Chapter I

INTRODUCTION, REVIEW OF LITERATURE AND METHODOLOGY
Empowerment of women has become a subject of growing importance around the world in contemporary times. The concern is seen at different levels and circles which include governments, bureaucracy, non-governmental organizations, researchers, women's groups and all those interested in women’s empowerment.¹ There has also been a shift in the demands of women from equality in 1970s to development in the 1980s, to empowerment-social, political and economic since the 1990s. Since the term 'empowerment' came to be used from 1980s, the notion of empowerment has become central in/notion discussions on women's development and women's equality. Economic empowerment is a very important component of women's empowerment. As rightly decided at the global conference on women’s empowerment during 1988, empowerment is the surest way of making women as partners in development. The Food and Agricultural Organization (FAO) also has emphasized on the empowerment of women at the grass-roots as the most recent approach to women development².

Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision-making regarding economic aspects and development of skills in management.³ Economic empowerment as noted earlier implies a process of redistribution of resources and power between different groups. It helps in building confidence, self-assertion and courage.
The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. Women in India have been the neglected lot. They have not been actively involved in the mainstream of development even though they represent equal proportion of the population and labour force. Primarily, women are the means of survival of their families, but are generally unrecognized and under-valued, being placed at the bottom of the file.4

Women as an independent target group account for 495.74 million and represent 48.3 per cent of the country's population, as per the 2001 Censes. No country can achieve its potential without adequately investing in and developing the capabilities of women. In the interest of long-term development, it is necessary to facilitate their empowerment. In many developing countries, including India, women have much less access to education, jobs, income and power than men. Even after five and half decades of planned development, Indian women have not achieved expected success in the mainstream of life. Our country will be unable to have a competitive edge over others until and unless the status and role of women improved.5 Women have enormous potential but are being under-utilized or unutilized for the economic development of the nation. There is need to strengthen and streamline the role of women in the development of various
sectors by harnessing their power towards nation-building and to attain accelerated economic growth.

1.1 IMPORTANCE OF ECONOMIC EMPOWERMENT

Poverty is the biggest challenge in India’s development efforts to bring about a perceptible change in the quality of life of the people. In India, a vast section of its population suffers from malnutrition, unemployment and poor healthcare. This is particularly true in the case of four main weaker sections of society viz, women, children, scheduled castes and scheduled tribes. Poverty is gender-specific and it is not gender neutral because women suffer from systematic social injustice due to their gender. They are exploited and oppressed not only as human beings but also as women. Their economic subjugation and dependency is the result of a rigid distinction in men’s and women’s roles in society and leads to exploitation. Mahatma Gandhi once observed that “Today the sole occupation of a woman amongst us is supposed to bear children, to look after her husband and otherwise to drudge for the house-hold - not only is the woman condemned to domestic slavery, but when she goes out as a labourer to earn wages, though she works harder than man she is paid less”.

The Human Development Report (1995) recognizes that the process of development itself is not gender-neutral. It states “For too long, it was assumed that development was a process that lifts all boats, that it’s benefits trickled down to all income classes and
that it was gender neutral in its impact.\textsuperscript{7} Wide income disparities and gender gaps stare us in the face in all societies-moving towards gender equality is not a technocratic goal - it is a political process. It requires a new way of thinking - in which the stereotyping of women and men give way to a new philosophy that regards all people, irrespective of gender, as essential agents of change. The relentless struggle for gender equality will change most of today’s premises for social, economic and political life.\textsuperscript{8}

Though poor women in the World overbear a disproportionately large share of the family’s work burden apart from the formally counted productive work, there is also the incessant struggle to collect some of the critical resources for family survival such as food and water, fuel and fodder, their work remains unpaid, unrecognized and undervalued. Women’s work has not been recognized in spite of its intrinsic value or human value only on the ground that it is not captured by exchange value.\textsuperscript{9} The failure to value most of their work reduces women to virtual non-entities in most economic transactions. Status in contemporary society is often equated with income earning power; women suffer a major undervaluation of their economic status. If women’s unpaid work is properly valued, it is quite possible that women would emerge in most societies as the main bread winners or at least equal bread winners - since they put in more hours of work than men.
In most of the Third World Countries, poverty accentuates the problems faced by women. In these countries, gender relations are influenced by traditional hierarchies based on patriarchy, caste and ethnicity and compounded by inequalities of wealth and power. Women in the lower strata are not only exploited economically but are also socially oppressed.\textsuperscript{10} The excess burden of poverty has been borne by women because the responsibility of the survival of the house-hold rests on the shoulders of the woman. That the families fed, clothed and cared for is the women's concern since it ties up with her share of work as per the gender based division of labour. Under these conditions, woman has to work for longer hours-paid as well as unpaid, and cut down her own consumption. Further, excess burden of poverty on women is the result of existing patriarchal intra-household gender specific disparities in distributive rules with respect to income, resources, consumption and time.\textsuperscript{11}

Formulation and implementation of relevant strategies are needed to face the challenge of feminization of poverty. This can be attained through (i) the boosting of productivity in women's paid and unpaid work (ii) the expansion of women’s employment opportunities (iii) the raising of income levels in women’s job and (iv) the mobilization of women into participatory groups. To attain this, public action is needed. The policies of our government are always towards the achievement of gender equality. Further, the policies towards women have been shifted from women's welfare
to women's development and at present, the emphasis is on
current empowerment. The efforts of government and its
different agencies are ably supplemented by non-governmental
organizations that are playing an equally important role in
facilitating women empowerment. Despite concerted efforts of
government and NGOs, there are certain gaps. Of course, we have
come a long way in empowering women, yet the future journey is
difficult and demanding.

1.2 WOMEN EMPOWERMENT AND PLANNING PROCESS

The all-round development of women has been one of the
focal point of planning process in India. The First Five-Year Plan
(1951-56) envisaged a number of welfare measures for women.
Establishment of the Central Social Welfare Board, organization of
mahila mandals and the Community Development Programmes
(CDP) were a few steps in this direction. In the Second Five-Year
Plan (1956-61), the empowerment of women was closely linked
with the overall approach of intensive agricultural development
programmes. The Third and Fourth Five-Year Plans (1961-66and
1969-74) supported female education as a major welfare
measure. The Fifth Five-Year Plan (1974-79) emphasized training
of women, who were in need of income and protection. This plan
coincided with international women's decade and the submission of
report of the committee on the status of women in India. In 1976,
Women's Welfare and Development Bureau was set up under the
Ministry of Social Welfare. The Sixth Five-Year Plan (1980-85) saw
a definite shift from welfare to development. It recognized women’s lack of access to resources as a critical factor impeding their growth. The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regard to rights and training in skills for better employment. The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the grass-roots level, through Panchayat Raj institutions. The Nineth Five-Year Plan (1997-2002) adopted a strategy of women’s component plan, under which not less than 30 per cent of funds/benefits were ear-marked for women in specific anti-poverty programmes. The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and development of women and children through rights based approach.

1.3 NEED FOR SPECIFIC ANTI-POVERTY PROGRAMMES FOR WOMEN

Despite the positive policies and action programmes of the government to uplift women, their problems have been accentuated by land alienation, environmental degradation, increasing agricultural poverty, concentration of resources in a few hands, increasing polarization of the rich and the poor and polarization between urban and rural areas. The Sixth Five Year Plan document also recognizes that inspite of the development
measures and the constitutional legal guarantees, women have lagged behind in almost all sectors. Majority of labouring women were found in the self-employed and informal sector. They do arduous work as wage earners, piece-rate workers, casual labour and paid and unpaid family labour; still their economic and social conditions are dismal.¹⁴

The labour market is also not gender-neutral. It favours men against women. Gender inequalities exist in almost all sectors. Unskilled, nerve and back-breaking and low paid work will usually be done by women. One can notice the prevalence of the discrimination. In addition, feminization of jobs can also be seen where the operations that fetch higher wages are male preserves and work of arduous nature bringing in lower wages is done by women. Gender inequality also manifests in acquiring educational and vocational skills. Inspite of the impressive increase in total number of literate women, the male – female gaps remain large and a slow rate of progress of women’s education is noted with a virtual stagnation in the area of technical education.

Women, who are working in the informal sector of economy, operate in a vicious circle of subsistence, deprivation and survival. They are largely assetless and do not own any productive assets in relation to their work. Even when some of these assets are held by the family, women’s own access to and control over these assets have been marginal. Therefore, provision of productive assets in the hands of women, working in the informal sector will result in
the qualitative improvement in their lives over a period of time, given other inputs such as knowledge, skill, organization and confidence. Thus, there is a need for the formulation and implementation of programmes that specifically benefit women. While recognizing this need, the Government of India has launched Development of Women and Children in Rural Areas (DWCRA) in September, 1982 as a sub-scheme of IRDP. The objectives of the programme are:

- To achieve a significant increase in the income of women in rural areas
- To strengthen the position of women through support to women’s groups
- To improve the use and effectiveness of existing social services

The economic activities under the above scheme are mainly cottage and house-hold industrial activities in nature, with less technical skill and small investment. The identified women are given training for six months by paying Rs.200 as stipend per month. After this, a group of organizers is selected for each group of 10-15 women. Once the training is completed, each beneficiary would be given a loan ranging from Rs.4000 to Rs.6000, depending upon the nature of the activity, to start their own business as self-employment ventures. Regarding the organizational structure of the scheme, it is managed and supervised by an Assistant Project Officer (A.P.O), preferably a woman, who must spend adequate time in educating the target
group of women. The purpose of the programme is to organize women into socio-economic activity groups with the duel objective of providing self-employment opportunities and social strength to them. DWCRA's aim, therefore, is to organize 10-15 women into groups for the effective utilization of credit. Besides providing financial support for income generating activities, it also aims at increasing women's access at increasing to basic services of health, education, child-care, nutrition, drinking water and sanitation.\textsuperscript{15}

The State of Andhra Pradesh has been in the forefront to provide social justice to the socially and economically backward sections of the society. In order to eradicate socio-economic inequalities and to create an egalitarian society, the Government of Andhra Pradesh has been implementing several welfare programmes. According to 2001 Census the population of the State was 7,57,27,541. Out of this, male population constitutes 3,82,82,811 and female population accounts for 3,74,40,730. The sex ratio of women is 978 to 1000 men which is much above the national average. Providing equality of status to women has been one of the priority areas of the Government of Andhra Pradesh. Although many women welfare programmes are implemented in the State, the DWCRA programme has created a lot of impact among the rural women in the State. The State of Andhra Pradesh is having more than 10 million rural families. In order to provide self-employment opportunities to the rural poor, the Government
of Andhra Pradesh has made an attempt to build up self-help movement in the State. The self-help movement in Andhra Pradesh has become one of the largest initiatives in the world with four million women forming their own Self-Help Groups (SHGs). In this initiative the Government, Non-Governmental Organizations, civil society have joined their hands to enable the rural poor to organize themselves into Self-Help Groups with thrift as the main activity for empowering the women. The motto of the Government of Andhra Pradesh is to provide employment to women and eradicate rural poverty through social mobilization. Self-Help Groups are encouraged to inculcate thrift activity in the rural women. The Department of Panchayat Raj and Rural Development has been the nodal agency for all these activities.

The DWCRA and Self-Help Groups (SHG's) were formed in every mandal of Chittoor district from 1992-93 onwards. At present there are 38,444 DWCRA groups covering 323594 members in the District and all the DWCRA groups are actively functioning. They are regularly fulfilling all the DWCRA norms. It is observed that the DWCRA women in this District are quite active. In order to improve the group dynamics and their performance, the DRDA, Chittoor District has organized regular training programmes.
1.4 REVIEW OF LITERATURE

Investigations carried out in yesteryears would form the bedrock of subsequent, systematic, scientific inquiries that follow. The prime focus of this chapter is to cull out theoretical and empirical information concerning the present endeavor. Such recapitulation will serve as a precursor for the present probe and relating its empirical findings with those of former researchers.

There have been several studies since the last two decades on the SHG movement and its efficacy as an institution for poverty alleviation, especially for women. Programmes such as DWCRA have also been reviewed in this regard. All these studies have concluded that the group mode is better for delivering the development strategies for women. The studies conducted in and outside the country have also reconfirmed that the SHG movement has created not only awareness among women but also helped them to take up income generating activities, thereby facilitating economic empowerment. The following are brief extracts from a few studies taken up in different parts of the country during the past one decade.

Ahuja Kanta and Jain Sharada (1985) in their paper stated that in many areas groups were organized only in name with the women working individually. Since the IRDP loan is also admissible to the women members of groups individually, many avail of this and work individually leaving the revolving fund to remain idle or
be misused. Further, loans are taken individually in the names of women but used by men defeating the very objective of a scheme for women. The group size was also found unwieldy and smaller number of members existed in better performing areas.

Ajit Kumar Sinha (1988)\(^{18}\) in his article “Improving a lot of Rural Women”, to tested the hypothesis that the theoretical commitments, policies and programmes have not created a significant impact in the rural areas where 77 per cent of the country’s female population live. He also touched upon the socio-economic programmes for development of rural women in the Seventh Five Year Plan and suggested the Setting up of a separate “Rural Women Development Corporation” for promoting the well-being of the rural women.

Nirmala Devi, (1991)\(^{19}\) in her research study, “Female Work Participation Rates in West Bengal in India” highlighted that increasing attention had been given to the role of women in economic development process mainly for two reasons – to maximize the contribution of all human success to the development and to minimize the relative disadvantages that women face on gender groups. Female participation rates are generally considered to be important indicator of economic development of a nation. Higher participation rates of women are associated with higher levels of industrialization which lead to an increase in the social division of labour.
A study on 'working of DWCRA in Kashmir' (1991)\textsuperscript{20} pointed out that, despite the initial hesitation on the part of Muslim women, owing to constant efforts of the programme functionaries, the women have shed their inhibitions and began to participate in the programme. Women took up activities like fruit nurseries, mulberry plantation, fruit preservation, etc with significant impact on their income levels.

They study of Prem Kumar and Rahul Kumar (1992)\textsuperscript{21} sought to assess the impact of DWCRA on the poverty situation of the members. Comparing the pre and post DWCRA income and employment situation of the members, the study concluded that women who were engaged in tailoring, dairy and "papad" making had crossed the poverty line. However, in respect of other enterprises, which required infrastructural and marketing support they found to be were not very profitable. The study, therefore, advocated provision of financial, infrastructural and marketing support in a kind of a package deal to the members to make DWCRA a more effective programme.

Jyothimani and Seethalakshmi (1994)\textsuperscript{22}, in their study on the 'impact of DWCRA in Periyar District in Tamilnadu state' concluded that there was significant increase in income and employment status of women. Besides, the study found that the DWCRA has promoted not only the level of awareness of members but their role in decision-making in the household. The study,
however, advocated proper identification of women, and economic activities for a larger impact on poverty.

Reddy A.R, Suresh Reddy and Mohan Reddy (1994) have conducted a study in Cuddapah Block of Cuddapah District of Andhra Pradesh during 1992-93. The data were gathered from official records of DRDA and also from a sample of 50 beneficiaries. The study examined the working of DWCRA in Cuddapah District, identifying the major hurdles and offered suggestions for successful implementation of the scheme. The study identified that the non-traditional units were not popular among rural women. The reason attributed to this situation was lack of technical skills among rural women. Moreover, the non-traditional items like wig-making, dress making and cosmetics did lacked sufficient marketing and the initial investment for setting up non-traditional units was substantially high. The major deficiencies revealed by the study in respect of DWCRA implementation are:

1. The administrative machinery for implementing the scheme was limited.
2. Training programmes undertaken by DWCRA were not sufficient to cater to the requirements of successful implementation of the scheme.
3. Group organizers were changed more frequently.
4. The choice of the beneficiaries was not given top priority in the selection of the units.
It was observed that political interference is one of the causes for the selection of non-viable units. Therefore, the study recommended the reduction of political interference in the selection of units. Widening of existing machinery for implementing the scheme, establishment of more retail sales counters in nearby towns for the effective marketing of the products, simplification of Bank Loan Procedures, imparting training in manufacturing non-traditional items and stopping frequent change in group organizers would further help the programme.

Another study of DWCRA programme in the North 24 Paraganas District of West Bengal, conducted by Rajkutty and Preethi Sarkar (1994), identified several field level distortions in the implementation of DWCRA. Lack of understanding of the concept of DWCRA, its philosophy and process on the part of the functionaries were responsible for the distortions. The study, further, pointed out that the poorest of poor were not adequately covered under the scheme.

A study of DWCRA in Cuddapah District of Andhra Pradesh by Reddy et al., (1994) highlighted the major hurdles in the implementation and impact thereof on the participating members. It revealed that the poor rural women had taken-up only traditional activities such as weaving, basket making etc. as they lacked the technical know-how, finance and marketing facilities to take up non-traditional activities.
A study was conducted in the Giriwa Panchayat Samiti of Udaipur district of Rajasthan by Suman Singh and Manisha Goel (1994)\(^26\). The study was conducted through a structured questionnaire and interview method with a sample of 58 beneficiaries. The study observed that the identification of trades was done without baseline surveys and the staff available was inadequate to manage effective implementation of the programme. It was found that the functional co-ordination among the various agencies, viz, banks, DRDA and the beneficiaries was rather poor. The researchers suggested the need for identifying suitable and viable trades, depending on the local resources, skills and markets. They recommended that the self-employed women need to be brought closer to the administrative and welfare machinery and there must be a confidence building attitude on the part of the officials.

Pattnaik (1994)\(^27\) in his paper, "Women Work Participation and Family Welfare", stressed the importance of the participation of women in socio-economic activity of the nation in the adoption of the small family norm, essential for the development of the twin goals of economic development and population planning. It would also help to lower fertility through such factors as delayed marriage, increased education and awareness about health care and family planning, reduction of preferred family size and increased adoption of health care and family planning practices,
thereby helping the nation to accomplish the twin goals of Health For All (HFA) and Net Reproduction Rate (NRR-1) by 2000 A.D.

Yadappanavor (1995)\(^{28}\), in his article "Self Employment Generation for Women – A DWCRA Experiment in Kerala" explained the impact of DWCRA programme designed to reach a package of development assistance to the poor women's groups, with the objectives of improving their economic, health, educational and social status.

The study of Sujatha Prasad (1995)\(^{29}\) argues that collective ownership of assets gives strength, solidarity and status to women with in and outside the family. As most of the assets created under DWCRA are not collectively owned, it has not resulted in the empowerment of women. She argues that women have the capability to manage large enterprises and therefore, DWCRA should lay more emphasis on creation of group assets than individual assets.

Mohiuddin et al., (1995)\(^{30}\) in their concurrent evaluation of IRDP and DWCRA, in the four states of Bihar, Manipur, Rajasthan and Tamilnadu, observed that the individual preferences were given secondary importance in the identification of economic activities. The mismatch between the individual preferences and the activities assigned to the members has reduced the effectiveness of the programme. Wherever the economic activities supported were in tune with the preferences of the members, the
programme had a substantial progress in terms of increase in income and employment. The major implication of the study was that a systematic study of the potential and skills of women should precede the actual implementation of the DWCRA programme. The study also called for providing adequate infrastructural inputs and marketing support to DWCRA activities by the government.

The study of Hemalatha Prasad (1995)\textsuperscript{31} concluded that the homogeneity of the DWCRA group, in terms of location, occupation, really contributes to the success of the groups. The study of DWCRA groups in Gurgaon District of Haryana State, however, emphasized that awareness and sufficient capacity building should precede financial assistance. Further, the study identified skill training, raw material supply, quality control and marketing support from the government as key factors determining the success of the programme.

Sunderam and Suman Singh (1995)\textsuperscript{32} conducted a study to assess the existing modalities of operation of DWCRA programme in Cirwa Panchayat Samiti in Udaipur District and found that the respondents selected a particular trade because as only that trade was available, irrespective of their interest and skill base. It took 2-3 years to start the trade after the training. The study observed that the DWCRA programme was profitable, although the flow of work and income was not regular. The team also observed that no effort was made to identify suitable and viable trades depending on local resources, skills and markets. The beneficiaries faced
financial problems due to delay in payments for the goods they produce and therefore cannot bear the travel expense and cannot pay the rent of centres. No supporting services like community centres, child care, adult education, immunization, etc were provided to the beneficiaries by the institution. The poor quality of packing material used and little publicity for the products had limited the market for the products.

Shandilya’s (1996) study points out that the success of any productive venture of SHGs would depend on the availability of appropriate inputs, information and markets. The linkage with banks could be extremely helpful in the case of the SHGs involved in income generating activities. The study concludes that despite constant improvement in the status of women related to the physical quality of life indices, women are still associated with traditional occupations and this situation can be overcome through training and support systems.

Though a large number of studies have been made on the progress and impact of DWCRA in several states, no significant effort has so far been made to study the working of DWCRA in Kerala. There were only a couple of studies conducted by the National Institute of Rural Development (NIRD) and State Institute of Rural Development (SIRD) on the DWCRA programme in Kerala. The NIRD study is a concurrent evaluation of the DWCRA programme in the Wynad District (1996). The study, basically, examined the coverage of DWCRA, the background of the
members and the impact of the programme on income generation. The study identified house-hold diary, animal rearing and fruit processing as very profitable economic activities. However, the study did not examine what factors contributed to the success of the group or what contributed to the failure of certain groups. Further, as the study only focused on a small sample of the tribal groups, its implications cannot be generalised. The study of SIRD is more in the nature of assessing the year-wise financial and physical progress of the project, devoid of any critical analysis. It was basically a narrative of the number of groups formed and assisted every year, the kind of group activities that the groups had taken up and the number of groups that survived and those that became defunct.

A study on the preparedness and status of the state governments of Karnataka and Madhya Pradesh (1996)\textsuperscript{35} for the implementation of DWCRA revealed that DWCRA was given less importance compared to other programmes like IRDP and JRY, etc. Secondly, the study found lack of interaction between income-generating activities and other functionaries. Thirdly, it was found that beneficiaries were not selected from the poorest of the poor. Several technical problems relating to sanction of subsidy, loans, repayments, inter-departmental co-ordination, and training of functionaries were also highlighted by the study.

A successful story for a DWCRA group in Hugli District of West Bengal State (1996)\textsuperscript{36} highlighted the importance of building
inter-linkages between DWCRA and other programmes. The study opined that the social welfare department of the government had assigned a contract to a few DWCRA groups to supply semi-processed food to ICDS centres without calling for tenders from competitive bidders. Taking advantage of this opportunity, the DWCRA group supplied semi-processed food to ICDS centres on a regular basis. This had resulted in a substantial increase in the incomes of the DWCRA members. Thus, if suitable inter-linkages could be established for regular marketing support, DWCRA would be very successful. Like-wise DWCRA units in Pudukottai district in Tamilnadu State engaged in gem cutting and polishing recorded steep increase in their income levels. This was true of activities such as mat weaving, house-hold diary and pickle making as well. The study, therefore, advocated that if suitable economic activities are identified, DWCRA would have a significant impact on poverty alleviation and once poverty is alleviated, there would be an automatic increase in the self-esteem and dignify of the members.

A study made in Cuddapah District of Andhra Pradesh by Raju and Ali (1996)\(^7\) covered women from all caste groups under the programme. Backward castes, scheduled castes and scheduled tribes put together constitute a significant proportion of the beneficiaries covered. Further, the participation of widows, who constitute the poorest of the poor, is nine per cent. The composition of the members according to pre-DWCRA income status of their house-holds revealed that the coverage of the
poorest of the poor was low on the one hand and on the other the coverage of the non-poor was considerable. The reason for this was that the poor were not sure of their savings capability and hence did not join the groups. The mean age of members in DWCRA groups was 35 years. The groups were formed on the basis of the income, caste and neighbourhood. Hence these groups were more homogeneous. About 39 per cent of groups did not hold meetings and 23 per cent of the groups were not practicing book-keeping. The main reasons for such eventualities were

1. Mass illiteracy among members, and
2. Equal distribution of external grants and funds where groups did not see the need of book maintenance. Regularity of savings was observed and defaulters were found to be only eight per cent of the members in the last three months.

The study of Ghosh (1996) on group cohesiveness in DWCRA, however, felt that the poor rural women would gain a feeling of self-confidence by being a member of a women's group. He is of the opinion that women themselves would change fundamentally when they are members of a strong group. Group cohesiveness refers to the ability of the group members to relate emotionally to each other and to the given task so as to integrate with each other effectively for achieving the common goals. Cohesiveness takes care of social, emotional and functional interaction among group members, which, automatically, leads the
group to substantial achievement even in the absence of individual excellence within the groups. Mutual choices in sociometry provide a very good index of group cohesiveness. The author, further, remarked that unless and until group cohesiveness is built-up adequately, DWCRA groups cannot derive the full benefits of the programme. Lastly, it observed that the DWCRA programme raised the hope that poor rural women, acting collectively and independently can change their own situation.

The findings in respect of income are, however, not corroborated by all studies. An evaluation study conducted by Franken and Tirkey on the scheme carried out in Bihar (1996)\(^39\) had entirely different results to report. It was found that many of the women reported earnings nil or negligible amounts even after DWCRA was initiated. Only 12 per cent of the respondents ever reported earning some income of sorts. So dismal was the situation. Like-wise wise 67 per cent of the members found no improvement in the quality of life.

According to Sridharan and Damyanti (1997),\(^40\) the traditional rooted groups, which are based on the principles of need and collective action, provide self-reliance. The SHGs bring out the capacity of women in moulding the community in right perspective and explore the initiative of women in taking up entrepreneurial ventures. The SHGs empower women and train them to take active part in the socio-economic progress of the nation and make them sensitised, self-made and self-disciplined.
The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day life.

Yerram Raju and Firadausi (1997)\textsuperscript{41} in their study on "Women's Development: Issues, Concerns and Approaches" present the findings of an evaluation study of Development of Women and Children in Rural Areas (DWCRA) programme in three districts of Prakasam, Adilabad and Cuddapah in Andhra Pradesh. The study brings out the patterns of group formation, group dynamics, and impact of the scheme on the economic development and social cohesion among the women members and on employment generation. It highlights the need for disassociating the scheme from IRDP and for allowing it to blossom as self-help group programme capable of generating income and employment on its own plank.

Convergence of DWCRA and IRDP has been reported to be fruitful in the Warangal District of Andhra Pradesh State (1997)\textsuperscript{42} The study revealed that certain mature DWCRA groups, which were covered under the IRDP simultaneously, had demonstrated larger improvement in their income and employment. In other words, the groups supplemented their savings and Revolving Fund with the additional subsidy and loan assistance from the IRDP programme. Thus the groups were able to undertake viable economic activities. Therefore, the study advocated integration of DWCRA with other programmes such that the cumulative impact of the programmes would be more significant.
Meera Rao (1997)\textsuperscript{43} in her article, "Development of Women and Children in Rural Areas: An Appraisal" explained the objectives of DWCRA programme and its administrative setup. The author opined that rural development is a complex and challenging process in which women can play a significant and crucial role. In most of the developing countries, greater emphasis is laid on the need for development of rural women and their active involvement in the mainstream of development. In India too sincere efforts are being made by the government, especially for those who are below the poverty line through different schemes of rural development.

Rajkutty (1997)\textsuperscript{44} conducted a study in Ferargunj and Diglipur blocks in Andaman Districts of Andaman and Nicobar Islands and compiled secondary and primary data and examined the performance of DWCRA groups in the Islands. It was found that the number of groups formed as early as 1989-90 and 1990-91 did not receive revolving funds even by the end of 1993-94. The study has observed that 80 per cent of DWCRA groups were defunct. At the block level, there was no specific staff posted for DWCRA. Number of Gram Sevikas posted for this purpose was also inadequate. He observed that only a small number of members were active.

The experience of Self Employment Women's Association (SEWA) in Gujarat with the DWCRA was the focus of the study conducted by Reema Nanavathy (1998)\textsuperscript{45}. The findings of the study are encouraging. According to her study, the group leaders
received 'on the job training' for the operation and maintenance of the group. The achievements include the development of discipline, work culture, strict quality control, time control and occupational specialization. She observed that women, taking benefit out of DWCRA, could now bargain with the trader, earn double of what they used to earn earlier and compete with the trader. The economic and social status of these women showed a marked change. The researcher suggested that reduction in the plan outlays, absence of decision-making at the local office level, lack of proper extention and education services by DRDA officials and cuts in the budget allocations of the department of rural development have had negative impact on the working of DWCRA schemes.

The role of NGOs and training institutions in DWCRA was the focus of the study conducted by Vijay Mahajan (1998)\textsuperscript{46}. According to him, there has been a lack of understanding among the members of some groups. Sometimes women, who are not poor, are included as beneficiaries, due to the local political pressure. Needy women in remote villages as well as small hamlets are left out of the selection process and hence have become invisible to the extension staff. Though quantitative targets for group formation have been achieved, the groups are little more than a list of women from nearby villages who rarely meet and who do not feel any sense of belongingness to a group. The researcher observed that there have been several causes of improper
selection of activities and delay in revolving money reaching the beneficiaries. Low visibility, low financial allocations, lack of co-
ordination between Government officials and NGOs and absence of
group dynamics were found to be responsible for the failure of the
scheme.

The study of Athreya and Sujatha (1998)\textsuperscript{47} highlighted the
social benefits resulting from DWCRA groups in Pudukotai district
which were engaged in quarry related work. The study concluded
that because of the DWCRA groups, illegal mining had come down
and there was an increase in the revenue to the government.
Besides, there was a significant increase in the economic status of
the beneficiaries. Income of the beneficiaries has increased by
five-fold from Rs.6 to Rs.30 per day. Athreya and Sujatha
therefore argued that there should be protection for the DWCRA
products from large-scale industry.

Hemalatha Prasad, (1998)\textsuperscript{48} made an attempt to understand
the aptitude of members of DWCRA groups towards economic
enterprises. For this purpose 60 women belonging to DWCRA
groups were interviewed. Based on the study results, the author
was of the view that age, ability, aptitude and awareness were
crucial for launching skill- based unit, and that arbitrary selection
of a unit is against the spirit of the group activities. Besides, she
found that women were not independent in participating the SHG
activities. In the absence of proper mechanism for monitoring and guidance of the SHGs, desired success could not be achieved.

A micro-level study had been conducted by Pushpalatha and Revathi (1999)\(^49\) in Nelkondapalli and Mudigonda mandals of Khammam District of Andhra Pradesh. Their study covers a period of two years i.e., from 1993-1995. The data were supplemented by personal interviews. The study examined the financial aspects, caste and class composition of groups. It was found that the beneficiaries were happy about their thrift amount which was deposited in the joint account of the groups, and they felt that the revolving fund was insufficient for their needs. The beneficiaries wanted to have their own pass books in order to know their individual savings. The researchers opined that if the choice of selection of the schemes would be left to the beneficiaries, it would yield optimal results. Further they observed that women belonging to upper castes had some reservations in associating with the women belonging to lower castes and the scheme was implemented only in the villages which have infrastructural facilities. The study recommended that social factors have to be given due emphasis along with the economic criterion in the effective implementation of the programme. Besides, it highlighted the need for provision of infra-structural facilities even to the remote places.

A comparative study with respect to the working conditions, earnings and problems of 60 women working in quarries, 20 each
from private contractors, co-operative society and DWCRA groups during 1998 was undertaken by Manimekalai (1999)\textsuperscript{50}. The study was made in the Kulathur Taluk of Pudukottai District of Tamilnadu. The data were supplemented by personal interviews. Compared to the other groups, the results of DWCRA groups were encouraging. The average income earned by the DWCRA groups had been found to be higher than that of the other two groups. All the beneficiaries of DWCRA had crossed the poverty line with an additional income of Rs. 285 to Rs. 460. It was observed that the capacity to repay the loan had also increased and they were regularly repaying the installments of loan and the average number of working days in a month was above the average. The researcher had noticed that the overall health status of DWCRA group women had improved and most of them realized the importance of education and brought their children back to school. The problems faced by the beneficiaries in their trades were shortage of raw materials and difficulty in marketing.

Kumaran (1999)\textsuperscript{51} analysed the concept of SHGs and projected the benefits of SHGs accruing to the rural poor. Apart from meeting the credit needs for emergency or consumption purposes, SHGs were also involved in income generating programmes. Linking of SHGs with banks has further enhanced the availability of micro-credit financing to the groups.
Vijayalakshmi (2000) had taken up a study in Rajahmundry rural mandal of East Godavari District of Andhra Pradesh based on the data pertaining to implementation of DWCRA during 1998-1999. The data were gathered from developmental officials at District and Mandal levels and also from sample beneficiaries of 250. The findings of the study are discouraging. It was noticed that the group spirit was present only up to the stage of forming groups and also when they apply for assistance. The spirit of collective work which should be present after the release of revolving fund and sanction of loan was conspicuous by its absence. It was also found that imparting technological, managerial and scientific skills was wanting and the scheme meant for women's empowerment was not known to several women. The study recommended that there is an immediate need for extensive awareness generation programmes. The researcher suggests self-sufficiency and awareness as the means for a better life.

According to Gurumoorthy (2000) empowering women contributes to social development. Economic progress in any country, whether developed or under developed, can be achieved through social development. The Self-Help Group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. All the credit needs of the rural women are fulfilled through the Self-Help Groups. SHGs enhance equality of status of women as participants, decision-makers and
beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs also encourage women to take active part in the socio-economic progress of our nation.

Muragan and Dharmalingam (2000) argue that empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs but also through more holistic social development.

Puhazendi and Satya Sai (2001) point out in their study, that the involvement of the rural poor in SHG significantly contributed to their "social empowerment" in terms of improvement in their confidence, their treatment within the family, communication skills and other behavioural changes. More so; the empirical finding of the study revealed that the SHGs as institutional arrangement 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.

Gautham and Singh (2001) reported the impact of DWCRA in four districts of Himachal Pradesh. A total of 23 types of different economic activities were being pursued under this scheme, with maximum number of group (126) pursuing milk production activity. Inspite of 91 per cent achievement of the target in organizing units of groups under DWCRA, the functional
units accounted for only 67.17 per cent. The reasons for this were improper selection of group activities, lack of co-operation among group members, non-availability of raw materials, high cost of raw materials compared to finished product and the lack of local demand and marketing facilities.

Samar Datta and Raman have conducted an empirical study covering 355 SHG members of 30 randomly selected women SHGs from 8 clusters in the Tirupati area of A.P. The study results show that in all three-fifths of the members belonged to backward classes, 6 per cent to schedule caste category and the remaining represented the other castes. As nearly one-third of the SHG members had no formal education. The authors felt that absence of formal education did not come in the way of working of SHGs. Further, it was found that there was no homogeneity as far as occupation is concerned. The data and income distribution revealed that nearly two-thirds of the SHG members had income of less than Rs.500 per month each. The empirical data had also shown that SHGs, included timely repayment by the members. Moreover, the members helped each other even in case of repayment. Close proximity facilitated members to convene SHG meetings to suit their convenience. Through the empirical study, it was found that credit is being extended to SHG members for various purposes viz. consumption, repayment of old debts, business, and other loans. Consequently, the dependence of members of SHGs on non-institutional/external sources of credit
got reduced. Besides, members of SHG could get higher net income as they could get loan required at low cost of transaction. Evidently, SHGs seem to exercise positive impact on the members. Similar exercises needs to be carried-out periodically to examine the functioning of SHGs.

Karmakar and Ghosh (2002)\textsuperscript{58} who reviewed SHG programme in Orrisa opined that SHGs provide opportunities her economic empowerment of rural women and the possibility of for taking up income generating activities and assist in their family incomes, which proved the powerful incentive. However, both banks and NGOs are yet to see this as an alternative channel for rural credit delivery in Orissa, despite the extensive efforts made for popularising the scheme. The success stories of a large number of rural women who have formed SHGs have given a spur to the movement and banks need to explore the possibility of linking up more SHGs as part of their legitimate business activity. The operational problems in the SHG-bank linkage model need to be sorted out for wider replication.

Yelue and Sahoo (2002)\textsuperscript{59} conducted a study on SHG and tribal women empowerment in Nanded District of Maharastra. The study was carried out in five SHGs comprising 20 members each belonging to Dhangur, Wangani and Golla tribal community in Nanded, Loha and Kandhar blocks. Most of the SHG members were involved in economic activities like goat-keeping, small poultry farm, collecting forest product, maintaining live-stock etc. The
study found an increased awareness among the SHG women on literacy and continuing education, sanitation and health care, more freedom in mobility inside and outside village, financial and service support for self-employment, adoption of small family norm etc. Some of them have started working as Sanghatika and Saga Sanghatika which showed their leadership qualities, improvement in communication skill and building self-confidence.

A comparative study was conducted by Rao dealing with the SHG members involvement and their perception about SHGs. For this purpose, 120 SHG members belonging to 23 SHGs spread over six districts of two states were selected. The results showed that majority of the women joined the SHGs from low income groups, but had a strong willingness to improve their economic status. Against this background, the sample SHG members in Andhra Pradesh obtained credit mostly for meeting consumption purposes, SHG whereas members of Karnataka took credit for meeting the expenditure on social functions and for purchase of agricultural inputs. Obviously, SHG members seem to have borrowed mostly for unproductive purposes. Further, the study indicated that certain SHGs were already engaged in creating social awareness among the SHG members.

Andhra Pradesh Mahila Abivridhi Society (APMAS) (2002) found that, based on grading of DWCRA groups according to their functioning by the Government of Andhra Pradesh (2003) that 1, 86,319 per cent of the groups were found to be A, B and C
categories respectively. Thus, only 18 per cent of the groups are found to the functioning very well.

In a similar study of Rangi and others (2002) titled Economic empowerment of rural women through Self Help Groups: A case study of Fatehgarh Sabih district (Punjab), which was conducted with the objectives of the study:

1. To study the socio-economic profile of members of the SHGs.
2. To examine the credit availed by the members of the SHGs and
3. To study the impact of SHGs on income generation for its members.

The Fatehgarh Sahib district was randomly selected and out of five development blocks two blocks, viz. Khamam from with 26 SHGs and Khera blocks in 39 SHGs were selected. Twenty five members, were randomly selected from various SHGs in both the blocks. Data were collected through personal interview method. Secondary data were collected through published sources.

The study revealed that the majority of the respondents of the SHGs were in the young age group and educated though the level of education was not very high. Two-third of them had their own land but majority of them belonged to the small and marginal farmers’ house-hold. Further, it was found that about 18, 62 and 20 per cent of the respondents of the three districts became member of the SHGs in the years 1998, 99 and 2000 respectively.
Prior to 1998, no SHG was set up in the Fatehgarh Sabih district. All the respondents saved a sum of Rs.100 per month with their respective SHGs. 44 per cent of the respondents borrowed from the internal sources of the SHGs during the year 2000-01 and 62% had taken loans from the banks with the help of SHGs. The amount of loans taken from the banks was high as compared to the internal borrowing from the SHGs but the rate of interest was high in the later category. The internal and external loans raised by the members of the SHGs have benefited them for their economic empowerment. The additional income generated with the help of SHGs provided them big normal support and will to bring new changes in the rural economy of the state as well as of the country in future.

Boraian (2003) made an attempt to assess the process of empowerment of women through SHGs, promoted by eight NGOs which received funds from a donor agency in Andhra Pradesh and Tamilnadu. The study observed that cash flow in the group and their families had increased; members had greater access to credit and their emergency as well as other needs were met with ease. The gatherings of women in SHG meeting are not merely meant for collection of savings, distribution of credit, and recovery of loan. It is much beyond all these. Self-help groups serve as a forum for human resource and social relations development too. This enhanced their exposure, awareness and knowledge about the external world. SHGs seen contribute to their overall personality.
development too. Alcoholism among the husbands is treated as their arch rival by the members of SHGs. The groups take active part in the proceedings of the Gram Sabha. An impact study of an NGO in Andhra Pradesh observed that it was men who wielded control over the resources of villages and other services on the other hand, the SHG villages witnessed the curtailed of male monopoly. It is concluded that there is a steady reversal from subservience to self-dependence, from secondary citizenship to partnership resulting in greater equity and gender balance.

Singh (2003)\textsuperscript{64} examined the experience of Mysore Resettlement and Development Agency (MYRADA) in fostering self-help groups. The rural poor, with the intermediation of voluntary organizations, join together for formation of self-help to secure better economic growth. This has resulted in the formation of a large number of SHGs in the country, which mobilise savings and recycle the resources generated among members. Most SHGs have come up due to the dynamic leadership of certain individuals within a group or through the catalytic role played by the NGOs in developing such groups. One such NGO is MYRADA whose mission is building of people's institutions to ensure access and control over resources for sustainable development and self-reliance. MYRADA has over 1006 groups of women which focus on women's rights and access to and control of resources, which they require to ensure a sustainable livelihood.
Rama Krishna and Krishna Murthy (2003)\textsuperscript{65} analysed the role of SHGs in empowering rural poor in Paravda village of Visakhapatnam in Andhra Pradesh. The study revealed that SHG concept was successful to some extent in achieving social empowerment, economic progress through ensuring improved access to institutional credit. The results obtained from the study also corroborate the theory of peer monitoring but to other factors such as rotation of savings by group members, lending for consumption. SHGs have a positive impact on beneficiaries especially in respect of social and economic empowerment such as improvement in participation in the development programmes, ability to meet government officials, awareness of property rights, improving decision-making, improving marketing, communication skills, building self-confidence and positive impact on the living standards of beneficiaries.

Sarangi (2003)\textsuperscript{66} opined that women-led SHGs in many parts of the country succeeded in bringing the women to the mainstream of decision taking. SHG is also a viable set-up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs in the village of Purushothampur block of Ganjam district of Orissa State have successfully demonstrated how to mobilise and manage thrift, appraise credit needs, maintain linkage with the banks and enforce financial self-discipline. SHGs in this block are extending a helping hand to the district administration in different rural
development projects ranging from construction of roads to sanitation programmes.

Puyalvannan (2003)\textsuperscript{67} made an attempt to examine the status of SHGs in Trichy and Pudukkottai districts of Tamilnadu. The study mainly focussed on micro-credit innovations and the role played by NGOs and the century old co-operative organisations in the state of Tamilnadu in forming and linking SHGs with them. The study revealed that women are credit worthy and responsible users of credit. Repayment is as high as 98 per cent in both the districts. The author recommends that co-operatives should get themselves involved in promoting SHGs. The process of credit linkage with banks is too long and procedural delays must be avoided. Freedom to link SHGs directly, as done by NGOs, with the commercial banks in a short span of time, should be followed by co-operatives. Since one level of loan is not sufficient, production and consumption loans have to be granted simultaneously, and a network of peer groups can act as a positive influence.

Chatterjee (2003)\textsuperscript{68} carried out a study on SHGs in Jampur in Uttar Pradesh. The study brought out some of the important issues in the implementation of Samp\textsuperscript{o}orna Grameen Swarojgar Yojana (SGSY) in the District. The main objective of SGSY is to bring the assisted poor families above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy. It covers all aspects of self-employment of the rural poor mainly by organising them through SHGs and their
capacity building. A major shift of the SGSY from the erstwhile programme is its emphasis on social mobilisation of the poor. Social mobilization enables the poor to build their own organizations, viz, SHGs. This study revealed that due to banking rules and regulations, poor are were subjected to untold inconveniences. There should be flexibility in banking rules. Banks should strengthen their human resources.

Kantor Paula (2003) made a detailed study on women empowerment through house-hold work in Ahmedabad in Gujarat State. The study was actually conducted in the year 1998 among 871 respondents comprising 536 women and 335 men. The empirical results of the study support the conclusion that increased income alone is not sufficient to directly facilitate women's empowerment within the house-hold in urban India. Home-based producers were involved in important house-hold decisions but it was true mainly for women who were able to control their income. Hence, development planners must focus on improving women's income earning potential in home-based production dovetailed with implementing strategies to increase women's ability to control that income. The study concluded that in order to promote women's micro-enterprise development and economic empowerment, programmes must pay attention to both the market and the house-holds.

Rizwana (2003) 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 the process of women empowerment by examining the working of Mahila Arthik Vikas Mahamandal Limited, (MAVIM), the activities undertaken by it and the benefits derived by the women’s beneficiaries. The study was carried out in Amravati District of the State of Maharashtra. To facilitate implementation of the activities of the programme for the development of the women in Maharashtra, MAVIM, was established. Under its aegis, various schemes were introduced such as Kerosene Scheme i.e., offering dealership to sell kerosene; setting up of canteens for selling eatables; provision of accommodation for working women by setting up working women’s hostel, and assistance in sale of stationery articles. Also assistance was extended by way of supply of nutritious food (snacks) to primary school students. Apart from MAVIM, Maharashtra Rural Credit Programme (MRCP) assisted by International Fund for Agriculture Development, was also implemented in the State which has helped the population by way of grant of loans for various rural development activities. In spite of the various schemes implemented under MAVIM and MPCP, it was noticed that due to rapid change in the requirements and expectations of the rural population, the affectivity of the scheme was not satisfactory and there were shortcomings in their implementations. Further, MAVIM implemented Maharashtra Emergency Earth Quake Rehabilitation Programme to help the
Latur earth-quake victims, which resulted in the diversion of the resources of MAVIM.

Chitra Ramachandran (2006)\textsuperscript{71} studied the impact of women headed micro-enterprises started through self-help groups on their status. This study has been confined to Madhuri district of Tamilnadu. A total number of 202 leaders of self-help groups where interviewed and it was found that micro-enterprises did bring a drastic change in there livelihood pattern of women who started taking decisions regarding there family as well as income-generating activities.

Indira Kumari and Sambasiva Rao (2006)\textsuperscript{72} evaluated the performance of DWCRA, with special reference to Krishna district of Andhra Pradesh, a premier in the promotion of self-help groups. The author noted that SHGs were encouraged to come together as co-operative societies at the village and mandal levels by federating them under mutually aided co-operative societies Act 1995. The authorities rightly feel that the subsidy culture is responsible for promoting and strengthening the dependency syndrome. The net result is “people wait for the government schemes or grants years rather than doing the things for themselves”. Further, it was found that difficulties arose in marketing DWCRA products as the products were not uniform in quality and difficult to retain profitability because of competition. It was suggested that DWCRA is to be continued as an independent programme rather than a sub-programme of SGSY. They
concluded that training is an important aspect of formation and sustainability of SHGs and monitoring the performance of SHGs is needed and immediate attention must be focused on marketing of SHGs product.

1.5 THE PRESENT STUDY

Several studies have been undertaken either by individuals, institutions or research agencies to review the problems and prospects of the DWCRA programme. Though Government agencies reviewed the operation of the programme in their own way, they were not comprehensive and complete in their approach. As a matter of fact, contributions made in this regard by individual academicians and researchers are limited in scope and their attention was focussed either on a single problem or a few problems of a given region. Further, no study was conducted in the Chittoor district of the state of Andhra Pradesh. To fill the research, the present study was conducted in the Chittoor district covering all aspects of the DWCRA programme.

1.6 OBJECTIVES

The major objectives of the study are:

1. To assess the progress of DWCRA programme in the state of Andhra Pradesh in general and Chittoor district in particular.
2. To examine the impact of DWCRA on the generation of income, employment and assets and analyse its impact on expenditure and savings.

3. To evaluate the impact of DWCRA on the role of women in decision-making process and

4. To identify the problems faced by women in implementing the DWCRA schemes and suggest suitable measures for effective implementation.

1.7 HYPOTHESES

Keeping the above objectives in view, the following hypotheses are formulated whose validity is tested in our study.

1. There is no significant progress of DWCRA programme in the State of Andhra Pradesh and the Chittoor district.

2. The impact of DWCRA on income generation is not significant.

(a) The impact of DWCRA on income generation is not uniform among the income-generating activities.

(b) The impact of DWCRA on income generation is not uniform among the caste groups.

3. The impact of DWCRA on employment generation is not significant.
(a) The impact of DWCRA on employment generation is not uniform among the income-generating activities.

(b) The impact of DWCRA on employment generation is not uniform among the caste groups.

4. The impact of DWCRA is not significant on asset generation.

(a) The impact of DWCRA on asset generation is not similar among the income-generating activities.

(b) The impact of DWCRA on asset generation is not similar among the caste groups.

5. There is no significant change in expenditure pattern on the role of women in decision-making process in the wake of DWCRA programme.

1.8 SAMPLE DESIGN

The sample respondents were selected on the basis of multi-stage stratified random sampling. Mandal is the first stage unit of sampling, income generating activity is the second stage unit of sampling and respondent is the last stage unit of sampling. Chittoor district is broadly divided into three revenue divisions viz., Tirupati, Chittoor and Madanapalli. Three mandals from each division were selected on the basis of the maximum number of DWCRA beneficiaries. Having selected the mandals, two activities were selected from each mandal based on the number of DWCRA
groups in each activity: The number of DWCRA groups under each selected income-generating activity was broadly divided into SC/ST and non SC/ST groups. One group under each category under each income-generating activity was selected on simple random sampling basis. Totally, 36 SHGs were taken up for the study comprising 360 beneficiaries. To evaluate the real impact of the DWCRA on sample beneficiaries, there is need to compare them with non-beneficiaries because some changes in income, employment and assets are likely to take place even without the influence of the scheme. To assess these, a group of non-beneficiaries who belonged to the same village, caste, occupation and income classes as the beneficiaries prior to the coverage under the scheme were selected as a control group for the study.

Care was taken to see that the non-beneficiaries were similar to beneficiaries in all respects during the pre-scheme period except for the fact that the latter is exposed to the scheme whereas the former were not exposed. Though they are likely to be covered by DWCRA in due course by virtue of their belonging to the below poverty line group. The non-beneficiaries too were post-stratified into occupational and social groups. A total of 144 non-beneficiary house-holds were drawn on random basis (40 per cent of beneficiaries). Thus, the study covers 504 sample women households, 360 representing DWCRA members and the remaining 144 representing non-DWCRA members.
1.9 REFERENCE PERIOD

As the study aims at evaluating the performance of DWCRA in the ‘pre’ and ‘post’ framework, it was felt that the reference period selected should be such that it would allow sufficient time for the programme to have its full impact on the economic conditions of the house-hold. Considering this, the reference period had been fixed as 2003-2007. Thus, those respondents who have joined in DWCRA during 2003-04 had been selected. For the present study, the pre-DWCRA period refers to 2003-04 and the post-DWCRA period refers to 2006-07 as the selected beneficiaries have availed bank finance during 2004-05. Impact of bank loan on beneficiaries as well as comparative status of non-beneficiaries was studied during the year 2006-07.

1.10 SOURCES OF DATA

The study is based on two sources of data i.e. secondary data and primary data. The secondary data were collected from various sources viz, National Bank for Agriculture and Rural Development (NABARD), National Institute of Rural Development (NIRD), Center for Economic and Social Studies (CESS), District Rural Development Agency (DRDA), Society for Elimination of Rural Poverty (SERP) Andhra Pradesh Women Development Corporation Ltd. (APWDC), APARD (Andhra Pradesh Academy of Rural Development), Ministry of Panchayat Raj and Rural Development, Government of Andhra Pradesh etc., At district
level, the data were collected from the Annual Action Plans, District Rural Development Agency, Chittoor. The primary data included information collected directly from the sample respondents belonging to two groups viz. (i) schedule for the beneficiaries and (ii) schedule for the non-beneficiaries. The primary data were collected from the sample respondents through a schedule specially designed for the purpose. Personal interview method was used to get the required data with the aid of structured interview schedules.

1.11 TOOLS OF ANALYSIS

The data drawn from various sources were subjected to statistical treatment. The tools and techniques are basically analytical and descriptive. Apart from averages, percentages, standard deviation, co-efficient of variation and other statistical tools viz, growth rates, paired sample t-test and ANOVA are also employed. Graphs and diagrams are used at appropriated places.

1.12 LIMITATIONS OF THE STUDY

The scope of this study was limited to the selected sample mandals in the Chittoor District and the sample beneficiary and non-beneficiary households from these mandals owing to constraints of time and resources of an individual researcher. Chittoor district was chosen as the sample district because of its proximity to the place of the work of the investigator. As the nine selected mandals represent 18 income generating activities, the
results of the study cannot be generalized for the entire State. However, the findings and suggestions may throw some light on certain broad features of the State and as such the study may be of practical use in formulating better plans. While collecting the primary data, recall method was employed, as the sample respondents did not maintain records of their incomes. In view of the recall lapse on the part of the respondents, the information gathered cannot be treated as totally free from errors. However, efforts were made to collect reasonably satisfactory information from the sample respondents by repeated appeals and persuasion. The present study is confined to assess the impact of DWCRA on economic empowerment of women. Relevant information and data are collected from the DWCRA members and non-members in the study area. Therefore, conclusions drawn in the study are area-specific and may not directly be extrapolated to other areas due to variations in agro-climatic and socio-economic conditions. A larger sample than the present one could not be selected due to several constraints on the part of researcher. Inferences and findings are drawn based on the information and data provided by the sample respondents.

1.13 PLAN OF THE THESIS

The first chapter is introductory in nature wherein the objectives of the study, methodology and review of literature are presented. The theoretical issues of empowerment of women are discussed in second chapter. The third chapter presents the
progress of DWCRA in the State of Andhra Pradesh and in Chittoor district. Profile of the study area and the socio-economic characteristics of the respondents are presented in the fourth chapter. The impact of DWCRA programme on the generation of income, employment and assets is discussed in fifth chapter. Sixth chapter explains the impact of DWCRA on expenditure, savings, repayment pattern and the role of women in decision-making process is examined. The last chapter presents summary of findings, conclusions and suggestions.

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