

## CHAPTER – 3

**PROFILE OF KURNOOL DISTRICT AND  
DEVELOPMENTAL PROGRAMMES  
TAKEN-UP IN KURNOOL DISTRICT**

**Location And Composition:**

This district derives its name from its chief town Kurnool the capital of former Nawabs, Capital of Andhra Pradesh State from 1<sup>st</sup> October 1953 to 1<sup>st</sup> November,1956 and at present the head quarters of the district. The name Kurnool is said to have been derived from “Kandanavolu”.

Kurnool district lies between the northern latitudes of 14<sup>o</sup> 54<sup>1</sup> and 16<sup>o</sup> 18<sup>1</sup> and eastern longitudes of 76<sup>o</sup> 58<sup>1</sup> and 79<sup>o</sup> 34<sup>1</sup> the altitude of the district varies from 100 ft above the mean sea level. This district is bounded on the north by Tungabhadra and Krishna rivers as well as Mahabubnagar district ,on the south by Kadapa and Anantapur Districts on the west by the Bellary district of Karnataka state and on the east by Prakashm district.

**Area:**

The total geographical area of the district is 17658 sq. kms.with a population of 35,29,494 persons (2001censes) accounting for 4.63% of the total population and 6.41% of the total geographical area of Andhra Pradesh.

**Population :**

The districts ranks 10 in population with 35,29,494 People accounting for 4.63% of the total Population of the state as per 2001 Population Census ,while in area it occupies the 3<sup>rd</sup> place with 17658 Sq.kms ,which account for 6.41% of the total area of the state .At present Kurnool district comprises 3 Revenue Divisions,54 Revenue Mandals 53 Mandal Parishads ,One Municipal Corporation.

**Climate:**

The climate of the district is normally good and healthy. Rainfall is rare and wind is light with occurrence of heavy dew. District normal rainfall of year 670 mm. And the climate is usually hot, with more than 40<sup>0</sup>c in April and May and minimum temperature varying between 23<sup>0</sup>c and 13<sup>0</sup>c in January in every year.

**Rainfall:**

The district gets benefited from both the monsoon periods. The annual normal rainfall of the district is 670.0 mm which is 241 mm less than the state average. The average rainfall received during the year 2008-2009 is 582.3 mm.

**Rivers:**

The principal rivers following in the district are the Tungabhadra (and its tributaries, the Kundu) the Krishna and the Kunderu. The Kundri a tributary of Tungabhadra rises in the fields of Maddikera in Maddikera Mandal receives a stream from Erramalas at Laddagiri in Kodumur Mandal and joins Thungabhadra at Kurnool. It drains much of Maddikera, Pathikonda, Devanakonda, Gonegandla, Kodumur and Kallur Mandals. This is turbid streams with sudden raise and fall. The Kunderu also called Kumudvathi rises on the western side of Erramalas winds its way into Kunderu valley and flows in a southern direction collecting drainage all along its course from either side. It flows through Orvakal, Midthur, Gadivemula, Nandyal, Gospadu, Koilakuntla, Dornipadu and Chagalamarri Mandals and there enters Kadapa district.

**Soils:**

The predominant soils of the district are black clay, black loam, red loam and red sand. Black clay is the most superior of soils of the district. which occupies

50%.while the red soils constitute 50% of the total soil area in the district.The mandals of tuggali, maddikera and Adhoni. Aspari. Allagadda, Kallur and Nandikotkur accounts for more than 70% of area covered by black soils more than 75% of the area covered by red soils in the mandals of Pathikonda, Devanakonda, Peapully, Dhone and Allur.

### **Mineral Resources:**

Kurnool district possesses enormous deposits of lime-stone suitable for cement manufacture, apart from this ,the important minerals of economic value in the district are barites, yellow shale, white shale, steatite etc.

Lime-stone occurs in Kallur ,Orvakal ,Dhone ,Peapully, Banaganapalli, Owk. Gadivemula and Kolimigundla mandals with an annual exploitation of 74.77 lakh M.Tons.The annual out turn of the other minerals in the district is 285.62 lakh M.Tons during 2008-2009.

### **Population:**

Kurnool district has 17658Sq.Kms.of the total Geographical area of the state and has 35.29 lakhs population of Andhra Pradesh. There are 10 towns including 4 Municipalities and 1Municipalcorpation. 928 inhabited villages 26613 of the total villages in the Kurnool district. As per 2001 Census, nearly 76.84% of the total population of the district lives in the rural and the rest 23.16%in the urban areas as against 73% and 27% of rural and urban pockets respectively in Andhra Pradesh. Of the total population the percentage of males is 17.96 and the percentage of female is 17.33 The growth of population of Kurnool district is presented in the following table3.1

**TABLE 3.1**  
**GROWTH OF POPULATION IN KURNOOL DISTRICT**

Sl.No	Year	Population	Variation(+) or (-)	Annual Compound Growth Rate	Density of population
			Persons		
1	1901	1160829	-	-	66
2	1911	1259961	99132	0.82	71
3	1921	1214022	-45939	-0.37	69
4	1931	1361634	147612	1.15	77
5	1941	1505418	143784	1.01	85
6	1951	1315499	-189919	-1.34	74
7	1961	1570955	255456	1.79	89
8	1971	1982090	411135	2.35	112
9	1981	2407299	425209	1.96	136
10	1991	2967942	560643	2.12	168
11	2001	3529494	561552	1.75	200

**Source:** Director of Census Operations, Hyderabad

It is evident from Table 3.1 that the growth of population of Kurnool district in 1971 over the year 1961 is substantially high at 2.35 % compare to 0.82% in 1911. The demographic pressure in the district is gradually increasing which requires the effective utilization of resources with a judicious combination of natural capital and technological resources.

Among the 10 semi-urban areas of the district Kurnool town has the highest population of 3,42,973 forming 41.95 per cent of the total urban population. A majority of the major and medium scale industries of the district are concentrated in three places viz., Kurnool Cement Nagar and Nandyal.

**Literacy:**

The literacy rate in the district feature in 1901 and 2001 has been increasing at an average rate of 5.14 per decade. The literacy rate increased from 40.5 per cent in 1991 to 53.2 per cent in 2001.

It is evident from the data that 53.2 per cent of the population or literates which is lower than the literacy rate of the state, which is 61.11 per cent there are 10,03,659 of male literates and 5,88,513 female literates in the district accounted for 65.96 per cent of male literates and 40.03 per cent of females.

A derive has been launched recently by the district administration to promote the cause of literacy and aimed at a hundred percent literacy rate at the end of 2000 A.D. If the rate of literacy increases, it would enhance the potential man power for Industrialization, besides encouraging the sector shifts form lower earning to higher earning sectors.

**Land Utilization:**

The total geographical area of the district is 17,65,800 acres of which 8,56,537 acres constitutes cultivatable area. The net area shown is 8.89.122 acres. the gross cropped area of the district is 8.56 lakh acres, forming total geographical area.

Table 3.2 reveals that the net cultivated area comes to 8.89 lakhs acres 50.35 per cent. The spread of cultivated area is more in Allagadda, Orvakal ,Nandyal and Midthur Mandals. In addition, other uncultivated area accounts for about 48,292 acres. The total forest area in the district is 3,40,669 acres forming 19.29 per cent of the total geographical area in the district.

**Table 3.2****THE PATTERN OF LAND UTILIZATION IN KURNOOL DISTRICT**

S.No	Category	Area in lakh acres	Percentage of total
1	Total geographical area	1765800	100.00
2	Forest	340669	19.29
3	Barren and uncultivable land	127315	7.21
4	Land put to nonagricultural uses	138577	7.84
5	Cultivable waste	48292	2.73
6	Permanent pastures and other grazing land	3576	0.20
7	Current fallow	140528	7.95
8	Other fallow lands	75980	4.30
9	Net area sown	889122	50.35

Source: Hand Book of statistics Kurnool district - 2009

**TABLE 3.3****AREA IRRIGATION UNDER K-C CANAL DURING 2008-09**

S.NO.	Project/Canals	Name of the project	Registered ayacut	Actual area Irrigated	
				Gross	Net
1	Major ( above 24,710 Acres )	1. K.C.Canal	107498	57619	45840
		2. TBP LLC	61163	20305	19335
		3.Telugu Ganga Project	28733	22883	15909
		<b>TOTAL</b>	<b>197394</b>	<b>100807</b>	<b>81084</b>
2	Medium ( 4,942 to 24,710 Acres)	GDP	10303	4836	4836
3	Minor (below 4,942 Acres)	1.Gururaghendra Project		930	930
		2.SRBC		3567	3454
		3.TBPHLC		2030	1693
		<b>TOTAL</b>		<b>6527</b>	<b>6077</b>
<b>District Total</b>			<b>207697</b>	<b>112170</b>	<b>91997</b>

Source: S.E.Irrigation, Kurnool and chief planning office

**Irrigation Facility:**

Table 3.3 shows the development of ayacut particulars under major Irrigation project i.e Kurnool-Cuddapah canal in the year 2008-09 in the district.

It is learnt from table 3.3 that the Kurnool Kadapa canal is the largest source of irrigation in the district .The area under registered ayacut is 107498 hectares. Out of which the developed ayacut facility constitutes 57,619 hectares.

**Occupational Distribution:**

The occupational pattern of workers in Kurnool district according to 2001 census is presented in table 3.4 .It is interesting to note that though there has been a marked progress in the economy of Kurnool district in general and in the industrial sphere in particular the dependence of work-force on primary sector constituting cultivators and agricultural labourers has maintained almost status with 41.68 per cent in 2001 ,The work force percentage in secondary and tertiary sectors has also been maintained with 30.52per cent in 2001. This reveals that there has not been a change in occupational distribution of the work force from primary sectors to secondary and tertiary sectors. Out of the main workers, cultivators constitute 42.51 per cent agriculture labourers ,41.68 per cent house hold industry 3.53 per cent in 2001.



**TABLE 3.4**  
**DISTRIBUTION OF MAIN WOKERS TO THE TOTAL WORKERS IN**  
**KURNOOL DISTRICT**

<b>Sl.NO.</b>	<b>Category</b>	<b>2001</b>	<b>Percentage to Total</b>
1	Cultivators	3,64,030	24.25
2	Agricultural Labour (Primary Sector)	6,25,487	41.68
3	Workers in house hold industry	53,071	3.53
4	Other workers (Secondary & Tertiary Sectors)	4,58,010	30.52
	Total	15,00,598	100.00
	Total Population	35,29,494	
	Percentage of total workers to total population		42.51

**Source:** The annual report of Kurnool district (District hand book)

### **Infrastructural Facilities:**

Though, Kurnool district is backward, it has a moderate infrastructural facilities ( Table 3.5 )

In Kurnool district. Out of the total 924 villages, 808 villages are connected with roads and another 82 villages are proposed to be connected by roads during the 10<sup>th</sup> plan period. District has 6546.50Kms. of metallic road and 971.79Kms.of kutch road. The railway track in the district runs to an extent of 264.04Kms. The district has 761 post offices and 191 telegraph offices (table 3.5).

**TABLE 3.5**

**INFRASTRUCTURAL FACILITIES IN KURNOOL DISTRICT**

<b>I</b>		<b>Power-Rural Electrification</b>		
	1	Number of Villages already covered	(No.s).	808
	2	Number of additional villages to be covered during Tenth plan	(No.s).	82
	3	Additional power likely to be available during the end of tenth plan	KWH	346.49
<b>II</b>		<b>Road and communications</b>		
	1	Total –Length of existing Metallic road	(Km)	6546.50
		Non-metallic road		
		Kutch road	(Km)	971.79
		Railway track	(Km)	264.04
	2	Number of existing post offices	(No)	761
	3	Number of existing telegraph offices	(No)	191

**Source:** District Hand Book, 2008-09, Kurnool District

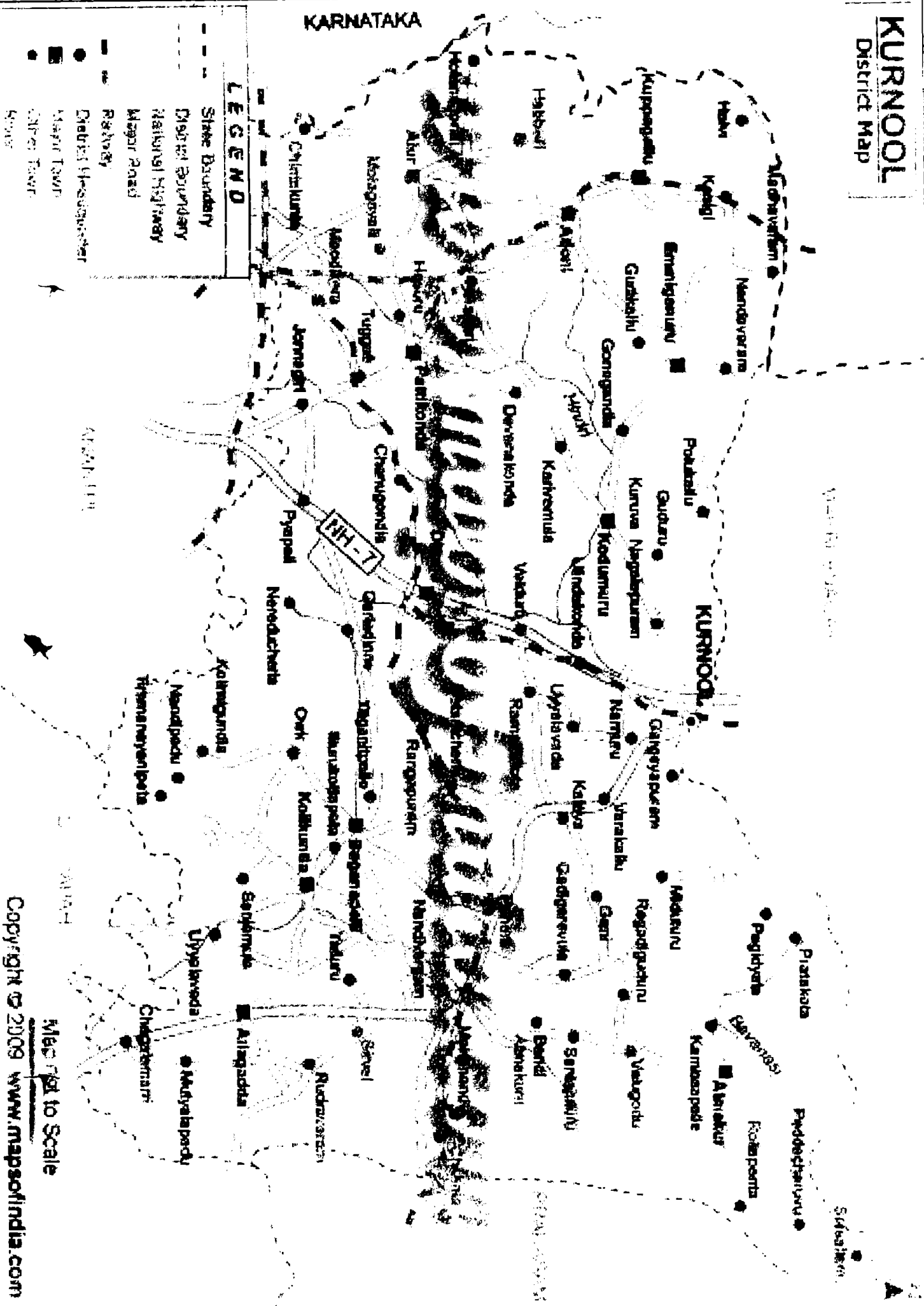
On the basis of the facts presented in the table, it is clear that Kurnool district provides everything like land, water, power, finance and labour for the entrepreneurs. The district has got good transport facilities.

**Rural Development Programmes in Kurnool District:**

Beside DWCRA, programmes like TRYSEM, IRDP merging NREP and RLEGP into Jawahar Rozgar Yojana are implemented in Kurnool district from the inception.

# KURNOOL

District Map



## LEGEND

- State Boundary
- District Boundary
- National Highway
- Major Road
- Railway
- District Headquarters
- Major Town
- Other Town

10 Kilometers

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Map not to Scale

## LIST OF MANDALS IN KURNOOL DISTRICT

1	Kurnool	28	Srivella
2	Kallur	29	Chagamarri
3	Orvakal	30	Gospadu
4	Kodumur	31	Koilakuntla
5	Gudur	32	Dornipadu
6	C.Belagal	33	Uyyalawada
7	Dhone	34	Sanjamala
8	Bethmcherla	35	Kolimigundla
9	veldurthy	36	Banaganapalli
10	Krishnagiri	37	Owk
11	Peapully	38	Adoni
12	Nandikotkur	39	Kowthalami
13	Midthur	40	Kosigi
14	Pagidyala	41	Peddakadubur
15	J.Bunglow	42	Yemmiganur
16	Atmakur	43	Nandavaram
17	Velgodu	44	Alur
18	Pamulapadu	45	Chippagiri
19	Kothapalli	46	Aspari
20	Srisailam	47	Holagunda
21	Nandyal	48	Halaharvi
22	Mahanandi	49	Pattikonda
23	B.Atmakur	50	Devanakonda
24	Panyam	51	Mantralayam
25	Gadivemula	52	Tuggali
26	Allagadda	53	Maddikera
27	Rudravaram	54	Gonegandla

**Source:** Field Data Kurnool District

## **TRYSEM:**

The training of Rural Youth for Self Employment Programme was launched and implemented in the district in the year 1980-81. As stated earlier, the objective of this programme is to provide technical skills among rural youth from families below the poverty line to enable them to take up self-employment in the fields of agriculture and allied activities, industry and business. According to the scheme, among the total number of beneficiaries, 50 per cent of the trained youth must be from the Scheduled Caste and Scheduled Tribes.

Training for rural youth will be provided in the schemes like Carpentry, Silk reeling, Motor mechanism, Sheet metal welding, Tailoring, Rural electrification, Soap making etc. The table shows the performance of TRYSEM in district during 2003-10.

**TABLE 3.6**  
**NUMBER OF RURAL YOUTH TRAINED UNDER TRYSEM**  
**DURING 2003-10 IN KURNOOL DISTRICT**

<b>SL. NO.</b>	<b>Year</b>	<b>No of Candidates trained</b>	<b>Percentage</b>
1	2003-2004	542	9.86
2	2004-2005	1048	19.07
3	2005-2006	977	17.79
4	2006-2007	1850	33.97
5	2007-2008	220	4.50
6	2008-2009	300	5.46
7	2009-2010	670	12.9
	Grand Total	5494	100.00

**Source:** Report of DRDA, Kurnool.

Table 3.6 present the number of rural youth trained under training of rural youth for self employment programme in the Kurnool district. The total number of rural youth trained was 542 during 2003-04. The highest percentage of rural youth trained was in the year 2006-07 and only 4.50 per cent of the total youth trained was in the year 2007-08 which clearly shows that meagre number of rural youth were provided the opportunity of training for taking up self employment programme.

**Integrated Rural Development programme (IRDP):**

The principal objective of this programme is to alleviate the poverty by augmenting the income of the poorest families in rural areas by engaging them in gainful occupations. Financial support is extended to the identified families to acquire productive assets, technology and skills for economically viable activities. The thrust of the programme is to raise the consumption level of the poorest of the poor, including rural artisans, in order to raise them above the poverty line.

In order to improve the living condition of the people of Kurnool district, the Integrated Rural Development Programme (IRDP) was first introduced in the district in the year 1978-79 in 14 out of 16 blocks and the entire district from 1980 on wards. The programmes that were implemented in the district related to agriculture, minor irrigation, animal husbandry, industry, services and business.

First time these programmes include the women. The main objective of this programme is that at least 30 per cent of the total beneficiaries should be women and priority should given to women heads of the households and women members of households. The number of total beneficiaries covered under IRDP and the number of women assisted under IRDP are presented in table 3.7 .

**TABLE 3.7**  
**YEAR-WISE COVERAGE OF BENEFICIARIES UNDER IRDP IN**  
**KURNOOL DISTRICT DURING 2003 To 2011**

SI NO.	YEAR	NO OF BENEFICIARIES	PERCENTAGE
1	2003-04	12585	23.45
2	2004-05	8169	15.22
3	2005-06	6001	11.18
4	2006-07	10500	19.57
5	2007-08	7000	13.04
6	2008-09	4228	7.98
7	2009-10	2313	4.31
8	2010-11	2864	5.34
	TOTAL	53660	100.00

**Source:** Report of the DRDA, Kurnool

Table 3.7 shows the year-wise coverage of beneficiaries under IRDP during the period 2003-04-2010-11. The data shows that the coverage of beneficiaries have gradually decreased from 2007-08 onwards.

Subsidy is released to the beneficiaries of IRDP for taking self employment programmes. The particulars of subsidy released to the beneficiaries during 2004-10 are presented in table 3.8.

The particulars of subsidy released to the beneficiaries under IRDP in Kurnool district reveals that the average subsidy released to the beneficiaries during 2003-04 was 1256. And the same subsidy was reached Rs.11,500 during the year 2010-11. Table clearly shows that the amount of subsidy is continuously increasing. This shows Govt is giving more priority to poverty eradication programmes. On the whole the average subsidy sanctioned to the beneficiaries in the district was Rs.6,806 which is meager.

**TABLE 3.8**  
**PARTICULARS OF SUBSIDY RELEASED UNDER IRDP DURING 2003-10**  
**IN KURNOOL DISTRICT**

SI.NO.	YEAR	NO.OF BENEFICIARIES	SUDDSIDY	AVERAGE SUBSIDY
1	2003-04	12,585	1,58,06,760	1,256
2	2004-05	8,169	4,55,83,020	5,580
3	2005-06	6,001	3,85,26,420	6,420
4	2006-07	10,500	8,97,75,000	8,550
5	2007-08	7,000	7,08,82,000	10,126
6	2008-9	4,228	4,59,16,080	10,860
7	2009-10	2,313	2,56,97,430	11,110
8	2010-11	2,864	3,29,36,000	11,500
	TOTAL	53,660	36,51,76,370	6,806

**Source:** Report of the DRDA.Kurnool.

#### **Self Help Group Scenario Of The District:**

In Kurnool, SHG movement has its roots in south Asian Poverty Alleviation Programme (SAPAP) implemented in the year 1995 under UNDP, which was started in 7 Mandals covering 210 villages. DRDA has taken a lead role in promotion of SHGs in the district. As on 31.03.2009, there are 39,624 groups in the district with a total membership of approximately 4,50,000 women, who have together saved Rs. 162.76 crore. Revolving fund/matching grant assistance and other type of assistance to the tune of Rs. 23 crore were given to 17,659 SHG on the district. The size of the groups varied from 10-15 members and was mostly of homogenous composition. Further, under CIF programme of DRDA-IKP an amount of Rs. 37.10 crores was disbursed to 81286 members cumulatively as on 31.03.2008. During 2008-09 no amount was released to the groups under CIF.



UNDP could promote 183 village organizations (covering 2478 groups) . which are federated into 7 Mandals Samakhyas. IKP (velugu) project launched in the district during the year 2002-03 along with DWMA,had strengthened the above institutionl infrastructure leading to estblishment of 1650 village organizations covering 1313 hamlets in 54 mandals for reducing poperty through social re-engineering , formation of SHGs and promotion SHGs federations and Mandal Samakhyas. Has a result of these efforts 62 mandal samakhyas (including 3 disabled and 5 Chenchu Mandals) are in existence has at the end of 31.03.2008. There are 203 Mahila Thrift and credit-cooperatives societies registered under MACS act 1995. Further, DRDA has promoted Mahila Societies registered under MACS act, 1995.In all 19 such societies are functioning and 4317. SHGs affiliated to them' having individual membership of 58,873 and combined own funds of these MACS stood at Rs.556.92 lakh has on 31.03.2006 .

### **Profile of Self Help Groups**

- Total no. of household in the District:6.99 lakh
- Total No. Of Rural House hold mobilize into SHGs: 4,67,718 (As on 31.07.2009)
- No. of POP and households mobilized into SHGs 1,19,996
- No. of POP and poor households mobilized into SHGs: 2,99,945
- Total number of SHGs in the District.39624(31.03.2009)
- Scope for formation of new SHGs in the district:4000 groups during the current year.
- SHPI wise no. of groups formed in the district during 2008-09.

**Table 3.9**  
**SHPI-WISE NO. OF GROUPS FORMED IN THE DISTRICT**  
**DURING 2008-09.**

<b>Number of SHGs formed</b>	<b>During the year</b>	<b>Total number of SHGs formed</b>
Indira Kranti Patham project	5,377	33,355
NGOs	0	3,071
Bank	0	0
Other/Other Govt debts	0	3,198
Total	5,377	39,624

**Source:** District Credit Plan 2010-11, Kurnool.

**Note:** Other departments include DWMA under its Watershed programme, SETKUR under it's CMEY, groups formed by Debt of Cooperation ect. Most of these groups except those formed by DMWA UNDER it's programme are domant and also some of these are mixed groups.

**Table 3.10**  
**SOCIO ECONOMIC PROFILE OF SHGs**

Total number of SHGs in the district	39,624
Total members covered under SHGs	450,000
Average number of members per SHGs	11
Percentage of SC members	24
Percentage of ST members	3.3
Percentage of BC members	NA

**Source:** District Credit Plan 2010-11, Kurnool.

**Activity Profile of the SHGs:**

In the initial days of SHG-Bank linkage programme most of the credit was directed in meeting consumption needs. Slowly, there is switch over from consumption to income generating activities. The economic activities taken up by group members under farm sector are agriculture dairy, ram lamb rearing, sheep

rearing, fisheries and NFS activities include rope making, vegetable/fruit vending, flower vending, kirana/small business, papad making, basket making, pickle making, bricks manufacturing, tailoring weaving, stone quarrying, chappal/shoe making, cloth business, plasticware business etc.

**Assistance to Self Help Group by Banks:**

Both commercial banks and AP Grameena Bank are extending financial assistance to SHGs. Year wise and Agency wise details of SHG-Bank linkage programme are given here under :

**Table 3.11**  
**YEAR-WISE AND AGENCY WISE DETAILS OF SHG-BANK**  
**LINKAGE PROGRAMME**

Year	Agencies	Fresh		Renewals		Total	
		NO	Amount	No.	Amount	No.	Amount
2004-05	CBs	2772	740.00	4064	1780.0628	6836	2520.07
	RGB	1790	311.48	3270	1523.53	5060	1835.01
	Total	4562	1051.48	7334	3303.5928	11896	4355.08
2005-06	CBs	1643	477.48	5916	3619.04	7559	4096.52
	APGB	1271	293.40	4312	2483.24	5583	2776.64
	Total	2914	770.88	10228	6102.28	13142	6873.16
2006-07	CBs	1179	454.68	7749	6313.78	8928	6786.46
	APGB	1251	502.99	5691	4760.95	6942	5263.24
	DCCB	7	8.47	0	0	7	8.47
	Total	2437	966.14	13440	11074.73	15877	12040.17
2007-08	CBs	3882	2828.58	7344	12853	11226	15681.58
	APGB	2092	975.33	1596	8099.61	7288	9074.94
	DCCB	0	0	0	0	0	0
Total	5974	3803.91	12540	20952.6	18514	24756.52	
2008-09	CBs	5465	3487	9322	13779	14787	17266
	APGB	2165	1075	3794	4596	5959	5671
	DCCB	13	6	0	0	13	6
Total	7643	4568	13116	18375	20759	22943	

**Source:** District Credit Plane 2010-11, Kurnool.

A total of 20759 groups were credit linked during 2008-09 involving financial assistance of Rs.22943lakh, out of which repeat financing was extended to 13116 groups with a bank loan of Rs.18375 lakh. The average per group finance is Rs.1.10 lakh, which is less than state average per group finance of Rs.1.33lakh.

**Potential assessments for SHG –Bank linkage during 2010 -11.**

- i) The PLP Potential envisages credit linkage of 8000 new groups and 16000 old groups as potential during 2009 -10 with a financial out lay of Rs . 42500.00 lakh .
- ii) DRDA- IKP Planned to form about 4000 SHGS During the current year.
- iii) Considering the focus laid by both central and state governments on SHGs, availability of a large number of good groups and the efforts made by banks , DRDA and NABARD, it is now planned to link 5000 new groups and 10000 old groups during 2009 -10 with a financial out lay of Rs . 42,500.00 lakh . The old groups will be covered under TFI wherein each branch has to select two villages to implement the TFI. The TFI is a package which addresses the issue of debt swapping of the SHG members i.e., under the scheme a Master Credit plan . is prepared taking into account the needs of the members for IGA, consumption purpose and an amount not exceeding 40 per cent of the plan towards debt swapping .
- iv) The availability of fresh groups during 2010 -11 is expected to be around 8000. No gap in resources is expected from banks as banks find the margin on SHG financing very attractive due to availability of refinance from NABARD at lower rate of interest. The potential for SHG bank linkage programme for the year 2010 – is given below.

**Table 3.12**  
**THE POTENTIAL FOR SHG BANK LINKAGE PROGRAMME**  
**FOR THE YEAR 2010-11**

<b>S.No</b>	<b>Type of groups</b>	<b>No. of groups</b>	<b>Finance per group (Rs . lakh)</b>	<b>Total bank loan (Rs. lakh)</b>
1	Fresh groups	8000	0.50	4000.00
2	Repeat Finance	15000	4.00	60000 .00
	<b>Total</b>	<b>23000</b>		<b>64000. 00</b>

**Source:** District Credit Plane 2010-11, Kurnool.

**DWCRA:**

The scheme Development of Women and Children in Rural Areas is being implemented in the district since 1982-83 for the development of women and children in rural areas of Kurnool district. The main objective of the DWCRA is to raise the income level of women poor households and involve them in social developments, achieving economic self-reliance for them is another goal. The primary thrust of the programme is formation of group of 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 access to basic services such as health, child care, nutrition, water, sanitation and education.

The table 3.13 shows the percentage coverage of beneficiaries under DWCRA in Kurnool district. During 2000-01 to 2009-10. Out of the total coverage of 1858144 beneficiaries, 16.68 per cent were covered in the year 2009-10 which was highest and the lowest coverage of beneficiaries was in the year 2000-01, the above terms show that percentage participation of womens, in SHGs are continues increasing.

**Table 3.13****YEAR-WISE COVERAGE OF BENEFICIARIES UNDER  
DWCRA IN KURNOOL DISTRICT DURING 2000 TO 2010**

SI. NO	Year	No.of beneficiaries	Percentage of the total
1	2000-01	98098	5.27
2	2001-02	108972	5.86
3	2002-03	120720	6.49
4	2003-04	116182	6.25
5	2004-05	142752	7.68
6	2005-06	170846	9.19
7	2006-07	222278	11.96
8	2007-08	277710	14.96
9	2008-09	290626	15.62
10	2009-2010	309960	16.68
	Total	1858144	100

**Source:** Report of the DRDA, Kurnool

**Table3.14****YEAR-WISE FORMATION OF WOMEN GROUPS IN  
KURNOOL DISTRICT DURING 2003 TO 2009**

SI. No.	Year	No .Of Groups	Percentage of achievement
1	2003-04	10096	51.38
2	2004-05	1800	9.16
3	2005-06	1246	6.34
4	2006-07	2736	13.92
5	2007-08	2637	13.42
6	2008-09	1134	5.77
	Total	19649	100

**Source:** Report of the DRDA, Kurnool.

This shows that SHGs are working more effectively and efficiently working from Economic point of view. The year wise achievements with regard to groups organized in the district under DWCRA are presented in table 3.14

The table 3.14 clearly shows that number of groups were formed the year 2003 to 2009 in Kurnool district which clearly shows that more and more number of women brought into the fold of DWCRA programme

**Table 3.15**  
**CASTE-WISE COVERAGE OF BENEFICIARIES UNDER DWCRA IN**  
**KURNOOL DISTRICT DURING 2000 -2010**

S. No	Year	No. of Beneficiaries					Total
		SC	ST	BC	MN	OC	
1	2000 -01	13537.2 (13.8)	5101.83 (5.2)	66902.83 (68.2)	5101.09 (5.2)	7455.44 (7.6)	98,098
2	2001 -02	15256.08 (14)	4358.88 (4)	6538.2 (60)	8717.76 (8)	15256.08 (14)	1,08,972
3	2002-03	17142.24 (14.2)	5794.56 (4.8)	75087.84 (62.2)	9899.04 (8.2)	12796.08 (10.6)	1,20,720
4	2003-04	18589.12 (16)	11037.29 (9.5)	73194.66 (63.0)	5228.19 (5)	8132.74 (7)	1,16,182
5	2004-05	17986.75 (12.6)	10563.64 (7.4)	94501.82 (66.2)	7423.10 (5.2)	12276.67 (8.6)	1,42,752
6	2005-06	25626.9 (15)	8542.3 (5)	105924.52 (62)	13667.68 (8)	17084.6 (10)	1,70,846
7	2006-07	32230.31 (14.5)	14448.07 (6.5)	141146.53 (63.5)	13336.68 (6.0)	21116.4 (9.5)	2,22,278
8	2007-08	39434.82 (14.2)	1330.8 (4.8)	186898.83 (67.3)	17218.02 (6.2)	20828.25 (7.5)	2,77,710
9	2008-09	40106.38 (13.8)	15112.55 (5.2)	201985.07 (69.5)	18018.81 (6.2)	15403.17 (5.3)	2,90,6626
10	2009-10	35645.4 (11.5)	26346.6 (8.5)	190315.44 (62.4)	18907.56 (6.1)	38745.0 (12.5)	3,09,960
	Total	2,55,555.52 (13.75)	1,14,635 (6.16)	12,01,340.74 (64.65)	117517.93 (6.32)	1,69,094.67 (9.10)	18,58,144 (100)

**Source:** Report of the DRDA, Kurnool

The table 3.15 shows that out of the total number of beneficiaries 13.75 per cent of the beneficiaries belongs to Scheduled Castes, 6.16 per cent belongs to Scheduled Tribes, 64.65 per cent belongs to Backward Castes, 6.32 per cent belong to Minorities and 9.10 per cent belongs to Other Castes, which clearly shows that very low percentage of Scheduled Tribes were covered in the district. The Mandal wise coverage of beneficiaries during 1983-84 and 2008-09 are presented in the table 3.16.

The table 3.16 show that there no much difference in the coverage of beneficiaries in majority of the mandals. The percentage of coverage of beneficiaries under DWCRA in the selected Mandal i.e., ..Peapully was 0.96 percent which is for below than the average. Even though peapully Mandal was a medium developed Mandal.

It is evident from table 3.17 that out of the 117883 groups formed under DWCRA in Kurnool district. Only 0.96 per cent of groups were formed for assistance through Bank finance, in Peapully Mandal. Even though the Peapully is a medium developed Mandal no special provisions were made to encourage the rural women belongs to Scheduled Caste, Scheduled Tribe and Backward Castes to generate income and employment. In this Mandal, the reason for this is that percentage of women literacy is very low i.e 34.30. Due to this women are not come forward to participate in DWCRA. In recent years Govt providing amenities to the participants. Along with this Govt enlightened them through various advertisement programmes, which shows positive impact on rural women.



**Table 3.16**  
**MANDAL-WISE COVERAGE OF BENEFICIARIES UNDER DWCRA**  
**DURING 1983-2009**

S.No	Name of the mandal	No. beneficiaries	Percentage
1	Kurnool	22669.356	1.22
2	Kallur	96809.302	5.21
3	Orvakal	52771.289	2.84
4	Kodumur	96809.302	5.21
5	Gudur	32703.334	1.76
6	C.Belagal	29544.489	1.59
7	Dhone	48869.187	2.63
8	Bethmcherla	29544.489	1.59
9	veldurthy	27872.16	1.50
10	Krishnagiri	20439.584	1.10
11	Peapully	8919.0912	0.48
12	Nandikotkur	30287.747	1.63
13	Midthur	29544.489	1.59
14	Pagidyala	17094.924	0.96
15	J.Bunglow	49055.001	2.64
16	Atmakur	33260.777	1.79
17	Velgodu	49240.816	2.65
18	Pamulapadu	35862.179	1.93
19	Kothapalli	34004.35	1.83
20	Srisailam	2341.2614	1.26
21	Nandyal	18581.44	1.00
22	Mahanandi	40693.353	2.19
23	B. Atmakur	49426.63	2.66
24	Panyam	15050.966	0.81
25	Gadivemula	18395.825	0.99
26	Allagadda	32703.334	1.76
27	Rudravaram	34189.249	1.84
28	Sirivella	25270.758	1.36
29	Chagamarri	41436.611	2.23
30	Gospadu	32517.52	1.75
31	Koilakuntla	3326.679	1.79
32	Dornipadu	34933.107	1.88
33	Uyyalawada	8547.4624	0.46
34	Sanjamala	27500.531	1.48
35	Kolimigundla	7432.5	0.40
36	Banaganapalli	23226.8	1.25
37	Owk	25270.758	1.36
38	Adoni	14865.15	0.80
39	Kowthalam	36233.808	1.95
40	Kosigi	32889.148	1.77
41	Peddakadubur	13936.08	0.75
42	Yemmiganur	3326.679	1.79
43	Nandavaram	41622.425	2.47
44	Alur	29730.304	1.60
45	Chippagiri	13936.08	0.75
46	Aspari	51470.588	2.77
47	Holagunda	42551.497	2.29
48	Halaharvi	49426.63	2.66
49	Pattikonda	46639.414	2.51
50	Devanakonda	50927.33	2.73
51	Mantralayam	23784.243	1.28
52	Tuggali	57788.278	3.11
53	Maddikera	40507.539	2.18
54	Gonegandla	32703.334	1.76

**Source:** Hand Book Of Statistics, Kurnool district.

**Table 3.17****MANDAL - WISE FORMATION OF GROUPS UNDER DWCRA  
IN KURNOOL DISTRICT DURING 1983-2009.**

S.No	Name of the mandal	Total Groups	Percentage
1	Kurnool	1511	1.28
2	Kallur	6453	5.47
3	Orvakal	3518	2.98
4	Kodumur	6453	5.47
5	Gudur	2180	1.84
6	C.Belagal	1969	1.67
7	Dhone	3297	2.79
8	Bethmcherla	1969	1.67
9	veldurthy	1858	1.57
10	Krishnagiri	1362	1.15
11	Peapully	1134	0.96
12	Nandikotkur	2019	1.71
13	Midthur	1969	1.67
14	Pagidyala	1139	0.96
15	J.Bunglow	3270	2.77
16	Atmakur	2217	1.88
17	Velgodu	3282	2.78
18	Pamulapadu	2390	2.20
19	Kothapalli	2266	1.92
20	Srisailam	156	0.13
21	Nandyal	1238	1.05
22	Mahanandi	2172	1.84
23	B.Atmakur	3295	2.79
24	Panyam	1003	0.85
25	Gadivemula	1226	1.04
26	Allagadda	2180	1.54
27	Rudravaram	2279	1.93
28	Sirivella	1684	1.42
29	Chagamarri	2762	2.34
30	Gospadu	2162	1.83
31	Koilakuntla	221	0.18
32	Dornipadu	2328	1.97
33	Uyyalawada	569	0.48
34	Sanjamala	1833	1.55
35	Kolimigundla	495	0.41
36	Banaganapalli	1548	1.31
37	Owk	1684	1.42
38	Adoni	991	0.84
39	Kowthalam	2415	2.04
40	Kosigi	2192	1.85
41	Peddakadubur	929	0.78
42	Yemmiganur	221	0.18
43	Nandavaram	2774	2.35
44	Alur	1958	1.66
45	Chippagiri	929	0.78
46	Aspari	3431	2.91
47	Holagunda	2836	2.40
48	Halaharvi	3295	2.79
49	Pattikonda	3109	2.63
50	Devanakonda	3395	2.87
51	Mantralayam	1585	1.34
52	Tuggali	3852	3.26
53	Maddikera	2700	2.29
54	Gonegandla	2180	1.84
	<b>Total</b>	<b>117883</b>	<b>100.00</b>

## **CONCLUSIONS:**

Kurnool district is one of the backward district of Andhra Pradesh. It lies between the northern latitudes of 13° 52' and eastern longitudes of 77° 40'. The Average rainfall is 612 mm.

The scheme of Development of Women and Children in Rural Areas is being implemented in the district since 1983-84. The main object of this programme is to raise the income level of women poor households and involve them in social development. The analysis reveals that rate of achievement in the coverage of beneficiaries is very poor in all the years. Beneficiaries during the period 1983- 2009, 13.75 per cent belongs to Scheduled Casts, 6.16 per cent belongs to Scheduled Tribes.

It is evident from the analysis that out of the 117883 groups formed under DWCRA in Kurnool district, the Orvakal Mandal stood first in receiving assistance and provided more assets than the selected Mandal. Even though the Peapully Mandal is medium developed Mandal, no special provisions were made to encourage the rural women belonging to Scheduled Caste and Scheduled Tribes to improve their income and employment.

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