



**DEMOGRAPHICAL FEATURES OF THE SOCIALLY BACKWARD SHG ENTREPRENEURIAL WOMEN IN URBAN ANDHRA PRADESH - A CASE STUDY**

<sup>1</sup>Dr. A. Bharathi Devi and <sup>2</sup>Lakshmi Devi. S  
<sup>1&2</sup>Department of Economics, ANU Ongole Campus  
Ongole, Prakasam District, Andhra Pradesh, India

**ABSTRACT**

Inclusiveness means that growth must not only be rapid, it must also be more inclusive in all the different senses in which the term is used: it must reduce poverty faster, be regionally well dispersed, reduce urban rural differentials, improve access to basic service for all and narrow the gaps between historically disadvantaged groups such as SCs, STs. OBCs and minorities and work to eliminate gender differentials, in this back drop demographical features of socially backward SHG entrepreneurial women are more significant. The study is descriptive and analytical in nature. Mission for Elimination of Poverty in Municipal Areas (MEPMA) Andhra Pradesh was considered as source for collecting information about SHG women in urban areas. finally, the study found that the middle-aged women whose educational attainment is not beyond intermediate education, who have dare to share their marital status either it success or failure with family occupational experience the socially backward SHG women who belongs to low income group were entered into entrepreneurship in the study area. Type of family and family size were not significant effect on their business due to separate strategies to run enterprise and family both in success, even though motherhood and business are highly separate dimensions.

**KEYWORDS:** Socially Backwardness, SHGs and Entrepreneurial Women.

**1.Introduction**

Inclusiveness means that growth must not only be rapid, it must also be more inclusive in all the different senses in which the term is used: it must reduce poverty faster, be regionally well dispersed, reduce urban rural differentials, improve access to basic service for all and narrow the gaps between historically disadvantaged groups such as SCs, STs. OBCs and minorities and work to eliminate gender differentials.

The progress towards inclusiveness is more difficult to assess, because inclusiveness is a multidimensional concept. Inclusive growth should result in lower incidence of poverty, broad based and significant improvement in health outcomes. It should also be reflected in better opportunities for both wage employment and livelihood, and in improvement in provision of basic amenities like water, electricity, roads, sanitation and housing. Women constitute a group which accounts nearly 50 % of the population and deserves special attention in terms of the reach of relevant schemes in many sectors. So, the belong to excluded groups of BCs, SCs and STs need special attention to bring them into the mainstream because economic development plays an important role in the developmental and growth of any society. The importance of promoting women to engage themselves in economic activities is being increasingly realized in all developing countries. The need is activities is twofold: 1) to empower women by bringing them into the mainstream of development and improving their economic status; and 2) to provide new employment opportunities by way of income generation, self-employment and entrepreneurship for women from different socio-economic sectors. To achieve inclusiveness in all these dimensions requires multiple interventions, and success depends not only on introducing new policies and government programmes, but on institutional and attitudinal changes brought about which take. in this dimension the study is more significant.

**2. Objectives of the Study**

To study the socio-economic profile of socially backward SHG entrepreneurial women in the study area.

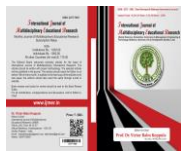
**3. Methodology**

The data was collected from both primary and secondary sources. The study is descriptive and analytical in nature. Secondary data was collected from Hand book of statistics-2019 Kurnool district, Research Journals, relevant websites viz., serp, mepmaap etc.,The primary data was collected through a structured questionnaire from the SHG women members from Kurnool district of Andhra Pradesh state in India. Mission for Elimination of Poverty in Municipal Areas (MEPMA) Andhra Pradesh was considered as source for collecting information about SHG women in municipal areas. Sample is 116 on the basis of systematic random sample sampling method. Percentages and averages were used to analyze the data.

**4. Discussion**

**Community and Age of SHG Entrepreneurs**

Table-1: gives the distribution of the respondents by their Community and Age. This table shows that out of 116 respondents 39 (33.62%), 26 (22.41%), 34(29.31%) and 17(14.66%) belong to BC, SC, ST and Minority communities respectively. Out of 116



respondents 3 (2.59%), 62 (53.45%), 44(37.93%), 7(6.03) and 0(0.00) had Bellow25, 26-35, 36-45, 46-55 and above 56 age groups respectively.

**Table-1: Distribution of SHG Entrepreneurs by their Community and Age.**

		Community									
		BC		SC		ST		Minority		Total	
		Count	%	Count	%	Count	%	Count	%	Count	%
Age (in years)	Below 25	1	2.56	0	0.00	2	11.11	0	0.00	3	2.59
	26-35	19	48.71	14	53.84	24	66.67	5	29.41	62	53.45
	36-45	13	33.33	12	46.15	8	22.22	11	64.70	44	37.93
	46-55	6	15.38	0	0.00	0	0.00	1	5.88	7	6.03
	Above 56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total		39	100.00	26	100.00	34	100.00	17	100.00	116	100.00

Test distribution: Normal, Mean: 2.47, Std Deviation: 0.652.

Source: Primary data

The proportion of respondents who belong to BC community 1(2.56%), 19(48.71%), 13(33.33%) and 6(15.38%) were in Below25, 26-35, 36-45 and 46-55 age groups respectively and none of the respondents in the age group above 56; in SC community 14(53.84%) and 12(46.15%) were belong to 26-35 and 36-45 age groups respectively and none of the respondents were belong to below 25, 46-55 and above 56 age groups; in ST community 2(11.11%), 24(66.67%) and 8(22.22%) were belong to Below 25, 26-35 and 36-45 age groups respectively and none of the respondents were belong to 46-55 and above 56 age groups; in Minority community 5(29.41%), 11(64.70%) and 1(5.88%) were belong to 26-35, 36-45 and 46-55 age groups respectively and none of the respondents were belong to below 25, and above 56 age groups.

It is evident from the table-4.1 that women enterprises were dominated by 26-35 age group with 53.45% followed by 36-45 age group with 37.93% and the same trend was observed among BC, SC and ST community but in case of minorities 36-45 age group was dominated followed by 26-35 age groups with 64.70% and 29.41 % respectively. Predominantly i.e., about 91% of SHG women respondents belong to middle aged group i.e., 26-45 years of age were involved in entrepreneurship in the study area.

**Community and Educational attainment of SHG Entrepreneurs**

Table-2: explains the distribution of SHG Entrepreneurs by their Community and Educational attainments. Among the 116 respondents of SHG Entrepreneurs 1 (0.86%), 21(18.10%), 74(63.79%), 13(11.21%), 2(1.72%), 2(1.72%) and 3(2.59%) were respectively had an attainment of Primary, Secondary, Intermediate education, Diploma, Engineering and Graduation degrees. None of the respondents had Professional degrees or other degrees. Among the 39 BC respondents 4(10.26%), 23(58.97%), 6(15.38%) and 3(7.69) were respectively had an educational attainment of Primary, Secondary, Intermediate and Graduation respectively. Representation of respondents had Diploma and Engineering degrees was only 2.56% while as only one respondent as was an illiterate and none of the respondents had ITI, Professional degrees or other degrees. Among the 26 SC respondents 3(11.54%) and 22(84.62%) were respectively had an attainment of Primary and Secondary education respectively. Representation of respondents had Diploma degree was only 3.85 % while as none had Intermediate, ITI, Diploma, Engineering, Professional degrees or other degrees or illiterate. Among the 34 ST respondents 12(35.29%), 19(55.88%) and 3(8.82%) were respectively had an attainment of Primary, Secondary and Intermediate education respectively. None of the respondents had Intermediate, ITI, Diploma, Engineering, Professional degrees or other degrees and none of them was an illiterate. Among the 17 respondents belong to Minority community 2 (11.76%), 10(58.82%), 4(23.53%) and 1(5.88%) were respectively had an attainment of Primary, Secondary, Intermediate education and Engineering degree respectively. None of the respondents had ITI, Diploma, Graduation, Professional degrees or other degrees and none of them was an illiterate.

**Table -2: Distribution of SHG Entrepreneurs by their Community and Educational attainments**

		Community									
		BC		SC		ST		Minority		Total	
		Count	%	Count	%	Count	%	Count	%	Count	%
Education	Illiterate	1	2.56	0	0.00	0	0.00	0	0.00	1	0.86
	Primary	4	10.26	3	11.54	12	35.29	2	11.76	21	18.10
	Secondary	23	58.97	22	84.62	19	55.88	10	58.82	74	63.79
	Intermediate	6	15.38	0	0.00	3	8.82	4	23.53	13	11.21
	ITI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00



Diplomo	1	2.56	1	3.85	0	0.00	0	0.00	2	1.72
Engineering	1	2.56	0	0.00	0	0.00	1	5.88	2	1.72
Graduation	3	7.69	0	0.00	0	0.00	0	0.00	3	2.59
Professional	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Others any	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	39	100.00	26	100.00	34	100.00	17	100.00	116	100.00

Test distribution: Normal, Mean: 2.06, Std Deviation: 0.239.

Source: Primary data.

Clearly greater proportion (63.79%) of SHG Entrepreneur respondents was having Secondary education; 18.10% had Primary education and 11.21% Intermediate education. Only 6.03 % of them had an educational attainment of beyond intermediate education while as only 0.86 % of the respondents were illiterate. Therefore, it is inferred from the table-4.2 that SHG Entrepreneur respondents were though they were literate but majority of them had an education attainment up to Intermediate education. Women SHG members had greater chances for becoming an entrepreneur if their educational attainment is not beyond intermediate education.

**Community and Marital status of SHG Entrepreneurs**

Marital status also significant effect on entrepreneurial women because marital status is a emotional and important point for women in the society like India. Table-3. explains the distribution of SHG Entrepreneurs by their Community and Marital status. Among the 116 respondents of SHG Entrepreneurs 109 (93.97%) and 7(6.03%) were respectively had the status of Married and Divorced / Single. None of the respondents of SHG Entrepreneurs were Un-married. All 39 (100.00) of BC & 17(100.00) of Minority and 24 (92.31%) of SC, 29(85.29%) of ST respondents had married and living with husband respectively and 5 (14.71%) of ST and 2 (7.69%) of SC respondents had the marital status but living as divorced/single respectively.

**Table-3: Distribution of SHG Entrepreneurs by their Community and Marital Status**

		Community									
		BC		SC		ST		Minority		Total	
		Count	%	Count	%	Count	%	Count	%	Count	%
Marital	Un married	0	0	0	0.00	0	0.00	0	0	0	0.00
	Married	39	100	24	92.31	29	85.29	17	100	109	93.97
	Divorced/single	0	0	2	7.69	5	14.71	0	0	7	6.03
Total		39	100	26	100.00	34	100.00	17	100	116	100.00

Test distribution: Normal, Mean: 0.239, Std Deviation: 0.539.

Source: Primary data.

It is evident from the table-3. that nil number of BC and Minority respondents had divorced/single, does it mean these social categories of foeman gender either not interest/ dare or shame to share their marital status with others in case of their marriage is failed or living single but in this point the categories of ST and SCs had dare to share their marital status when compared to BC and Minorities.

**Community and Type of family of SHG Entrepreneurs**

Table-4: shows the distribution of SHG Entrepreneurs by their Community and Type of family. Among the 116 respondents of SHG entrepreneurs 92 (79.31%) had nuclear families and 24 (20.69%) had joint families respectively. 37 (94.87%) of BC, 21(80.77%) of SC, 26(76.47%) of ST and 8(47.06%) of Minority respondents had lived in nuclear families respectively and 9(52.94%) of Minority, 8(23.53%) of ST, 5(19.23%) of SC and 2(5.13%) of BC respondents had lived in joint families respectively.

**Table - 4: Distribution of SHG Entrepreneurs by their Community and Marital Types of Family**

		Community									
		BC		SC		ST		Minority		Total	
		Count	%	Count	%	Count	%	Count	%	Count	%
Family	Nuclear	37	94.87	21	80.77	26	76.47	8	47.06	92	79.31
	Joint	2	5.13	5	19.23	8	23.53	9	52.94	24	20.69
Total		39	100.00	26	100.00	34	100.00	17	100.00	116	100.00

Test distribution: Normal, Mean: 0.407, Std Deviation: 0.488.

Source: Primary data.



Finally, the table- 4. shows the point that nearly 4\5 of respondents had lived in nuclear families so it is clear to say that women entrepreneur who lived in nuclear families had freedom to fallow their schedule and plans but it is not possible in joint families due to more domestic responsibilities and accountability of work when compare to nuclear families in the society like India, so joint families may hinder to business skills of socially back ward women. But in case of minority women, joint families are strength for their business activities due to their customs and traditions. So, type of family of women entrepreneurs has significant effect on their business.

Community and Number of children of SHG Entrepreneurs

Motherhood and business are highly separate dimensions and it’s a big challenge of combination for a woman in any culture. Table-5 explains the distribution of SHG Entrepreneurs by their Community and number of children. Among the 116 respondents of SHG entrepreneurs, 61(52.59%) had two children, 33(28.45%) had three children, 14(12.07%) had four children and 8(6.90%) had one child respectively. In the intra verification, among the 39 BC respondents 29(74.36%) had two children, 4(10.26%) had three children and 3(7.69%) had one child and 3(7.69%) had four children respectively; among the 26 SC respondents 13(50.00%) had two children, 9(34.62%) had three children, 4(15.38%) had one child and no one had four children respectively; among 34 ST respondents 17(50.00%) had two children, 11(32.35%) had three children, 5(14.71%) had four children and 1(2.94%) had one child respectively; among the 17 Minority respondents 9(52.94%) had three children, 6 (35.29%) had four children, 5(14.71%) had four children and 2(11.26%) had two children and no number of respondents had one child respectively.

Table - 5: Distribution of SHG Entrepreneurs by their Community and Size of the Children

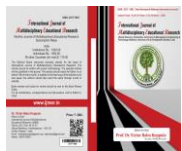
Table with 12 columns: Number of the Children, Community (BC, SC, ST, Minority, Total), and Count/Percentage for each.

Test distribution: Normal, Mean: 2.46, Std Deviation: 0.796. Source: Primary data.

It is evident from the table - 5 that respondent’s entrepreneurial strategy and size of the family. Even though above 2/5 of respondents had three or more children, specifically in case of Minorities and ST community respondents had not suffered with size of the family because they had separate strategies to run enterprise and family both in success, even though motherhood and business are highly separate dimensions and it’s a big challenge of combination for a woman in any culture.

Community and Family Occupation of SHG Entrepreneurs

According to Schröder et al. (2011) ‘families play a central role in influencing an individual’s career choices. Some authors have highlighted that families can influence the career choices of their family members. Table-4.1.6 explains the distribution of SHG Entrepreneurs by their Community and family occupation. Among the 116 respondents of SHG entrepreneurs, 59(50.86%), 34(29.31%) 13 (11.21%), 10(8.62%) respondents family occupation was private employee, labour, agriculture and entrepreneurship respectively and nil number of respondents family occupation was government employee; among the 39 BC respondents 14(35.90%), 10(25.64%), 9(23.08%), and 6 (15.38%) respondents family occupation was private employee, agriculture, entrepreneurship and labour respectively; among the 26 SC respondents 18 (69.23%), 5 (19.23%), and 3(11.54%) respondents family occupation was private employee, labour and agriculture respectively, nil number of respondents family occupation was government employee and entrepreneurship; among the 34 ST respondents 17 (50.00%), 16 (47.06%), and 1(2.94%) respondents family occupation was labour, private employee and entrepreneurship respectively and nil number of respondents family occupation was government employee and agriculture; among the 17 Minority respondents 11 (64.71%) and 6 (35.29%) respondents family occupation was private employee and labour and nil number of respondents family occupation was government employee entrepreneurship and agriculture.



**Table - 6: Distribution of SHG Entrepreneurs by their Community and Family Occupation**

		Community									
		BC		SC		ST		Minority		Total	
		Count	%	Count	%	Count	%	Count	%	Count	%
Family Occupation	Govt Employee	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Private employee	14	35.90	18	69.23	16	47.06	11	64.71	59	50.86
	Entrepreneur	9	23.08	0	0.00	1	2.94	0	0.00	10	8.62
	Labour	6	15.38	5	19.23	17	50.00	6	35.29	34	29.31
	Agriculture	10	25.64	3	11.54	0	0.00	0	0.00	13	11.21
Total		39	100.00	26	100.00	34	100.00	17	100.00	116	100.00

Test distribution: Normal, Mean: 3.01, Std Deviation: 1.123

Source: Primary data.

It is very clear from the table- 6 that half of the respondent's family occupation was private employee followed by labour with 1/3<sup>rd</sup> part of respondents and same trend was observed in case of Minorities and SCs, but reverse trend was observed in case of STs. So, it is very clear to say that family occupation of private employees' experience and expert was influenced the respondents career choices.

**Community and Family Income of SHG Entrepreneurs**

Table -7 explains the distribution of SHG Entrepreneurs by their Community and family Income. Among the 116 respondents of SHG entrepreneurs, 97(83.62%), 17(14.66%) and 2(1.72%) were belonging to LIG, MIG and HIG families respectively; among the 39 BCs 26(66.67%), 12(30.77%) and 1(2.56%) were belonging to LIG, MIG and HIG families respectively; among the 26 SCs 25(96.15%) and 1(3.85%) were belonging to LIG and MIG families respectively but there were no number of respondents belonging to HIG families; all 34 (100.00) of STs were belong to LIG families and there were no number of respondents belonging to MIG and HIG families; among the 17 of Minorities 12(70.59%), 4(23.53%) and 1(5.88%) were belonging to LIG, MIG and HIG families respectively.

**Table - 7: Distribution of SHG Entrepreneurs by their Community and Income status of the family**

		Community									
		BC		SC		ST		Minority		Total	
		Count	%	Count	%	Count	%	Count	%	Count	%
Family Income	LIG	26	66.67	25	96.15	34	100.00	12	70.59	97	83.62
	MIG	12	30.77	1	3.85	0	0	4	23.53	17	14.66
	HIG	1	2.56	0	0.00	0	0	1	5.88	2	1.72
Total		39	100.00	26	100.00	34	100.00	17	100.00	116	100.00

Test distribution: Normal, Mean: 1.18, Std Deviation: 0.429.

Source: Primary data.

It is evident from the table- 7 that above 4/5 respondents were belong to low-income group only. So, it tells us that income of the family is one of the motivational factors to enter into the entrepreneurship.

**Findings and Conclusions**

About 91% of SHG women respondents belong to middle age that is 26-45 years. This means middle aged women were involved in entrepreneurship in the study area. SHG Entrepreneur respondents were though they were literate but majority of them had an education attainment up to Intermediate education. Women SHG members had greater chances for becoming an entrepreneur if their educational attainment is not beyond intermediate education. nil number of BC and Minority respondents had divorced/single, does it mean these social categories of foeman gender either not interest/ dare or shame to share their marital status with others in case of their marriage is failed or living single but in this point the categories of ST and SCs had dare to share their marital status when compared to BC and Minorities. Nearly 4/5 of respondents had lived in nuclear families so it is clear to say that women entrepreneur who lived in nuclear families had freedom to fallow their schedule and plans but it is not possible in joint families due to more domestic responsibilities and accountability of work when compare to nuclear families in the society like India, so joint families may hinder to business skills of socially back ward women. But in case of minority women, joint families are strength for their business



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activities due to their customs and traditions. So type of family of women entrepreneurs has significant effect on their business. Even though above 2/5 of respondents had three or more children, specifically in case of Minorities and ST community respondents had not suffered with size of the family because they had separate strategies to run enterprise and family both in success, even though motherhood and business are highly separate dimensions and it's a big challenge of combination for a woman in any culture. Family occupation of private employees' experience and expert was influenced the respondents career choices. Above 4/5 respondents were belong to low-income group only. So, it tells us that income of the family is one of the motivational factors to enter into the entrepreneurship.

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