An attempt is made in this chapter to understand the status of the families, living standards, income generation opportunities and their socio-political status affiliations of some selected woman, whose cases deserve mention. Robert Stake (The Art of Case Study, 1995) emphasizes the need for case study research to generate knowledge of the particular experiences. He explains that case study seeks to discern and pursue understanding of issues intrinsic to the case itself. He acknowledges, however, that cases can be chosen and studied because they are thought to be instrumentally useful in further understanding of a particular problem, issue, and concept and so on.

Thus, after examining the perceptions of the respondents on the impact of the Velugu project, it was thought that it would be better to present some cases which give a micro level understanding of the situation. For the purpose, 16 respondents were taken for the case study analysis from the selected four villages. The criterion for selecting 16 cases were poor family with lack of sustainable income opportunities; lack of agricultural land and small land holders, women headed families, poor families of children with differently abled and families with school dropped children. The reason for the selection of such difference is that the Velugu project in its objectives has given importance to the labour, land less families and women headed poor families and families of children with differently abled. An attempt is made to find out the problems and challenges of the poor in the process of eradication of poverty conditions, especially under the Velugu project.

Case Study - 1

Banothu Laxmakka, 28 years old, belongs to the Lambada, [Schedule Tribes Caste]. She is from Gadchanda village. The village has a one hamlet under its major grama panchayat and the name of the village is Bamini. Most of the tribal community people are living in the hamlet Bamini. Her family is living in a pucca-house and owns 2 acres of agricultural

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land. The water source for the irrigation is submersible pumps. She has also got the bore well sanctioned with the support of Integrated Tribal Development Agency. She has two sons and one daughter. Her two sons are going to the government school but, her daughter was a drop-out after 4th standard. Her children go to fields in the early morning and will be back at 8-8.30 am. Then they go to school. The parents told that “our children should learn about agriculture and farming methods. Because, they have to look all the agricultural activities in future and their life depends on the agriculture only”.

Though Laxmakka earns daily wage labour in agriculture, some times she works in her own farm. Her husband also is engaged in the same as contract labour for year to the medium size farmer in his village. The meaning of contract labour, in this context, is a person who works regularly under the one farmer only. The mode of payment for the contract labour is on annual basis which is Rs 25000 for him. He cannot go to any work except to his contract farm. The system is highly prevalent in this and the surrounding villages. She and her husband are well aware about the developmental programmes of governments. But, they are not interested in utilizing such programmes. They said “if we go to get the application, they (officers and leaders – village secretary, revenue officers and political leaders) will ask money or party”. Thus, the behavior of officials and political leaders irritates us to pursue for any development or welfare scheme. She has also given her experience with the village level officials and leaders saying “recently, my mother-in-law approached to village secretary for the sanction pension under old age pension scheme. But, he advised to meet sarpanch for forwarding the application to Mandal office. Again, she met the sarpanch and asked him to do favour. But, she told that “there is no need to approach sarpanch and request for sanction of pension. Moreover, sarpanch and village secretary want the applicant to plead, simply to preserve their dominance. Finally, village secretary has sent application to the Mandal head quarter. But, in the process, for the application to reach from grama panchayat to the Mandal, it took nearly 20-25 days”.

She has also been in Self Help Group since 2005. Initially, her group people used to save money on monthly basis. The village activist came and joined her group in village samakhya (a group of SHG groups) to get more benefits under the Velugu project. Since
then, the project’s community coordinator approached the group members and channalized the group savings activities in to Mandal Samakhyaa. She further said, ‘we will give additional income generation training at Mandal training center for all the group members. But, not yet the trainings are given. We are simply saving money and just taking small loans for the domestic purpose. Recently, some project officers came to ask us “how much loan need for the income generation”. We will see how much will they give? So, the case study is indicating that the project’s benefits are still at far distance from the needy poor people. The case study reveals some important facts. The first of these is the red tape i.e, delay in the processing of the application and it’s reaching the higher by. Secondly, despite dislike, the applicant is forced to plead, in a sense, beg the sarpanch and the village secretary. Third is the dominating character of the officials and political leaders. She had only incomplete training. She also felt the problem of spending for transport. She has been waiting for grant of the loan amount.

Case Study - 2

Bodolla Hamsa, 38 years old, belongs to the Mala sub-community of Schedule Caste. She is a resident of Pipri village and the village of Pipri has a major grama panchayat. She has been working as agricultural labourer with her husband. She is an un- educated woman. Her husband is also a daily wage labourer. She has a son aged 10, studying 5th class in government primary school, and has a daughter who is studying intermediate in social welfare residential junior college.

Hamsa has joined in SHG in 2004. Since then, she has been, continuously, attending the group meetings. She is a beneficiary of Velugu project. Under the benefits of Indiramma housing scheme, she got loan for construction of new house. The loan was sanctioned under the scheme of ‘Pavala Vaddi Runalu’ (loans on an interest of 25 paise per hundred). Sanction of money is made through the SHGs. Recently; she has constructed a house under the Indiramma housing programme. She constructed a pucca (daba) house in 100 yards. The present market value of the house, according to her, is Rs. 200000. She is also a member of SHG and she has taken loan personally from SHG with amount of Rs. 10000 and she also has taken loan under the Paval Vaddi scheme with an amount of Rs.20000 for the construction of house. The cost incurred for the newly constructed
house is Rs. 1,80,000. But, the government of Andhra Pradesh has sanctioned only Rs. 60,000. Moreover, of the total sanctioned amount, she got only Rs. 52000 as the bribe for officials and local leaders has already been cut.

Hamsa went many times to the concerned officers to get the sanction of the bill. Officials intentionally used to delay the sanction of the bill. She was unaware at that time as whom to approach and how to get bill sanctioned. Finally, she approached the village’s Sarpanch\(^2\) and she explained about her experience on “how she has suffered from officials’. Then, the Sarpanch has approached the officials and finally came with the sanction of the bill. The bribes were collected forcefully by the officials in front of the village Sarpanch.

Recently, husband of Hamsa left to gulf country as labourer. He is, at present, working in construction field. For the purpose of gulf visa, they again borrowed money from the private money lender. The study explored that the schemes for the poor are highly insufficient in funds and proper monitoring mechanism of the programmes is lacking. But, in special focus on Velugu project, it was also found in the case study that the benefits under the project are not sufficient and moreover, there is lack of sustainable income generation. The case demonstrated some important implications. The sanctioned money is insufficient for the construction of the house. The borrower is not able to complete the work without further loans, taken at high rate of interest. The woman also faced psychological disturbance due to delay, the need for offering bribes and appealing frequently to the concerned officials and political heads. The influence of political leaders in getting or not getting loans is clearly visible in the case. It is only after meeting the sarpanch, who later functioned as link person; she could get the loan amount sanctioned. The husband of Hamsa is forced to leave the country to earn livelihood, part of which has to be saved to clear the loan amount.

**Case Study-3**

Aluru Gangubai is a resident of Rajura village in Lokeshwar Mandal, Adilabad district of Andhra Pradesh. She belongs to the Madiga sub-caste of the Scheduled Castes

\(^2\) Head of the Grama Panchayat elected by the people directly in Grama Panchayat elections.
Community. She is 41 years old. The village is a minor grama panchayat. She is a poor, land less widow and she has been also included in the list of poorest of the poor families by the Velugu project. It is also observed by the conversation with the Rajubai that the annual income of her family is less than Rs. 10,000. She does have land holdings. She has her own house. The type of house is semi-pucca. Her family depends upon the ration supply for food grains. She is holder of white ration card. She is also a beneficiary under the widow pension scheme. But, it is also noticed that the food grains supplied by the PDS for the poor families are not sufficient. She has to buy food grains in the local shop also.

Rajubai is aware of government developmental schemes like NREGA, Indiramma Hosing schemes, Velugu (Indira Kranthi Patham). She gets 25 kg. rice and other food grains through the ration card. Regularly, the ration shop provides rice and kerosene only and some times sugar also provided under the ration card system. She has also a job card provided under the NREGA scheme. Under NREGA, those possessing job acrd would be called up private for public work during non-season times. The scheme is now called as Mahatma Gandhi National Rural Employment Guarantee Act. Moreover, there are three job cards in her family including hers’, her uncle and her son. Even she has been in SHG and is included in the list of beneficiaries of Velugu, she is not interested taking loan for additional income generation. The reason is that she is satisfied with the wages from labour and her son is also working as daily wage labour. She is aware of the official’s and local leader’s attitude on “how they creates problems for poor people”. She herself has explained about the problems created by the officials and local leaders in the case of sanctioning of LPG gas connection under Deepam scheme and job cards under the NRGEA programme.

Since then, she has not applied for any loan or scheme. She is also a member of SHG and she has been saving every month in the group account. She told that even though she is in the group; she did not avail any loan for any purpose under the Velugu project. She is very seriously worried about the repayment of loan because, she did not have any skills to operate small or petty business for her own income generation. She felt that the total loan amount would be unnecessarily wasted. Thus, the case study is indicating that the project
has not developed the individual skills of the poor families. Apart from above difficulty, the case reveals the negative implication of the scheme. A sense of disinterest coupled with fear and uncertainty are seen in the case of the woman under study

**Case Study-4**

Gollamada Rajamani is a resident of Nagar village, Lokeshwar Mandal of Adilabad district. She belongs to the Madiga sub-caste of the Scheduled Castes community (SC). She is 29 years old and married is a woman. She is an illiterate. She was married at the age of 15. She has three children. She gave first birth to first baby at the age of 16 years. Of the three children, two are girls and one son. Her children are going to government high school. The three children’s are in 5th, 8th and 9th class respectively. Both, she and her husband, are daily wage labourers. She has semi-pucca house with old walls. The walls are broken up and the roof of the house is covered with old tiles.

Rajamani’s family has 1.5 acres of land under her husbands’ name. The land is given by her husband’s father. The land has no regular irrigation facility. It’s like dry land. Moreover, the crops are depending upon the rainy season only. More so, the land is not at all a definite source for their income. They are highly dependent on regular or daily wages of agriculture field. Their family annual income is Rs.10,000. She said that this income is not sufficient to maintain his family. It is noticed that one of her children named Suresh is a physically differently abled. The physical challenge occurred due to accident. A two wheeler vehicle had hit while the boy was coming from the school to his home. For the hospitalization of the boy, she spent money by taking individual loans in her village only. She approached the group members for a loan and her request was rejected. The group members openly told her that the loan can be given only to the income generation activities. This is only a plea to avoid giving money to her.

So, she has taken debt from the local money lenders for treatment. Since then, the family went deep into poverty trap. Thus, her family is still in severe debt trap. Both, she and her husband, are working as agricultural labourers and her husband is trying to go to Gulf countries for good earning. For this purpose, they have to take more loans. In this case study, it is indicating that the impact of the project is not visible. She suggests that there
should be proper programmes or activities taken up based on the individual’s need. It also suggested by her that the political interventions in the government schemes and the role of local middle men should be reduced.

She said at the time of interviews ‘I am denied loan because they felt that I will not be able to repay on account of many problems I am facing. The village heads influenced my group members who decided for not advancing loans. My husband is concerned about his work only and is not prone to influences and is against group politics. This positive characteristic in my husband was not palatable to them. They decided against giving money in the form of loan. Hence I am forced to approach the money lenders who charged far higher rate of interest. I do not have any other option because I have to save my son’. She further said ‘group members should be convinced about the needs of co-members. I approached the mandal sir (Assistant Project Manager) to convince my group members regarding the financial help that I need. She advised me to mobilize support of the co-members of my group. But they did not have any inclination to help. Further the local relations in my village with my group members, some how, helped me to get loan from my group. Thus, the case study shown the evidence of invisible and strong local politics in the implementation welfare programmes

Case Study – 5

Sangidi Mena, aged 32 years, belongs to the Lambada sub-community of Scheduled Tribes. She is staying in the village of Gadchanda. She has owns 1 acre of agricultural land based on canal irrigation. She has two children, one son and daughter. Her children are being educated in government primary school. She and her husband do not have even basic education, they are illiterates. Their livelihood option is agricultural labour in their village itself. They also cultivate their one acre land when the canal is streamed. She is a white ration card holder and she has also Anthyodaya Anna Yojana card in the name of her mother-in-law. Her family is living in a semi-pucca house which is also built by her husband’s parents. It is also very old requiring the renovation.

Mena and some of the women in her street started a SHG in 2001. The group activities are monthly saving, loaning for the needy families on Rs 2-4 interest per hundred rupees
per month. Her group is linked to the bank for the loans under the Velugu project’s activities. She participated in training camp for skill improvement in non-farm activities. But the training has not motivated her to shift from agricultural labour to any skill oriented entrepreneurship.

It is noticed during interaction that the training was actually aimed at enhancing the skill to take up entrepreneurship in the villages or side by Mandal towns. She said that “I am an illiterate house wife as an agricultural labourer along with my husband to support my family. I was scared of meeting new people and sitting in a hall with the officers and madam. I never had any opportunity to visit such places. They trained us on ‘how to make’ packets of home made food to sell in the market. But, marketing is not easy as they did not train on how to market the home made food by us. I attended that training camp for three days and I am not awre of how to sell the food. Moreover, no body purchased my home made food because we are lambada community people. Here a very pertinent point deserves mention. In fact, food is very essential for human life. The the hurdle here is the caste based consideration. As the lady belongs to Scheduled Tribes and in many places, the tribes are looked far inferior in caste hierarchy, the possibility of the marketing of food made and packed by them is far less and this activity is unsuitable in her case in existing environment. The lambadas can only do labour work. If any body wants such kind of food, we will made and let them sell. But selling is not our job. I, personally, have taken loan to develop the land and for bore well. Most of our community people got sanctioned the bore wells from the government. But, at that time, we do not own the land. Recently, we purchased the land from my relatives. For the purpose of land buying, we have taken loan from money lenders. We are planning to seed the vegetables in my 1 acre of land and to market to other towns. We are confident to do the cropp the vegetables and market them. We have also good faith in the marketing the vegetables and other pulses. So the study is indicated that the suitable trainings in income generating activities can be taken up clubbed with indigenous knowledge. This will have purpose and speedy result. For this purpose, required financial and other subsidized agricultural inputs should be given to poor and small farmers families.

**Case study -6**
Narsubai aged 45 years, belongs to Madiga caste of Scheduled Castes. She is a resident of Pipri village in Lokeshwar Mandal of Adilabad district. She is in the list of the poorest of the poor families with a family income of Rs.9,000 per year and is a landless daily wage labour, she sometimes sells the vegetables in village at evenings because she goes regularly for labour during day times and sells the vegetables during evenings. She has also a white ration card and job card of the NREGA scheme. She has been a member of SHG for the last six years. She has only one daughter and got her married at the age of 14. She is a widow and her husband died four years back due to stomach pain. The stomach pain was due to taking heavy consumption of local made arrack and insufficient food.

She said that ‘my husband used to do much hard work and also used take more and more local made arrack and other alcohols. But, he used to avoid taking food on time and most of the times; he used to take only one meal a day. She continued ‘I did not realize that he was ill and I thought he will have his food’. But, ‘he died’. Since his demise, I was the only person to take care of myself and my daughter. The debts were not cleared by my husband. She told that ‘it would very difficult to clear the debts. I decided to dispose of my one acre off land and sold at the rate of Rs. 25000. Most of the debts were cleared and only Rs. 10000 are yet to be cleared. Recently, I decided to take loan from my group savings for the clearance of the previous debts and buy a buffalo for regular income generation. My group members also accepted to give loans. I will repay the loan through my labour work in the agricultural field and by selling vegetables and milk in my village’.

Narsubai’s responsibility of taking care of her daughter doubled after marrying her. Her daughter is also in poor condition. She has to support her son-in-law also. So, she is trying to get loan under the bank-linkage loan by the Velugu project.

Narsubai was not selected for training because those above age of 36 are not chosen. Had she been trained; she should have acquired skills for income generation and possibly have cleared the loans without selling of her small piece of land. Because she was notable to get the benefit of a scheme meant for poor and the poorest of the poor, she became poorer. A single woman, having lost her husband and having added responsibility of
taking care of her daughter as well as her son-in-law, the lady is spending life in an agitated situation, and psychological depression. She said ‘my life would be one of continuous suffering, let any number of programmes come. My situation would remain the same perhaps gets worse in future’.

Case Study-7

Aregela Sayamma is a resident of Rajura village in Lokeshwar Mandal, Adilabad district of Andhra Pradesh. She belongs to the Madiga sub-caste of the Scheduled Castes Community. She is 32 years old. The village has a minor Grama Panchayat. She is land less divorced women and she has been also included in the list of poorest of the poor families. Hers is notified as woman headed family. It is noted that Sayamma has taken divorce from husband because the husband used to beat her indiscriminately. He was addicted to heavy alcohol and most of the money was spent on the consumption of alcohol. She has two children one son and one daughter, aged 7 and 8 respectively. She is engaged in beedi-making. She has no of her own house. She lives in a rented house.

She said “It was in 2004, I joined the SHG in the village along with other women. My mother also joined the same group. With great difficulty, I was able to save money. After two years, I was given bank linkage loan which I spent for my children’s education and for buying a sewing machine. Then, I started tailoring, earne money and repaid the loan. My children are studying in the government high school of Gadchanda village. The village is at 2 km distance from my village. I have taken second time bank linkage loan for the construction of a house. My parents gave me a plot and some amount. I applied also in the scheme of Indiramma housing. Still, my application for the house is in grama panchayat office only. I do not know why they kept aside my application. Some of the other people already got the sanction and started building the houses’. I have already started the house construction with my loan amount. The process of construction may be delayed if loan under the scheme is not sanctioned. Moreover, I may go again into debts trap.

Recently, Sayamma incurred unexpected expenditure when her children get health problems, she said, I did not pay the last instalment of loan because of my children’s ill
health. My children are physically very weak. I also know that there is Arogya Sree scheme for financial support of the poor families. I have also a health card. But, what I can do with that card? The small diseases like fever and other coughs are not included in the scheme. Repeated spending of small amounts becomes huge. Even, I planned to enhance my income through my tailoring; the plan has not come into reality. I should take more loans from my group savings for domestic purpose such as children health, food grains and other festivals and so on’.

Sayyamma’s case could be regarded as one in which a mix of suffering and hope is evident. The suffering is because of the family break down, the dominant decision of caste leaders, weak financial position and illness of children. The caste leaders functioned as a judicial body and consideration of her case by them has not produced positive gain to her, though she was the sufferer in the hands of her husband. A situation of hope is evident because she is engaged in earning through beedi-making; educating children instead of converting them into child labourers; attending to their health needs, and in constructing a house of her own. All these are possible when a person has enough of confidence and courage. Thus clearly noticed by the researcher when she said ‘I have two hands to work, I will struggle to bring up my children and educate them. I will definitely complete the construction of my house’. She emphatically said ‘come what may, I am going to have my own house’. If her application is quickly processed and the loan sanctioned, she would stabilize her position.

Case Study-8

Neerati Nagamani is a resident of Nagar village, Lokeshwar Mandal of Adilabad district. She belongs to the Mala sub-caste of the Scheduled Castes community (SC). She is 25 years old and was married at the age of 15. She has studied up 10th class. Her husband also studied up to 10th class. Both are working as daily wage labourers. She has two male children aged 9 and 7 respectively. She is actually working as beedi-making labourer and some times or when ever the company of the beedi-making is closed, she will be working as agriculture labourer. She has 2 acres of land. The land is a single cropped irrigated agricultural land. The crops of the land majorily are rice and some times, pulses such as ground nut and gingelly seeds. However, she shared her experience of life and explained
how they are struggling for income generation through the cultivating their agricultural land “we neglected our land by not involving in proper agricultural activity. My husband used to borrow often from the money lenders at highest rate of interest for the agriculture purpose. But, my farm has not proper irrigation resources. We also tried to get irrigation facility through submersible pump. But, an attempt to get water through bore well has not succeeded. The money that we borrowed to lay bore wells has become unproductive. Still, my husband is trying to get irrigation sources. Now, we are in serious debt trap. Last summer i.e, in May 2008, we got the loan sanctioned to pour the fertile soil. The loan was sanctioned by the mandal Velugu office. The soil is available at the boundary of village tanks or river side. But, it is not at all useful for the irrigation. Our land is lacking irrigation facility. Moreover, there is no hope that we could clear the debts. The lenders, some times, used to mount pressure on us for repayment. We are forced to bear all these pain and accept humiliation’.

Nagamani further said ‘I have been in SHG since 2003. My group members know very well about my family and my family conditions. They supported me to get amount of loan to start any profitable income generating activity. But, my husband is not interested in any other activities except agriculture. Now, our family is running on my labour wages and wages of beedi-making. Now I am planning to get any profitable training through the Velugu scheme. I also have informed to my village activist and book keeper. They told me that “if there is any training camp in this season, we will inform you”. My husband is also seriously thinking about income generation and earnings. She also told that “my husband is planning to go for gulf countries to clear all the debts. I have a white ration card and we are getting 20 kgs., rice per month under the PDS scheme. My family is a nuclear family, divided from my in-laws. Still, we are in confusion as to ‘how to get out of all the problems’. She also said “we are planning to sell our land and clear the debts. Then, we can survive on daily wages. We have our own semi-pucca house which is given by my in-laws” she further said.

“The group members accepted to sanction bank linkage loan and the money which would help me in clearing the previous debt. There are so many debts to clear. The case study is
also indicating that the families still are under the sever poverty trap. Sayamma is a young woman who possess in built talent. She is also found to be interested in involving herself in any useful activity which produces income. But she has several hurdles to come out of. Her husband is interested in agricultural activity only. Hence, the problem is from the husband. Sh does not have motivational avenues. She is not aware of works other than those related to agriculture and beedi-making. The need for identifying interest and preparing persons for purposeful activity through training is very much essential. There is need to more intensified programmes for the eradication of rural poverty. Alleviation of poverty in rural areas under the Velugu project is not appropriate. There is need to take more focused and family oriented measures.

Case Study-9

Dappelapudi Narsakka, is a resident of Gadchanda village in Lokeshwar Mandal of Adilabad district. She belongs to the Madiga sub-caste of the Scheduled Castes community. She is 35 years old. She is poor and her family annual income is below Rs.10,000 per year. She is a landless person. She does not have her own house, but stays in a rented hut, paying a monthly rent of Rs.40. She does possess a white ration card. She is a daily wage labourer, she earns Rs.50 daily and her husband earns Rs.50-60. But, the wages or the labour work is not continuously available. Monthly, average working days are 12-15 days only. It is also noticed that she has a limited number of working days that fetch wages. The wages depend upon the time and work. Sometimes she has work only for half a day and sometimes a few hours a day. Thus, the monthly income is ranges from Rs. 800 to Rs. 900. Thus, the annual income will be less than Rs. 10,000 only.

She was married at the age of 13 years. Her in-laws had no properties. Both she and her husband are illiterates. Her husband would sit idle and the family burden fell on her shoulders. Moreover, her husband is irresponsible and spends most of the money earned by her on arrack and other locally produced whisky. Her family is living in a thatched house. She has three children, studying in government school. Her elder son dropped from regular school and he is also working as an agricultural labourer. She has been in an SHG since the last five years. She struggles a lot for the family and spends several sleepless nights thinking about the family’s survival. She said ‘finally, I applied for the
loan to take a buffalo to raise income with the help of my son. Recently, i.e., in last April 2008, I got loan with an amount of Rs. 20,000 and brought the buffalo. Now, we are getting Rs. 100 per day. But, some times, marketing the milk is very difficult because milk van would not come regularly. If the transportation of the milk is properly handled, there will be more chance to do more business. We also planned to get one more buffalo. Now, we are in the last stage of the repayment of the previous loan”.

Narsakka also knows about the government developmental programmes especially Indiramma housing scheme, pension schemes, Velugu scheme, NREGA scheme and other welfare programmes. She is paying insurance. She is, now, planning to construct a house under the Indiramma housing scheme. She came to know about these schemes through a village activist. She has also applied for a house under the schemes. Her son aged 17, is the backbone for the family. He husband is now completely ignoring the family. The son is completely involved in income generation activity. The study is indicating that women are taking the responsibility of the family problems and income generations on their shoulders. But, there is a reflection from the study that the children are taking family responsibility at a very early stage of their life. There should be proper mechanism to strengthen children’s education in rural area. There should be a proper training and counseling for the poor families to take up income generation activities. It is also noted through the personal interaction with poor woman that they are unaware of the importance of the education for their children. Especially, mothers should know the importance of the education for their children. Thus, there will be a sustainable development for the poor. In this case study, 17 years boy has taken complete family responsibility along with her mother. She also told that ‘we are planning to buy more buffalo to get more incomes so that other my two children also can involve in this activity. It is obvious that other two children are going to be involved in family’s income generation activity at the age 13 and 15 years. But, involving the below 18 years children in any work is not at all justifiable. Moreover, the children have not even completed their high school education. So, there is need to empower poor women in all aspects of the life such as sustainable income generation activities, child education, shelter and health and other facilities. The project gives importance education specifically, eradication of child labour. But this is not achieved yet.
Narsakka has been selected to undergo training provided under Velugu Project. But she declined and preferred to have loan facility for her survival. She is committed to clear the loan and at the same time to take care of family responsibility along with her sons. She is not aware of the importance to educate her children.

**Case Study-10**

Sirgapur Anasuyamma is a resident of Pipri village in Lokeshwar Mandal of Adilabad district. She belongs to Scheduled castes sub-caste Mala. She is 37 years old. Her family has 3 acres of land. This is a double a cropped land annually. She has a white ration card, ‘Rajeev Arogya Sree’ heath card and job card under NRGEA scheme. She has four daughters and one son. Her husband is involved in agricultural activities. She is a daily wage labourer for agricultural works and is also working as beedi-making labourer. She earns Rs.800-900 per month on the basis of agricultural season and beedi-making and her husband’s earning is dependent on crop production. But, she says that ‘most of the times, the profits are more or less same to the production cost such as labour and pesticides. The maximum profits are through my agriculture or food grains and vegetables. Our children’s clothes also I buy from my labour wages or wages of beedi-making. She said “my elder daughter is now at the age of 18. For my daughter’s marriage, at least we need one lakh rupees. We are now planning to arrange marriage by selling our agricultural land. We have another three girls. Now all are on schooling and first daughter is doing nursing course, even then, we are looking for a bridegroom. We have to reduce our burden by performing our girls’ marriages. Last, child is my son. Now he is studying the 6th class in my village’s high school. We do not have any problem with my son because he is a boy and he can also go for higher studies. But, girls are not like that, we have to do their marriages as early as possible. The early marriages also reduce our burden economically and socially”.

She also explained the relation between the girls and education that “if we perform marriages at early ages like at the ages of 15 or 16, the dowry will be less and if we give more or higher education, the dowry needed will be more than the less educated girls because a less educated girl can match with less educated boy and the and then the cost of the dowry also will be less”. It is also observed that the condition of the house is with
cement roof and broken walls. I asked her about their house’s condition, she replied that “we are seriously trying to construct new house, but it may not be possible, because we have other important works rather than this”.

She added “under the Velugu project, the activists mobilized and strengthened nearly 25-30 groups and 2 village samakhyas in my village. As a member in the group, I played an active role that helped me to some extent to solve some of my family problems such as children’s education and health issues and food related issues”. She is also a member of Mandal Federation. As member of Mandal Federation, she could interact with more women groups and found that they are all facing and solving the problems in step by step manner. She is now thinking of her daughters’ future and planning to withdrawal form the marriage proposal for her elder daughter because she could see around and attended the capacity building training camps at mandal and municipal level meetings. Now, she is very confident that her son will be well educated and they will be employed in a good job. But as regards income generation, she has applied for loan under the bank linkage scheme. She is now planning to establish dairy center in her land with the help of her husband.

Anasuyamma and her husband went to meet the community coordinator to discuss on their dairy center. The center can supply milk from surrounding villages to nearby towns. She told ‘we met the Community Coordinator and Assistant Project Manager at the mandal office. The support also came from her group members and an initial amount for the center’s establishment has been given. It is in the process. Thus, the study indicated that women and girl child’s development can be given much more importance and that the parents of the girl child are also given priority in any welfare scheme. Then only the girl’s child education will be promoted.

Some important facts have to be noted from the case of Anasuyamma. The perpetuation of the practice of dowry is very much evident. In the fear that more education to girls may force her to giving more dowry, the woman in the case is prepared to prevent her daughters from being educated, knowingly or unknowingly, a mother herself is discriminating her own girl child.
Case Study - 11

Aharani, 23 years old, belongs to the Lambada sub-community of Scheduled Tribes. She is a resident of Gadchanda village. Her family is living in a pucca-house. She has one girl child and one boy child. She came from a poor farmer’s family and was married at the age of 14 and gave first birth at the age of 16 years. He husband is working as a daily wage labourer and also looks after his own one acre of land for cultivation. But the land is not with regular irrigation facilities. Major income source for their family is daily wage labour. She also works in the in agricultural fields as daily wage labourer. ‘We used to go without proper meal for several days in a month’ she said. She told her experience ‘we both are earning Rs. 80-100 a day. My husband drinks regularly and he is spending much of the amount for arrack. If I object to his consuming arrack, he refuses to go to work the next day. We are toiling for over 8-9 years in this way. The entire responsibility of feeding my two children is on my shoulder. Some times, my husband borrows money from money-lenders and other known persons at high rate of interest for arrack consumption without my notice. It is difficult to me to maintain all such forced obligations’.

A question was asked by researcher whether she is aware of the programmes which are strengthening the lives of the poor families. She immediately responded ‘I know there are programmes and also joined in the SHG 4 years back. I am also saving every month and got sanctioned loan. The loan is spent on renovation of my house because it was in a very pathetic condition with old walls and broken tiles. Especially, in rainy season, we spend number of sleep less nights due to heavy rains. The broken tiles allowed the rain water into house. My children also used to spendsleep less nights. So, soon after the loan is sanctioned, I started the renovation work. Now it is all right. But, the only thing is my husband has to stop drinking arrack and if he stops, much of the money will be saved because, we are now earning more money even through the daily wage labour. Recently, I warned him that if he is not stopping having arrack, I would leave the home and go to my parent’s house. Since then, I am observing him and have seen some changes in his attitude. We may come to a good position’. The woman in the case has a tendency to improve the life conditions of the family member. She has concern towards children. The
main hurdles include the negative attitude of the husband and financially weak position. She got the loan, but has not received any training. Training to this type of woman would definitely bring positive results. The case study is indicating that the loan is spent for a useful purpose, but not on income generation.

**Case Study - 12**

Pottolla laxmi stays in Gadchanda village in Lokeshwar Mandal of Adilabad district. She is 40 years old. She belongs to Madiga sub-caste of Scheduled Castes community. She is an illiterate. She stays in a nuclear family and her family members are 5. She is a landless person. Her family has an annual income of Rs.10,000 only. She is a daily wage labourer, and his family entirely depends upon agricultural activities. Her husband is also a daily wage labourer. She has not any other economic assets. It is only through labour, the family is surviving. She has three children and all the children are working as daily wage labourers. Her children dropped from the school at the age of 7 and 8 years. It is very clear that she is not aware of the importance of education and her children’s future. But, they are aware that their neighbors’ children are getting good education.

Laxmi’s is also a daily wage labourer. The condition of the house is semi-pucca with old and broken walls. The house was built by her husband’s father. They are incapable of rebuilding or renovating of the house. She thought of applying for assistance under Indiramma Housing scheme introduced by the Government of Andhra Pradesh. But, she is not even in the position to apply for assistance because most of the houses are sanctioned to the persons who are in a position to give bribes to the concerned officers. So, she is unable to give the bribes to the village leaders and officials. Even, then she applied for the scheme, but was not sanctioned a house. Her name was listed in second phase programme. She says there is a lot of corruption involved, through middlemen. She also said that the present house has lot of disadvantages to live in. It is built by ancestors of the and in rainy season the whole house is drenched. The floor of the house easily gets wet. Any unexpected things might happen by living in the house.

She explained about the problems of her family in the following words “we proposed to perform my son marriage in this summer. The interested families came and left, without
any discussion about the marriage proposal. Our relative told us that the house is not in good condition. So they did not give any answer. Thus, we are facing the problem of getting a bride for my son. My son decided to go for gulf countries to earn more money and to construct the new house. The government schemes or special programmes are not helping us. The programmes are not even sanctioned easily without bribes”. Thus, this case speaks of the problems of the poor especially those relating to livelihood opportunities, future challenges and their need.

Case Study-13

Dasa Gangu is a resident of Pipri village in Lokeshwar Mandal of Adilabad district. She belongs to Mala sub-caste of Scheduled Castes community. She is 26 years old. She is an illiterate woman. She is also in the selected list of the poorest of the poor families and her family’s annual income is also below Rs.10,000. She is a landless person. She married at the age of 16. Her husband is also an illiterate. Their permanent livelihood source is wage labour from agriculture sector. Most of the wages are available in their village only. Some times they engage in house construction and road construction work. They own a very weak house built long before by their ancestors. It was built out of stones and mud. It is noticed that it does not serve the purpose of living in but the family is forced to do so because of weak financial position. She has three children, one is a girl and other two are boys. The children are getting education at government primary school. Of the three, the daughter’s mental and physical growth is stagnated because of nutritional deficiency. Gangu has a white ration card with the 25 kgs rice permit. She is a daily wage labourer and earns Rs.40 daily and her husband earns Rs.70. She says that this amount is not sufficient to maintain the family. She said “labour work is seasonal; my husband gets work only for six months. During the remaining six months of year, he migrates to other nearby towns. He does not have any house site in his village. He has awareness about government housing but, he has not applied for the house thinking that owning site is essential pre requisite for applying. Actually the government wants patta of the house for applying for the housing scheme. Without knowing these details, my husband thought he was not eligible for the scheme, but he very much wants a pucca house because the present hut does not protect us from cold and hot weather.
She continued “while facing all the problems, I joined the SHG in the village and started small savings. We were 10 members in the group and all of us were committed to be in the group, make it more active and to get every benefit that comes through the group. We saved Rs 30 a month for 4 years. It was only after two years that we started receiving the benefits. The benefits are limited while the needs are more. We struggled at home for survival. Sometimes, we are sharing a part of my brother-in-laws house. We held several meetings and attended every meeting held at the village level and mandal level. I also observed how the successful women are actively working and what kind of income generation activities they are taking up. For the first time, I received Rs 15000 loan and I discussed with my husband to buy a plot which would cost Rs 25000 or Rs 30000. So we decided to buy a plot and we had already Rs 15000 in our hands. We bought a plot at the rate of Rs 30000 in my village. Now, I and my husband are working actively to construct a house. We will start house construction after clearing all our present debts and loans because once we clear previous amount, then only we get loan. Some how, we bought a plot for house and my children are studying in government school’.

A question was asked on her attitude towards changing to skill based income generation activities, she replied that ‘I have attended so many meetings and training programmes at mandal level but I do not have any interest to take up new activities and am working as labourer. I feel it is comfortable work because labour work is my own and no need any investment; my investment is my physical work. If I want to take up a new work I need some money to buy things. If it fails, I have to bear. Moreover, my husband is working regularly with a big land lord in my village. So, now, we are earning money though not a big amount. We have to, first of all, construct a house. We definitely do construct a house’. This case study is indicating that there is need to change the attitude of the rural woman to take up new income generation activities. This case study reveals the reluctance of woman to change the type of activity she is involved in. There is need to conduct an extensive counseling programmes in rural areas because a young rural woman should change into a more productive worker in terms of earning.

Case Study - 14
Badsa Chinnubai, 26 years old woman, belongs to the Mala community of Scheduled Castes. She is a resident of Pipri village. She got married when she was 17 years old. She has been working as daily wage labourer along with her husband. She is a un-educated woman. She has a son and daughter; and they are studying in government primary school. She joined the SHG in 2004 and is saving Rs. 40 for month in the group and she is taking part in all the programmes of the project such as weekly saving meetings, village level meetings and mandal level meetings. She became active in the group. Her husband is having agricultural land he inherited from his father. The land used to be cropped under the village tank but, now, the tank dried up due to rain deficiencies and irregular canal irrigation. In consequence, the land became dry. Moreover, it was a rice cropped land. Now, it is seasonal land. While they were able to cultivate, they had a bullock cart and used to earn money through supplying the plough and bullocks for others on rental basis. This has now become history. Because irregular monsoons, most of the irrigated land dried up, became rough and hard and the rents also had gone. She also informed that they also faced the problem of lack of fodder for bullocks.

When the researcher touched on her livelihood and future security, she replied “even though I and my husband are working as labourers, we do not have security. We are only secur on the day we earn. Our labour wages are only sufficient or enough for to day itself. For the long standing and rapid development, my husband is planning to go to gulf countries and he got also a pass port. We went to a well known person who is working as agent to send my husband to Dubai or Saudi Arabia. There are large number of such people from my village and surroundings. The total amount for this plan is around Rs. 80000. We are planning to take this as loan from a rich person. The person also accepted to give the total money at Rs 2 interest rate on Rs 100 per month”.

Further, Chinnubai was asked about the Velugu Project (Indira Kranthi Patham) regarding promoting non-farm livelihood opportunities and facilitating income generation activities in rural areas, she replied “it may be a fact, but, for me I can not do other than labour because I don’t know about the non-farm livelihood and income generation activities. I know only working as labourer in my village and my husband also knows the same work. Recently, I have taken loan under SHG-Bank linkage scheme for income
generation. But, actually, we spent on non-income generation work. Anyway, my husband will be going soon, to Dubai for labour work. If he goes there for regular work, all the burdens will be gone. I am looking for that day’. This case study is showing the way to overcome problems of poor but it is not that way to overcome the problems. There are so many cases showing how the poor people landed on heavy debt. In attempt to go to gulf countries, they had to shell down considerable amount of money to the agents and for other purposes like obtaining pass port and visa. There are fraud agents and agencies in these areas. Some villagers are already in the heavy debt trap in the surrounding villages. The respondent is also aware of all these fraud activities of the local agents and agencies. As part of the project, sensitizing about the frauds and building confidence in government programmes is required. Extensive skill based training programmes for rural youth and un-educated women and men particularly in this project and in other governmental programmes in general should also be imparted.

Case Study-15

Dommi Ganganarsu is a resident of Rajura village in Lokeshwar Mandal, Adilabad district of Andhra Pradesh. She belongs to the Madiga sub-caste of the Scheduled Castes Community. She is 39 years old. She is a poor and landless widow. She has her own semi-pucca house. Her family depends upon the ration card, on which subsidized food grains are supplied to the poor families. She is a holder of white ration card. She is also a beneficiary under the widow pension scheme. But, it is also noticed that the food grains supplied by the PDS for the poor families is not sufficient. In the case of the family of Ganganarsu, most of the times, food grains from the local shops should also be purchased.

Ganganarsu is aware of government developmental schemes like NREGA, Indiramma Hosing Schemes, Velugu (Indira Kranthi Patham). In her words, “I have white ration card with 25 kg., rice and other food grains per month. Regularly, the ration shop provides rice and kerosene only. And sometimes, they supply sugar also under the subsidized system”. She has also a job card which provide under the NREGA scheme. Moreover, there are three job cards i.e., to her, her uncle and to her son. Even she has been in SHG and included in the list of beneficiaries of Velugu, she is not interested in
taking loan for additional income generation. The reason is that she is satisfied with the wages of labour and her son also working as daily wage labour. “Finally, I have received loan through bank linkage. I received Rs 10,000 and with that money, I have performed the marriage of my son and he is, now, working as daily wage labourer. Over a period of time, I became active in the groups and had the opportunity to handle a few cases concerning the members. Today I have gained special knowledge on health and nutrition. Initially, I struggled a lot for the family. I spent several sleepless nights thinking about the state of my family. Finally, I have learnt to earn some money by working as labourer in the agricultural field in my village. The labour work permanently attracted me because it needs only my labour and does not need any capital investment”. The researcher questioned her “do you feel comfortable with what you’re earnings from labour work for savings and future needs?” She replied ‘I am saving every month in my group and also repaying the loan which is taken from bank. Moreover, my son and daughter-in-law are also working as daily wage labourers. We all got job cards and daily we are earning Rs. 300. Now, I am planning to construct a house under ‘Indiramma’ housing scheme because my house condition is not good. All walls of the house and floor are built with only soil’. This case study is showing partial success of the project in particular and other programmes in general because the project has not a fully supported the needs of the poor. The respondent said that the daily wage labour is the only work known as livelihood opportunity. But, the project is targeted to improve non-farm activities and skill development for the youth of the poor families. In this case study, the son and daughter-in-law of the woman are youth. They are engaged in labour work. They are not informed any kind of skill oriented training or meeting proposals of project personnel’s. It is obvious from the case study that there is need to focus on family oriented micro level planning to empower the poor and poorest of the poor families. Considerable fear of about the outcome investment is evident in this case. Confidence building seems to be very essential, explaining by the project personnel.

Case Study-16

Arisela Padmaja is a resident of Nagar village, Lokeshwar Mandal of Adilabad district. She belongs to the Madiga sub-caste of the Scheduled Castes community (SC). She is 24
years old and is a married woman. She is a literate. She has two children. She gave first birth to a baby girl at the age of 16 years. Of the two children, one is girl and another is son. Her children are going to government high school for schooling. The children’s schooling standards are 5th and 6th classes respectively. Both, she and her husband, are daily wage labourers. She has semi-pucca house with old walls.

She has 1.5 acres of land in her husband’s name. The land is given by her husband’s father. There is absence of regular irrigation facility to the land. It’s like a dry land. Moreover, the crops are depending upon the rainy season only, more so, the land is not at all a source for their income generation. They are highly dependent on agricultural work. Their family’s annual income is Rs.10, 000. She says this income is not sufficient to maintain their family. It is noticed that one of her children named Suresh is a physically disabled. The physical challenge occurred due to accident while the boy was coming from the school to his home a two wheeler rider had hit him. For the hospitalization of the boy, she spent money from taking individual loans in her village only. She approached the group members to give loan from the group savings for the expenditure of hospital. The group members rejected her proposal. The group members also openly told her that the loan can be given only to the income generation activities. So, she has taken debt from the local money lenders for the hospital expenditure. Since then, the family had fallen into poverty trap. Thus, her family is still in severe debt trap. Her husband is trying to go to Gulf countries for better income. For this purpose, they have to take more loans. In this case study, it is indicating that the impact of the project is not visible. She suggests that there should be proper programmes or activities taken up based on the individual’s need. It is also suggested by her that the political interventions in the government schemes and the role of local middle men should be reduced.

**Summing up**

The case studies revealed that the project has not brought the desired changes in the lives of the poor families. The study noted on high prevalence of child labour, lack of proper care for the children especially differently abled and for widows. The project is supposed to give preference to land less poor families, families of differently abled children, girl child education, skill up gradation of poor women and developing rural entrepreneurship.
among the rural poor women. But, in reality, some of the focused areas of the project are missing implementation. One case study disclosed that the loan was sanctioned for income generation activity. But, the beneficiary spent on the construction of new house. It is indicating that there is lack of proper monitoring. There should be proper monitoring mechanism for project implementation. It is also observed that there is long gap between the application and sanction for loans in the Velugu project itself. Some of the women could not apply for loan because of the lack of ability to take up profitable entrepreneurship or any other small or petty business for income generation.

It is obvious from the grass root study that there is still dependence on local money lenders for domestic needs of the poor families. There is interference of the village level politicians in the project implementation. There is also gap between the needs of the poor and proper programme activities. There is need to reorient the programmes based on the individual’s needs. It is also suggested by some poor people that the political interventions in the government schemes and the role of local middle men should be reduced. But, still, some of the hurdles are visible in the sanctioning of other schemes for development of the poor families in the study area. The hurdles are common for the poor families, especially in sanctions and application for the development project. Some of the case studies have indicated that there is a positive attitude and progressive thinking among the respondents to get rid of the poverty trap. Some have shown their confidence on ‘how to develop themselves by using the assistance and loan’ of the project.

Visible changes in poor women are also evident. But, there is need for more intensified programmes for the eradication of rural poverty. The measurement for alleviation of poverty criteria in rural areas under the Velugu project is not adequate. There is need to take more focused and family oriented measures. In the context of the project’s area, education and more specifically, eradication of child labour should be taken up. Moreover, the case studies are clearly showing gaps in the implementation of projects’ objectives.