CHAPTER - I

INTRODUCTION
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1.1 The Problem

The neglect of women in the development process and the immediate need for appropriate attention on women to enable them to attain their requisite position in the society are to be emphasized in this analysis. Realizing this need, the Government of India initiated some exclusive development programmes for women with active association of the State Governments. The Government of Andhra Pradesh is one such State in the country which stands as a pioneering State in terms of implementation of the welfare programmes. The State achieved some gigantic strides in terms of women empowerment through micro credit. However, research studies penetrating into the aspects of the implementation and the impact and efficacy of the programmes are always essential to understand the process of SHG movement in a much better manner and suggest requisite measures to pave new ways for realizing the potential and benefits of the SHG Movement. The present study was taken up keeping this in view these objects in mind.

The women, nearly being half of the Indian population, constitute an important segment of the population they also constitute an important weaker section by virtue of their backwardness in terms of social and economic development irrespective of their castes and creeds. In the last few decades, this aspect was discussed much at many international forms and a global movement was initiated for the gender sensitization and so on. With this background, an important event took place in Andhra Pradesh, i.e. the organization of Self-help Groups among women, wherein thrift and self-help among women were popularized as a movement, leading to emancipation of women from the clutches of made dominance and dependence on men folk and placing them on par with men in terms of social and economic development.

The simple financial transactions-participatory and transparent the simple methods of documentation and implementation of the programmes have attracted the attention of the rural women in Andhra Pradesh. The popularity of the SHG Movement in Andhra Pradesh attracted the attention of researchers to...
study particularly the impact, and then evaluate the programmes etc. However the process and facilitation aspects were not studied extensively and the studies conducted in this regard were confined to a few smaller samples. These studies indicate the some of factors responsible for the slow implementation of the SHG movement and they suspect that the success of the movement is at the threshold level.

1.2 Status and Problems of Women

India is one of the few countries where women enjoy a comparatively better status than many women in other parts of the world. The true Indian women (The rural women) face many problems and are subject to the same social pressures which the women experience in other parts of the world. But relatively speaking, the situation of the Indian women is much better than what it was during the pre-independence era.

On the positive side it can be said that the women have made rapid strides in every aspect of modern life. The Indian Constitution guarantees equal opportunities and, where even necessary, it has provided the necessary safeguards from possible exploitation or injustices. The Indian women of today are not afraid of voicing their opinions or joining forces with other women in the local community to fight against social maladies and injustices. They have opportunities to take bold decisions or lead unorthodox lives, which might have made them vulnerable to social ridicule and family pressures a few decades ago. Undoubtedly, women of today in India enjoy better status and freedom.

On the negative side, it has to be noted that the Indian women suffer from many disabilities and social injustices. This is true in case of all Indian women irrespective the religion to which they may belong, except in some areas like marriage and inheritance. The Indian women rank high in terms of negligence of the girl children who are abused or often sold purely for economic reasons, and also the women living below the poverty line who are forced to do physical labour even when they are pregnant or sick. As for as speaking about the sexual attitude of the Hindu males, we know that they are not much different from their counterparts in other religions.
It is difficult to generalize the situation of women in India due to the heterogeneous nature of Indian society. Women belong to different social and economic strata. So much has been happening in Indian society as of late that, it is difficult to make an objective conclusion about the situation of women in India without inviting an opposite reaction. And this often gives scope for distortion and misinterpretation of the facts.

The INTERNET itself is a glaring example of such distortions. There are many websites on the INTERNET today that present a very pathetic situation of Indian women, especially the Hindu women. Some of them do it to catch attention while some do it purely with malice and an aim to distort Hinduism for personal or political reasons. Some of them quote from Hindu scriptures to prove their point, but fail to present the other side of the argument also. Obviously the people who publish the one-sided information about the Hindu have little sympathy and tolerance for whatever that Hinduism represents. Their approach is to convert people to other faiths or draw attention to themselves.

It is true that some of the ancient scriptures were very partial to women and treated them with disdain, but we have no evidence to suggest that people followed these scriptures to the word. In ancient India, there was a great deal of social diversity and hardly there was any organized political or religious machinery to implement the religious laws universally. The Religion was then, as it is now, mostly a matter of personal choice. The scriptures or the law books of Hinduism had little impact on the day to day lives of a vast majority of the people. The kings and the nobility had little interest in the masses beyond collection of taxes. It is therefore incorrect to base one's conclusions exclusively on the scriptural evidence.

The origin of the Indian idea of proper female behavior can be traced to Manu in 200 BC: "by a young girl, by a young woman, or even by an aged one, nothing must be done independently, even in her own house".

India is a multifaceted society where no generalization could apply to the nation's various regional, religious, social and economic groups. Nevertheless
certain broad circumstances in which Indian women live affect the way they participate in the economy. A common denominator in their lives is that they are generally confined to home, with restricted mobility, and are in seclusion. Other, unwritten, hierarchical practices place further constraints on women. Throughout history, women have generally been restricted to the role of a home-maker; that of a mother and wife. Despite the major changes that have occurred in the status of women in some parts of the world in recent decades, the norms that restrict women to the home are still powerful in India, which define the activities proper for women. They are, by and large, excluded from the political life, which by its very nature takes place in public forums only.

In spite of India's reputation for respecting women, including treating her as a Goddess, history tells us that women were also ill-treated. There was no equality between men and women. This is true of the ancient, medieval and the early modern times barring some revolutionary movements such as that of Basaweshwara, the 12th century philosopher in Karnataka, who advocated equality, casteless society, respectable status for women, and betterment of the down-trodden. The Reform movements in the 19th and 20th centuries led by the great social reformers have provided boost to the women's legal status in India.

The Independence of India heralded the introduction of laws relating particularly to women. Only the Constitution provided equality to men and women and also gave special protection to women to realize their interests effectively. The Special laws are enacted to prevent the indecent representation of women in the media and to present sexual harassment in workplaces. The law also gives women equal rights in the matters of adoption, maternity benefits, equal pay, good working conditions etc. At the international level, the UN Charter, the Universal Declaration of Human Rights and Convention on Elimination of All Forms of Discrimination against Women (CEDAW) all aim of and purport to guarantee a better legal status to women.
1.3 The Meaning and concept of Empowerment

The concept of women's empowerment is the outcome of several important critiques and debates generated by the women's movement throughout the world, particularly by the third world feminists. Its source can be traced from the interaction between feminism and the concept of 'popular education' developed in Latin America in the 1970s (Walters, 1991). The concept of women's empowerment has its roots throughout the world in women's movement.

According to Chandra Shanty Kohl (1997) empowerment in its simplest form means "the manifestation of re-distribution of power that challenges patriarchal ideology and the male dominance".

'Becoming powerful', and the liberal meaning of the term 'empowerment' are being used today in all spheres of life as a process to strengthen the elements of liberation of women in the society. It is the both a process and the result of the process. It is transformation of the structures or institutions that reinforce and the perpetuates gender discrimination. It applies to a process that enables women to gain access and control of the material and also the information and resources the for liberation of women.

1.3.1 Definition

Adams defines empowerment as "the means by which individuals, groups and communities take control of their circumstances and achieve their own goals, thereby being able to work towards helping themselves and others to maximize the quality of their lives".

Dubhashi defines it as "exercising control over one's life, firstly on resources of financial, physical and human and, secondly, on beliefs, values and attitudes".

The Social Work Dictionary defines empowerment as "the process of helping a group or community to achieve political influence or relevant legal authority".
According to Bandura (1986), "empowerment is the process through which individuals gain efficacy defined as the degree to which an individual perceives that he or she controls his or her environment".

While discussing empowerment Jo Rowland's (1997) has identified four different forms of powers.

- Power over – control or influence over others which is an instrumentation of domination.
- Power to – generative or productive power which creates new possibilities and actions without domination.
- Power with – a sense of the whole being greater than some of the individuals, especially when a group tackles problems together.
- Power from within – the spiritual strength and uniqueness that resides in each one of us and makes us truly human. Its basis is self acceptance and self-respect which extend, in turn, respect for and acceptance others as equals.

Through the interpretation 'power to' and 'power with' empowerment is concerned with the process by which people become aware of their interests and how they relate to the interests of others and him they participate in decision making and in implementing such decisions.

It is difficult to measure empowerment. There is no single method for measuring it. It should be understood and defined through indicators. The Indicators of empowerment should encompass personal, social, economic and political changes. Empowerment is a term generally used to describe a process by which the powerless people, Conscious of their own situation, organize collectively to gain greater access to public service or to gain the benefits of economic growth.

The Empowerment is also a process of challenging the existing power relations and gaining greater control over the sources of power. The goals of women's empowerment are to challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender discrimination and
social inequality and to enable poor women to gain access to and get control of both the material and the informational resources. It can change the existing power relations by addressing itself to the three dimensions of material, human and intellectual resources. Empowerment cannot occur as a revolution but only as an evolution.

1.4 The Components of Empowerment

The components of empowerment are as follows:

- Women's and men's sense of internal strength and confidence to face life
- The right to make choices
- The power to control their own lives within and outside the home, and
- The ability to influence the direction of social change towards the creation of a more just social and economic orders nationally and internationally.

Stromquist (1995), in her article on educational empowerment for women, interprets empowerment as a "socio-political concept that goes beyond formal political participation and consciousness rising. She argues that a full definition of empowerment must include cognitive, psychological, political and economic components". She explains that:

- The cognitive component refers to women having an understanding of the conditions and causes of their subordination at micro and macro levels. It involves making choices that may go against cultural expectations and norms.
- The economic component requires that women get access to and control over the productive resources, thus ensuring some degree of financial autonomy. However, she notes that changes in the economic balance of power do not necessarily alter traditional gender roles or norms.
- The political component entails that women have the capability to analyze, organize and mobilize for social change, and
- The psychological component includes the belief that women can act at personal and social levels to improve their individual realities and the society in which they live.
- Stromquist also notes that there is general agreement that these components are interrelated.
The Empowerment as a process aims at one's gaining autonomy and control over one's life. As a result of the empowerment, the empowered should become agents of their own development, exercising choices, selecting their own agenda and changing their status in the society. In the context of gender and development, empowerment should be viewed more as a process than as an end product. It is a process than as end product. It is a dynamic process changing according to circumstance. It applies to the individual as well as the collective. At the individual level, the empowerment involves building up self-image and self-confidence as well as which helps the individual to think, decide and act. On the collective plans, the empowerment means enabling women collectively to take control of their own lives, to set their own agenda, to organize each other and make demands on the state and the society for bringing about changes.

1.4.1 The Process

The Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into the situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with each other and build a common vision and mission. In the second stage, the women try to change the situation by bringing about a change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of the collective action. As empowerment seeks to alter the gender and power relations, there could be a certain social or gender conflicts. The process of empowerment could also face certain obstacles emanating from the patriarchal system, traditional beliefs and political system. The results of empowerment, however, will not be confined to women. The other members of the families will also benefit from the empowerment process.

1.4.2 The Measures

The Empowerment is a plan and its nature and quality of relationship over time can be assessed. The Changes in power relations are the definite part of the empowerment process. There was a tendency to progress from dependency to independence and then towards an increased interdependence. It is not difficult to measure empowerment; but the difficulty lies in achieving it.
The gender empowerment measure (GEM) used variables constructed explicitly to measure the relative empowerment of women and men in political and economic spheres of activities namely participation, decision making and power over resources. Any meaningful attempt to measure empowerment would have to go beyond measuring the transfer of resources (physical, financial, human) to the least powerful.

<table>
<thead>
<tr>
<th>Disempowerment</th>
<th>Empowerment</th>
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<tr>
<td>Exploited</td>
<td>Affirmed</td>
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<td>Insecure</td>
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<td>Controlled</td>
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<td>Victimized</td>
<td>Assertive</td>
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<td>Dependence</td>
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If empowerment were to be measured in changed relationships, the change would need to be detected on both sides of the relationship. Those who are involved in the process of empowerment are the right persons to measure their empowerment.

1.4.3 The Significance

The term 'empowerment' has gained significance and prominence recently among policy makers and researchers. In the field of women's studies and social work it is viewed with a holistic perspective and it can be classified as social, educational, economical, and political and psychological empowerment. To quote Thomas and Pierson, empowerment referred to user participation in services and to the self-help movement generally in which groups take action on their own behalf, either in cooperation with or independently of the statutory services. Empowerment is concerned with how people may gain collective control over their lives, so as to achieve their interests as a group and a method by which social workers seek to enhance the power of people who lack it.
1.4.4 The Strategies

The Empowerment can be activated by five strategies. Education to promote the level of awareness, knowledge, information and skills of a woman is an important part of the strategy. Awareness is a pre-requisite for challenging the forces of oppression statuesque. It results in greater participation of women in decision making within and outside the family. The economic approach to empowerment seeks to alter the economic status of women by attacking the forces which cause gender division of labour, gender gap in wages, and lack of control for women over their material resources etc. The economic approach emphasizes the development of women’s skills, promotion of their savings and investment and enlarged economic opportunities to them. The third approach namely, development approach attributes poverty to their powerlessness and the lack of adequate access to health care, education and services resources etc. Yet another approach believes that women’s empowerment require awareness of a complex factors causing disempowerment of women. This approach advocates collective organization of women as well as gender sensitization, gender planning and strategy and consciousness raising activities. More recently, an organizational approach has been advocated which believes that organized women can alter the gender and social relations in favour of women both in public and private lives. Finally, political approaches to empowerment believes that women can be developed on par with men, if politics are, purged, of violence, electoral malpractices, unscrupulous struggles, etc., and are made value based. This would, however, require greater participation of women in active politics.

The Empowerment could take place at two levels, individual and collective. The Individual empowerment is a process of personal empowerment involving self-esteem, dignity, self-respect and self-perception. But the problems affecting the collectivity of women require collective empowerment. The restructuring power relations, changing social values and norms require intervention at the collective level. The Collective empowerment aims at transforming the collective consciousness, values and attitudes. The problem of securing better access to education technical skills and employment, material
resources and political power can be tackled only at the collective level. This requires effective organization among women, mutual help and certain amount of sacrifice among them.

Self-reliance requires acquisition of physical and mental strength through solidarity sharing and caring for each other. Self-awareness, on the other hand implies knowledge of the living conditions and the factors promoting such conditions. Collectivization and organization therefore are called for to change the living conditions through collective effort by pooling and sharing of resources, time and experience. But the poor women need to acquire capacity to work in groups and to play different roles. They must have constant interface with the outside world-the government officials, the politicians, civil society institutions and other groups of power. The groups must acquire the skills of interaction with external environment.

1.5 The Indicators of Women’s Empowerment

The draft paper of India for the fourth World Conference on Women held at Beijing in 1995 proposed the following qualitative and quantitative indicators for evaluating women’s empowerment

1.5.1 The Qualitative Indicators

- Self-confidence make her understand what she wants, expresses it and tries to get it, and makes her feel proud of herself
- Articulation
- Awareness about health, nutrition, legal rights, political activities, government policies and programmes.
- Less burden of work and more leisure time.
- Changing role and responsibilities within the family.
- Decrease in violence within the family.
- Changing attitudes towards tradition and customs like child marriage and dowry.
• Physical mobility—walk freely with in the village and go to city or town, to banks, post office, and for shopping, cinema, exhibition and visit relatives.
• Become member of women’s group or any other people’s organization
• A positive self-image of herself.
• Decision making power within the family regarding number of children
• Education of children, marriage of children, budgetting for the family, showing income and purchase or sale of family property
• Changed attitudes towards women’s participation in politics and willingness to participate in the politics
• Control over individual and family income
• Access to resources like land, house, jewellery, house site, etc.
• Access to information, knowledge and skills.

1.5.2 Quantitative Indicators
• Increase in age at marriage
• Reduction in fertility rate or number of children
• becoming beneficiaries of development programmes
• Visible changes in physical status/nutritional status
• Improvement in literacy level; and
• Becoming a member of a political party or the local self-government.

1.6 The Empowerment of Women in India

The Indian constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realized. Still women continue to be discriminated, exploited and exposed to inequalities at various levels. So the concept of empowerment as a goal of development, projects and programmes has been gaining wider acceptance. By empowerment women would be able to develop self-esteem, and confidence and realize their potential and enhance their collective bargaining power. Women’s
empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components.

They are:

- Awareness building about women’s situation, discrimination and rights and opportunities as a step towards gender equality. Building Collective awareness provides a sense of group identity and the power of working as a group.
- Capacity building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institutions in the world around them.
- Participation and greater control and decision-making power in the home, the community and the society.
- Action to bring about greater equality between men and women.

Thus empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control over and transformation action. The empowerment of women covers both the individual and the collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.

The constitutional guarantees, legislative measures and policies advocating women’s concern are presented in the various Ministries, documents namely Women and Child Development, Science and Technology, Ministries like Health and Family Welfare, Labour, Rural Areas and Employment, Urban Affairs and Employment, Agriculture and Welfare Ministries these ministries list out various programmes of achievements regarding the social welfare of women.

The Ninth Plan (1997-2002) had made its commitment to the objective of “empowering women as the agents of social change and development”. The twelve salient strategies spelt out focused on empowering women by making women economically independent and self-reliant. It was being hoped that the strategies would be realized through the national policy for empowerment of women.
1.7 Basic issues in the Empowerment process: compact clarification

There are two dimensions of the empowerment concept with respect to women, the static and the dynamic. The former concerns empowerment of women in terms of their capacities to participate in main decisions that directly or indirectly affect their lives, and to influence those decisions. This refers to the notion that women have an effective voice. Consequently, women have to be dismembered when they cannot influence the decisions. This view may suggest that an effective voice could be given to women who do not have one, or that the disempowered women could by exogamy relations.

The dynamic concept, regards employment as a process of developing the capacity of individuals to participate effectively in making and implementing decisions that directly or indirectly affect them. Viewed as a process, empowerment is something an individual or a group of individuals acquire over time. It is not. Something you can give to people, although the conditions could be created to make them acquire the empowerment. This also means that it is possible to create conditions that block people's capacity to empower themselves.
The distinction between the static and dynamism concepts of empowerment is significant because it is likely to lead to different implementation strategies—specifically, the former may lead to exogamous empowerment strategies while the latter may lead to endogamous ones. Exogamous strategies are those built on the premise that disembarked groups can be empowered by external individuals or groups. By contrast, endogamous strategies are those whose underlying premise is that external groups can only facilitate empowerment by creating conditions for dismembered groups to empower themselves. The exogamous empowerment strategy implies a top-down approach while the endogamous strategy implies a bottom-up one.

Empowerment is unlikely to be granted to the disembarked because some individuals or groups benefit from the dismemberment of others and are unlikely to freely give up the resulting privileges. Consequently, a quick fix solution, which the static concept seems to suggest, is unlikely to be feasible or effective. The dynamic concept is more likely to lead to effective empowerment strategies because its perception of empowerment and disempowerment as the consequences of social processes is more realistic. The endogamous notion of empowerment implies both that much of the effort to achieve empowerment depends on the dismembered and that the exogamous forces can enable or accelerate the endogamous process, particularly if these do not treat employment as a gift. Thus, the exogamous enabling conditions for the endogamous empowerment become the key point of reference in evaluating empowerment strategies for women.

- Capacity and skills assessment
- Action for change
- Participation and greater control in decision-making
- Capacity building and skills development
- Skills and capacity Assessment
- Awareness Building
The above chart shows a six-stage empowerment process namely:

Awareness, skills and capacity, assessment, capacity building and skill development, participation greater control in decision making, action for change and evaluation. The capacity and skills assessment stage increases the chances that for the development of requisite capacity and skills. It also has an important methodological implication, which is that a need assessment must be based on the objective conditions of a specific problem of dismemberment. In other words, a general doctrine of empowerment would not work in all cases, nor would extensively deduce the approaches to work. The sixth stage is a feedback mechanism.

Being aware of the current dismemberment pietism for empowerment is a necessary condition for achieving it. It is easy to accept a situation if one is not aware of it or has better options. Consequently, bringing awareness about the discriminatory practices against women, about laws that undermine their interests and cultural and traditional norms that perpetuate their subjugation and subordination, is necessary for building blocks of an indigenous empowerment strategy. Awareness of the rules of dismemberment is 'potentially conflicting. It is important to recognise this and also its implications in the empowerment process. The history of feminism shows that winning the vote in Europe and the USA after world war was the result of a long struggle and sacrifice by women during the war. So information about the obstacles of empowerment is a key part of the process of awareness.

The second stage involves identifying the capacity and skill that are needed for effective participation but which, the individual or the group lacks. This assessment will realistically show what changes should take place before the targeted persons can be expected to participate effectively. A major disadvantage of not carrying out a needs assessment is that the defined skills and capacities may be given to a person who actually needs something else. For example, if a large number of women are represented in the lower echelons of an organization, who are as a result, unable to influence major policies, it only implies that it of the
situation which shows needs an assessment that education is a key to their empowerment.

The third stage of the empowerment process involves taking deliberate steps to build capacity and develop relevant skill as suggested by needs assessment programmes of enlightenment which are required for planning, organisatin, co-ordination and resource and personnel management. These and other relevant skills and capacities are always needed to participate more meaningfully in decision making.

The fourth stage calls for the use of the skills and capacities that have been acquired to enable them to participate in actual decision making and to exert a greater control over what happens in the home, the work place, and in the wider society. Acquiring skills and developing capacities is meaningless if they remain unused. In fact, such skills and capacities are should lead to more adroit decision making as well as improving women’s bargaining power and deterring the potential agents of disempowerment.

The fifth stage consists of deliberate action on the part of the empowered person or group(s) to bring about change to redress the problems highlighted earlier. The entire process is successful only if the acquired skills and capacity are used to bring about changes in the lives of the individuals or groups concerned, and in the lives of others in their communities.

The last stage, evaluation, is important to assess the success or failure of the entire process, the results of which can be used as a feedback in the next cycle of the empowerment process. In other words, empowerment is not seen as an one time activity but as a series of activities which has been but one that is gained overtime and it needs the updating of the new information feedback from time to time. this can only bring about the awareness which means building new and fresh capacities and skills in order to gain more decision making power for positive actions. A woman is never fully empowered unless continues to update the skills and capacities, which are necessary to for effective participation in the ongoing decisions around her. It should also be emphasized that evaluation is a continuous process.
1.7.1 Focus on poor Women

In India, the trickle down effects of macro-economic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and they constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers in accessibility to education, health, employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. There are several reasons for this: Among the poor, the poor women are most disadvantaged—they are hindered by lack of education and access to resources, both of which are required to help them in working their way out of poverty and for upwarding economic and social mobility.

The problem is more acute for women in countries like India, despite the fact that women's labour makes a crucial contribution to the economy. This is due to the low social status and lack of access to key resources. Evidence shows that groups of women are better customers than men, and are the better managers of resources. If loans are routed through women, benefits of loans are shared wider among all the household.

Since women's empowerment is the key to socio-economic development of the community, bringing women into the mainstream of national development has been a major concern of the government. The Ministry of Rural Development treats women as a special component woman in its programmes. Funds are marked as "Women's component" to ensure flow of adequate resources for them only. The Swarnajayanti Grameen Swaranzgar Yojana (IAY), National Social Assistance Programme (NSAP), Restructured Rural Sanitation Programme, Accelerated Rural Water Supply Programme (ARWSP) the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCRA) and the Jawahar Rozgar Yojana (JRY) have special components in them for women only.
1.7.2 Women's Empowerment and SHGs

From the early 1970s, women's movements in a number of countries became, increasingly interested in alleviating the poverty of women by focussing more on credit programmes and credit cooperatives. In Indian organizations the self-Employed Women's movements have noted that credit is a major constraint in their work with women workers in the informal sector.

The problem of women's access to credit was given particular emphasis at the first International women's Conference in Mexico in 1975 as part of the emerging awareness of the importance of women's productive role both for national economics, and for women's World Banking network and production of manuals for women's credit requirements. Many women's organizations are set up throughout the world. The credit and saving components both increase the women's income and bring the women together to address widely then gender issues. From the mid-1980s, there was a mushrooming of donors, and government and NGO-sponsored credit programmes in the wake of the 1985 Nairobi Women's conference (Mayoux, 1995a).

The 1980s and 1990s also saw the development and rapid expansion of large minimalist poverty-targeted micro-finance institutions and networks like Grameen Bank, ACCIO and Finca among others. In these organizations the significant higher female repayment rates led to increase the emphasis on targeting women as an efficiency strategy for increasing credit recovery. A number of donors also saw the female-targeted financially-sustainable micro-finance as a means of marrying internal demands for increased efficiency because of declining budgets with demands for increasing the gender lobbies.

The trend was further reinforced by the Micro Credit Summit Campaign started in 1997 which had 'reaching and empowering women' as its second key goal after poverty reduction (RESULTS 1997). Micro-Finance for women is recently seen as a key strategy in meeting out not only the Millennium Goal 3 on gender equality, but also poverty Reduction, Health, HIV/AIDS and other goals.
1.7.3 Paradigm of Empowerment

The feminist empowerment paradigm did not originate as a Northern imposition, but is firmly rooted in the development of some of the earliest Micro-finance programmes in the South, including SEWA in India. It currently underlies the gender policies of many NGOs and the consultants and researchers looking at the gender impact of Micro-finance programmes (Chen, 1996, Johnson, 1997).

Here the underlying concerns are gender equality and women's human rights. Women's empowerment is seen as an integral and inseparable part of a wider process of social transformation. The main target group is poor women and women are capable of providing alternative role models for change. An increasing attention has also been paid to men’s role in challenging gender inequality.

Micro-Finance is promoted as an entry point in the context of a wider strategy for women’s economic and socio-political empowerment, which focuses primarily on gender awareness and the feminist organizations.

As developed by Chen in her proposals for a sub sector approach to microcredit, based partly on SEWA’s strategy and promoted by UNIFEM, microfinance must be a part of sectoral strategy for change which identifies opportunities, constraints and bottlenecks within industries which in turn can raise returns and prospects for large number of women. The possible strategies include linking women to the existing services and infrastructure, developing new technology such as labour-saving food processing, building information networks, and shifting to new markets, policy changes to overcome legislative barriers and unionization. Further they must be based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change (Chen, 1996).

Economic empowerment is however defined as individualist terms to include issues such as property rights, changes in intra-household relations and transformation of the macro-economic context. Many organizations go further than these interventions at the industry level to include gender-specific strategies
for social and political empowerment. Some programmes have developed very
effective means for integrating gender awareness in the programmes and for
organizing women and men to challenge gender discrimination. Some also have
the needed legal rights to support the women and engage in gender advocacy.
These interventions to increase social and political empowerment are seen as
essential prerequisites for economic empowerment.

1.7.4 Problem of Empowerment

Many surveys have shown that many there are elements make it more
difficult for women empowerment in micro businesses. These elements are:

- Lack of knowledge of the market and potential profitability, thus
  making the choice of business difficult.
- Inadequate book-keeping
- Employment of too many relatives which increases social pressure
to share benefits.
- Setting prices arbitrarily.
- Lack of capital.
- High interest rates.
- Inventory and inflation accounting are never undertaken.
- Credit policies which gradually ruin their businesses (many
  customers cannot pay cash; on the other hand, suppliers are very
  harsh towards women). Other shortcomings include:

1. Burden of meeting: Time-consuming meetings, particularly the meetings about
group lending, and time consuming income generating activities without reduction
of traditional responsibilities of women, the time taken for the meetings seems to
be more burden some.

2. New Pressures: In the process of using social capital, in-group lending/group
collateral programmes, additional stresses and pressures are generated, which
might increase vulnerability of women and may result in disempowerment.

3. Rseinforcement of traditional gender roles: lack of economic empowerment:
Micro finance assists women to perform traditional roles better and so the women
remain trapped in only low productivity sectors, not moving from the group of
survival enterprises to micro-enterprises.
Thus, the concept of Self Help Group is one of the components of development in India. Women have become center point in the Implementation of programmes of development and welfare. In the process of development, in the beginning, women were not considered and them due to failure of the programmes of development the shift of focus has taken place. Therefore, the present Self Help Group Programme is a boon for the development of the Indian society.

The process of Women Empowerment through Self Help Groups (SHGs) would lead to benefits not only to the individual woman and women groups but also for the families and community as a whole through collective action for development. These groups have a common perception of the need and impulse towards collective action. Empowering women is not just for meeting their economic needs but also for holistic social development through thrift societies.

1.7.5 India's Female Population

As per the 2012 census, India has a female population of 591.4 million. India accounts for 17.31 per cent of world’s women characterized by vast regional differences and a variety of cultures. But, social discrimination and economic deprivation on the basis of gender are common to all, irrespective of religion, cast, community and State.

1.8 Objectives

The objectives of the study are
1. to find out the objectives, rules of procedures and other details of Indira Kranthi Patham,
2. to enquire about the benefits accrued to women beneficiaries through IKP and
3. to find out the degree of empowerment achieved by women beneficiaries in
   (a) personal lives,
   (b) families,
   (c) social,
   (d) economic and
   (e) political aspects of their lives.
1.9 Hypothesis
The following hypotheses were formulated before undertaking the study:

1. Women with higher general awareness and literacy are more likely to utilise the scheme of Indira Kranthi Patham; The women who are aware of IKP are more likely to utilise more than one programme;

2. Use of IKP is likely to result in social empowerment of women in aspects such as marriage, family and other matters;

3. Benefits from IKP are likely to result in economic empowerment of women and

4. Women who use IKP are likely to have higher political awareness and participation.

1.10 Methodology
Both qualitative and quantitative research methods have been used for the present study. The data collected for the present study is of both primary and secondary nature.

Primary data was collected from a selected sample through an interview schedule. The secondary data was obtained from various sources like Prakasam district DRDA office, Mandal Revenue Office, IKP officer, SHG leaders etc. The universe of the study consists of all the households in Tangutur, Zarugumalli, Ongole and Kothapatnam Mandals in Prakasam District.

1.10.1 Sampling
Since it was impossible to cover the entire study area, a representative sample of 100 women SHG members per mandal was selected randomly from among the SHGs, which were established at least one year back. The specific condition of one year was imposed keeping in view the continuity and exposure of women to various aspects of IKP through SHG movement in the study area to enable the researcher to capture a precipitated picture of the area in terms of experience of the SHGs and other related aspects. Thus, the total sample of the study consists of 400 women SHG members who are selected through stratified random sampling method. The study was conducted in Tangutur, Zarugumalli, Ongole and Kothapatnam Mandals of Prakasam district in Andhra Pradesh. The spread of training institutions for women, where in-capacity and skill development programmes have been in vogue for women, has also made an
important contribution in the selection of the study area. The four Mandals were selected on the basis of their performance in the district.

1.10.1.1 Distribution of sample in different Mandals and Villages

The sample has been selected from different villages of different Mandals in Prakasam district. The distribution of the sample respondents in different Mandals and names of villages and size of the sample have been presented in the table 1.1.

<table>
<thead>
<tr>
<th>Table 1.1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sample distribution in the study area</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mandals</th>
<th>Villages</th>
<th>No. of members</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangutur</td>
<td>Vallor</td>
<td>45</td>
<td>11.25</td>
</tr>
<tr>
<td></td>
<td>Tangutur</td>
<td>5</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>Buchirajupalem</td>
<td>5</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>Srinivasanagaram</td>
<td>5</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>Ambedkar Colony</td>
<td>10</td>
<td>2.50</td>
</tr>
<tr>
<td></td>
<td>S.T.Colony</td>
<td>15</td>
<td>3.75</td>
</tr>
<tr>
<td></td>
<td>Nayudupalem</td>
<td>15</td>
<td>3.75</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>25</strong></td>
</tr>
<tr>
<td>Zarugumalli</td>
<td>K.Bitragunta</td>
<td>40</td>
<td>10.00</td>
</tr>
<tr>
<td></td>
<td>Valetipadu</td>
<td>25</td>
<td>6.25</td>
</tr>
<tr>
<td></td>
<td>Chinthalapalem</td>
<td>35</td>
<td>8.75</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>25</strong></td>
</tr>
<tr>
<td>Ongole</td>
<td>Neelampalem</td>
<td>20</td>
<td>5.00</td>
</tr>
<tr>
<td></td>
<td>Gopalanagaram</td>
<td>10</td>
<td>2.50</td>
</tr>
<tr>
<td></td>
<td>Dasarajupalli</td>
<td>10</td>
<td>2.50</td>
</tr>
<tr>
<td></td>
<td>Pelluru</td>
<td>21</td>
<td>5.25</td>
</tr>
<tr>
<td></td>
<td>Pragati Colony</td>
<td>15</td>
<td>3.75</td>
</tr>
<tr>
<td></td>
<td>Sathyannarayanapuram</td>
<td>20</td>
<td>5.00</td>
</tr>
<tr>
<td></td>
<td>Koppolu</td>
<td>5</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>101</strong></td>
<td><strong>25.25</strong></td>
</tr>
<tr>
<td>Kothapnam</td>
<td>Sankuvarigunta</td>
<td>14</td>
<td>3.50</td>
</tr>
<tr>
<td></td>
<td>Kothapnam</td>
<td>25</td>
<td>6.25</td>
</tr>
<tr>
<td></td>
<td>Madamuru</td>
<td>13</td>
<td>3.25</td>
</tr>
<tr>
<td></td>
<td>Eethamukkala</td>
<td>21</td>
<td>5.25</td>
</tr>
<tr>
<td></td>
<td>Devuduthhota Colony</td>
<td>6</td>
<td>1.50</td>
</tr>
<tr>
<td></td>
<td>Rajupalem</td>
<td>20</td>
<td>5.00</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>99</strong></td>
<td><strong>24.75</strong></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td><strong>400</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

* indicates the 1% of level of significance
The table portrays that in Tangutur Mandal, 45 respondents from Vallor village, 15 respondents each from S.T. Colony and Naidupalem, 10 respondents from Ambedkar Colony and 5 respondents each from Tangutur, Buchirajupalem and Srinivasanagaram villages were considered for the sample.

Likewise, 40 respondents from K.Bitragunta, 35 respondents from Chintalapalem and 25 respondents from Valetipadu villages were considered for sample in Zarugumalli Mandal.

Similarly in Ongole Mandal, 21 respondents from Pelluru, 20 respondents each from Neelampalem and Sathyannarayananapuram villages, 15 from Pragati Colony, 10 respondents each from Gopalanagaram and Dasarajupalem villages and 5 respondents from Koppolu village are consided in the survey.

Moreover, in Kothapatnam Mandal, 25 respondents in Kothapatnam village, 21 respondents from Eethamukkala, 20 respondents from Rajupalem, 14 respondents from Sankuvarigunta, 13 respondents from Madanuru villages and 6 respondents from Devuduthota Colony were considered for the sample study. It is noted that 4 mandals have been considered for the present study including Tangutur (100), Zarugumalli(100), Ongole(101) and Kothapatnam (99) Mandal and the total sample size is 400.

The Chi-square value is significant at 1 percent level and hence it can be inferred that the sample size is highly significant in all the selected 4 Mandals of Prakasam District

1.10. Techniques of data collection

A structured schedule was prepared and canvassed among the SHG members selected for the study to collect primary data. The schedule for the study consists of questions on the following important aspects related to women and their participation in SHGs:

- Social and economic background of the SHG members selected for the study;
- Awareness on problems encountered while participating in SHGs and ability to understand and solve the same;
- Utilization of various public utility facilities sponsored by government, especially after being exposed to SHGs and
- Relationship of social groups and organizations;
Thus, the coverage of schedule was quite extensive to capture various aspects related to development of women and the participation of women in SHGs. The schedule used for the study is presented as an Appendix. Besides this, field observations and secondary data pertaining to various aspects of Welfare Programme Movement in Andhra Pradesh and Chittoor district in specific were also used to provide appropriate information for the study.

1.10.3 Analytical Framework

The data collected was presented in simple frequency tables after analyzing the data in terms of their importance and variables identified for the study. The opinions of the selected members were further cross tabulated in terms of variables like caste, size of the family, level of education, and age in years.

The task of data collection was undertaken after the research problem has been defined and the research design/plan is etched out. While deciding about the method of data collection to be used for the study, the researcher had kept in mind two types of data viz., primary and secondary. The primary data are those which are collected afresh and for the first time and this happened to be original in character. The secondary data, on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process. The researcher would have to decide which sort of data he would be using for his study and accordingly he will have to select one or the other method of data collection. The methods of collecting primary and secondary data differ. Primary data are to be originally collected, while in case of secondary data the nature of data collection is merely that of compilation.

The researcher used interview method for collection of data. By using interview schedule, the data was collected from five hundred respondents. To start with, I have tried to build rapport by speaking generally about their village, their traditional values and social, economic conditions. Next, slowly I started asking about my topic. I have received good response from respondents. I have used structured interview schedule, in which the questions were already prepared. It became a problem to know the correct age of respondents, as many did not know their correct age.
1.10.4 Tools of Analysis

The data collection was through the interview and observation, both participant and non-participant methods. The collected data was processed, tabulated, analyzed and interpreted with the help of statistical tools like percentage, average etc.

1.11 Limitations of the study

Though I have completed my field work successfully, I have encountered the following problems:

1. Initially, I faced a problem in getting the villagers co-operation because they expected some benefits from me, expecting me to be a government functionary.
2. As a majority of them were illiterates I had difficulties in collecting information from them.
3. The time management became a big problem. As my respondents were agricultural labourers, they were not available during the day. So, I had to adjust my time to suit their schedule and collected the information mostly during afternoons during which they used to take rest.
4. Most of the people were illiterates and they were not able to tell their age and even failed to inform their children's ages also.
5. Some people refused to give answers because they felt that there was no use in such interviews, and they expressed that many researchers in the past had done like that without passing any benefits to them.

1.12 Type of the study

The study is diagnostic in nature as it makes an ardent attempt to understand the process, and impact of development on women. Keeping the object of study, in mind the study was designed in such a manner as to capture the process, and impact of development movement on women.
1.13 Field Area

The field area is presented in Maps 1.1.

Map 1.1
India

1.13.1 Demographic Profile

Development of any region is influenced by the demographic aspects of the district concerned. The Prakasam district is predominantly rural with more than 84 per cent of the population inhabiting the rural areas. The details of the population of the district during 1901-2001 are presented in Table 1.2. The population of the district increased from 27.59 lakhs in 1991 to 30.55 lakhs by 2001. However, its decade growth of 10.72 per cent is less than that of the State.
growth of 14.12 per cent. There are no variations in the rates of growth of rural and urban population of the district during 1991-2001, unlike at the state level. The female population of the district is 15.0 lakhs, which accounts for 49.26 per cent of the district’s population and 4.02 per cent of the state’s female population by 2001. The district witnessed only an addition of 12.81 thousand of population in the urban centers during 1991-2001, leading to 2.82 per cent change in urban population as against 15.11 per cent change in the A. P. State. As per the 2001 census, the density of population per sq.km is 174 as against the state density of 242. This reflects basically the rural character of the district without any growth in urbanization.

Table 1.2
Variations in Population of Prakasam District during 1901-2011

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
<th>Variation</th>
<th>Percent</th>
<th>Density of Population Per Sq. Km</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>9,75,037</td>
<td>-</td>
<td>-</td>
<td>57</td>
</tr>
<tr>
<td>1911</td>
<td>10,68,743</td>
<td>93,706</td>
<td>9.61</td>
<td>62</td>
</tr>
<tr>
<td>1921</td>
<td>11,17,701</td>
<td>48,958</td>
<td>4.58</td>
<td>65</td>
</tr>
<tr>
<td>1931</td>
<td>12,05,223</td>
<td>87,552</td>
<td>7.83</td>
<td>70</td>
</tr>
<tr>
<td>1941</td>
<td>13,43,883</td>
<td>1,38,660</td>
<td>11.50</td>
<td>78</td>
</tr>
<tr>
<td>1951</td>
<td>14,63,737</td>
<td>1,19,854</td>
<td>8.92</td>
<td>85</td>
</tr>
<tr>
<td>1961</td>
<td>16,71,726</td>
<td>1,07,989</td>
<td>7.38</td>
<td>98</td>
</tr>
<tr>
<td>1971</td>
<td>19,19,995</td>
<td>2,48,269</td>
<td>14.85</td>
<td>112</td>
</tr>
<tr>
<td>1991</td>
<td>27,59,166</td>
<td>4,29,595</td>
<td>18.44</td>
<td>161</td>
</tr>
<tr>
<td>2001</td>
<td>30,54,941</td>
<td>2,95,775</td>
<td>10.72</td>
<td>174</td>
</tr>
<tr>
<td>2011</td>
<td>33,92,764</td>
<td>1,680,029</td>
<td>10.88</td>
<td>192</td>
</tr>
</tbody>
</table>

2. Census of India, 2011, Industrial Population Totals, paper 2 of 2011,
Rural-Urban Distribution of Population, Series-29, Andhra Pradesh
1.13.2 Prakasam District Urban Population-2011

Out of the total Prakasam population as per the 2011 census, 19.52 percent lives in urban regions of the district. In total 6,62,116 people live in urban areas, of them males are 330,963 and females are 331,153. The sex Ratio in the urban region of Prakasam district is 2001 as per 2011 census data. Similarly child sex ratio in Prakasam district was 944 in 2011 census. Child population (0-6) in urban region was 63,656, of which males and females were 32,741 and 30,915. This child population figure of Prakasam district constitutes 9.89 % of the total urban population. The average literacy rate in Prakasam district as per census 2011 is 79.04 % of which males and females are 86.48 % and 71.64 % literates respectively. In actual number 473,006 people are literate in the urban region of which males and females are 257,917 and 215,089 respectively.

1.13.3 Prakasam District Rural Population 2011

As per 2011 census, 80.48 % population of Prakasam district lives in rural areas. The total Prakasam district population living in rural areas is 2,730,648 of which males and females are 1,381,772 and 1,348,876 respectively. In rural areas of Prakasam district, the sex ratio is 976 females per 1000 males and the child sex ratio data of Prakasam district is 929 girls per 1000 boys. The Child population in the age of 0-6 year is 296,805 in rural areas, of which, males are 153,840 and females are 142,965. The child population comprises 11.13 % of total rural population of Prakasam district. Literacy rate in the rural areas of Prakasam district is 59.72 % as per the census data of 2011. Gender wise, male and female literacy stood at 70.39 and 48.86 per cent respectively. In total, 1,453,489 people were literates; of them, males and females were 864,332 and 589,157 respectively.
1.13.4 Prakasam District

The map of Prakasam District which comprises the present study area is shown in Map 1.2.

Map 2

Prakasam District

Prakasam District Map highlights the National Highway, Major Roads, District Headquarter and etc in the Prakasam district.

Situated in the south-eastern India, Prakasam is an administrative district in Andhra Pradesh. The district headquarters are located at Ongole. It is one of the nine coastal districts of Andhra Pradesh. According to the 2011 census, the total area of Prakasam District is 17,626 square kilometers of area.

The population in Prakasam is 3054.94 (in thousands), as per the census carried on district, in 2001. The Literacy Rate of Prakasam is 57.86 per cent. Previously known as Ongole, this district was renamed as Prakasam in order to pay homage to the great patriot and Andhra Leader, Tangutur Prakasam Panthulu, also known as Andhra Kesari (Lion of Andhra) who was born in Kanuparthi village of this district.
1.13.4.1 Revenue Divisions

The introduction of the system of revenue mandals in 1986, the 9 talks of the district were reorganized in at 56 mandals. But, there is no change in the position of the revenue divisions. The present number of Gram Panchayatis and mandals situated in each revenue division is presented in Table 1.3.

<table>
<thead>
<tr>
<th>Name of the Revenue division</th>
<th>No. of Mandals</th>
<th>No. of Gram Panchayatis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ongole</td>
<td>20</td>
<td>362</td>
</tr>
<tr>
<td>Kandukur</td>
<td>24</td>
<td>478</td>
</tr>
<tr>
<td>Markapur</td>
<td>12</td>
<td>200</td>
</tr>
</tbody>
</table>

Table 1.3

Revenue Divisions, Mandals and Gram Panchayats of Prakasam District

The Ongole District was renamed as Prakasam District in 1972 in memory of the eminent freedom fighter, and the last Chief Minister of the composite Madras State and the first Chief Minister of Andhra State. Tanguturu Prakasam Pantulu, who was born at Vinodarayunipalem, a hamlet of Kanupathli village in this district.

1.13.4.2 Cities and towns in Prakasam district

Ongole       | Bestavaripeta       | Chirala
Addanki      | Kandukur            | Paranchur
Giddaluru    | Podili              | Markapur
Dornala      | Cumbum              | Singarayakonda
Kanigiri     | Chimakurthi         | Talluru
Vetapalem

1.13.4.3 Mandals

There are 56 Mandals in the Prakasam district. They are:

4. Naguluppalapadu  23. Oletivaripalem  42. Donakonda

**Rivers:** Gundlakamma, Paleru, Musi, Munneru.

**Major Crops:** Millet, Maize, Greengram, Blackgram, Turmeric, Tobacco, Groundnut, Chillies, Cotton.

**Major Minerals:** Slate stone, Granite, Copper.

**Major Industries:** Cotton, Tobacco, Leather, States, mining of granite stones.

**Lok Sabha Constituencies:** Ongole

**Assembly Constituencies:** Ongole, Santhanathalapadu, Kandukur, Kanigiri, Kondepi and Addanki. Cumbum, Martur, Markapur, Darsi, Chirala, Giddalur, Parachur.

**Tourist Places:** Chirala (Shipyard), Tanguturu, Markapuram, Sri-Chennakasava Swami Temple, Singarayakonda Varaha Narshimha Swami Temple.

The fieldwork for the present study took nearly for 72 days including 20 days in Tanguturu Mandal, 12 days in Zarugumalli Mandal, 20 days each in Ongole and Kothapatanam Mandals.
1.13.4.4 Study Area
The study area comprises Tangutur, Zarugumalli, Ongole and Pathapatnam Mandals.

1.13.4.4.1 Tangutur
Tangutur Mandal is located in the south from the District Headquarters, Ongole. The Tangutur Mandal is bound by Ongole mandal on the north, Kothapatnam Mandal and Bay of Bengal in the east and in the it is----by Zarugumalli Mandal and in the west by Santhanathalapadu. Tobacco is the chief Crop of the Mandal.
The villages covered in the Tangutur Mandal are Alakrtapadu, Ananthavaram, Ammulapalem, Jayavaram, Kakaturivarpalem, Kandakuru, Karumanchi, Konijedu, M.Nidamuru Mallavarappadu, Marlapadu, Ponduru, Surareddyepalem, T.Nayudupalem, Tangutur, Vailuru, Vasepallipadu and Velagapudi.

Tangutur is the main town of the Tangutur Mandal. Tangutur is located at 38.6 km distance from its District Main City of Ongole. It is located at 264 km distance from its State Main City Hyderabad. The nearby Villages surrounding
this Village are Mangamuru (2.8 km.), ChsilaKapadu (3.9 km.), Sarveddiypalem (7.2 km.), Peridepi (8.2 km.), Gummalampadu (8.9 km.), nearby towns are Santhanuthalapadu (8.8 km.), Konidepi (9.5 km.), Ongole (13 km.), Chimakurthi (15 km.).

Colleges nearby Tangutur
1. SPCM Govt. Jr. College
2. Vivekananda Degree College
3. RISE Prakasam Group of Institutions

Schools in Tangutur
1. Siddhartha Public School, Tangutur (Vill.), Alakurapadu Road
2. Unaided S C Ward H S, Tangutur (Vil.) T T D K Road
3. Z.P.High School, Tharpunaidupalem (Vill)

Banks nearby Tangutur
1. Andhra Bank, Tangutur
2. ING Vysya Bank Ltd., KoniJedu
3. Canara Bank, Kommalapadu
4. Syndicate Bank, Idupulapadu

Photo-2
Data Collection from a Respondent
Zarugumalli Village and Mandal

Map-5
The Zarugumalli Mandal is rectangular in shape and is located in the south of Ongole mandal and below the Tangutur mandal. The Mandal is bound on the north by Kondepi and Tangutur mandals, in south by Ponnaluru Mandal, and in east by Singarayakonda Mandal and in west by Marripada Mandal.

Map-5

Zarugumall is one of the Towns in Zarugumilli Mandal, Prakasam District, Andhra Pradesh State. Zarugumalli is at 52.2 km distance from its District Main City Ongole and at 279 km distance from its State Main City, Hyderabad. Other villages in Zarugumilli Mandal are Akkacheruvapalem, Chatakupadu, Chintalapalem, Chirrikuripadu, Devaguduru and K.Bitragunta.
The near villages surrounding this village are Yedlurpadu (2.1 km.), K.Biragunta (2.7 km.), Vaviletipadu (2.9 km.), Nandanavanam (3.8 km.), Paletipadu (4 km.), the nearby towns are Zarugumilli (0 km.), Tangutur (6.3 km.), Singarayakonda (8.6 km.) and Kandukur (14.3 km.).

**Schools nearby Zarugumalli**
1. Z.P. High School, Zarugumalli (Vil.)
2. Z.P. High School, Chirrikurapadu (Vill)
3. Z.P. High School, Karnepalli (Vil.)

**Colleges nearby Zarugumalli**
1. Sri Veerisetty Jr. College, Podili
2. Sri Gowtham Jr. College, Markapur
3. Magunta Subbi Rami Reddy Degree College.

**Banks nearby Zarugumalli**
1. Syndicate Bank, Zarugumalli
2. Andhra Bank, Giddalur
3. Axis Bank, Ongole, Andhra Pradesh
4. State Bank of India, Dornal

Photo-3

Data Collection from Respondents in
Neelampalem Village, Ongole Mandal
1.13.4.4. Ongole Mandal

Ongole Mandal is located in the Headquarters of the Prakasam district. The Ongole Mandal is in the eastern-most part along the east coast of India. It is locked in the north by Yellampalli Mandal in the East by Karuwadi and Kothapatnam Mandal, south by Tungur Mandal and in the west by Chimakurthi Mandal. NHT Passes through the Ongole town. It is world renowned Centre for biles.

Map-6

Ongole Mandal

Ongole is a Town in the Ongole Mandal of the Prakasam District in Andhra Pradesh State in India. Ongole is the Main Town for the Ongole Mandal.
and is also the Mandal Headquarters. Ongole is Main City for the Prakasam District and it is at 266 km distance from its

State Main City-Hyderabad. Boddulurivaripalem, Chejarla, Cheruvukommupalem Chintayagaripalem, Dasarajupalli and Devarampadu are the villages the main in the same Ongole Mandal. Nearby Villages of this town with distance are Cheruvukommupalem (3.4 km.), Mulchinthalapadu (4.7 km.), Sarvereddypalem (4.8 km.), Pemametta (5.5 km.) and Lingangunta (6.2 km.). The Nearby towns (are Ongole (3.2 km.)), are Santhanuthalapadu (13.2 km.), Madripadu (13.7 km.), and Kothapannah (16.5 km.).

Schools in Ongole
1. Samavesam High School, Ongole (Vil.)
2. Umamanyavakkondram, Ongole
3. Sree Suryavidyarikethan, Ongole

Colleges in Ongole
1. Sri Chaitanya Jr. Kalasala, Ongole
2. Sri Govindambika Parameswari Junior College, Ongole
3. A B M Jr. College, Ongole

Photo-4
Data Collection from a Respondent
in Kothapatham Village and Mandal
Kothapatnam Mandal is located in the east of Ongole and to its south is Tangutur Mandal and in the east by the it is found of Bengal and in the west by Ongole Mandal. The Buckingham channel passes throughout the mandal from south to north along the Bay of Bengal. It is famous for ground net and paddy and aquaculture.

Map-6
Kothapatnam Mandal

List of Villages in Kothapatnam

- Alluru
- Alooru
- Ethamukkala
- Gadepalem
- Gamallapalem
- Gundarnala
- K.Pallepalem
- Kothapatnam
- Madanuru
- Motumula
- Padarthi
- Rajupalem
- Rangaypalem
- Sankuvanigunta

Kothapatnam is the Main Town of the Kothapatnam Mandal. Kothapatnam is located at 60 km distance from its District Main City-Ongole. It is located at 280 km distance from its State Main City-Hyderabad. Other villages in Kothapatnam Mandal are Allur, Aloor, Ethamukkala, Gadepalem, Gamallapalem, Gundarnala. The nearby Villages of this Village are Padarthi (5.5 km).
EMU (6.9 km.), Alluru (7.5 km.), Madanuru (8.4 km.), Karumanchi (8.8 km.). The towns nearby are Kothapatnam (3.3 km.), Ongole (13.1 km.), Tangutur (13.4 km.), and Zarugumilli (19.4 km.).

**Colleges nearby Kothapatnam**

3. Tejaswi Junior College, Ongole

**Schools nearby Kothapatnam**

1. Z.P. High School, Allur (Vil.)
2. Z.P. High School, Kothapatnam
3. Vikas Public School

**Banks nearby Kothapatnam**

1. Indian bank, Ethamukkala
2. State bank of India, BMC, Ongole
3. Corporation Bank, Ongole
4. State bank of Hyderabad, Kanigiri

### 1.14 REVIEW OF LITERATURE

A study by Savitha Singal and Kamala Srinivasan (1991) observed that rural women's participation in paid work increased their satisfaction and helped them to satisfy their needs found that in Hissar District of Haryana women earned higher income leading to economical as well as psychologically self-employment and wage employment. They earned better say in family decisions and also more respect from their husbands.

Alam (1991) conducted a study on education and participation of women in Self Help Groups in Bihar. He examined the means of recreation and the daily ways of their life and reported that women who are participating in Self Help Groups are able to develop their own sources ways of education, folklore songs, riddles, proverbs etc, as means of recreation and daily way of life.

Adams (1992) argues that empowerment paradigm has replaced the client treatment which dominated social work in earlier decades. This offers an overview.
of the challenges and ambiguities of the empowerment paradigm in terms of a wide range of empowering relationships from individuals to communities. It describes self help as the most significant traditional activity in Britain from which empowerment laws have been drawn draws.

Mahajan (1993) conducted a survey on the sustainable development of women in Maharashtra and found that the women in group activities significantly contributed to improving their self-confidence. Their Communication skills were improved after association with SHGs. The members were relatively more assertive, confronting social evils and problematic situations. A fall in the incidence of family violence was also evident.

Battlswala (1994) identified three approaches to women’s empowerment: the integrated development approach which focused on women’s survival and livelihood needs; the economic development approach which aimed to strengthen women’s economic position and the consciousness approach which organized women into collectives that address the sources of oppression.

Karl M. (1995) studied the role of empowerment of women on decision making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing and the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women.

According to Pillai J.K. (1995) empowerment is an active, multidimensional process, which enable women to realize their full identity and powers in all spheres of life. Power is not a commodity to be transacted nor can it be given away as aims. Power has to be acquired and once acquired; it needs to be exercised, sustained and preserved.

Yadagiri (1996) conducted a study on “Rural poor and a challenging task of DWCRA: A study of women in A.P”. The area selected was Nedunoor village in Rangareddy district. DWCRA programme seeks to provide opportunities of self-employment on a sustained basis. The woman has also become socially aware of
the need to educate the girl child and prevent social evils such as liquor consumption and child marriage. One women group organizer said that we have now realized that both boys and girls are the same, our daughters could also become collectors if they are educated. DWCRA members said it resulted in better quality of life because of access to literacy and health services. There is also betterment of nutritional status of families.

JyothiMitra (1997) after investigating on women equality and empowerment found that majority of the (53 per cent) respondents participated in their enterprise for 6-8 hours in a day and main motive to start enterprise was to get employment to support family income by using their skills. Their ambition was to become good enterprisers. They stated that commitment, hard work, efficiency and dedication were the main causes for their success.

Sujata (1997) has discussed in a lucid manner the life, work and struggle of women in the health care industry cutting parallels in other areas also. R.H. Casssen has drawn attention to the problems of population growth and employment opportunities particularly for women in his thought provoking work. He has discussed the problems of different working groups and also their efforts to make both ends meet for women.

Kumaran (1997) explored self help groups as an alternative to credit system to the poor in Andhra Pradesh and revealed that credit for consumption is the major purpose in Andhra Pradesh besides their social functions whereas purchase of inputs for agriculture is a major good in Karnataka. Petty trade is another reason for which loans are also linked with banks to undertake income generating activities through which women could achieve economic independence and self-confidence to some extent.

The Ninth Plan (1997-2002) had made its commitment to the objective of “empowering women as the agents of social change and development”. The salient strategies spelt out focused on empowering women by making women economically independent and self reliant. It was being hoped that the strategies
would be realized through the national policy for empowerment of women. Remarkably Self Help Group was considered as one of the strategies to mark the beginning of the vast process of empowering women.

Carr Marilya. et al. (1997) reviewed women economic empowerment in South Asia. The defined empowerment as the process of challenging the existing power relations and of gaining greater control over the sources of the power. Further, the goal of women's empowerment is to challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality. Empowerment enables the poor women to gain access to, and control of, both material and informational resources.

Ghosh et al. (1998) conducted research on women entrepreneurs in India and suggested models for their development. He reported that emphasis on economic development without attention to quality of life has resulted in uneven economic growth but not development of societies. The goal of development is not merely to initiate a process of economic growth but also to improve the lives of people. This implies improvement in the quality of lives of all segments of population, particularly those groups that have been traditionally marginalized, such as women.

According to Dhan Foundation (1998), the pre-formation period of the group may be 1-2 months in which the initial identification of the group may be 1-2 months in which the initial identification of the group is done. During the formation period 3-6 months often self-selected 15-20 women form a SHG. Evolving of rules and norms for conduction the meetings takes place. They begin to save and maintain accounts. SHG members training and animators training programmes are arranged. Literacy and numeracy classes are also conducted for the members.

In the stabilization period 7-12 months SHOs regularize and increase savings. They start and repaying of loans. They begin to interact with other groups, Government and private institutions. Groups are linked to the banks and
they begin to avail bank loans. SHGs join the cluster and block level federations in the Panchayat. They begin to involve in common issues too. It includes of their living conditions, basic amenities, etc. NGOs are expected to reduce their direct interactions with the SHGs. So, the groups would become self-reliant.

AbdurRab (1998) examined management of development in growth with equity and stated that the development in growth with equity and stated that the concept of empowerment places emphases of women's freedom of choice and power to control their own lives at both the personal and social levels. Empowerment is simply gaining the power to make their choice heard to contribute to plans and decisions that affect them to use their expertise at the work to improve their performance and with it the performance of their whole organization.

SurekhaRao and Padmaja (1998) conducted a study on "Self Help Groups in Tirupati, A.P". From this study it is clear that women were very active in participating in the group and saving money. Most of the women expressed that the programme staff are kind enough and they are co-operating very well to run their groups. Most of the women were starter self employment ventures all the women were very satisfied about being members of the group. Women should undergo some vocational training to utilize the money in a proper way.

Puhazhendhi, and Satyassai (2000) in their paper attempted to evaluate the performance of SHG's with special reference to social and economic empowerment. Primary data collected with the help of the structured questionnaire from 560 sample households in 223 SHG's functioning in 11 states representing four different regions across the country formed the basis of their study. The findings of the study revealed that the SHG's as institutions could positively contribute to the economic and social empowerment of rural poor and the impact on the later was more pronounced than on the former. Though there was no specific pattern in the performance of SHG's among different regions, the southern region could edge out other regions. The SHG's programme has been found more popular in the southern region and its progress in other regions is quite low, thus signifying an uneven achievement among the regions. Older
groups had relatively more positive features like better performance than younger groups.

Bhagya Lakshmi (2000) while publishing on some strategic effects towards the empowerment of women stated that the national policy for empowerment of women seeks to adopt an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and manpower in both women specific and women related sectors.

Manimekalai and Rajeswari (2000) reported that the SHGs is considered a viable organization of the rural poor particularly women for delivering micro-credit to enable them to undertake entrepreneurial activities. Some of the studies of SHGs of the rural poor particularly those managed by women, successfully demonstrated how to mobilize and manage thrift activities, appraise credit needs, enforce financial disciplines, maintain credit linkage with banks and effectively undertake income generating activities etc. The poor as a group are quite creditworthy and repayment of loans is quite satisfactory.

Nagayya (2000) maintains that an informal arrangement for credit supply to the poor through SHG's is fast emerging as a promising tool for promoting income-generating enterprises. He has reviewed the initiatives taken at the national level with a view of institutional arrangements to support this programme for alleviation of poverty among the poor, with focus on women. He maintained that NABARD and SIDBI are playing a prominent role at various stages of implementation of this programme. There are other national level bodies also supporting NGO's/VAs, viz. Rastriya MahilaKosh (RMK), Rashtriya Gramin Vikas Nidhi (RGVN) etc. He called for an imperative need to enlarge the coverage of SHG's in advance portfolio of banks as part of their corporate strategy, to recognize perceived benefits of SHG's financing in terms of reduced default risk and transaction costs.

Choudhary (2001) in her study stressed the need for sharpening women's empowering strategies to make them effective and results oriented. She pointed
out that money earned by poor women is more likely to be spent on the basic needs of life than that by men and that this realization would bring women as the focus of development efforts. She also examined the advantages of organizing women groups like facing the problems with a sense of solidarity and working together for the cause of economic independence.

Rao (2001) attempted to present the genesis and development of Self-Help Groups (SHGs) in India and documented the working of women managed SHGs in the study area. The study indicated that the existing formal financial institutions failed to provide finances to landless, marginalized and disadvantaged groups. The origin of the SHGs was traced to mutual aid in Indian village community. The study suggested that the SHGs are sustainable, have reliability, stimulate savings, and the process helped borrowers to come out vicious circle of poverty. Credit for consumption was the major purpose for which loans were availed in Andhra Pradesh while it was social functions and purchase of inputs for agriculture in Karnataka.

Satish (2001) in his paper raised certain issues related to the functioning of SHG's. An adequate care should be taken to ensure homogeneity of the socio-economic status of the members, while forming the SHG's. The process of SHG formation has to be systematic whether a Bank or an N.G.O forms it. He emphasized that SHG's experiment has to be spread throughout the rural India rather than being concentrated in a few pockets of the country. NGO's are more suited for forming and nurturing the SHG's, and therefore, it is essential to strengthen them and their resources to enable them to undertake this work.

Manimekalai and Rajeswari (2001) studied the socio-economic background of SHG women in rural micro enterprises, examined the factors which have motivated the women to become SHG members and eventually as entrepreneurs, analyzed the nature of economic activities and the performance in terms of growth indicators such as investment turnover, employment, capacity utilization, sources of finance and supplementary finance, marketing and other related aspects and
identified the problems faced by the women in running the enterprises and also suggested some policy measures.

According to Suguna B. (2001) the process of empowerment has provided a broad based activity scheduled to the regional and global agencies in which participation of women in the decision making process could be enhanced many fold and progress attained in a much short time. The process of empowerment helps in identifying areas to be targeted planning strategies for action and outcomes. Empowerment is not a process which is horizontal or vertical but a process which goes round in a circle.

Similarly, K.C. Sharma (2001) maintained that women empowerment can take place better thought SHGs. Their participation in the economic activities and decision-making in the households and at the society level is thus it makes the process of rural development participatory, democratic, sustainable and independent of subsidy. Thus, the macro-financing through SHG's is has been contributing to the development of rural people in a meaningful manner.

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Dasgupta (2001) in his paper on informal journey through Self Help Groups observed that micro-financing through informal group approach has effected quite a few benefits viz.: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new market for FI's; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidyless and corruptionless credit, and (vii)
remarkable empowerment of poor women. He stressed that SHG's should be considered as one of the best means to counter social and financial citizenship not as an end in itself.

Dogra Bharat (2002) studied women Self Help Groups as kindling spirit of entrepreneurship and examine with the results of many credit programmes. He found that the dissatisfaction with the experiences has demanded new modalities to provide effective financial services to rural poor. Research in various countries has brought to light the fact that SHGs play a significant role in mobilizing substantial amount of savings.

Dwarakanath (2002) asserts out that women led self-help groups have successfully demonstrated their ability to mobilize and manage thrift, appraise credit needs and enforce financial discipline. The study of self-help group in Andhra Pradesh reveals the effectiveness of these groups among rural folks about the significance of women empowerment and rural credit. The credit needs of rural women are fulfilled through women groups. They could indeed bring in socio-economic development of women in Andhra Pradesh.

Social scientists and development practitioners have long been interested in the conditions that empower women. As the evidence that gender equality is important for economic growth, poverty reduction and enhanced human well-being has grown, interest in the determinants and correlates of women's empowerment has also grown. Unfortunately, confusion over the definition and measurement of this concept remains widespread. Indeed, the tradition that measures women's empowerment by their years of schooling, employment experience or age at marriage remains alive, even if increasingly called into question on both conceptual and empirical grounds (e.g., Balk 1994; Govindasamy and Malhotra 1996; Malhotra, Schuler and Boender 2002).

Sahara (2002) a non government organization conducted on “Self employment development for women of Self Help Groups in Karimnagar. This programme aimed at providing skill development like in hadicrafts. Pickling household article
making tailoring etc., 50% of the members from 2 Self Help Groups have benefited by starting the micro enterprise.

Banerjee (2002) in the study conducted at various parts of southern India reported the 495 of respondents belonged to the poorest of the poor category and were represented mainly by landless labourers with seasonal employment. About 40% of them were poor and they had income from other sources in addition to the wage earnings. The remaining 11% of the members were land owners with activities such as dairy, poultry.

In a similar study of Rangi, P.S. and others (2002) titled Economic Empowerment of Rural Women through Self Help Groups: A Case Study of Fatehgarh Sahib district (Punjab) which was conducted with the objectives of the study (1) to study the socio-economic profile of members of the Self Help Groups (SHGs) (2) to examine the credit availed by the members of the SHGs and Kaur, DilBagh et. Al made a study in Tamilnadu on Women Entrepreneurs in rural areas. The title of the study was “Rural women entrepreneurs: A Study in Rural Tamil Nadu.” The objectives of the study were to identify the entrepreneurial talents of rural women and to find out the willingness of women entrepreneurs to learn new skills or improve their existing skills and their entrepreneurial interests. About 107 rural women were selected from three blocks of Dindigal district of Tamilnadu. Data were collected through structured interview schedule.

The study observed that out of 107 respondents, only 19.6 percent were skilled and the percentage of semi-skilled women was much higher with 79.4 percent. About 50 percent of the respondents were ready to learn or improve their talents. The number of women willing to improve their talents was more in backward block. About 49% of the rural women in the backward block were willing to start their own enterprise where as in the developing block; only 25 percent of them were willing to set up such enterprises. As regards the reasons for not starting their own enterprises, 4.5 percent of women expressed lack of interest, 10.5 percent of women did not have the motivation and energy. 46.2 percent respondents were already occupied in other economic activities, 28.3 percent
expressed lack of confidence and awareness and 10.5 percent reported not having money required to start an enterprise. Prevailing conventional customs and way of living, norms of modesty, male dependence and male dominance, illiteracy etc. were the other factors which had negative impact on the rural women in starting their own enterprises. It is suggested that technical and financial assistance may be provided to rural women and efforts should be made to educate them and improve their entrepreneurial management and marketing skills.

Thus, the study elucidates the micro-level conditions which are hindering the promotion of women enterprises in rural Tamilnadu. The spark within appears to be the prime factor in forging women empowerment as considerable of rural women in this context expressed certain motivational and awareness factors as prime reasons behind starting their own enterprises.

Ramakrishna and Krishna Murthy (2002) conducted a study on “Micro Credit for the rural poor through SHGs” in Paravadavillage of visakhapatnam District of Andhra Pradesh. Data were collected by 75 household respondents. Study observed that the impact of SHGs vis-a-vis other individual IRDP programmes on socio-economic empowerment of beneficiary households clearly borough out the supremacy of SHGs. SHGs have a positive impact on beneficiaries especially women in respect of social empowerment such as improvement in participation in the development programmes, ability to meet Government officials and non-officials & awareness of property rights. SHGs reported a positive impact on living standards of respondents. The SHG experiment has so far been successful in few pockets of the country. But it is essential that this spreads throughout rural India.

VasudevaRao, D. (2003): concentrated on emerging leadership among women participating in local governance and the title of the study was “Emerging leadership of women in Institutional of local governance: A study in Andhra Pradesh.”

The study found participation of women in local bodies as sarpanches and there by becoming effective natural leaders. 70 percent of the women in the past
were not aware of such things happening in their community, but now such ignorant women’s proportion had come down drastically. Study observed the changes as regards to improved skills to develop their own income generation activities, trainings, undergone and participation in capacity building exercises. In Khammam district nearly 80 percent of women groups could solve their water problem while another 13 percent could get a school building in their village. Another 23 percent participated in Janmaboomi and could get lavatories and katcha roads to their villages. In Kurnool and East Godavari district also the women groups achieved many community related activities with varying degree of participation. Study revealed that women’s groups active participation in solving wide ranging community problems as an off shoot of their coming together as a group. The changes was very high in Kurnool whereas it was low in East Godavari and poor in a Khammam district. It was suggested that unless the traditional way of looking at things was changed and women were given equal opportunity there cannot be appreciable change. Special efforts should be made to bring the tribal groups into the mainstream and concentrated efforts should be made by all concerned to emancipate tribal women groups also to match the performance of the groups from the plains. There should be attempts to bring in attitudinal change in the tribal towards group approach/management.

Chatterjee (2003) observed that the empowerment of women is about enabling them to know, have access and assert their reproductive and sexual rights. It is the absence or denial of the rights that deprives them of the autonomy, decision making power and control over resources that are essential to achieving the highest standards of sexual and reproductive health, This has been usefully conceptualized by Chatterjee, who posits 5 gates or barriers that stand between women and their access to health-care services. For women in many societies, according to his study at lest three of these gates are directly and indirectly controlled by the family and are often denied.

Jha (2004) conducted a study on “SHGs in accelerating transfer of technology for promoting sustainable agriculture and entrepreneurship development” in Purulia district of Westbengal. Through these studies the SHGs
may be viewed as multipliers of extension efforts, partly a link between the rest of the farmers and extension machinery in order to multiply the effect and mobilize the willingness and energy of resource poor farmers, farm women, farm labourers and unemployed youth the author suggests.

1.14. Employments Guarantee Act

Dopler (1962) explains that in the case of the WoDaaBe of West Africa, women receive cattle from their families either as gifts or through inheritance. The cattle belong to the women in that they control the milk, keep the animals in case of divorce, and bequeath them to their children. But it is the fathers and husbands who manage the stock and even sell them when need arises.

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Economic growth to a plan for growth with redistribution, including a target group approach for reaching the poor, an important version of the poverty workers. The primary concern was to provide the basic goods and services such as food, clothing, shelter, safe drinking water, sanitation, public transport and health and educational facilities and in providing participation opportunities for the people in making the decisions which affect them (ILO, 1976).

Narayana Banerjee (1990) opined that women in general have a long daily schedule and are generally engaged in low-paying/low-return jobs. In India nearly 10 to 35 percent of households are headed by the female and majority of them are reported to be below the poverty line. A study made it clear that women who have a wide range of occupations often undertake simultaneously or sequentially other jobs to meet the survival needs of their lives by free collection of fuel, fodder and other necessities. The Poor women have a very long work-life, which starts at a very young age.

Chatterjee (1991) observed that the empowerment of women means enabling them to know, to have access and to assert their reproductive and sexual rights. It is the absence or denial of the rights that deprive them of their autonomy, decision making power and control over resources that are essential to achieve the highest standards in sexual and reproductive health. This has been vividly conceptualized by Chatterjee, who points out 5 gates or barriers that stand between women and their accession to health-care services. As for as women concerned in many societies, according to his study at least three of these gates are directly or indirectly controlled by the family.

According to Panandiker (1991), who studied the problems and prospects of the self-employed women reported that as women have to play a dual role, self-employment is better suited to them. If she is the authority of her enterprise she can have her own timings and adjustments.

Rao (1991) studied the promotion of entrepreneurship in Andhra Pradesh and reported that the poor financial status of women was very critical in the promotion of entrepreneurship among women. The Want of co-operation from the family,
ignorance about the programmes like DWACRA, IRDP, TRYSEM, insufficiency of managerial skills, apathy, a sense of fear and a high degree for illiteracy, the outdated customs and traditions are some of the hindrances in the way of female entrepreneurship. He also found that a vast majority of women in the state are interested in organizing Self Help Groups. Women have opted for schemes like fishponds, vegetable cultivation, horticulture, garment shop, petty trade, weaving and breeding through SHGs. The Financial assistance from the government is required to implement these schemes on an experimental basis. This would go a long way in improving socio-economic status of women.

Ghosh (1992) cited that women themselves change fundamentally when they are members of a strong functional women’s group. This is as a result of the strength which the lies in well-built cohesive organizations. These changes at the psychological level are integrally linked to the experiences of successful collective actions and then result in changes in status and the self-concept of women.

According to Nanavaty Reema (1992), the economic empowerment is the basis of social and political empowerment for the poor women. The process of liberation starts only when they are able to survive the economic and ecological marginalization through the ongoing and local productive works. By their efforts and products they can be formed into an organization which can play a letter role in the main stream of the economy.

Mahajan (1993) conducted a survey on the sustainable development of women in Maharashtra and found that the women to improving group activities significantly contributed in improving their self-confidence. Their Communication skills were improved after association with SHGs. The members were relatively more assertive, the confronting social evils and problemating situations. A fall in the incidence of family violence was also evident.

Mukesh Ahuja (1993) noted that there are many studies on widows. A study about the self-image of widows reveals that the self-image of women victims is affected by age, nature of violence against her, education and standards the income levels but not the working status of women. It was also found that the self-
image and self-esteem were also found correlated with their adjustments in family and society.

Karl (1995) offers a useful framework for identifying the exogamous conditions for endogenous empowerment, the like respect to women, awareness; capacity building and skills development; their participation and greater control in the decision making and action for change. The basic proposition is that the capacity for awareness and skills can be developed by exerting greater control over decision making and by their awareness of the situations and the ability to find solutions to the problems.

Govindasamy and Malhotra (1996) and Malhotra, Schuler and Boender (2002) expressed that social scientists and development practitioners have long been interested only in the conditions that empower women. But the evidence suggests that gender equality is more important for economic growth, poverty reduction and enhanced human wellbeing --- Hence interests in the determinants and correlation of women's empowerment has also grown. The widespread formation of the SHGs means that it has taken the form of a movement for women's social development in India. The Self-help groups as a strategy for women's development have arisen out of the perceived problems of women's lack of access to resources in both the households and -----the village levels. Women's development has to go beyond the economic and need it has to place emphasis on the issues relating to equality, autonomy and self reliance at the individual level and on solidarity of the community (of women) at the group level.

Adam (1996) argues that empowerment paradigm has replaced the client treatment, which dominated social work in earlier decades. This offers an overview of the challenges and ambiguities of the empowerment paradigm in terms of a wide range of empowering relationships from individuals to communities. It describes self help as the most significant traditional activity in Britain from which empowerment laws have been drawn.
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Pandit (1998) explained the main reasons why most women work for low income. Further the impact of higher education on women in the society has also been discussed by him. He also mentioned the extent of the participation of
women in social reform measures by pointing out the role played by various associations started by them in improving the social status of women.

Amin, Becker and Bayes (1998) split the concept of women's empowerment into three components each measured separately. Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in household affairs; Individual autonomy indexes which presents women's self-reported autonomy of physical movement outside the house and in matters of spending money; and the Authority index, which reports on actual decision-making power (which is traditionally in the hands of the patriarch of the family of women). These indices are similar to those used by Balk in her 1994 study. Comparable components of empowerment are included in the eight indicators by Hashemi (1996) - mobility, economic security, ability to make a small purchase, ability to make larger purchases, involvement in major decisions, relative freedom from domination by the family, political and legal awareness, and involvement in political campaigning and protests.

Ghosh et al. (1998) conducted research on women entrepreneurs in India and suggested models for their development. He reported that emphasis on economic development without attention to quality of life has resulted in uneven economic growth but not development of societies. The goal of development is not merely to initiate a process of economic growth but also to improve the lives of people. This implies improvement in the quality of lives of all segments of population, particularly those groups that have been traditionally marginalized, such as women.

Marja-Lisa Swantz (1988) noted that in Tanzania men have not hesitated to say that without the economic activities of their wives, the family would not be properly fed. Since women are the key to end hunger, by directing their earnings to family needs, it becomes crucial to find ways to enlarge their productive capacities and income.
Karl's four stage process can be extended in two directions. Firstly, Garba (1999) adds two more stages in order to facilitate a more systematic analysis of the empowerment process, one that is more applicable to the empowerment of women. Secondly, she explicitly recognises the significance of institution in dismembering women. This implies that a more effective strategy would first target the capacity and mutation of women to break institutional barriers to empowerment and then provide a framework for changing those humanly devised rules that support women’s dismemberment. The differences in the humanly devised rules of dismemberment can be significant, and changing these would make endogamous empowerment easier.

Rahman (1999) found that financial sustainability was taking precedence over women's socio-economic empowerment (and women were not acting as autonomous agents in any meaningful sense). The pressure to repay loans can increase tension and frustration among the household members and may produce new forms of dominance over women and increase violence in the households.

Tripathy (1999) opined that the success of the Indian Self Help movement has not only helped in realizing the fact that the rural poor are able to save or capable enough to repay, but movement has also opened potential markets for people to find new innovative products of micro-finance. The winds of change should and must reach the remotest parts of the country, where lies the potential clients of micro-finance.

Graeme Hugo (2000) has studied the emphasis of migration of women. It says that changes in the role and status of women especially as a result of increased participation in formal education has undoubtedly been a major contributing factor in the increased levels of female migration in Less Developed Countries. Women, especially the educated women often leave behind the places of their origin to free themselves from the traditional controls. Migration is most likely to be associated with some improvement in the autonomy of women.
Bhatia and Bhatia (2000) found through a few case studies that recoveries of loans from SHGs is higher than the other credit extended to the other borrowers. Moreover, the involvement of SHGs had helped the bank branches to recover their old dues. They observed that there has been a perceptible change in the living standards of the SHGs members, in terms of ownership of assets, savings and borrowing capacity. Further their income generating activities and income levels also increased steadily.

Lakshmi (2001) stated that the experience has shows that many of the poverty alleviation programmes through organized credit channels have not achieved the required success. It has been observed that in respect of financing poverty alleviation programmes and creation of employment in rural areas there are a number of factors which prevent small borrower and poor people from securing adequate credit from formal credit agency, such as lack of awareness among the beneficiaries about development through credit and the proper ways of utilizing credit.

Further Laxmi (2001) studied Self Help groups as innovations in financing the poor and revealed that a large number of institutions are at present providing unique alternative, need-based credit delivery mechanisms by pooling their meager resources for catering to the consumption and occupational requirements of the SHGs.

Satish (2001) in his paper raised certain issues related to the functioning of SHGs. An adequate care should be taken to ensure homogeneity of the socioeconomic status of the members, while forming SHGs. The process of SHGs formation has to be systematic whether a Bank or an N.G.O forms it. He emphasized that the SHGs experiment has to be spread throughout the rural India rather than being concentrated in a few pockets of the country. NGOs are more suited for forming and nurturing the SHGs, and therefore, it is essential to strengthen them and their resources to enable them to undertake this work.
Similarly, Sharma (2001) maintained that women empowerment can take place better through the SHGs. Their participation in the economic activities and decision-making in the households and at the society level is thus it makes the process of rural development participatory, democratic, sustainable and independent of subsidy. Thus, the macro-financing through SHGs has been contributing to the development of rural people in a meaningful manner.

Puhazhendhi and Satyasai (2001) in their paper attempted to evaluate the performance of SHGs with special reference to social and economic empowerment. Primary data collected with the help of the structured questionnaire from 560 sample households in 223 SHGs functioning in 11 states representing four different regions across the country formed the basis of their study. The findings of the study revealed that the SHGs as institutions could positively contribute to the economic and social empowerment of rural poor and the impact on the later was more pronounced than on the former.

Singh (2001) in his study in Uttar Pradesh highlighted that the SHGs are now functioning in the place of money lenders because loan could be taken at any time as and when needed for any purpose. There are no formalities involved and the transaction cost is low. Mishra and Others have attempted to study the size, composition, and the characteristics of rural self help groups, to examine their functions and the impact on generation of income and employment, and also to identify the major constrains and problems of the group and suggest measures for overcoming these problems. They suggested that the banks and other financial institutions and state government should come forward to help the rural poor through the SHGs and provide liberalized credit facilities at cheaper rates of interest.

Manimekalai and Rajeshwari (2001) in their paper highlighted that the provision of micro-finance by the NGO's to women SHGs has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a
business, right from acquiring finance, identifying raw materials, finding out market and suitable diversification strategies and modernization, techniques.

**Barbara and Mahanta (2001)** in their paper maintained that the SHGs have helped women to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi’s credit and saving programme in Assam has been found to be successful as its focus is exclusively on the rural poor. It adopted a credit delivery system designed especially for the trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

**Awasthi (2001)** opined that a majority of informal sector employment consists of self-employed workers. The most pressing issue is to enable them to have access to social security system and the needed technology and training. His paper argues that the effectiveness of any training strategy would ultimately depend in its effective delivery mechanism. Since the informal sector has heterogeneous training methods the poor lack resources to afford such training. Hence they require a policy support in a more integrated manner for better training facilities.

**According to Kumaran, K.P. (2001),** some of the functions and characteristics of SHGs in Andhra Pradesh are given below:

- Group selects two members as leaders in order to transact their savings and bank accounts if any.
- Group creates a common fund by collecting a fixed amount from the members usually once in a month.
- Group meets regularly to discuss their problems, and for transactions, etc.
- The savings generated by the group are either deposited in the Bank or rotated among the members as loans for their needs.
- Loans are taken by the members for various purposes.
- Loan amounts are very small and they will be recovered in short time.
- The group collectively or individually takes loan from the Bank or from voluntary agency which is in touch with them in their activities.
• SHG collectively or individually ensure repayment of the loans to the credit always.
• NGO helps the SHG in procuring raw materials for income generating projects and also for marketing the products.
• The borrowers and the amounts of loan are decided by Group members and the procedure is very simple and flexible.

Punam Kumari (2001) conducted a study entitled ‘Rural Women at Work’ with broad objectives
• To examine the patterns of decision-making by rural women with reference to various farm and home aspects;
• To explore the nature and type of physical participation by rural women in various farm activities;
• To examine the rural women’s knowledge level about the modern crop production techniques and home caring practices;
• To study the adaptation behavior of rural women with respect to new agriculture and home making technologies and find out the reasons, if any for non-adoption; and
• To study the utilization pattern of savings in the family.

Paintal, Majeet, Sharma and Anuradha (2002) in a study found that the adults have no fixed time for joining the continuing education centre. 56 percent of the beneficiaries were from the general categories and that the rest of 44 percent were from Scheduled Caste and backward Castes. A Majority of them (64.8%) were interested in cloth stitching, and 27 percent of them wanted to learn embroidery and 26.8 percent of them wanted to enhance their reading and writing skills. The rest of them wanted learn making of soft toys, krotia and fabric painting etc. The beneficiaries felt that there was a change in their status in the society by proper utilization of time (70%). They acknowledged that they have gained respect at home (58%). They gained self confidence (46%). Their economic status has been increased (44%) and it improved their work efficiency (18%). Further, the beneficiaries realized the value of learning a skill, at home (82%). The study also
revealed that only 18 percent of the total sample was benefitted with extra income generated by the vocational skills.

Rao (2002) maintains that a review of the genesis and development of SHGs in India reveals that the existing formal financial institutions have failed to provide finances to the landless, the marginalized and the disadvantaged groups. The origin of SHGs could be treated to mutual aid in Indian village community. SHGs encourage savings and promote income generating activities through small loans. The experience available in the country and elsewhere suggests that SHG's are sustainable because of their have reliability, and stimulating savings. Further in the process helps the borrower to come out of the vicious circle of poverty.

Shobha (2002) made a study on women and their role in agriculture. The study was conducted in the dry regions of Andhra Pradesh. The title of the study was “Women in Agriculture: Findings from a Sample Survey in the Rayalaseema Region of Andhra Pradesh”. The study was conducted with the objectives, of gauging the role of women agricultural laborers in decision making at the field level, and to ascertain the extent of participation of women agricultural laborers in decision making at home and to identify the hindrances in women’s work and outline some strategies to overcome them. The Data was conducted collected through random sampling technique and pre-tested interview schedules conducted the year 2001. A total of 276 respondents from Chandragiri and Srikalahasti Mandals in Chittoor district in Rayalaseema region of Andhra Pradesh were selected for the study purpose.

For Narayan (2002) an empowering approach to development puts poor people at the center of development and views them as the most important resource rather than a problem. He recognizes and values their identity. This implies changes in the beliefs, mindsets, and behavior that outsiders bring about for poverty alleviation. An empowering approach thus builds the poor people’s strength their knowledge, skills, values, initiative, and motivation to solve problems, and manage resources, and thus enabling the poor to came out of poverty. It treats poor people as worthy of honor, respect, and dignity.
Prasant Sarangi (2002) observed SHGs in Orissa State and reported that the Self Help groups in our country have become a source of inspiration for women welfare. Nowadays, formation of SHGs is a viable alternative to achieve the objectives of rural development programmes. SHG is also a viable organized set to disburse micro-credit to the rural women and encourag them to enter into entrepreneurial activities.

Gupta (2002) made a study on “Formation and functioning of SHGs in Hoshangabad district of Madhya Pradesh” with the objective of examine—the working of Self Help Groups in the state of Madhya Pradesh, in general, and in village DandiJunkar, in particular. DandiJunkar in Kesla block of Hoshangabad district was selected as is the largest number of S.H.Gs in the state.

Kafmakar, Ranjit and Ghosh (2002) critically examined the role of women in S.H.G formation and also the issue of cooperation in a detailed manner through their study.

Sarada Devi and Royal (2002) in their study on factors Contributing to women empowerment in urban areas in Hyderabad identified various aspects related to the empowerment of women and assessed the level of differences between the working and the non-working women in their efforts for perception of women’s empowerment. About 75 respondents were selected randomly from the twin cities of Hyderabad and Secunderabad of Andhra Pradesh. The Data was collected through interview schedules.

Rizwana (2002) examined the economic empowerment of women through her study on “Economic empowerment of women through women development corporations: A Study of Maharashtra Women Development Corporation”. The study made a detailed examination of process of women empowerment by examining the working of MahilaArthik Vikas Mahamandal Limited, and the activities undertaken by it and the benefits derived by the women’s beneficiaries.
The study was carried out in Antravati district of Maharashtra. To facilitate the implementation of the programmes and activities for the development of women in Maharashtra, MA VIM was established. Under its aegis various scheme activities were introduced such as Kerodene Schemes, offering dealership to sell Kerosene, setting up of canteens for selling stables; provision of accommodation for working women by setting up working women's hostel, and assistance by way of supply of Nutritious food to primary school students. Apart from MA VIM, Maharashtra Rural Credit Programme assisted by International Fund for Agricultural Development was also implemented in the State which has helped the population by granting of loans for various rural development activities. In spite the various schemes implemented under MA VIM and MRCP, it was noticed that due to rapid change in the society implementation of the scheme was not satisfactory and there were many shortcomings in their implementations. Further, MA VIM has implemented Maharashtra Emergency Earthquake Rehabilitation Programme to help the Latur earthquake victims which resulted in the diversion of the resources of MA VIM.

Jyothiet.al. (2002) A study on SHGs in Tamil Nadu titled “Self-help Groups under the Women’s Development programmes in Tamil Nadu: Achievements, Bottlenecks and Recommendations” found that the women’s development depends mainly upon their capacity building, awareness and health, education, environment, legal rights, functional literacy and numeracy, communication skills, leadership skills for self and mutual help. An Economic empowerment of women is also vital and the study profiles self-help groups of MahalirThittam in Tamil Nadu which are over 26,000 as in March 2000 in the state. On the basis of the indicators, the growth of self-help groups and its members, percentage of SC&ST members, growth of savings and internal lending are discussed. The economic activities of SHG groups include production and marketing of incense sticks (agarbathis), candles and soaps, readymade garments, pickles, papads and other items. The self-help groups have also enable women to undertake self sustaining activities, such as maintaining vigil once to prevent the brewing of illicit-liquor, and helping the aged, deserted and the widows, and growing vegetables in their kitchen gardens and maintaining group unity and transcending the barriers of
caste, creed and religion. The external credit linkages are essential to foster the financial sustainability of the SHGs with the bank officials, and each bank should have a special cell to monitor the activities of SHGs and the officials should also be favorable disposed towards the SHGs to sustain the programmes.

Om Raj Sing (2003) analyzed the role of NGOs in fostering Self Help Groups and stated that the Self Help Groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for a common objective and gain strength from each other to deal with the exploitation. A group becomes the basis for action and change. It also helps in building up cordial relationship for mutual trust between the promoting organization and the rural poor.

Berry (2003) found that the women interviewed belonged to SHGs in different areas, yet the groups in all the areas had some form of group or collective identity. The SHG forms a special community that is distinctive by its gender and task. It is also an informal credit-based organization for the women. Through emphasis on the independent and self-reliant nature of group functioning, the participants develop a separate identity in dependent of their family associations. The focus on women's rights and awareness of their inner power is an attempt to develop a new individuality and identity for the women.

The government-published a Rural Employment Guarantee Act in (2005) which is called MGNREGA, 2005. Anyone who is willing to do unskilled manual labour with the statutory minimum wage is entitled to be employed in public works for 15 days. If employment is not provided, an unemployment allowance has to be paid. However, the work guarantee in MGNREGA 2005 is subject to an initial limit of “100 days per household per year” Workers organisations have been demanding a national Employment Guarantee Act for many years, along with other legal safeguards for the right to work. The MGNREGA 2005 was enacted by the Indian Parliament after a long struggle, and self resistance from some quarters (including some sections of the corporate sector, the business
media, and the Finance Ministry). The Act is by no means perfect. In fact, it is a heavily “diluted” version of an earlier draft, prepared in August 2004 by the citizens concerned. Nevertheless, MGNREGA 2005 is a potential tool of empowerment for rural labourers. The guaranteed employment can protect them from economic insecurity and, strengthen their bargaining power, and help them to organise and fight for their rights.

Shylendra and Kishore Bhirdikar (2005) examines the flagship poverty-alleviation scheme Swarnjayanti Gram Swarozgar Yojana (SGSY) against the background of the emerging policies aimed at good governance and principles like participation of the people, involvement of the civil society, and sound project formulations etc. The governance approach indicated in the SGSY is supposed to be significantly different from the earlier poverty alleviation programmes in India, especially the Integrated Rural Development Programme (IRDP). However, the article, based on a review of some available studies, indicates that the SGSY is implemented in a very deterministic and top-down manner, ignoring the participants. The SGSY is beset with problems like faulty selection, improper identification of viable schemes, sidelining the object of capacity building and, above all, the lack of integrity among the different agencies involved in the implementation of the scheme. The article concludes that “good governance” for poverty alleviation programmes seems to be more of rhetoric than a reality.

Agarwal Rashmi (2005) felt that due to shrinkage in employment opportunities in the organized sector and unemployment among educated youth, the skill development of youth should be more a demand-driven than a supply driven. There is a need for change of mind set from white collar jobs to self-employment. Rapid market surveys were conducted in 42 backward districts across the country to identify the skill requirements at local level. The findings of the survey are presented in terms of skill required in all the three sectors i.e., agriculture, manufacturing and services sectors. Skills have been classified in all the three sectors as traditional skills, emerging skills and skills that should be upgraded. The skills identification exercise is in the context of local development, planning of local and resources.
Mahesh (2005) identified the vocational training needs of self-help-groups of women and found that a majority of the sample women were above the age of 31 years and there were, SC/ST, members and married members who were not exposed to any vocational training, they were easing about less than Rs.5,000/- and housewife groups. Tailoring and basket making are found to be more popular vocational training needs of the women and DTP operating, handloom weaving, dairy management are found to be less popular vocational training methods. Whereas in the case of younger women, DTP operating, dairy, sheep rearing and bamboo basket making are the prominent requirements and the cloth business and dairy management are popular among the middle aged. Handlooms, cloth business, dairy, sheep rearing, dairy farm management and bamboo basket making are found to be more popular among the low income groups. DTP operating, handlooms, dairy farm management are popular among the middle income groups and tailoring is popular among the high income groups. In the case of educated DTP operating, handlooms, computers, and dairy farm management are prominent. Bangle business and cloth business are popular among the highly educated women. In the case of housewives, bangle business, DTP operating, handlooms, cloth business, dairy, computer, dairy farm management, bamboo basket making and poultry are more popular while the women involved in the labor occupation preferred DTP operating, handlooms, dress designing and dairy farm management. In the case of other occupational groups, religious thread making, mushroom cultivation, dairy farm and poultry are found prominent training needs. The forward caste women preferred DTP operating, dairy, sheep rearing, mushroom cultivation and dairy farm management. The women belonging to SC & ST preferred DTP operating, dairy, mushroom cultivation, dairy farm management which are popular training needs among the backward caste women also.
Agrawal Rashmi (2006) has undertaken a survey to assess the manpower requirement in the existing establishment and the upcoming economic activities. The survey identifies the need for technological upgradation in the district and also the need for skill upgradation in tune with it. This survey makes projections regarding manpower requirements and skills requirements over the next five to ten years.

Awasthi (2006) says that despite the fact that the district economy of Krishna has relatively better economic base in terms of agricultural and non-agricultural activities, over time it has exerted tremendous pressure on the labour market which is reflected in the terms of increasing unemployment. There are 31, 8 polytechnics and 7 engineering colleges but there is a lack of correlation between the output of technical institutions and the requirements of the job market. The live register data has revealed the increasing unemployment role. For instance, the data from ITIs clearly shows that out of 22 odd designed trades, intake has been limited to only 6 trades namely, diesel mechanic, welder, book binding, cutting tailoring, computer operator programm Assistant and stenography and a majority of trades seem to have become obsolete due to various reasons.

Raghav Gaiha (2009) in his work confirms the excess demand of poverty. He expressed apprehending about the inflationary ware by recent hikes in MGNREGP wages. More importantly, higher MGNREGP wages are likely to undermine the self-choice of the poor for it. So, in order to realise the poverty reducing potential of this scheme, it is imperative to ensure a speedier way of matching demand with supply in districts and also to avoid conflicts between poverty reduction and inflation.
As noted by Pillinger (2009), the major issues that were addressed by health empowerment programmes in the order of priority, were: HIV/AIDS, maternal and child health, sexual and reproductive health, nutrition, water and sanitation, gender-based violence, and emergency relief. The main targeted groups, in the order of priority, were: women and communities, youth (including orphans and vulnerable children), partner organizations, the poor, the rural residents, and other assorted groups (e.g. refugees, ethnic minorities, handicapped).