



**ECONOMIC AND LIVING CONDITIONS OF THE SELECTED BENEFICIARY HOUSE HOLDS
(A STUDY OF SOCIAL EDUCATIONAL AND ECONOMIC DEVELOPMENT SOCIETY (SEEDS)
VOLUNTRY ORGANIZATION IN GUNTUR DISTRICT OF ANDHRAPRADESH)**

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Introduction

In a vast country like India, where about 68.86 (2011) percent population lives in rural areas, even after seventy two years of independence, agriculture still remains as the main source of livelihood of rural population. 50.23 Percent of the population still depends on agriculture (36.6 percent are self employed in agriculture and allied activities and 13.63 percent are agriculture labourers. Non agriculture provides livelihood to 49.77 percent 12.91 percent are Non-agriculture labourers and 17.15 Percent are self – employed in non-agriculture, 16.54percent are salaried and 3.17 percent are other). Any programme undertaken to uplift rural masses assumes as great significance in development context.

The development of rural areas has been a continuing process. In the pre-Independence period, a number of experiments were attempted by eminent people in selected areas. Although they were successful in their experiments, they could not succeed in adopting their findings to the needs of all the villages in India. Their dreams were never fulfilled, yet the minds of the planners, economists and visionaries still concentrate on this subject. It has awakened the interest, not only of the world authorities but also of undeveloped areas. In fact, rural development has assumed considerable significance, particularly in the seventies. It has, therefore been accorded top priority in recent plans. The emphasis is on the development of agriculture, allied activities, rural industries and arts and crafts.

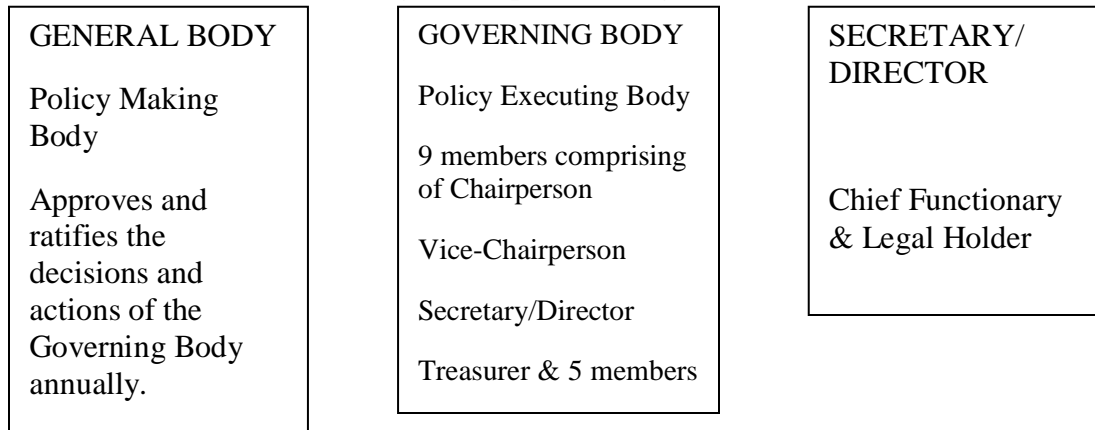
Rural development has always been remained the focal point of the economic development of the country during the entire planning period “The removal of poverty as a distinct objective was spelt out early for the first time in the fifth plan.” But despite of massive investment during the last five decades persistent and increasing magnitude of widespread deep-rooted rural poverty, coupled with unemployment and inequality in rural areas of the country is very much evident. “The twin cases of poverty are underemployment and inequality” Social Educational and Economic Development Society, in short Social Education and Economic Development Society (SEEDS) is a Non-Governmental Social Service Organisation registered under Societies Registration Act XXI of 1860 in 1986 and also registered under Foreign Contribution (Regulation) Act with FC (R) A No. 010190088 dated 3rd April, 1987.

It is an inter-disciplinary group with committed participants drawn from various fields of activities - mostly from Education, Social Sciences, Health and Social Work.

The Organisation from its inception has been working for the health, socio-economic and environmental development and in particular for the development of the poor and downtrodden in Coastal Districts of Andhra Pradesh and with special emphasis in Guntur and Prakasam districts, SEEDS serves the poor, needy, down trodden and weaker sections irrespective of caste, creed and religion and it is a non-profit and secular organisation.



Chart of Legally Responsible Organization (LRO) / SEEDS



Source: SEEDS Organisation

The development of rural areas has been a continuing process. in the pre-independence period, a number of experiments were attempted by eminent people in selected areas. Although they were successful in their experiments, they could not succeed in adopting their findings to the needs of all the villages in India, their dreams were never fulfilled, yet the minds of the planners, economists and visionaries still concentrate on this subject. it has awakened the interest, not only of the world authorities but also of undeveloped areas, in fact, rural development has assumed considerable significance, particularly in the seventies, it has, therefore been accorded top priority in recent plans, the emphasis is on the development of agriculture, allied activities, rural industries and arts and crafts.

Rural development has emerged as a strategy designed to improve the socio-economic conditions of rural people. It involves extending the benefits of development to the rural population, on the other hand, it has been conceived that the traditional oriented rural cultures and values may be sustained through the introduction of appropriate and cases-friendly science and technology with the involvement of the majority people in rural areas. the concepts of rural development are comprehensive and multi dimensional in nature.

The rural development cannot be seen as a package of specific needs of a particular section people rather than transformation of rural life and socio- economic conditions it is a product of interaction among various physical, technological, economical, cultured, institutional, environmental factors. Indeed, the rural sector should experience the relevant changes and modernization so as to catch up the mainstream of the national development and contribute its share for sustained development of the country's economy as a whole.

Aims and Objectives of Seeds

The chief objectives of the organisation as follows.

1. To start and run educational institutions of various types with emphasis on human resource development.
2. To cater to the needs of the children through Creches, Balavadies and Navajeevan Kendras.
3. To organise youth and women.
4. To look after socio-economic, religious-cultural and educational activities of the community.
5. To conduct training and research in community development and evaluate community development programmes.

The problem

In view of the above discussion, the voluntary organisations play a significant role in bringing prosperity of rural areas and enrich the rural economy. though the government of India has several programmes for the development of rural areas, because of the vastness of the rural areas and limitations of the implementing authorities, these



programmes cannot achieve the desired results. in this context, the voluntary organisations can play a meaningful role.

In the past two decades voluntary organisations have made notable contribution in the eradication of poverty in rural areas. endeavours' made by these bodies in different parts of the nation are claimed to have served significantly in formulating and strengthening the current strategies of rural development. the voluntary services have been integral part of Indian culture since time immemorial. in recent times, the voluntary organisations have acquired greater importance and significance because the government administrative machinery has not been able to reach the people adequately and redress their problems especially the poor who are living in remote villages.

The central and state governments emphasis on voluntary organizations to supplement the efforts of the government for rural development, especially in the implementation of several programmes. it is estimated that above 30 different programmes for rural development have been implemented for the alleviation of the poverty after post independence period by the governments.

The study assumes importance in the context of examining the role played by the voluntary organisations in the utilisation of natural resources, in promoting human resources through providing training facilities, development activities at the grass-root level, the village poor for the eradication of rural poverty and reconstruction of rural areas.

In this context, the researcher shows much interest in studying rural development through voluntary action. For the purpose, a humble attempt is made to study the rural development through one of the voluntary organisations namely "SEEDS" in Guntur district of Andhra Pradesh has been chosen by formulating the necessary objectives.

Objectives of study

The aim of the study is to understand importance of voluntary action for rural development. In order to study them the following objectives have been formulated:

1. To Portray the Profile of the voluntary organisation under studies.
2. To Examine the Impact of various programmes.
3. To analyse the strategies adopted for implementing various programmes.

Methodology

In order to study the above objectives, one of the voluntary organisations in Guntur district of Andhra Pradesh has been selected. A multi-stage random sampling procedure has been adopted so as to select the "The SEEDS" Social Education and Economic Development Society, since, the SEEDS has been undertaking training and income generation activities to the people. To examine the impact of the activities, the beneficiaries who were trained and benefited by the voluntary organisation from 2013 to 2015 were considered.

Tools of data collection

The data for the present study is collected from the sources of primary and secondary data were collected for the study. the primary data were collected by scheduled method and covering the aspect of social-economic profile of the beneficiaries, the impact of voluntary action on income and employment aspect have been covered. Today the practice of the participatory rural appraisal and focused group discussion techniques have been so much popularised and glorified in social research. The secondary data were obtained from the records of SEEDS, official records in the offices of the District Rural Development Agency (DRDA), Guntur district, National Institute of Rural Development (NIRD), Panchayat Raj Hyderabad, besides other published and unpublished reports.

Tools of analysis

A simple statistical tools such as averages, percentage has been used for the purpose of analysing the data.

The main goal of the paper is to analyse chief economic and living conditions of selected beneficiary house holds under the study area of social education and economic development society (SEEDS) voluntary organisation.



Table – 1: Occupation – Wise of the Respondent

SL. No.	Particulars	No. of Respondents	Percentage
1.	Primary Occupation (Agriculture)	75	25.00
2.	Secondary Occupation (Dairy, poultry)	225	75.00
	Total	300	100.00

Source: Field Survey

In India majority the respondents are depends on the Agriculture only, remaining they depend on the secondary occupation like daily wage earner, coolies, workers in the shops, workers in the industrial establishment. 25percent of the respondents are having the Primary occupation is (Agriculture), 75percent of the respondents are in the secondary occupation (Dairy, Poultry).

Table – 2: Land Owned by the Family

S.No.	Particulars	Land	No. of Respondents	Percentage
1.	Dry Land	Cultivable	30	10.00
		Uncultivable	45	15.00
2.	Wet land	Cultivable	36	12.00
		Uncultivable	45	15.00
3.	Leased in land	-	60	20.00
4.	Leased out land	-	60	20.00
5.	No land	-	24	8.00
		Total	300	100.00

Source : Field Survey

The land system in India are categorized into four types are Dry land, Wet land, leased in land, Leased out land, No land. While in the Dry land and Wet land it can be divided into two categories are Cultivable and UnCultivable. In the Dry land owner 10percent respondents have cultivable land, 15percent of the respondents have uncultivable land. For the wet land owners 12percent of the respondents have cultivable land, 15percent respondents have uncultivable land. Leased in land are 20percent, leased out land are 20percent, and No land are 8percent.

Table - 3 :Did You Avail Any Following Poverty Alleviation Programmes

Sl. No.	Particulars	No. of Respondents	Percentage
1.	Self Help Groups	99	33.00
2.	SGSY	30	10.00
3.	JAY	54	18.00
4.	PMGSY	45	15.00



5.	MGNRESGs	30	10.00
6.	Land Distribution	30	10.0
7.	Housing Programmes	12	4.00
8.	Others	-	-
Total		300	100.00

Source : Field Survey

The government has introduced the various poverty alleviation programmes are Self Help groups, SGSY, JAY, PMGSY, MGNRESGS, Land Distribution, Housing programmes. 33percent of the respondents are utilized the programme of SHG progrmames, 10percent of the respondents known about the programmes of SGSY, MGNRESGs, Land Distribution programmes, 18percent of the respondents are avail of JAY, 15percent of the respondents are avail of the PMGSY programmes, 4percent of the respondents are avail of the housing programmes.

Table -4: Type of Benefit Received

Sl. No.	Particulars	No. of respondents	Percentage
1.	Less than 50,000	168	56.00
2.	Between 50,000-70,000	72	24.00
3.	Above 70,000	60	20.00
Total		300	100.00

Source : Field Survey

Most of the respondents are satisfied with benefit they received by this scheme. Nearly 56percent of the respondents are satisfied with the benefit of less than cash amount 50,000, whereas 24percent of the respondents are satisfied with the cash amount of between 51,000 – 70,000, only 20percent of the respondents are received about 70,000 cash benefit.

Table -5: How Much Subsidy Did You Receive

Sl. No.	Particulars	No. of respondents	Percentage
1.	10percent - 30percent	135	45.00
2.	30percent - 40percent	81	27.00
3.	40percent - 50percent	84	28.00
Total		300	100.00

Source : Field Survey

Further it is observed in the table the respondents received the subsidy categorized into 3 types are 10 percent-30 percent, 30 percent -40 percent , and 40 percent- 50 percent. Majority 45 percent of the respondents are received the subsidy by 10 percent - 30 percent, where as 27 percent of the respondents are received the subsidy with 30



percent - 40 percent, while in the 28 percent of the respondents are received between 40 percent - 50 percent of the benefit they received.

Table – 6: What Problems Did You Face In Becoming, a Beneficiary under These Schemes

Sl. No.	Particulars	No of Respondents	Percentage
1.	Loans are not available in time	207	69.00
2.	Govt. should not conduct awareness programmes about these schemes	93	31.00
Total		300	100.00

Source : Field Survey

The researcher ask the question for rural respondents what problem did you face in becoming a beneficiary under these scheme we get two answers for this question first answer it is Loans are not available in time to the respondents, second answer government should not conduct awareness programmes . 69percent of the respondents said that it is loans are not available in time. 31percent of the respondents said that the government should not conduct awareness programs to the rural people.

Table -7:If You Were Not Under Any Scheme Where Do You Get The Money For Investment

Sl. No.	Particulars	No of respondents	Percentage
1.	Savings	63	21.00
2.	Banks	75	25.00
3.	Money lenders	114	38.00
4.	Relatives	30	10.00
5.	Friends	18	6.00
Total		300	100.00

Source : Field Survey

If the loan is not sanctioned by government schemes the respondents go through various options to get the money for investment purpose. The researcher categorized the purpose into five types are Savings, banks, Money lenders, Relatives, Friends. Interestingly 38percent of the respondents are get the money from the money lender with high interest rates, 25percent of the respondents are prefer for the banks , where as there is another option for the rural people while there was habit of savings in the account they go through saving account and with draw the money and kept investments, followed by 10percent of the respondents go through relatives like brothers and sisters to offer them loans, while 6percent of the respondent go through the help of friends for money to invest in their business.



Table -8 :Have You Utilized The Loan For The Purpose Which It Was Given

Sl. No.	Particulars	No of respondents	Percentage
1.	Yes	231	77.00
2.	No	69	23.00
Total		300	100.00

Source : Field Survey

The above table represent Have you utilized the loan for the purpose which it was given. 77percent of the respondents are said yes they utilized the loan for the purpose which they given, 23 percent of the respondents are said no they are not utilized the loan for the purpose.

Table -9:Are You Repaying The Loan Regularly

Sl. No.	Particulars	No of respondents	Percentage
1.	Yes	243	81.00
2.	No	57	19.00
Total		300	100.00

Source : Field Survey

The above table represent “Are you repaying the loan regularly”. 81percent of the respondents said that they repay the loan regularly, 19percent of the respondents said they did not repay the loan regularly.

Table -10: What Type of Employment You Go After Training

Sl. No.	Particulars	Before Programme	Percentage	After Programme	Percentage	Total
1.	Wage employment	50	42.37	85	45.94	135
2.	Self Employment	68	57.63	100	54.06	165
Total		118	100.00	185	100.00	300

Source : Field Survey

After training programmes conducted for the respondent prefer two options one is wage employment and other is self employment. Before Program 37.03 percent of the respondents are prefer for wage employment, and After Program 62.96 Percent of the respondents prefer for wage employment Before Program 41.20 percent of the respondents are prefer for the self employment and After Program 60.60 percent of the respondents are prefer for the self employment.



Table -11:How Many Hours Do You Work Per Day

Sl. No.	Particulars	Before Programme	Percentage	After Programme	Percentage	Total
1.	3-6 hours	40	37.38	68	35.24	108
2.	6-9 hours	32	29.90	70	36.26	102
3.	Above 9 hours	35	32.72	55	28.50	90
Total		107	100.00	193	100.00	300.00

Source : Field Survey

According to their occupation of the respondents they have to work for long hours per day. Suppose if the worker engaged in the cloth making, pickle making, carpentering, doll making the respondent work for the long hours. Before Program More than 37.38 percent of the respondents are work for 3-6 hours per day, and after program 35.23 percent of the respondents are work for 6-9 hours per day, Before Program More than 29.90 percent of the respondents are work for 6-9 hours per day, and after program 36.26 percent of the respondents are work for 6-9 hours per day. Before Program More than 32.71 percent of the respondents are work for above 9 hours per day, and after program 28.49 percent of the respondents are work for above 9 hours per day.

Table -12:How many days per month do you work

Sl. No.	Particulars	Before programme	Percentage	After Programme	Percentage	Total
1.	0-10 days	45	39.82	60	32.08	105
2.	10-20 days	36	31.86	75	40.11	111
3.	20-25 days.	32	28.32	52	27.81	84
Total		113	100.00	187	100.00	300

Source : Field Survey

Normally the wage earner has to work in the years depends on the seasonality of the work. Suppose in the construction the respondents work only 6-7 months only, while the work is handmade/handicrafts products the respondents works 365 days in a year, if the workers go for the shop or any industrial establishment the respondents work except public holidays and Sunday it depends on the purpose and need of work. However 37percent of the respondents are work for 10-20days in month for employment, 35percent of the respondents are work for 10 days in the month, 28 percent of the respondents are work for 20-25 days in the month to work.

Table 13: What Is the Income per Month You Are Earning

Sl. No.	Particulars	Before Programme	Percentage	After Programme	Percentage	Total
1.	Between 5,000-8,000	65	52.41	70	39.79	135
2.	Between 8,000-12,000	48	38.70	72	40.90	120
3.	Above 12,000	11	8.89	34	19.31	45
Total		124	100.00	176	100.00	300

Source : Field Survey



The income for month for wage earners are categorized into three types are between 5,000-8,000, Between 8,000-10,000, and above 10,000. Before Program Nearly 48.51 percent of the respondents are earned per month between 5,000-8,000 and After Program Nearly 35.82 percent of the respondents are earned per month between 5,000-8,000. Before Program 35.82 percent of the respondents are earned per month between 8,000 -12,000 & After Program 43.37 percent of the respondents are earned per month between 8,000 -12,000. Before Program Above 8.87 percent of the respondents are earned per month above 12,000 & After Program Above 19.31 percent of the respondents are earned per month above 12,000.

Table -14 : How Many Family Members Are Involved In Income Generating Activity

Sl. No.	Particulars	Before Programme	Percentage	After Programme	Percentage	Total
1.	1-3 members	56	43.75	61	35.46	117
2.	4-6 members	27	21.09	51	29.65	78
3.	6 members	45	35.16	60	34.89	105
Total		128	100.00	172	100.00	300

Source : Field Survey

While we observed in the above table the wage earner earned in the month nearly 10,000 per month. 10,000 Rs. is not sufficient for the family to meet the basic requirements like food, clothing, shelter, Education for the children. So in the family every family members are involved in the work to fulfil the basic requirement of the family. Before program 1-3 members are involved in the work are 43.75% and After Program 1-3 members of the respondents are involved in work are 35.46%, Before program 4-6 members are involved in work are 21.09 percent and After Program 4-6 members are involved in work are 29.65 per cent, Before program 6 members are involved in work are 35.15 percent and After Program 6 members are involved in work are 34.88 per cent

Table -15: Indebtedness of the Respondents

Sl. No.	Particulars	No of Respondents	Percentage
1.	30,000 - 40,000	70	23.33
2.	40,000- 50,000	36	12.00
3.	50,000-60,000	26	8.67
4.	60,000-70,000	35	11.67
5.	70,000-80,000	19	6.37
6.	80,000-90,000	10	3.33
7.	90,000-1,00,00	10	3.33
8.	1,00,000-1,10,000	15	5.00
9.	1,10,000-1,20,000	28	9.33
10.	1,20,000-1,30,000	31	10.33
11.	1,30,000-1,40,000	15	5.00
12.	1,40,000-1,50,000	05	1.66
Total		300	100.00

Source : Field Survey

The above table represents the Indebtedness of the respondents. 23.33 percent of the respondents have indebtedness of Rs.30,000-40,000, 12 percent of the respondents have indebtedness of Rs. 40,000-50,000, 8.67 percent of the respondents have indebtedness of Rs. 50,000-60,000, 11.67 percent of the respondents have



indebtedness of Rs. 60,000-70,000, 6.37 percent of the respondents have indebtedness of Rs. 70,000-80,000, 3.33 percent of the respondents have indebtedness of Rs. 80,000-90,000, 3.33 percent of the respondents have indebtedness of Rs. 90,000-1,00,000, 5 percent of the respondents have indebtedness of Rs. 1,00,000-1,10,000, 9.33 percent of the respondents have indebtedness of Rs. 1,10,000-1,20,000, 10.33 percent of the respondents have indebtedness of Rs. 1,20,000-1,30,000, 5 percent of the respondents have indebtedness of Rs. 1,30,000-1,40,000, 1.66 percent of the respondents have indebtedness of Rs. 1,40,000-1,50,000.

Table -16 is Your Income Is Sufficient to Meet Your Minimum Necessities like Food, Clothing, Health

Sl. No.	Particulars	No of respondents	Percentage
1.	Yes	219	73.00
2.	No	81	27.00
Total		300	100.00

Source : Field Survey

Income is major generating source for the family to meet the basic requirement like food clothing shelter, health and education of their children. Nearly 73percent of the respondents said yes that income is sufficient to meet the minimum necessities of the food clothing. Nearly 27percent of the respondents said no that income is not sufficient to meet the minimum necessities for food clothing and health.

Table -17: Would Like To Develop Your Occupation Further

Sl. No.	Particulars	No of respondents	Percentage
1.	Yes	231	77.00
2.	No	69	23.00
Total		300	100.00

Source : Field Survey

For every respondent their occupation is god for themselves. So the respondent put heart and soul for their occupation. 77percent of the respondents said that yes they like to develop their occupation, 23percent of the respondents said that no that they would not like to develop their occupation.

Table -18 If yes what lines

Sl. No.	Particulars	No. of Respondents	Percentage
1.	Business is good	126	54.55
2.	Income is generated for family needs	105	45.45
Total		231	100.00

Source : Field Survey

The business is in good condition so the respondents are interested to increase their business. 60percent of the respondents said that their business is good, remaining 40percent of the respondents said that income is generated for family needs.



Conclusion

Social Educational and Economic development society (SEEDS) voluntary organisation has played very crucial role in the process of development of economic and living conditions of the selected beneficiary households through the implementation of different programmes and policies with the financial support of national and international funding organisations and which programmes and policies have sponsored by the central and state government. In the study area the voluntary organisation has serve the service of agricultural labours, women old age persons physically challenged persons empowerment, social solidarity and socio-economic betterment of poorest among the poor in the society. It has not only produced tangible assets and improved living conditions of the selected beneficiary households but also helped in tremendous changing their overall environment outlook opinion and attitude to a great extent. Hence, there is need to provide sufficient financial assistance to selected beneficiary household in taking up income generating activities through their occupations.

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