagadapa village is located in Akiveedu mandal of West Godavari district of Andhra Pradesh bordering Krishna district. It is about 2 km away from Aakiveedu mandal centre. Moreover, it is 42 km away from Elurupattana, the main center of West Godavari district.

Population	Area (Hac)	Density	Sex Ratio	Literacy
5,467	402 hectares	1,360	974	69.74 %

Dumpagadapa Village 2011 Census Information

According to the 2011 census, the population of the village is 5467, in which the number of males is 2769 and the number of females is 2698. Dumpagadapa village has a total geographical area of 402 hectares. The population density of this village is 1360 people per square kilometer. 1508 families are living in the village. The village has a literacy rate of 69.74% while male literacy is 73.60% and female literacy is 65.79%.

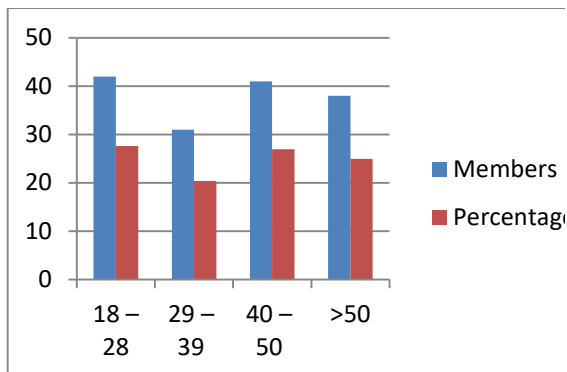
Data analysis and interpretation

The purpose of this study is to assess the living conditions of DWCRA group members living in Dumpagadapa village and to know the seed benefits of the members. To achieve this objective, a total of 152 families were randomly selected for the study.

1) Age division

28% of the 152 family members are in the age group of 18-28, 20% are in the age group of 29-39, 27% are in the age group of 40-50 and 25 are above the age group of 50.

Table- 1. Age of the Respondents

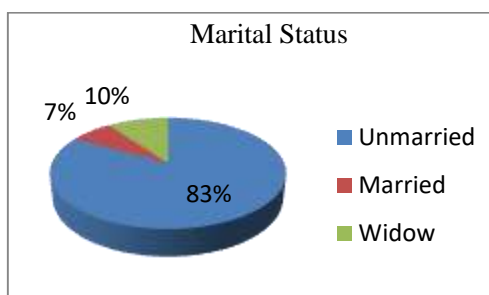


Age	No of Respondents	Percentage
18 – 28	42	27.63
29 – 39	31	20.40
40 – 50	41	26.97
> 50	38	25.00
Total	152	100

2) Marital conditions : Around 83% of these families are married, 7% unmarried and 10% widowed.

Table- 2. Marital Status of the Respondents

Marital Status	No of Members	Percentage
Married	126	82.90
Unmarried	11	7.24
Widow	15	9.86
Total	152	100

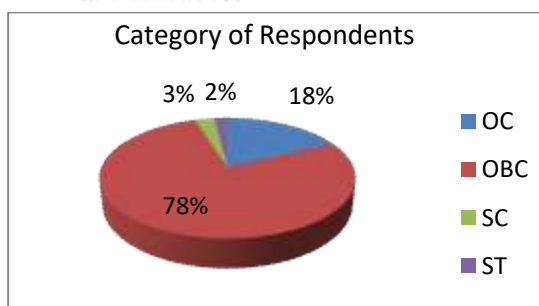


3) Caste classification

18% of these families belong to general category, 78% belong to OBC category, 3% belong to SC category and 2% belong to ST category.

Table- 3. Category of Respondents

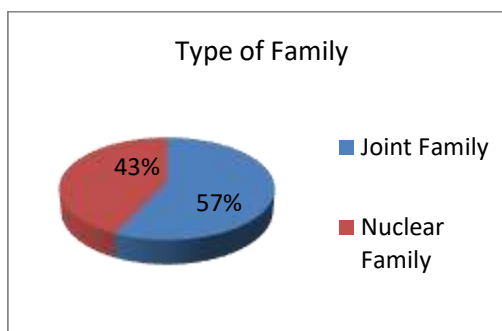
Category	No of Members	Percentage
OC	27	17.77
OBC	118	77.63
SC	5	3.29
ST	2	1.31
Total	152	100



4) Type of family : 57% of these families belong to joint families while 43% belong to nuclear families.

Table 4: Type of Family of the Selected Self-Help Group Members

Type of Family	No of Members	Percentage
Joint Family	87	57.24
Nuclear Family	65	42.76
Total	152	100



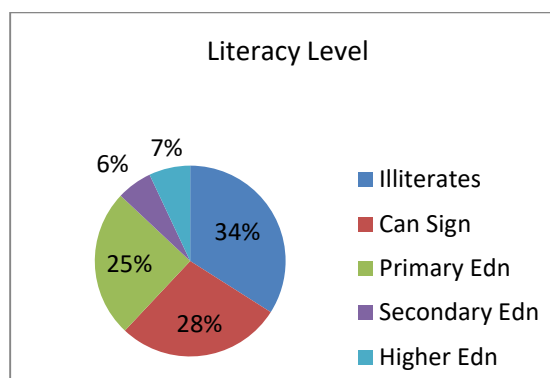
5) Educational Qualifications

The educational level of the selected families is low. Illiterates are 34% while literates are 28%. Among them 25% have completed primary education, 6% have completed secondary education and 7% have completed 10th standard.

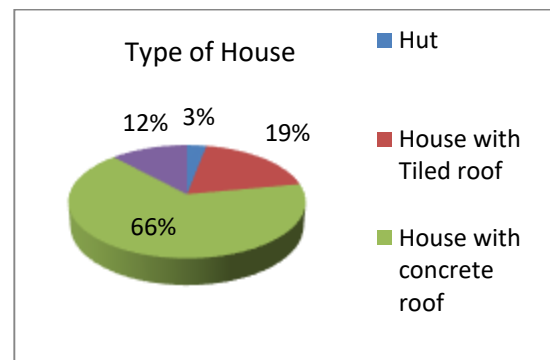
Table 5: Literacy Levels of the Selected Self-Help Group Members

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people

Literacy Level	No of Members	Percentage
Illiterates	51	33.55
Can sign only	43	28.28
Primary education	38	25
Secondary education	9	5.94
Higher	11	7.23



Type of House	No of Members	Percentage
Hut	5	3.28
Tiled roof	28	18.42
Concrete roof	100	65.79
Metal sheets roof	19	12.50
Total	152	100

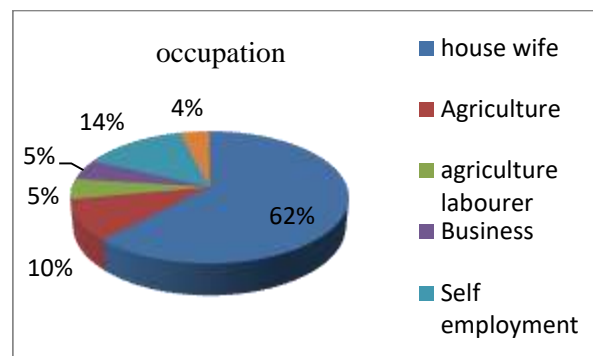


7) Division of occupation

Around 64% of DWCRA group members are housewives, 20% are agricultural labourers, 10% are domestic workers and 6% are working in other occupations.

Table 7: Occupation of the Selected DWCRA Group Members.

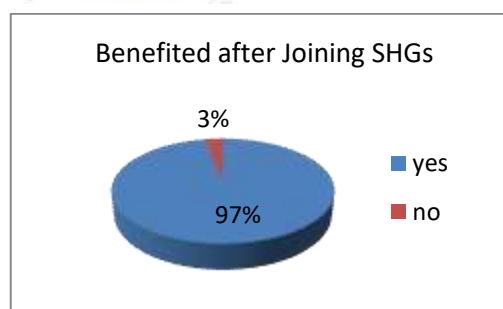
Occupation	No of Members	Percentage
House wife	95	62.5
Agriculture	15	9.87
agriculture labourer	9	5.93
Business	7	4.60
Self employment	20	13.15
any others	6	3.95
Total	152	100



8) Benefited after Joining SHGs :

Table- 8 Benefited after Joining SHGs

Benefited after Joining DWCRA	No of Members	Percentage
Yes	148	97.36
No	4	2.64
Total	152	100

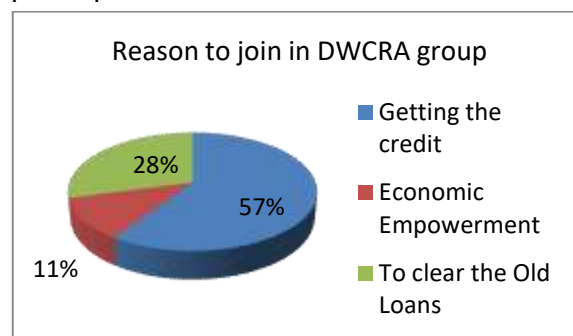


The above table shows that up to 97% of the members have received various benefits after joining the DWCRA group.

9) Reason for Joining the Group :

Table 9 Reasons for Joining the Self Help Group To clear the Old Loans

Reason for Joining the Group	No of Members	Percentage
Getting the credit	86	56.58
Economic Empowerment	16	10.53
To clear old loans	43	28.29
Other reasons	7	4.60
Total	152	100



Major findings of the study

Based on the results of interviews, discussions with group members, field workers from a local NGO and a questionnaire survey, the following findings emerged:

- Many members join DWCRA groups to meet their family needs and develop saving habits.

- Members of DWCRA group hold meetings twice every month.
- Member details, savings, bank passbooks and meeting attendance registers are maintained by a trained person.
- DWCRA group members get Rs. 100 to Rs. 200 is mandatory savings.
- Members of the DWCRA group take interest-free loans to meet their family needs and for small investments.
- Members of DWCRA group have taken loans to manufacture putarekus, snacks and purchase poultry, buffaloes and fish business.
- The members of the DWCRA group are mostly middle aged. Some groups also have unmarried and widowed members as members.
- Usually members of OBC category are availing loans for running small businesses.
- Pre-cane members of the DWCRA group used to get loans from institutional banks, relatives, friends, and moneylenders.
- Nearly 90% of the group members took loans for business purposes like agricultural investments, purchase of livestock and purchase of tailoring machines. Others took loans for household needs like their daughter's marriage, children's education and medical expenses.

Conclusion

By joining the DWCRA group, many women are taking steps towards empowerment, not just confined to the household. Many women save in the DWCRA group, take interest-free or low-interest loans, sell vegetables with the help of pushcarts, sell idli and bajjis on carts, and some others participate in family maintenance by doing small businesses. Some live by buying buffaloes and selling milk and curd. Some members are taking loans to their children higher education.

In fact, it is impossible for women who are housewives in rural areas to get loans through institutional banks. Therefore, there is no doubt that DWCRA groups are very useful for women empowerment, development of rural poor families, development of small businesses, elimination of discrimination against women in the society and promotion of women activists. It is a fact that DWCRA groups help a lot in controlling poverty, unemployment and inflation among the lower classes.

So finally DWCRA groups contribute a lot by encouraging small savings among rural women, meeting the seed needs of small investors, inspiring women activists and eliminating socio-economic inequalities in the society.

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