Personal and Socio-Economic Characteristics and Extent of Participation of Women Beneficiaries of DWCRA

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ABSTRACT

A study was conducted in Srikakulam district of Andhra Pradesh on women beneficiaries of DWCRA. The study was conducted by purposively selecting a total of twelve villages viz., Goranta and kintali from Ponduru, Chimalavalasa and Alikam from Amadalavalasa Mandals of Srikakulam; Naupada and Pata Naupada from Tekkali; and Sirikonda and Malleveedu from Palakonda and Savaragundi and Devanapuram from Seethampeta Mandals of Palakonda Revenue Divisions in Srikakulam district. 120 women beneficiaries of DWCRA from each of the 10 DWCRA groups randomly selected from the each of the above listed 12 villages selected purposively. Majority of the women beneficiaries DWCRA were middle aged, illiterate with medium family size, had agriculture labour as their family occupation and medium socio - economic status, medium level of income, received training, medium level of innovativeness, medium level of market orientation. Majority of the women beneficiaries of the DWCRA had medium extent of participation in its various income generating activities. Except family size, all other independent variables age, education, family occupation, socio – economic status, income generation, training received, innovativeness, self reliance, market orientation and risk orientation exhibited significant relationship with dependent variable extent of participation.

Key words : DWCRA, Beneficiaries, Personal, Socio-Economic Characteristics and Extent of Participation

Women and Children constitute 67.70 per cent of the country's total population as per the census 2001. Women exclusively accounted for 495.7 million constituting 48.30 per cent of the country's population. By virtue of these figures, they shall be considered as an important target group. Hence, it becomes an essentiality to empower women economically and socially for promoting national development. To empower women economically and socially, Development of Women and Children in Rural Areas (DWCRA) was launched as sub scheme of IRDP initially as pilot project in 50 selected districts in all states during the year1982-83 with the financial assistance of UNICEF.

It was started with the objectives of : improving the existing economic activities of rural women by generating employment opportunities and also improving the quality of life of rural women and their children; providing supportive services to enable the rural women to improve their economic conditions through the existing skills and locally available resources; providing suitable training in productive skills for the DWCRA beneficiaries; providing suitable marketing facilities and empowering the rural women to take collective decisions in popularizing their finished products in the market; providing better care for the children of DWCRA groups in health, nutrition, environment and education (Dwarakanth, 1999).

The DWCRA scheme identifies women below poverty line in rural areas. The poverty line is subjected to change and its cut of line calculated from time to time. Under DWCRA scheme, women are organized into small homogeneous groups of 15 to 20 beneficiaries under the leadership of a group organizer, who act as a liaison person of such groups. The groups themselves decide on the type of economic activity they would like to undertake. Under this programme, each group of women is given a lump sum one time grant of Rs. 25,000 (revised upward from 1995-96) as revolving fund. The amount is contributed in the ratio of 3:2 by central and state governments' i.e. Rs. 15,000 by

central government and Rs. 10,000 by the state governments. This revolving fund used to help the members of the group to build up infrastructure and marketing support, and this amount used for the purchase of raw materials needed for the production and recouped subsequently through the sale of finished products. Most of the DWCRA groups take up traditional income generating activities like dairy, agriculture-related activities like sericulture-silk worm rearing, reeling and silk weaving, grafting of fruit plants, managing orchards, fish vending, prawn processing, crop production on leased lands, managing tractors, tillers and other agricultural equipment, sheep and goat rearing, small business, vending of agricultural products-flowers, fruits, vegetable, artisan activities like terracotta pottery, toy making, leather work, eateries, bakery products etc. More than half of the women act as producers and sellers, especially those coming from small and marginal farmers' families. Non – Agricultural and Agriculture labour take up mostly the business and service sector activities. Most of the activities localized to start with and a majority of the groups do not depend upon external marketing agencies for sale of products. However, some of the products like Chilli powder, masala powder, leaf cups and plates, nursery plants, readymade garments are sold through departmental arrangements within and outside the district.

In addition to these activities, the women have taken initiatives in improving their socioeconomic status by participating in government programmes like family welfare, environment awareness, public health, watershed management, sanitation, community development programmes, running of village fair price shops, etc.

Facilitating the better market opportunities to DWCRA beneficiaries improves the income levels of the group members. The Gram Shree Melas organized by the CAPART are used as fora for the sale of rural products and encourage the women's groups. In Andhra Pradesh, the programme was initially taken up from 1983-84 in three selected districts of Srikakulam, Cuddapah and Adilabad. Presently, 4,20,000 DWCRA groups are working only in Andhra Pradesh, a major promotion of total groups in India. Presently, 34,432 successful DWCRA groups are in Srikakulam

district, covering 4,10,651 women beneficiaries under this programme. Hence, the present study is planned to know the personal and socio-economic characteristics and extent of participation of women beneficiaries in various income generating activities of DWCRA.

MATERIAL AND METHODS

The study was conducted by following Ex-post-facto research design in Srikakulam district of Andhra Pradesh. The study was conducted by purposively selecting a total of twelve villages viz., Goranta and kintali from Ponduru, Chimalavalasa and Alikam from Amadalavalasa Mandals of Srikakulkam, Noupada and Pata Noupada from Tekkali and Meghavaram and Hanumanthunaidu Peta from Santhabommali Mandals of Tekkali, and Sirikonda and Malleveedu from Palakonda and Savaragundi and Devanapuram from Seethampeta Mandals of Palakonda Revenue Divisions in Srikakulam district. 120 women beneficiaries of DWCRA randomly from each of the 10 DWCRA groups randomly selected from each of the above listed 12 villages selected purposively. The data was collected from the sample of women beneficiaries by personal interview methods using structured pre – tested Schedule.

Extent of participation of the women beneficiaries of DWCRA in income generating activities was operationally defined as her willingness to take part in various income generation activates.

Participation in income generating activities was analyzed on 3 selected activities namely; agriculture, animal husbandry and petty business. This variable was measured with the help of structured schedule. The structured schedule was consisting of seventeen items and the responses were measured in three point continuum namely; full participation, partial participation and non participation with corresponding scores of 3, 2 and 1. The minimum possible score is 17 and the maximum possible score is 51. The obtained score on all the statements were summed up to arrive at a total score of each respondent. Then, the respondents were grouped into the following three categories i.e. low, medium, high based on their obtained score over extent of participation using mean and standard deviation.

Table 1. Distribution of respondents according to their profile

Independent Variable	Category	Frequency (No.)	Percentage (%)
1. Age	Young age (>35 years)	50	41.67
	Middle Age (36-50 years)	56	46.67
	Old Age (<51 years)	14	11.66
2. Education	Illiterate	53	44.17
	Functionally literate	3	2.50
	Primary School	23	19.17
	Middle School	10	8.33
	High School	22	18.33
	Intermediate	7	5.83
	Graduation	2	1.67
	Post Graduation	-	-
3. Family Size	Small family (<3 members)	46	38.33
	Medium family (4-6 members)	58	48.33
	Large family (7-9 members)	16	13.34
	Very Large family (>9 members)	-	-
4. Family Occupation	Labour	36	30.00
	Agriculture labour	47	39.17
	Agriculture	32	26.67
	Business	5	4.16
	Service	-	-
5. Socio-Economic Status X =9.02 Sd =2.30	Low Socio-Economic Status (<6.72)	33	27.50
	Medium Socio-Economic Status (6.72-11.32)	76	63.33
	High Socio-Economic Status (>11.32)	11	9.17
6. Income Generation	Low income (<Rs. 10,000)	60	50.00
	Medium income (Rs. 10,000-20,000)	25	20.83
	High income (>Rs. 20,000)	35	29.17
7. Training Received	Received Training (Yes)	67	55.83
	Received no Training (No)	53	44.17
8. Innovativeness X=14.25 Sd= 2.27	Low Innovativeness (<11.97)	18	15.00
	Medium Innovativeness (11.97-16.52)	79	65.83
	High Innovativeness (>16.52)	23	19.17
9. Self Reliance X=10.73 Sd= 1.72	Low Self Reliance (<9.00)	16	13.33
	Medium Self Reliance (9.00-12.45)	77	64.17
	High Self Reliance (>12.45)	26	22.50
10. Risk Orientation X=11.68 Sd= 2.21	Low Risk Orientation (<9.46)	19	15.83
	Medium Risk Orientation (9.46-13.89)	81	67.50
	High Risk Orientation (>13.89)	20	16.67
11. Market Orientation X= 11.80 Sd= 2.32	Low Market Orientation (<9.47)	22	18.33
	Medium Market Orientation (9.47-14.12)	72	60.00
	High Market Orientation (>14.12)	26	21.67

Frequency and percentages, mean, standard deviation calculated to know the distribution of beneficiaries over their personal and socio - economic characteristics and extent of participation, coefficient of correlation worked out to find out their relationship An eye bird's view of the table 1 clearly presents the following findings about the Women Beneficiaries of DWCRA under study:

Nearly Half (46.67%) belonged to middle age group followed by remaining coming under young (41.67%) and old (11.66%) age groups. This might be due to their practicing entrepreneurial skills developed over the years in the income generation activities out of the forced circumstances of their life making process. This finding was in tune with the finding of Vanetha (2006).

Less than half (44.17%) are illiterate followed by 19.17 per cent with primary school, 18.33 Per cent with high school, 8.33 Per cent with intermediate, 2.50 Per cent with functional literacy and 1.67 Per cent with graduate level of education due tom lack of income generation activities, financial problems and non - availability of educational facilities in rural areas. This finding is similar to the finding of Vijayalakshmi (1998).

Less than half (48.33%) belonged to medium size families followed by remaining coming under the categories of small (38.33%) and large (13.34%) size family categories. This was due to gaining popularity of small family norm insisted by government and decreasing affordability of rural households with regard to many facilities, amenities, day to day requirements and services foe their children. This finding is in obedience to the finding of Pushpalatha (2002).

More than one third (39.17%) of them had their occupation as Agricultural Labour followed by the categories of labour (30.00%), agriculture (26.67%) and only 4.16 Per cent had business as their family occupation. This could be due to the low wages prevailing in agriculture and non – agricultural activities and declining agricultural income in the farming sector, prevailing social evil of alcoholism of husbands there by necessitating them to participate in income generation activities of DWCRA as it is not possible to meet both the ends. This finding is in conformity with the finding of Vijayalakshmi (1998).

Majority (63.33%) belonged to medium socio-economic status followed by remaining coming under low (27.50%) and high (9.17%) socio-economic status, categories. It might be due to the ability of the women beneficiaries belonging to medium socio-economic status with their reasonable education, family occupation and material possession for income generating activities to take advantage of scheme and distressed conditions of women beneficiaries belonging to low socio-economic status. This finding is in line with the finding of Vanetha (2006).

Half (50.00%) come under low income category followed by remaining with high (29.17%) and medium (20.83%) income categories. The plausible reason might be the distressed family conditions, low affordability, and overdependence of the women beneficiaries belonging to low socio-economic status on daily wages. This finding is in accordance with the finding of Arunima (2001).

More than Half (55.83%) received training. However, 4.17 per cent of beneficiaries have not received any training. This could be due to the impression of training as the means through which they can get more profits in the income generation activity that they have participated. This finding is in accordance with the finding of Kumari (2004).

Nearly two thirds (65.83%) had medium innovativeness followed by the remaining with high (19.17%) and low (15.00%) innovativeness. Traditionally, most of these women were daily wage earners belonging to low income group with changing acceptance levels of out of the moral support and encouragement receiving from the DWCRA programme officials. This finding is akin to finding of Vijayalakshmi (1998).

Majority (64.17%) had medium self reliance followed by remaining with high (22.50%) and low (13.33%) self reliance. This might be due to the distressed family conditions, low affordability, and overdependence of the women beneficiaries belonging to low socio-economic status on daily wages. This is in agreement with the findings of Pallavi (2006).

More than two thirds (67.50%) come under medium risk orientation category followed by high (16.67%) and low (15.83%) risk orientation. This

Table 2. Distribution of the women beneficiaries over their extent of participation in various activities of DWCRA

Sl.No.	Category	Frequency	Percentage
1	Low Extent of Participation (<31.43)	20	16.67
2	Medium Extent of Participation (31.43-40.83)	76	63.33
3	High Extent of Participation (>40.83)	24	20.00
	Total	120	100.00
	X=36.13		S.D.=4.702

Table 3. Relationship between selected personal and socio-economic characteristics of the women beneficiaries of DWCRA with their extent of participation.

Sl.No.	Variable	Correlation co-efficient (r) value
X1	Age	0.282**
X2	Education	0.328**
X3	Family Size	0.183NS
X4	Family Occupation	0.337**
X5	Socio-Economic Status	0.362**
X6	Income Generation	0.393**
X7	Training Received	0.444**
X8	Innovativeness	0.599**
X9	Self Reliance	0.576**
X10	Risk Orientation	0.496**
X11	Market Oreintation	0.563**

**Significant at 0.01 probability level   NS=Non-Significant

preferably might be due to their socio-economic status and poor education. This is in obedience to the findings of Pallavi (2006).

Majority (60.00%) had medium market orientation followed by the remaining belonging to high (21.67%) and low (18.33%) market orientation. The reason for this trend might be due to the emphasis given in the objectives of DWCRA to take care of this aspect. This is in affinity to the finding of Pallavi (2006).

Extent of participation of Women Beneficiaries of DWCRA

Table 2 reveals that the majority (63.33%) had medium extent of participation in various activities followed by the remaining with high (20.00%) and low (16.67%) extent of participation. Lack of awareness, skills, lack of experience, unrelated training programmes, illiteracy and social customs could be the few factors that might have lead to average participation. This finding is in congruence with the finding of Saraswathi *et.al* (2000).

Table 3 summarizes that except family size, all other independent variables under study such as age, education, family occupation, socio-economic status, income generation, training received, innovativeness, self reliance, risk orientation and market orientation exhibited positive and significant relationship with extent of participation of women beneficiaries of DWCRA. The reasons for significant relationship of age might be because of their practicing entrepreneurial skills developed over the years in the income generation activities and they become free from domestic responsibilities, similar to the finding of Mahitha Kiran (2000);

Table 4. Multiple Linear Regression Analysis of selected personal and socio-economic characteristics of women beneficiaries of DWCRA with their extent of participation

Sl.No.	Variable	Regression Co-efficient	Standard Error	t-value
X1	Age	0.451	0.504	0.894NS
X2	Education	0.082	0.205	0.416 NS
X3	Family Size	0.603	0.437	1.380 NS
X4	Family Occupation	0.624	0.394	1.583 NS
X5	Socio-Economic Status	0.365	0.442	0.824 NS
X6	Income Generation	1.520	0.350	4.340*
X7	Training Received	0.921	0.728	1.265 NS
X8	Innovativeness	0.343	0.185	1.858 NS
X9	Self Reliance	0.432	0.229	1.883 NS
X10	Risk Orientation	0.312	0.159	1.953 NS
X11	Market Orientation	0.315	0.174	1.805 NS

R^2=60.564

*Significant at 0.05 probability level   NS=Non Significant

education could be due to enhance awareness about income generation activities, in congruence finding of Saraswathi et.al (2000); family occupation might be due to increased scope enhancing income with the change of occupation from labour to business, in line with the finding of Ray and Chowdhury (2004); socio-economic status could be due to the enhanced confidence to take up income generation activities, in tune with the findings of Pallavi (2006); income generation preferably due to the enhanced confidence, in accordance with the finding of Padmavathi and Reddy (2002); training received might be due to their derived familiarity with the activities of DWCRA, in agreement with the finding of Pallavi (2006); innovativeness could be due to their unending zeal for prosperity, similar to the findings of Mahitha kiran (2000); self reliance might be due to their increase commitment to stand on their own feet, is supportive of the findings of Suresh and Ramesh Babu (2008); risk orientation might be due to their belief in the saying that there are no gains without any pain, in line with the findings of Mahitha Kiran (2000); and market orientation might be due to instilled confidence, in conformity with the finding Mahitha Kiran (2000).

However, family size had not shown any significant relationship with the extent of participation of women beneficiaries of DWCRA. This might be due to their prevailing new point, large family size means more labour force leading to less inclination to depend on income generation activities of DWCRA, in line with the finding of ray and Chowdhury *et.al* (2004).

The above analysis indicate that all the eleven selected personal and socio-economic characteristics of the women beneficiaries of DWCRA together contributed for 60.56 per cent variation in the extent of adoption.

Though, all the independent variables contributed for the variation of the dependent variable, the independent variable income generation (X6) only found to significant in its effect in the dependent variable i.e., extent of participation at 5% level of probability. This might be due to the fact that it is the ultimate and only variable responsible for having its influence on all other independent variables considered for purpose of present study, finally leading to high extent of participation.

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