The effective functioning of any institution largely depends on the socio-economic environment in which it is functioning. It is more so in case of institutions working for the development of rural women. Hence, an attempt is made in this chapter to present a socio-economic profile of Ananthapuramu district where this is carried out and profile of sample self help groups in selected area under study.

Profile of Ananthapuramu District

Ananthapuramu offers some vivid glimpses of the pre-historic past. It is generally held this the place got its name from 'Anantasagaram', a big tank, which means ‘Endless Ocean’. The villages of Anantasagaram and Bukkarayasamudram were constructed by Chilkkavodeya, the Minister of Bukka-I, a Vijayanagar ruler. Some authorities assert that Anantasagaram was named after Bukka's queen, while some contend that it must have been known after Anantarasa Chikkavodeya himself, as Bukka had no queen by that name.

Ananthapuramu is familiarly known as ‘Hande Ananthapuramu’. 'Hande' means chief of the Vijayanagar period. Ananthapuramu and a few other places were gifted by the Vijayanagar rulers to Hanumappa Naidu of the Hande family. The place subsequently came under the Qutub Shahis, Mughals, and the Nawabs of Kadapa, although the Hande chiefs continued to rule as their subordinates. It was occupied by the Palegar of Bellary during the time of Ramappa but was eventually won back by his son, Siddappa. Morari Rao Ghorpade attacked Ananthapuramu in 1757. Though the army resisted for some time, Siddappa ultimately bought off the enemy for Rs.50, 000.

Ananthapuramu then came into the possession of Hyder Ali and Tipu Sultan. Tipu hanged all the male members of the Siddappa family except Siddappa who escaped from his confinement at Srirangapatnam. After Tipu's death, it was once again taken back by Siddappa. Siddappa submitted himself to Nizam because of the treaty of 1799, who took the total control of the area. He was later pensioned off when British occupied the territory.
Ananthapuramu district was formed in the year 1882 having been separated from Bellary district. Later on, it was expanded with the addition of Revenue Mandal s of Kadiri, Mudigubba, Nallamada, N.P.Kunta, Talupula, Nallacheruvu, O.D.Cheruvu, Tanakal, Amadagur and Gandlapenta (previously Kadiri Taluk) from Kadapa district in the year 1910.

During the year 1956, the present Revenue Mandal s of Rayadurg, D.Hirehal, Kanekal, Bommanahal and Gummagatta of Bellary district were added to Ananthapuramu district.

Presently the district has been divided into 5 Revenue Divisions consisting of 63 Revenue Mandal s (Ananthapuramu Division 19, Dharmavaram Division 8, Penukonda Division 13, Kadiri division 12 and Kalyandurgam division 11).

Map – 4.1
Ananthapuramu District Map
Demographic Profile of the District

As per 2011 census, Ananthapuramu district has a population of 40.83 lakhs and a population density of 213 persons/sq. km which is growing at a decadal growth rate 12.16 per cent. The district is largely dominated by rural population comprising 71.19 per cent of the total district population. The district has an average literacy rate of 56.1 per cent, which is lower than the average literacy rate of the state (average literacy rate – 61 per cent). Male literacy constitutes nearly 68 per cent. According to the 2011 census, Ananthapuramu has nearly 7.8 lakh households with an average household size of five members. The details of decadal population growth rates of Ananthapuramu district since 1941 are given in Table 4.1.

<table>
<thead>
<tr>
<th>Period</th>
<th>Rural Population</th>
<th>Urban Population</th>
<th>Total Population</th>
<th>Population Growth in %</th>
</tr>
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<tbody>
<tr>
<td>1941</td>
<td>1019639</td>
<td>146590</td>
<td>1166229</td>
<td>-</td>
</tr>
<tr>
<td>1951</td>
<td>1139998</td>
<td>221558</td>
<td>1361556</td>
<td>16.75</td>
</tr>
<tr>
<td>1961</td>
<td>1459837</td>
<td>307627</td>
<td>1767464</td>
<td>29.81</td>
</tr>
<tr>
<td>1971</td>
<td>1739531</td>
<td>375790</td>
<td>2115321</td>
<td>19.68</td>
</tr>
<tr>
<td>1981</td>
<td>2017095</td>
<td>530917</td>
<td>2548012</td>
<td>20.46</td>
</tr>
<tr>
<td>1991</td>
<td>2435761</td>
<td>748053</td>
<td>3183814</td>
<td>24.95</td>
</tr>
<tr>
<td>2001</td>
<td>2720915</td>
<td>919563</td>
<td>3640478</td>
<td>14.34</td>
</tr>
<tr>
<td>2011</td>
<td>2936359</td>
<td>1146956</td>
<td>4083315</td>
<td>12.16</td>
</tr>
</tbody>
</table>


Table: 4.1 shows that the population of the district increased more than three times in seven decades. During the same period the growth of rural population increased less than three times, whereas the urban population increased more than six times. It indicates that the people in the district are migrating to towns for several reasons. It is important to note that the decennial growth population during 1991-2001 was sharply declined from 24.95 per cent to 14.34 per cent. It further declined to 12.16 per cent in 2011.

The population density of the district is 213 per Sq.km, against (308) of the state. The population of rural and urban to the total population of the district works out to 71.19 per cent and 28.81 per cent as per 2011 census as against 75 per cent and 25 per cent of 2001 census. There are 977 Females per 1000 Males in the district as per 2011 census.
Demographic Profile – Ananthapuramu district (2011)

As per 2011 census, the total population of Ananthapuramuamu district is 4,081,148. Among them 2,064,495 constituting 50.59 per cent are males and 2,016,653 constituting 49.41 per cent are females. Nearly 71.93 per cent of the population lives in rural areas of the district. Among the rural population, nearly 50.73 per cent are males and the remaining 49.27 per cent are females. In case of urban areas, the male population is 50.22 per cent and remaining 49.78 per cent are females. There are little variations among the male (51.88 per cent) and female (48.12 per cent) population in the age group of 0-6 years. The share of 0-6 population is 10.93 per cent of total population of the district. The Scheduled Caste (SC) population of the district is 583,135 (14.29 per cent). Among them, 292,379 (50.14 per cent) are males and 290,756 (49.86 per cent) are females. The Scheduled Tribes (ST) constitute 3.78 per cent of total population. Among the ST population, 50.98 per cent are males and 49.02 per cent are females. The sex ratio of general population is 977 and the sex ratio of the age group 0-6 population is as low as 927. The sex ratio of SCs is higher (994) than STs (962) in the district.

The literacy rate of the district is 63.57 per cent against 67.02 per cent of state literacy. The literacy rate of both males and females is lower than the state averages. In the district the male literacy rate is 73.02 per cent against state average of 74.88 per cent. In the same way the literacy rate of females in the districts 53.97 per cent against state average of 59.15 per cent. Among the age of seven and above population 1,770,188 are illiterates in the district. With regard to illiteracy rate, there are wider variations among the males and females. The illiteracy rate of females is 46.03 per cent, whereas males are 26.98 per cent.
Table 4.2
Demographic Profile of Ananthapuramu

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Items</th>
<th>Male (%)</th>
<th>Female (%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Number of Households</td>
<td>……</td>
<td>……</td>
<td>968160</td>
</tr>
<tr>
<td>2</td>
<td>Population</td>
<td>2064495 (50.59)</td>
<td>2016653 (49.41)</td>
<td>4,081,148</td>
</tr>
<tr>
<td>3</td>
<td>Population – Rural</td>
<td>1489157 (50.73)</td>
<td>1446280 (49.27)</td>
<td>2935437 (71.93)</td>
</tr>
<tr>
<td>4</td>
<td>Population – Urban</td>
<td>575338 (50.22)</td>
<td>570373 (49.78)</td>
<td>1145711 (28.07)</td>
</tr>
<tr>
<td>5</td>
<td>Population (0-6 Years)</td>
<td>231369 (51.88)</td>
<td>214587 (48.12)</td>
<td>445956 (10.93)</td>
</tr>
<tr>
<td>6</td>
<td>S.C. Population</td>
<td>292379 (50.14)</td>
<td>290756 (49.86)</td>
<td>583135 (14.29)</td>
</tr>
<tr>
<td>7</td>
<td>S.T. Population</td>
<td>78573 (50.98)</td>
<td>75554 (49.02)</td>
<td>154127 (3.78)</td>
</tr>
<tr>
<td>8</td>
<td>No. of Literates</td>
<td>1338474 (73.02)</td>
<td>972486 (53.97)</td>
<td>2310960 (63.57)</td>
</tr>
<tr>
<td>9</td>
<td>No. of Illiterates</td>
<td>726021 (26.98)</td>
<td>1044167 (46.03)</td>
<td>1770188 (36.43)</td>
</tr>
<tr>
<td>10</td>
<td>Total workers</td>
<td>1208544 (59.35)</td>
<td>827622 (40.65)</td>
<td>2036166 (49.89)</td>
</tr>
<tr>
<td>11</td>
<td>Main workers</td>
<td>1065582 (88.17)</td>
<td>614073 (74.2)</td>
<td>1679655 (82.49)</td>
</tr>
<tr>
<td>12</td>
<td>Marginal workers</td>
<td>142962 (11.83)</td>
<td>213549 (25.8)</td>
<td>356511 (17.51)</td>
</tr>
<tr>
<td>13</td>
<td>Non-workers</td>
<td>855951 (41.46)</td>
<td>1189031 (58.96)</td>
<td>2044982 (50.11)</td>
</tr>
<tr>
<td>14</td>
<td>Cultivators</td>
<td>278360 (23.03)</td>
<td>134893 (16.3)</td>
<td>413253 (20.3)</td>
</tr>
<tr>
<td>15</td>
<td>Agricultural Labourers</td>
<td>394357 (32.63)</td>
<td>485180 (58.62)</td>
<td>879537 (43.2)</td>
</tr>
<tr>
<td>16</td>
<td>Workers in Household Industries</td>
<td>61572 (5.09)</td>
<td>43771 (5.29)</td>
<td>105343 (5.17)</td>
</tr>
<tr>
<td>17</td>
<td>Other workers</td>
<td>474255 (39.24)</td>
<td>163778 (19.79)</td>
<td>638033 (31.34)</td>
</tr>
<tr>
<td>18</td>
<td>Household size</td>
<td>……</td>
<td>……</td>
<td>4.22</td>
</tr>
<tr>
<td>19</td>
<td>Sex ratio (Female per 1000)</td>
<td>……</td>
<td>……</td>
<td>977</td>
</tr>
<tr>
<td>20</td>
<td>Sex ratio (0-6 Years)</td>
<td>……</td>
<td>……</td>
<td>927</td>
</tr>
<tr>
<td>21</td>
<td>Sex ratio (SC)</td>
<td>……</td>
<td>……</td>
<td>994</td>
</tr>
</tbody>
</table>
Sex ratio (ST) …… …… 962


Table 4.2 reveals that nearly half of (49.89 per cent Total working population per cent) the population are engaged in one or other types of work. The data reveals that a preponderant majority of women are not working in the district. Among the total workers, male and female share is 59.35 per cent and 40.65 per cent respectively. The non-working females’ population is 1,189,031 (58.96 per cent) and male non-working population is 855,951 (41.46 per cent). Among the total workers nearly 82.49 per cent are main workers and the remaining 17.51 per cent are marginal workers. Among the working population a preponderant majority i.e. 43.20 per cent are agricultural labourers. About 20.30 per cent are farmers and 5.17 per cent are working in household industry. The remaining 31.34 per cent are engaged in other works like industrial labour, construction labour, private employees, government employees etc.

Mandal Wise and Gender Wise Population of Ananthapuramu District State 993

The particulars of mandal wise male and female population is presented in table 4.3. A glance at table 4.3 makes it clear that the sex ratio of the district is far behind the sex ratio of the state.

Table- 4.3

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
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</thead>
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<td>Kanekal</td>
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<td>Bommanahal</td>
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<td>Guntakal</td>
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<td>Tadpatri</td>
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<tr>
<td>11</td>
<td>Peddapappur</td>
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<td>17029</td>
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<td>Gummagatta</td>
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<td>17</td>
<td>BrahmaSamudram</td>
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<td>21642</td>
<td>43162</td>
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<td>-----------------</td>
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<td>Hindupur</td>
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<td>100874</td>
<td>203538</td>
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</tbody>
</table>
12 out of 63 mandals in the district have sex ratio above the state average. On the other hand 25 out of 63 mandals in the district have the sex ratio above the district average of 977 females per 1000 males. The remaining 38 mandals have registered sex ratio less than district average. The 5 mandals which registered highest sex ratio in the district are Tanakal (1021), Kadiri (1008), Amadagur (1008), Brahmasamudram (1006) and Gooty (1004). The 5 mandals which registered lowest sex ratio in the district are Kanaganapalle (933), Parigi (941), Atmakur (945), Raptadu (946) and Bukkaraya Samudram (949). The highest and lowest population is registered in Ananthapuramu and Gandlapenta Mandalas of the district.

Demographic profile of Scheduled Castes

The percentage of Scheduled Caste / Scheduled Tribe population in the district together forms nearly 17.5 per cent of the total district population. To be more precise scheduled castes constitute 16.02 percent of total population, which is just below state average scheduled caste population. The Scheduled Caste constitutes nearly 14.29 per cent of the total district population, against state average of 16.41 per cent. The Table 4.4 gives the details of gender wise and Mandal wise Scheduled Caste population.

Table-4.4

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As per Table 4.4 it is clear that the difference between male and female population among Scheduled Castes is lower than general population. In 22 out of 63 mandals of the district the female population is outnumbering the male population. It means that these 23 mandals have favourable sex ratio. In terms of actual population the top 5 mandals that have highest number of Scheduled Caste population are; Ananthapuramu (35321), Guntakal (23824), Hindupur (23304), Tadpatri (22861) and Madakasira (18029). But in terms of highest proportion of Scheduled Caste population the top 5 mandals are; Kambadur (24.19), Gudibanda (23.66), Amarapuram (23.06), Madakasira (22.20) and Singanamala (21.62).

**Demographic profile of Scheduled Tribes**

The population of Scheduled Tribes in the district is far behind State average Scheduled Tribe population. The Table 4.5 gives the Mandal-wise Scheduled Tribe population as per 2011 census.

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</tr>
<tr>
<td>63</td>
<td></td>
<td>690</td>
<td></td>
<td>683</td>
</tr>
</tbody>
</table>

*Source: Directorate of Census Operations, Government of Andhra Pradesh.*
With regard to Scheduled Tribe population Ananthapuramu Mandal tops the list with 12540 persons. In this mandal, the Scheduled Tribe population is also exceeding the Scheduled Caste population. It is followed by Kadiri mandal with 9492 Scheduled Tribe persons. In Putlur mandal, there are only 29 persons belonging to Scheduled Tribes. In all, there are eight mandals in which Scheduled Tribe population is above 5 thousands and below 7500. In fifteen mandals of the district the population ranges between 2500 to 5000. In the remaining 51 mandals the Scheduled Tribe population is below 2500. Among them, in 20 mandals the Scheduled Tribe population is less than 1000. The female population is outnumbering the male population in 13 Mandals of the district. The percentage of female population is very low i.e. 43.73 per cent in Gooty Mandal of the district. In Mudigubba Mandal, the percentage of ST population to the total population of the Mandal is high i.e. 12.60 per cent and low i.e. 0.08 per cent in Putlur Mandal. (table 4.5).

**Educational Institutions**

The district is provided with the universities viz., Sri Krishnadevaraya University, Ananthapuramu and Sri Satya Sai Deemed University at Puttaparthi along with a branch of the N.G. Ranga Agricultural University, at Rekalakunta, near Narpala. There are six Engineering colleges; 12 B.Ed. colleges; one Medical college; one Pharmacy college; two Polytechnic Colleges; 35 Degree Colleges; 96 Junior Colleges; 465 High Schools; 610 Upper Primary Schools and six Industrial Training Institutions (ITIs). Oil Technological Research Institute only one of its type in the south and dry land agriculture research station are situated in Ananthapuramu district. The presence of this infrastructure indicates that the district is poised to pick fast rate of economic growth.

**Soils**

The soil in Ananthapuramu, Singanamala, Dharmavaram, Kalyanadurgam, Chennkothapalli, Kambadur, Rayadurgam, Penukonda, Kadiri, Hindupur and Madakasira blocks is predominately red soils. In Uravakonda and Gooty blocks have the red and black soils with almost in equal proportion. Red soil is constituting 76 per cent and black soil 24 per cent of the total area in the district. The soil can be classified as red clay, red loamy, red-sand, black loamy and sand. The soils are shallow, poor in nutrients with high water absorption capacity. Nearly 30
per cent of the lands are saline and alkaline, especially under tanks ayacut and river banks. The PH of dry lands is generally ranging from 7.5 to 8.5. ²

**Rainfall and Climate**

Ananthapuramu district is one of the driest parts of the country and recorded as the second lowest average rainfall of 552 mm. after Jaisalmer district in the state of Rajasthan and is classified as tropical arid with an aridity index of 72.5. The rainfall is highly erratic. Normally southwest monsoon favours with 60 per cent of the total rainfall (310.8 mm.) and being far away from east coast. Northern monsoon will not be vigorous in this district (147 mm.). Intermittent dry spell ranging from 4 to 6 weeks is the crucial stage of crop growth period coupled with high wind velocity often result in low productivity of crops. 32 rainy days in a year yield meager precipitation of 520.4 mm., but this too is not realized many a year. The altitude varies from 990' above MSL (Mean Sea Level) at Tadipatri to 2000' above MSL in Madakasira taluk. The temperature is in the range of 20.1 to 38.4 degrees celsius recorded during the months of December-January to April-May, November and January are the cooler months with a minimum temperature of 17.2 degrees celsius.

**Rivers**

The district is not endowed with perennial rivers. Seasonal rivers viz., Pennar, Jayamangali, Chitravati, Vedavati and Hagary rivers flow during the rainy days and benefit the seasonal requirements of the farmers on river banks in 3317 kms. route of the rivers. Streams like Kushavati at Hindupur, Swarna Mukhi at Madakasira, Tadakaleru and Pandameru in Ananthapuramu block, Maddileru at Kadiri block and Papagni in Tanakal mandal are the important river water sources to various large and medium irrigation tanks in the District.

**Forest Resources**

The district is very poor in forest wealth both in terms of area and richness of fauna and flora covering a geographical area of 4.86 lakh acres constituting 10.3 per cent of the total geo-area is classified as forest against optimal area of 33 per cent indicated in the National Forest Policy. The value of forest produce such as beedi leaves, custard apple, tamarind and soapnut is meager. Another resource is Agave (Sisil) which is a wild growth plant from which fiber is being
extracted. The forest in Ananthapuramu District is covered with only wild bushes, bald hillocks and rocky terrain.

**Area under Crops**

The cultivation is carried out in two seasons i.e., (a) Kharif (b) Rabi. The first season commence from June to September and later from October to December. The regular and chief crops that are sown in above two seasons are Paddy, Bajra, Ragi, Groundnut, Sunflower, Vegetables, Cotton, Chillies, Tamarind, Orange, Grapes, Pomegranate, Sapota and Mulbery.

**Irrigation Facilities**

Table 4.6 shows that the development of ayacut particulars under major irrigation i.e., Tungabhadra Project, H.L.C and G.B.C; and medium irrigation projects i.e., Birwani Thippa (B.T) Project, Upper Pennar Project, Chennaraya-swamygudi Project and Kumudavathi Project in the District.

Table 4.6 indicates that the largest source of irrigation comes from Tungabhadra Project, H.L.C. and G.B.C. Under B.T. Project the registered area of ayacut is 4,847 hectares in the district.

Table 4.6

<table>
<thead>
<tr>
<th>Major/ Medium Projects</th>
<th>Name of the Project</th>
<th>Registered Ayacut</th>
<th>Actual area irrigated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Net</td>
<td>Gross</td>
</tr>
<tr>
<td>Major</td>
<td>Tungabhadra Project, HLC and GBC</td>
<td>51,771</td>
<td>19,243</td>
</tr>
<tr>
<td>Medium</td>
<td>B.T.Project,</td>
<td>4,847</td>
<td>921</td>
</tr>
<tr>
<td></td>
<td>Upper Pennar Project</td>
<td>4,068</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Chennaraya-swamygudi Project</td>
<td>364</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Kumudavathi Project</td>
<td>2,840</td>
<td>Nil</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>63,890</td>
<td>20,164</td>
</tr>
</tbody>
</table>


**Source of Irrigation**
The area under irrigation through various sources is as follows: through Canals 20,285
2,147 hectares, through Tube Wells and Filter Points 79,195 hectares, from other Wells 24,465
hectares, through other sources 1,721 hectares of land is irrigated.

**Ground Water Potential**

The total ground water reserves as estimated by the Ground Water
Department are to the order of 1061.71 Mcm. The present level of utilization
has been estimated at 391.20 Mcm. leaving a balance of 67.5 Mcm. for further development.
Ground water is available at a depth of 100 to 300 feet approximately.³

**Land Utilization**

The land utilization pattern as available in the district is given in Table 4.7. It can be
seen from the table that the net area sown is 9.23 Lakh Ha which forms 48.25 per cent of the
total area. The total cropped area is 9.75 Lakh Ha Area sown more than once is 0.52 Lakh Ha.

**Table 4.7**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Category</th>
<th>Area (In Ha)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total geographical area</td>
<td>1913000</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Net area sown</td>
<td>1113965</td>
<td>58.2</td>
</tr>
<tr>
<td>3</td>
<td>Forests</td>
<td>196978</td>
<td>10.3</td>
</tr>
<tr>
<td>4</td>
<td>Barren &amp; uncultivable land</td>
<td>183451</td>
<td>9.59</td>
</tr>
<tr>
<td>5</td>
<td>Land put to non-agricultural uses</td>
<td>119810</td>
<td>6.27</td>
</tr>
<tr>
<td>6</td>
<td>Cultivable waste</td>
<td>52819</td>
<td>2.76</td>
</tr>
<tr>
<td>7</td>
<td>Permanent pastures and other grazing lands</td>
<td>8951</td>
<td>0.48</td>
</tr>
<tr>
<td>8</td>
<td>Land under miscellaneous tree crops &amp; Groves not included in net area sown</td>
<td>9652</td>
<td>0.5</td>
</tr>
<tr>
<td>9</td>
<td>Current fallows</td>
<td>143126</td>
<td>7.48</td>
</tr>
<tr>
<td>10</td>
<td>Other fallow lands</td>
<td>84254</td>
<td>4.4</td>
</tr>
<tr>
<td>11</td>
<td>Total cropped area</td>
<td>1187766</td>
<td>-</td>
</tr>
<tr>
<td>12</td>
<td>Area sown more than once</td>
<td>73801</td>
<td>-</td>
</tr>
</tbody>
</table>

The District occupies the lowest position in respect of Irrigation facilities with only 14.08 per cent of the gross cropped area during 2006-2007. Out of the gross irrigated area of 1.37 Lakh Ha canals accounted for 17.37 per cent, tanks 1.36 per cent, Tube wells 70.83 per cent, wells 10.02 per cent and other sources 0.42 per cent. All the principal sources except canals are non-precarious.

**Live Stock**

As per the live stock census of 2001, the total livestock population in the district is 53.60 lakh of which 12.40 lakh is the bovine population. The cattle and buffaloes accounted for 40.93 and 4.67 lakh respectively and the population of sheep and goat aggregated 16.79 and 3.15 lakh respectively. The poultry population in the district is 3.45 lakh and pig population is 2.21 lakh. This is attributed to continuous droughts experienced by the district and resultant disposal animals at throwaway prices.

**Natural Resources**

Ananthapuramu district is rich in mineral resources and is well known for Gold and Diamond deposits. The minor mineral deposits are lime stone, barites, dolomite, iron ore, corundum, steatite, white shale, serpentine and quartz. Black, pink and multi-coloured granites are also available in the district. Tadipatri area is rich in cement grade like stone deposits. 4

**Industries**

The district is industrially backward with the lowest number of workers engaged registered factories. The industrial development is concentrated mostly in urban areas in this district. The District Industries Centre has been functioning since 1978. There are (1) seven industrial estates at Ananthapuramu, Tadipatri, Guntakal, Kadiri, Hindupur, Rayadurgam and Gooty. (2) There are four Mini Industrial estates to benefit Scheduled Caste enterprises. There are 44 large and medium scale industries and 10,043 small scale industries with investment of Rs. 311.39 crores and Rs. 96.35 crores providing employment to 8,052 and 54,172 persons respectively. 5
Power

The domestic and industrial power requirements of the district are drawn from Thungabadhra Hydel Project at Hospet. Integrated power grid is established at Gooty connecting Nagarjunasagar, Kothagudem and Thungabadhra. The district is provided with 88 electrical sub-stations with 2,474.16 kms. length transmission lines as on 31.3.2001. All the revenue villages in the district have been electrified and some hamlets are yet to be provided the electricity. Power shortage has been constraining factor in improving agricultural productivity and also industrial development in the district.

Places of Tourism

Ananthapuramu district is "home of tourist centres' worth visiting. Gugudu is village in Narpala mandal is situated among the Muchukota hills. It is known for its grand celebration of Moharam Festival and Kullaiswamy, a village deity attracting the worshippers irrespective of caste and religion.

Lepakshi of Hindupur mandal is popular for its Veerabhadra Swamy temple and the huge monolithic Nandi stands nearby. The place is also associated with worshippers of Lord Sri Rama. Temple and is a veritable treasure of sculpture and architecture. Pilgrims visit the place largely for Shivaratri.

Penna Ahobilam is famous for its temple of Sri Lakshimi Narasimha Swamy. The temple of Lakshmi, the Lord’s consort is situated by the side of the main shrines. There is a spring channel known as Bugga Koneru.

Puttaparthi is situated on the banks of Chitravati which is universally known for the abode of Sri SatyaSai Baba who is credited with occult powers. A World reputed super specialty hospital is also located in Puttaparthi where free treatment is given to all.

Like wise Penakacherla dam is also a sightseeing place. Kadiri, Narasimha Swamy temple, Alurkona, Kasapuram. Gutibayalu, Gorantla and Hemavati are also of important tourist attractions because of the temples of historical importance situated in these areas. The Thimmamma Marri Manu (banyan tree) which has spread over more than five acres area has
become an important tourist center which is near Gandla penta Kadiri town, the place where the shrine of Sri Lakshmi Narasimhaswami is found in the district.

Hills

The type of forest in the district is thin and scanty. The Muchukota hills about 35 kms in length run from North of Gooty and extreme southern corner of Tadipatri, Yadiki mandals. Another line of hills start from west of Gooty mandal, run 80 kms. Called by name Nagasamtidram hills. The Mallappakonda range begins at Dharmavaram runs into the state of Karnataka. The Penukonda range starts in the South of Dharmavaram through Penukonda and Hindupur proceeds to the state of Karnataka.  

In Madakasira, the hill divides Rolla and Agali mandals into southern and Northern portions. There are numerous isolated peaks and rocky clusters which are devoid of any vegetation.

Transport and Communication

National Highway No-7 runs through in the district, with a total length of 160 Kms. The district has 8,674 kms of roadways and 379 kms. Of railway line. The district is linked with Chennai, Delhi, Mumbai, Bangalore and also Hyderabad by the railways. Guntakal is one of the biggest railway junctions in the country. Andhra Pradesh State Road Transport Corporation provides commuting facilities in the district for the movement of goods. There are 861 post offices, 98 telegraph offices and 100 telephone exchanges. Number of cities in the country is connected through the STD facilities. Ananthapuramu town is provided with a TV relay station with 75 km. radius of operation and TV relay stations are at Hindupur and Guntakal and FM Radio Station is situated at Ananthapuramu. The district has also an Airport facility at Puttaparthi which has been inaugurated in 1991.

Progress of SHG Movement in Ananthapuramu District

The Self-Help Groups (SHGs) scheme is being implemented in the district since 1987-1988. The main objective behind introducing SHGs in the district is to raise the income level of the poor women and involve them in the social development by achieving economic self-reliance. The primary thrust of the programme is, formation of groups with 10 to 15 women
from poor households at the village level for delivery of services like credit, skill training and infrastructural support for self employment. The strategy of group formation is aimed at improving the women’s access to the basic services such as health, child care, nutrition, drinking water, sanitation and education. Table 4.6 presents the details of SHG formation in the district since 2000.

Table 4.8

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>SHG Formed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to 2000</td>
<td>13494</td>
</tr>
<tr>
<td>2</td>
<td>2000-01</td>
<td>2022</td>
</tr>
<tr>
<td>3</td>
<td>2001-02</td>
<td>2150</td>
</tr>
<tr>
<td>4</td>
<td>2002-03</td>
<td>5027</td>
</tr>
<tr>
<td>5</td>
<td>2003-04</td>
<td>4812</td>
</tr>
<tr>
<td>6</td>
<td>2004-05</td>
<td>4188</td>
</tr>
<tr>
<td>7</td>
<td>2005-06</td>
<td>5126</td>
</tr>
<tr>
<td>8</td>
<td>2006-07</td>
<td>2578</td>
</tr>
<tr>
<td>9</td>
<td>2007-08</td>
<td>3152</td>
</tr>
<tr>
<td>10</td>
<td>2008-09</td>
<td>4555</td>
</tr>
<tr>
<td>11</td>
<td>2009-10</td>
<td>3133</td>
</tr>
<tr>
<td>12</td>
<td>2010-11</td>
<td>3650</td>
</tr>
<tr>
<td>13</td>
<td>2011-12</td>
<td>3950</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>57837</strong></td>
</tr>
</tbody>
</table>


It can be inferred from the Table 4.8 that the progress of SHGs in Ananthapuramu district is high in the new millennium. Formation of SHGs is not even in the district. During 2005-2006, highest numbers (5126) of new SHGs were formed. Whereas, in 2000-2001 least number (2022) of SHGs were formed.
### Table 4.9
Mandal wise SHGs in Anantapuramu District

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of the Mandal</th>
<th>No. of SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2002</td>
</tr>
<tr>
<td>1</td>
<td>Agali</td>
<td>295</td>
</tr>
<tr>
<td>2</td>
<td>Amadagur</td>
<td>217</td>
</tr>
<tr>
<td>3</td>
<td>Amarapuram</td>
<td>422</td>
</tr>
<tr>
<td>4</td>
<td>Anantapur</td>
<td>550</td>
</tr>
<tr>
<td>5</td>
<td>Atmakur</td>
<td>474</td>
</tr>
<tr>
<td>6</td>
<td>Bathalapalli</td>
<td>321</td>
</tr>
<tr>
<td>7</td>
<td>Beluguppa</td>
<td>409</td>
</tr>
<tr>
<td>8</td>
<td>Bommanahal</td>
<td>390</td>
</tr>
<tr>
<td>9</td>
<td>Brahmasamudram</td>
<td>316</td>
</tr>
<tr>
<td>10</td>
<td>Bukkapatnam</td>
<td>394</td>
</tr>
<tr>
<td>11</td>
<td>Bukkarayas amudram</td>
<td>584</td>
</tr>
<tr>
<td>12</td>
<td>Chennekothapalle</td>
<td>408</td>
</tr>
<tr>
<td>13</td>
<td>Chilamathur</td>
<td>402</td>
</tr>
<tr>
<td>14</td>
<td>D. Herihal</td>
<td>268</td>
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<td>15</td>
<td>Dharmavaram</td>
<td>385</td>
</tr>
<tr>
<td>16</td>
<td>Gandlapenta</td>
<td>343</td>
</tr>
<tr>
<td>17</td>
<td>Garladinne</td>
<td>292</td>
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<tr>
<td>18</td>
<td>Gooty</td>
<td>496</td>
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<tr>
<td>19</td>
<td>Gorantla</td>
<td>277</td>
</tr>
<tr>
<td>20</td>
<td>Gudibanda</td>
<td>395</td>
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<tr>
<td>21</td>
<td>Gummaghatta</td>
<td>324</td>
</tr>
<tr>
<td>22</td>
<td>Guntakal</td>
<td>335</td>
</tr>
<tr>
<td>23</td>
<td>Hindupur</td>
<td>593</td>
</tr>
<tr>
<td>24</td>
<td>Kadiri</td>
<td>293</td>
</tr>
<tr>
<td>25</td>
<td>Kalyandurg</td>
<td>734</td>
</tr>
<tr>
<td>26</td>
<td>Kambadur</td>
<td>699</td>
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<tr>
<td>27</td>
<td>Kanaganipalli</td>
<td>419</td>
</tr>
<tr>
<td>28</td>
<td>Kanekal</td>
<td>350</td>
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<tr>
<td>29</td>
<td>Kothacheruvu</td>
<td>421</td>
</tr>
<tr>
<td>30</td>
<td>Kudair</td>
<td>445</td>
</tr>
<tr>
<td>31</td>
<td>Kundurpi</td>
<td>538</td>
</tr>
<tr>
<td>32</td>
<td>Lepakshi</td>
<td>215</td>
</tr>
<tr>
<td>33</td>
<td>Madakasira</td>
<td>739</td>
</tr>
<tr>
<td>34</td>
<td>Mudigubba</td>
<td>427</td>
</tr>
<tr>
<td>35</td>
<td>N.P. Kunta</td>
<td>223</td>
</tr>
<tr>
<td>36</td>
<td>Nallacheruvu</td>
<td>433</td>
</tr>
<tr>
<td></td>
<td>Village</td>
<td>SHGs 2002</td>
</tr>
<tr>
<td>---</td>
<td>--------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>37</td>
<td>Nallamada</td>
<td>377</td>
</tr>
<tr>
<td>38</td>
<td>Narpala</td>
<td>355</td>
</tr>
<tr>
<td>39</td>
<td>Obuladevacherru</td>
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</tr>
<tr>
<td>40</td>
<td>Pamidi</td>
<td>334</td>
</tr>
<tr>
<td>41</td>
<td>Parigi</td>
<td>366</td>
</tr>
<tr>
<td>42</td>
<td>Peddappuru</td>
<td>206</td>
</tr>
<tr>
<td>43</td>
<td>Peddavaduguru</td>
<td>559</td>
</tr>
<tr>
<td>44</td>
<td>Penukonda</td>
<td>501</td>
</tr>
<tr>
<td>45</td>
<td>Putlur</td>
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</tr>
<tr>
<td>46</td>
<td>Puttapparthi</td>
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</tr>
<tr>
<td>47</td>
<td>Ramagiri</td>
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<td>Rayadurg</td>
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</tr>
<tr>
<td>50</td>
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<td>405</td>
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<td>51</td>
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</tr>
<tr>
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<td>Somandepalli</td>
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<td>55</td>
<td>Tadimari</td>
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</tr>
<tr>
<td>56</td>
<td>Tadipatri</td>
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<td>57</td>
<td>Talupula</td>
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<td>58</td>
<td>Tanakal</td>
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</tr>
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<td>59</td>
<td>Uravakonda</td>
<td>423</td>
</tr>
<tr>
<td>60</td>
<td>Vajrakarur</td>
<td>361</td>
</tr>
<tr>
<td>61</td>
<td>Vidapanakal</td>
<td>256</td>
</tr>
<tr>
<td>62</td>
<td>Yadiki</td>
<td>255</td>
</tr>
<tr>
<td>63</td>
<td>Yellanuru</td>
<td>231</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>24432</td>
</tr>
</tbody>
</table>

Source: Official Reports of DRDA-Anantapuramu-2013

The total number of SHGs in 2002 in Anantapuramu is 24432. The highest number of SHGs is found in Madakasira which is 739. The lowest number of SHGs is found in Putlur which is 189. Majority of the mandals have more than 300 SHGs. In 2012 the total number of SHGs in Anantapuramu district is 43686. The highest number of SHGs 1470 are found in Anantapuramu rural and the lowest number is found in Peddapappur which is 361. There has been a remarkable increase in SHGs from 24432 in 2002 to 43686 in 2012. Majority of the mandals have more than 500 SHGs.
Table 4.10 gives the details of formation of Village Organizations in Ananthapuramu district

**Table 4.10**

**Year-Wise VOs formed in Ananthapuramu District**

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Year</th>
<th>No. of VO’s Formed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2000-01</td>
<td>64</td>
</tr>
<tr>
<td>2</td>
<td>2001-02</td>
<td>168</td>
</tr>
<tr>
<td>3</td>
<td>2002-03</td>
<td>526</td>
</tr>
<tr>
<td>4</td>
<td>2003-04</td>
<td>621</td>
</tr>
<tr>
<td>5</td>
<td>2004-05</td>
<td>667</td>
</tr>
<tr>
<td>6</td>
<td>2005-06</td>
<td>246</td>
</tr>
<tr>
<td>7</td>
<td>2006-07</td>
<td>73</td>
</tr>
<tr>
<td>8</td>
<td>2007-08</td>
<td>52</td>
</tr>
<tr>
<td>9</td>
<td>2008-09</td>
<td>60</td>
</tr>
<tr>
<td>10</td>
<td>2009-10</td>
<td>70</td>
</tr>
<tr>
<td>11</td>
<td>2010-11</td>
<td>8</td>
</tr>
<tr>
<td>12</td>
<td>2011-12</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>2561</strong></td>
</tr>
</tbody>
</table>

*Source: Official Reports of DRDA, Ananthapuramu.*

The data in Table 4.9 shows that the formation of village organisations is high during 2001-2002 to 2005-2006. After that the formation of VOs is slow down. Highest number (667) of VOs has been formed in the year 2004-2005 followed by 621 VOs 2003-04 with least number (52) of VOs is formed in the year 2007-2008.

**SHG Bank- Linkage in Ananthapuramu District**

The linking of SHGs to banks for financial assistance was initiated in early 1980s by National Bank for Agriculture and Rural Development (NABARD). It reached culmination by 1990s with SHG to banks.

The member of SHGs is poor with low or nil saving capacity, and who depend on moneylenders or private sources to meet their expenditure and other obligations. During the
group meetings, the thrift amount is pooled and given as loans to members for utilization, production or investment purposes based on the priorities determined by the group. The group members keeping in view the interests and prosperity of the member take a collective decision regarding all matters. These groups play the role of a mid-wife or money lender. Since it is members’ thrift that is given out as loans to one or two members at each meeting depending upon the priorities as set by the group, members exercise close supervision on utilization of loans. Peer pressure is exerted on members to continue savings to enable every member to have an opportunity to avail loans. Prompt repayment of loans is insisted by the remaining members to avail themselves loans of higher order. As a result, at any given point of time all members in a SHG will not be borrowers. Even if all of them are borrowers, their loans outstanding will not be equal. Several interesting features have been observed in the financial dynamics of groups where there is evidence in qualitative shift in loans portfolio in favour of productive purposes as against consumption loans availed earlier. So is the case with the size of loan.

**Thrift and credit working together**

Thrift and credit activities have thus emerged as solitary binding force to mobilize rural poor in group mode. The rural poor may not be able to form groups by themselves to command a sufficient strength to approach and negotiate with external agencies like banks for funds. With a view to make thrift and credit activities meaningful for economic empowerment, the groups are gradually encouraged to deploy their funds investment or income generating activities. While doing so, conscious efforts are made by Self Help Promoting Institutions (SHPIs) / Mutually Aided Cooperative and Thrift Societies (MACTS) to build appropriate capacities for managing micro enterprises. Capacity building efforts include training in functional areas of management, skill development, technology up-gradation, market support etc.

SHGs meet the immediate needs of the women. However, the loan amounts are so small that the urge of women to take up income generation activities is not met. Similarly larger issues like buying raw products in bulk, production in large quantity, packing, marketing etc., cannot be undertaken by SHGs due to limitation of membership and corpus. The government decided to provide financial assistance by mobilizing loans from banks etc., to overcome the problem.

**Loan Amount**
Under the bank linkage program banks / financial institutions are giving minimum loan amount equal to 2 times the savings of the group to the maximum of 6 times to the savings depending on the assessment of the SHG by the bank / financial institutions. Greater the degree of confidence of bank on the SHG, greater could be the proportion of loan. The activities or purposes and size of loans which the group proposes to lend should be left to the common wisdom of the group.

**Interest Rates**

The rate of interest will be decided by the banks / financial institutions which finance SHGs under SHG-bank linkage program within the scope of RBI directives. The Nationalized banks, Regional Rural Banks & Cooperative Banks are coming forward to issue loans to SHGs with lower rate of interest under the program. The interest rates collecting by various banks in the district are as follows:

1. Andhra Bank 8 per cent (Irrespective of loan amount).
2. State Bank of Hyderabad 8 per cent.
3. State Bank of India 8.75 per cent up. to Rs 2.00 lakhs and 9.5 per cent above 2.00 lakhs.
4. Syndicate Bank 10.5 per cent.
5. Indian Bank 10 per cent.
6. Andhra Pragathi Grameena Bank 10 per cent.

The repayment period for the loans extended by SHG will be determined by the group. However, the banks could give a longer repayment period for the loans extended by them to SHGs for allowing rolling over of funds by the groups leading to greater internal capitalization of their fund base. In other words, the SHGs should be able to carry out activities without having any depletion of their resources built up with own funds.

The government waived the stamp duty on all the loan documents executed by SHGs for accessing loans from the banks and other financial institutions under SHG bank linkage program in the state. Sales tax is exempted in case the SHGs conducting the sales of SHG products.

The SHGs in the district are financed by the Village Organisations, Mandal Samakyas, Zilla Samakya, SC Finance Corporation, ST Corporation, BC Corporation and Government. The
year wise SHGs linked to Banks through various financial institutions in the district is given in
the Table 4.11.

Table 4.11
Year-Wise SHG Bank Linkage in Ananthapuramu District

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>No. of SHG’s Linked to Banks</th>
<th>Credit Mobilized (Rs. in Lakhs)</th>
<th>Per Group Finance (Rs. in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2000-01</td>
<td>3105</td>
<td>526.1</td>
<td>0.17</td>
</tr>
<tr>
<td>2</td>
<td>2001-02</td>
<td>5594</td>
<td>1113.6</td>
<td>0.20</td>
</tr>
<tr>
<td>3</td>
<td>2002-03</td>
<td>4674</td>
<td>1221.92</td>
<td>0.26</td>
</tr>
<tr>
<td>4</td>
<td>2003-04</td>
<td>6862</td>
<td>2123.78</td>
<td>0.31</td>
</tr>
<tr>
<td>5</td>
<td>2004-05</td>
<td>10105</td>
<td>3545.95</td>
<td>0.35</td>
</tr>
<tr>
<td>6</td>
<td>2005-06</td>
<td>12675</td>
<td>6073.25</td>
<td>0.48</td>
</tr>
<tr>
<td>7</td>
<td>2006-07</td>
<td>12401</td>
<td>10065</td>
<td>0.81</td>
</tr>
<tr>
<td>8</td>
<td>2007-08</td>
<td>20038</td>
<td>32872</td>
<td>1.64</td>
</tr>
<tr>
<td>9</td>
<td>2008-09</td>
<td>20377</td>
<td>32416</td>
<td>1.59</td>
</tr>
<tr>
<td>10</td>
<td>2009-10</td>
<td>20907</td>
<td>30126</td>
<td>1.44</td>
</tr>
<tr>
<td>11</td>
<td>2010-11</td>
<td>21550</td>
<td>31140</td>
<td>1.62</td>
</tr>
<tr>
<td>12</td>
<td>2011-12</td>
<td>22350</td>
<td>32146</td>
<td>1.42</td>
</tr>
</tbody>
</table>

Source: Official Records of DRDA, Ananthapuramu.

It is evident from the table 4.10 that the number of SHGs linked to Banks is gradually increasing year by year. The credit mobilized is also gradually increasing, except for the years (i.e. 2008-09 and 2009-10) of study. In the same way, per each SHG group finance is also increased year by year up to 2007-08, but it started to decline during 2008-09 and 2009-10.

Pavalavaddi Scheme

The Government of Andhra Pradesh introduced Pavalavaddi Scheme (Interest Subsidy) during the year 2004-05 with an objective to provide interest subsidy on the Bank loans taken by the Self Help Groups in Andhra Pradesh to reduce the financial burden on them. The scheme is applicable to all loans extended by banks on or after 01.07.2005, under SHG bank linkage programme.
The DRDA will obtain the details of SHG repayment for the purpose of interest subsidy twice a year through the Mandal Samakhyas. DRDA will calculate the Pavala Vaddi to be given to each SHG basing on the bank statement. The DRDA will give the Pavala Vaddi cheques to the Mandal Samakhya along with the statement of particulars accruing to each SHG. The Mandal Samakhya in turn will distribute the cheques to the SHGs through the village organisations in the presence of non officials.

Year wise beneficiaries under Pavalavaddi scheme in Ananthapuramu district is presented in the table 4.12.

**Table-4.12**

<table>
<thead>
<tr>
<th>S. No</th>
<th>Year</th>
<th>No. of SHGs Members</th>
<th>Amount Released (Rs. in Lakhs)</th>
<th>Average among for the Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>2005-06</td>
<td>10248</td>
<td>71.29</td>
<td>695.64</td>
</tr>
<tr>
<td>2.</td>
<td>2006-07</td>
<td>32597</td>
<td>334.02</td>
<td>1024.70</td>
</tr>
<tr>
<td>3.</td>
<td>2007-08</td>
<td>29765</td>
<td>478.27</td>
<td>1606.82</td>
</tr>
<tr>
<td>4.</td>
<td>2008-09</td>
<td>46145</td>
<td>1290.00</td>
<td>2795.54</td>
</tr>
<tr>
<td>5.</td>
<td>2009-10</td>
<td>35654</td>
<td>1432.00</td>
<td>4016.38</td>
</tr>
<tr>
<td>6.</td>
<td>2010-11</td>
<td>30192</td>
<td>1452.77</td>
<td>4811.77</td>
</tr>
<tr>
<td>7.</td>
<td>2011-12</td>
<td>33250</td>
<td>1545.00</td>
<td>5110.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>217851</td>
<td>6603.35</td>
<td>20060.85</td>
</tr>
</tbody>
</table>

*Source: Official Records of DRDA, Ananthapuramu*

It can be inferred from the table 4.11 that number of SHGs availed loans for Pavalavaddi (3 per cent) in the initial year (2005-06) of the scheme is 10248. The average amount for the member is Rs.695.64. In the following year the number of SHG members benefited increased sharply to 32597 and the average amount for the member is Rs.1024.70. In the year 2007-08, the number of SHG members benefited by the scheme declined to 29765 but the amount released increased from Rs.334.02 lakhs to Rs.478.27 lakhs. In 2008-09 the amount released increased more than the double. The average amount for member is Rs.2795.54. In 2009-2010 the amount
released is Rs.1432 lakhs for 35,654 members. During the last year of study the average amount
given per member is Rs.4811.77.

Swarnajayanthi Gram Swarozgar Yojana (SGSY) Wing in Ananthapuramu District

Swarnajayanthi Gram Swarozgar Yojana came into existence in 1999-2000 duly merging
the schemes of Integrated Rural Development Program (IRDP), Training for Rural Youth under
Self Employment (TRYSEM) Development of Women & Children in Rural Areas (DWCRA)
and Supply of Improved Toolkits to Rural Artisans (SITRA).

Swarnajayanthi Gram Swarozgar Yojana scheme is a holistic approach towards poverty
eradication in rural India through creation of self-employment opportunities to the rural
Swarozgaries. This scheme is implemented in the country through District Rural Development
Agencies. The Centre and State fund this program in the ratio of 75:25. It is designed to help
poor rural families cross the poverty line. This is achieved through providing income generating
assets and inputs to the target groups through a package of assistance consisting of subsidy and
bank loan.

The scheme aims to bring every assisted poor family above the poverty line by ensuring
appreciably sustainable level of income over a period of time. This objective is to be achieved by
organizing the rural poor in to Self Help Groups (SHG) through the process of social
mobilization, their training and capacity building, and provision of income generating assets. For
the proper implementation of SGSY programme a separate wing was functioning since 2000 in
District Rural Development Unit, Ananthapuramu. The Physical and Financial Achievements
under SGSY Individual loans in Ananthapuramu District is given in table 4.13.
### Table -4.13
**Physical and Financial Achievements under SGSY Individual loans in Ananthapuramu District**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Physical Achievements (No. of SHGs)</th>
<th>Financial Achievements (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2001-02</td>
<td>210</td>
<td>28120</td>
</tr>
<tr>
<td>2</td>
<td>2002-03</td>
<td>295</td>
<td>32350</td>
</tr>
<tr>
<td>3</td>
<td>2003-04</td>
<td>375</td>
<td>34100</td>
</tr>
<tr>
<td>4</td>
<td>2004-05</td>
<td>410</td>
<td>36200</td>
</tr>
<tr>
<td>5</td>
<td>2005-06</td>
<td>445</td>
<td>381250</td>
</tr>
<tr>
<td>6</td>
<td>2006-07</td>
<td>476</td>
<td>416750</td>
</tr>
<tr>
<td>7</td>
<td>2007-08</td>
<td>642</td>
<td>5774834</td>
</tr>
<tr>
<td>8</td>
<td>2008-09</td>
<td>222</td>
<td>2200000</td>
</tr>
<tr>
<td>9</td>
<td>2009-10</td>
<td>385</td>
<td>3397500</td>
</tr>
<tr>
<td>10</td>
<td>2010-11</td>
<td>951</td>
<td>8300000</td>
</tr>
<tr>
<td>11</td>
<td>2011-12</td>
<td>660</td>
<td>5500000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>5071</strong></td>
<td><strong>33283104</strong></td>
</tr>
</tbody>
</table>

Source: Official Records of DRDA, Ananthapuramu.

It is evident from the Table 4.12 that the physical and financial achievements are not evenly distributed. The physical as well as financial achievements gradually increased during first three years (2005-06 to 2007-08). Whereas, these achievements sharply declined in 2008-2009. Again from 2009-2010 the physical achievements increased to 385. During the last year of study the physical achievements increased more than two times. The financial achievements are corresponding to physical achievements.

**Socio-Economic Profile of the Respondents**

This part deals with socio-economic profile of the respondents of the study. A total of 360 respondents from six NGOs and six Village Organisations of DRDA under Indira Kranthi Programme were interviewed using pretested Interview Schedule. The District selected for the study was Ananthapuramuamu from the Rayalaseema region of Andhra Pradesh. The NGOs
selected from this districts were MV Foundation, Vijaya Mahila Mandali, Village Development Social Service Organisation, SERDUS, Social Welfare Association and Society for Rural women empowerment.

**Age of the Respondents**

Age is an important factor which decides the economic activity which a woman undertakes. As such during field survey age particulars of respondents were collected and presented in the table 4.14.

**Table 4.14**

<table>
<thead>
<tr>
<th>Age Group (in Years)</th>
<th>Agency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td>DRDA</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>15 - 30</td>
<td>37</td>
<td>20.56</td>
</tr>
<tr>
<td>31 - 40</td>
<td>72</td>
<td>40.00</td>
</tr>
<tr>
<td>41 - 50</td>
<td>46</td>
<td>25.56</td>
</tr>
<tr>
<td>51 - 60</td>
<td>18</td>
<td>10.00</td>
</tr>
<tr>
<td>60 - 75</td>
<td>7</td>
<td>3.89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>180</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field Data*

Majority of the respondents (43.61 per cent) belonged to the age group of 31-40. That meant they were responsible and matured housewives. The above table reveals another important factor that the DRDA restrict its membership to those around 60 years of age, but among the NGOs there was no such restriction. Further analysis of data showed that those who were in the age group of 60 -75 constituted mainly widows and separated women, and they were most vulnerable who needed assistance in self-employment schemes, micro finance and micro credit.
Religion of the Respondents

The beneficiaries of SHGs mainly hail from only two religious backgrounds. The religious details of sample SHG women beneficiaries in the Ananthapuramuamu district are given in the table 4.15.
Majority (60.28 per cent) of the respondents belonged to Hindus, followed by Christians (36.67 per cent) and the remaining 3.06 per cent Muslims. Even though there were three NGOs selected belonged to Christian leadership and the other three of Hindu organizations and the DRDA a neutral set up, there was due representation of all the three main religions among the respondents. It indicated that SHGs of both NGOs as well as of DRDA upheld the secular nature of Andhra Pradesh State.

**Educational Qualification of the Respondents**

Now-a-days education is considered as a tool for socio-economic development and for active participation in political field. An individual, who is unable to read, write is considered as barbarian. In Indian society, the women kept aloof from education system until recently. So, during the field survey, the educational levels of sample women beneficiaries are registered and presented in the table 4.16.
The above table indicates that majority (34.62 per cent) of the respondents has educational qualification below high school level. The rather high educational standard of the members have helped them to take up leadership positions and lead the SHGs in a responsible manner. But at the same time in nearly, 6.3 per cent of the respondents were found illiterate. And there was no significant difference between the NGOs and DRDA members. Further analysis of data showed that most of the present and previous leaders had higher educational qualification above Upper Primary School level and some of them were even graduates.

**Marital status of the Respondents**

The marital status of women is the key indicator of her economic status in family as well as society. The marital status of sample respondents has been given in the table 4.17.

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Agency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td>DRDA</td>
</tr>
<tr>
<td>Single</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>Married</td>
<td>146</td>
<td>140</td>
</tr>
<tr>
<td>Widow</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>Separated</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>180</td>
<td>180</td>
</tr>
</tbody>
</table>

The above table shows that majority (79.44 per cent) of the respondents was married and 12.76 per cent were either widows or separated women. Single women constituted only 7.78 per cent. It indicated that a great majority of the members of the SHGs were responsible housewives. Even in this matter, there was no significant difference between the members of SHGs of NGOs and the DRDA.

**Living Condition of the Respondents**
As far as the living condition of the respondents were concerned, land holding, ownership of the house, area of residence, type of family, type of housing, electrification of houses, availability of sanitary latrine and safe drinking water, etc. were taken into consideration.

**Ownership of House**

The chart 4.1 gives the clear picture of ownership details of the house of sample respondents.

**Chart 4.1**

Ownership of House

A great majority (84.17 per cent) of the respondents had their own houses, while 8.33 per cent lived in joint family and the rest 7.50 per cent lived in rented accommodation. More respondents from the SHGs of DRDA have own houses than the respondents from the NGOs. But the respondents from NGOs outnumber those of DRDA in other two cases namely the joint family and in rented houses were concerned. Those who did not have own houses were found more among the respondents from the NGOs. Even though there are several schemes for housing both under Central and State Governments, and the Gram Sabha does the selection of beneficiaries for these programmes; very often the most deserving members of SHGs get
neglected due to several reasons, as not having sufficient land in their name, or having no land at all in their name, or are not able to bear a part of the total cost involved in the construction of the house, or they are not able to get a bank loan etc.

**General Information on the Families**

Under general information on the families of the respondents, the present study looked into the place of their residence - whether rural, urban or semi-urban area; under the type of family - whether it was a nuclear, joint or extended family; and under the type of housing - whether the house was kucha, semi-pucca or pucca house. The following table 4.18 gives more details regarding these general features.

**Table 4.18**

<table>
<thead>
<tr>
<th>General Features</th>
<th>Agency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DRDA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>Place of Residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>153</td>
<td>85.00</td>
</tr>
<tr>
<td>Semi-urban</td>
<td>27</td>
<td>15.00</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td>100.00</td>
</tr>
<tr>
<td>Type of family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuclear</td>
<td>117</td>
<td>65.00</td>
</tr>
<tr>
<td>Joint</td>
<td>20</td>
<td>11.11</td>
</tr>
<tr>
<td>Extended</td>
<td>43</td>
<td>23.89</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td>100.00</td>
</tr>
<tr>
<td>Type of housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Katcha</td>
<td>23</td>
<td>12.78</td>
</tr>
<tr>
<td>Semi pucca</td>
<td>110</td>
<td>61.11</td>
</tr>
<tr>
<td>Pucca</td>
<td>47</td>
<td>26.11</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*Source: Field data*

The above table 4.17 shows that all the respondents of DRDA resided in rural areas, whereas 27 families under NGOs lived in semi-urban area in Ananthapuramu District. Regarding the type of family, majority (66.94 per cent) of the families were nuclear families, while extended families constituted more than one fourth (25.28 per cent), and the remaining (7.78 per
cent) were joint families. A significant difference was noticed only in joint family system, favouring the NGOs, especially in Ananthapuramuamu District.

Majority of the respondents (56.94 per cent) lived in semi-pucca houses, while 27.22 per cent in pucca houses and the remaining only 15.83 per cent in kutcha houses. Number of families living in Kutcha houses was found more under DRDA SHGs than in NGOs. As a whole the housing condition of the respondents was found satisfactory. Still, the SHGs can play a greater role in ensuring the basic facility as a safe housing for its members, with assistance from various housing schemes available both under central and state governments.

There was no significant difference found between the NGOs and the DRDA except that a small variation in semi-pucca housing found more among the respondents from the NGOs. Further analysis of the data showed that 15 per cent of the respondents from among the NGOs resided in semi-urban area in the district.

Other facilities available to the Families

Some other facilities available to these families were also looked into by this study. These included the ownership of land, electrification of houses, availability of sanitary latrine and safe drinking water within a reasonable distance.

<table>
<thead>
<tr>
<th>Other facilities</th>
<th>Agency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td>DRDA</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>Land ownership</td>
<td>Yes</td>
<td>145</td>
</tr>
<tr>
<td>Electrification of house</td>
<td>Yes</td>
<td>124</td>
</tr>
<tr>
<td>Sanitary latrine</td>
<td>Yes</td>
<td>146</td>
</tr>
<tr>
<td>Drinking water within 150 meter</td>
<td>Yes</td>
<td>149</td>
</tr>
</tbody>
</table>

Source: Field data

All the above facilities were found available to a great majority of the respondents. The ownership of land by the respondents shows that, 19.44 per cent of the respondents from NGOs and 9.44 per cent of DRDA members were landless families. This was found to be a significant
difference. This was mainly because some of the respondents from SHGs of NGO were residing either in joint family or in rented house particularly the semi-urban area in the district. Another significant difference was found in the electrification of houses, while 31.11 per cent of the respondents from NGOs were not electrified, only 16.67 per cent of the respondents from DRDA did not have that facility.

As far as sanitary latrine facility and availability of safe drinking water within 150 meters were concerned, there was no significant difference between respondents from NGO and DRDA. Those families who did not have their own sanitary latrine depended on public latrine, open place and pit latrine. Availability of Drinking water within 150 meter was another facility that the study probed into. It was found that while 20.56 per cent of the respondents from DRDA felt the scarcity of safe drinking water facility within a reasonable distance, only 17.22 per cent of the respondents of the NGO felt the scarcity.

The above findings indicated that as far as electrification of houses and provision of sanitary latrines were concerned; the DRDA has taken greater initiatives in providing such facilities.

**Social issues/problems faced by the Families**

In order to assess the social status of the families of the respondents a few queries on social issues/problems faced by the families, like school dropout cases below the age of 14, child mortality rate, prevalence of alcoholism and drug addiction and women-headed families were looked into.

<table>
<thead>
<tr>
<th>Problems</th>
<th>Agency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td>DRDA</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>School Drop outs</td>
<td>Yes</td>
<td>9</td>
</tr>
<tr>
<td>Death of Children</td>
<td>No</td>
<td>180</td>
</tr>
<tr>
<td>Drug addict / Alcoholic in family</td>
<td>Yes</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>180</td>
</tr>
</tbody>
</table>
The above table showed that cases of school drop outs were found more (8.33 per cent) among the family members of respondents from DRDA than (5 per cent) among respondents from the NGOs. But alcoholics and drug addicts were found more (36.11 per cent) among the family members of respondents from the NGOs than (19.44 per cent) among the respondents from the DRDA. It was also found that 16.11 per cent of the total families of respondents were women-headed and there was no significant difference found between respondents from NGOs and DRDA. Further analysis of data showed that the reasons for school dropouts in those families were due to financial constraints, health related problems, lack of interest etc. and no death of a child was reported by the respondents.

**Economic Status of the Respondents**

Under economic status of the respondents, the study concentrated on the occupation, monthly income, land holding, and other assets like gold ornaments, bank deposit, insurance etc. The following table gives more details regarding these.

**Occupation of the Respondents**

The occupational details of sample respondents are given in the table 4.21.

<table>
<thead>
<tr>
<th>Occupation of the Respondent</th>
<th>NGO</th>
<th>DRDA</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture &amp; allied</td>
<td>10</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td>Daily labourers</td>
<td>32</td>
<td>42</td>
<td>74</td>
</tr>
<tr>
<td>Salaried</td>
<td>8</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>Self employed</td>
<td>32</td>
<td>55</td>
<td>87</td>
</tr>
<tr>
<td>House wife</td>
<td>92</td>
<td>65</td>
<td>157</td>
</tr>
<tr>
<td>Unemployed</td>
<td>6</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Student</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td>360</td>
<td>540</td>
</tr>
</tbody>
</table>
Majority (53.06 per cent) of the respondents were earning members as employed in agriculture and allied fields, daily labourers, self-employed and salaried. While 43.61 per cent were housewives, the remaining 3.06 per cent were unemployed and students.

Self employed respondents were found more (30.56 per cent) in DRDA while it was only 17.78 per cent among the NGOs. This clearly indicates that DRDA was giving greater importance and support for self-employment. But salaried were more among the NGOs rather than the DRDA. Most of the self-employed persons had received training for self-employment programmes from the respective authorities under various sub-programmes of Indira Kranthi Patham (IKP). The main income generating programmes undertaken by the respondents were, production and sale of Agarbathis, stationery shop, sale of fruits, flour making units, production and sale of snacks and bakery items, animal husbandry, fish wending, vegetable wending, sale of readymade garments, provision shops, pickle making etc.

Monthly income of the Respondent Family

The monthly income particulars of sample respondents are given in the Table 4.22.

Table 4.22
Monthly Income of the Family

<table>
<thead>
<tr>
<th>Monthly income of the family (in Rupees)</th>
<th>Agency</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td>DRDA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>&lt; 500</td>
<td>27</td>
<td>15.00</td>
<td>31</td>
<td>17.22</td>
</tr>
<tr>
<td>500 - 1000</td>
<td>37</td>
<td>20.56</td>
<td>32</td>
<td>17.78</td>
</tr>
<tr>
<td>1001 - 1500</td>
<td>44</td>
<td>24.44</td>
<td>54</td>
<td>30.00</td>
</tr>
<tr>
<td>1501 - 2000</td>
<td>44</td>
<td>24.44</td>
<td>38</td>
<td>21.11</td>
</tr>
<tr>
<td>2001 - 3000</td>
<td>22</td>
<td>12.22</td>
<td>20</td>
<td>11.11</td>
</tr>
<tr>
<td>3001-4000</td>
<td>5</td>
<td>2.78</td>
<td>5</td>
<td>2.78</td>
</tr>
<tr>
<td>More than 4000</td>
<td>1</td>
<td>0.56</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>180</strong></td>
<td><strong>100</strong></td>
<td><strong>180</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The above table shows that a great majority of the respondents (85.28 per cent) had a monthly income of less than Rs. 2000. About 16.11 per cent of the respondents have a monthly
income of less than Rs. 500. And only 2.78 per cent of the respondents have an income above Rs. 3000 and only one family has above Rs. 4000 per month. And there was no significant difference in the family income between members of SHGs of NGOs and DRDA. Usually people tend to give a very low income of the family, but it was noticed that the respondents were ready to give more or less the actual income of the family.

Size of the Land holding

The land holding particulars of sample respondents is given in the table 4.23.

<table>
<thead>
<tr>
<th>Size of the landholding (in Acres)</th>
<th>NGO</th>
<th>DRDA</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>%</td>
<td>No</td>
</tr>
<tr>
<td>Not Available</td>
<td>32</td>
<td>17.78</td>
<td>7</td>
</tr>
<tr>
<td>&lt;2.5</td>
<td>62</td>
<td>34.44</td>
<td>71</td>
</tr>
<tr>
<td>2.5–5.0</td>
<td>34</td>
<td>18.89</td>
<td>55</td>
</tr>
<tr>
<td>5.1 - 10</td>
<td>20</td>
<td>11.11</td>
<td>30</td>
</tr>
<tr>
<td>10.1-15.0</td>
<td>9</td>
<td>5.00</td>
<td>7</td>
</tr>
<tr>
<td>15.1- 25.0</td>
<td>14</td>
<td>7.78</td>
<td>8</td>
</tr>
<tr>
<td>&gt;25.0</td>
<td>9</td>
<td>5.00</td>
<td>2</td>
</tr>
</tbody>
</table>

| Total                             | 180 | 100  | 180   | 100  | 360 | 100  |

Source: Field data

Size of the land is another important factor that determines the economic status of the respondents. More than 10 per cent of the total families were landless, while it was 17.78 per cent among families under NGOs. It is mainly due to the joint family and the extended family system found among the respondents in the district. Majority (36.94 per cent) of the total respondents had a landholding of less than 2.5 acres. Another 49.17 per cent of the respondents owned land between 2.5 acres to 25 acres and only 3.06 per cent of the respondents had land measuring 25 acres and above. While comparing between the NGOs and DRDA, landless
people are found four times higher among the NGOs than the respondents of DRDA. Such significant difference was not found in any other category of land holding.

**Possession of Gold ornaments**

Economic status of the family could also be determined, besides the land holding and monthly family income, from the quantity of gold ornaments and other savings deposit. The following chart 4.2 gives more details regarding the quantity of gold owned by the respondents.

**Chart 4.2**

*Quantity of Gold Ornaments owned by Respondents*

The above chart shows that 26.11 per cent of the total respondents did not own any gold ornaments at all. While majority (36.11 per cent) of the respondents owned 10-20 grams of gold ornaments, more than one fourth (25.56 per cent) owned less than 10 grams, and only 1.67 per cent of the respondents had gold ornaments 30-40 grams. Women in Andhra Pradesh as a whole prefer to own gold ornaments because it is an asset that can be very easily mortgage to take loan either from the banks or from any private party. And there was no significant variation in this matter as far as the two agencies were concerned.
Possession of other Assets

The possession of other assets by sample respondents is given in the table 4.24.

Table 4.24
Other Financial Assets owned by the Family

<table>
<thead>
<tr>
<th>Financial assets</th>
<th>Agency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NGO</td>
<td>DRDA</td>
</tr>
<tr>
<td>Chits</td>
<td>14</td>
<td>7.78</td>
</tr>
<tr>
<td>Insurance</td>
<td>43</td>
<td>23.89</td>
</tr>
<tr>
<td>Welfare fund</td>
<td>16</td>
<td>8.89</td>
</tr>
<tr>
<td>No Deposits</td>
<td>107</td>
<td>59.44</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>180</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field data*

The above table shows the types of other financial assets of the families of the respondents. Majority of the respondents (63.61 per cent) did not have any deposits except the thrift savings. Insurance (24.44 per cent) and Chits (7.50 per cent) were two methods used by the respondents as assets savings. Welfare Fund was a significant contribution (8.89 per cent) by the respondents from NGO sector, and there was no such savings under DRDA. The Life Insurance policy seemed to be a popular method of savings among the rural people.

From the analysis of the numerous tables and charts discussed earlier in the chapter, we can gather that most of the rural women in general and the respondents in particular do not have proper education, decent housing with basic amenities, no means of financial income including meager land holdings and no employment opportunities and as a result, most of the rural folk, mostly the women are leading a miserable life in abject poverty. Hence, there is a dire need for extending the SHGs to the nook and corner of the district and
facilitate their effective functioning so that the rural women folk can be alleviated from the suffering and they can be uplifted from the mire of economic deprivation and colossal poverty.
REFERENCES


7. Ibid, p.3.