Chapter V

Summary, Conclusions and Suggestions
As per 2001 census, there were 496.4 million women constituting 48.1 percent of the India's population. Their participation in the economic activity is important for their personal advancement and improvement of their status in society. Stardust Kathleen says, “getting resources into women’s hands, integrating women in the wage labour force and securing female rights to enable and empower for other actions are deemed significant for themselves”. The Nobel Laureate Professor Amartya Sen has rightly emphasized the need to view women as’ potentially active agents of social change and to transcend the views of women as patient solicitors of social equity. Hence, there is a need to involve rural women in income generating economic activities.

DWCRA is a special sub-programme started in 1982 to improve the gender component of IRDP. Women and children, especially in rural areas, participate in several activities driven by economic necessity but their contribution inside and in some cases, outside the household is invisible. They suffer from a wide variety of disabilities imposed by religion, tradition and custom. The purpose of DWCRA is to empower them and thereby enable them to participate in the process of development more meaningfully.

The target group for DWCRA is the same as for IRDP. Women of the identified rural families can become members of DWCRA and also avail themselves subsidy and credit under IRDP project to the prescribed overall ceilings. Unlike IRDP where the family is the beneficiary groups of women from different families are the beneficiaries in DWCRA. Groups of 10 to 15 women are encouraged to generate own
savings through thrift for 6 months and are then provided with one-time grant to be used as Revolving Fund. Any viable activity, with sufficient local availability of forward and backward linkages can be taken up. Skill training is also imparted to the members. From 1994-95, the amount of lump sum grant given as Revolving Fund has been raised from Rs.15,000 to Rs.25,000 in the case of stabilized DWCRA groups who wish to diversify. To ensure better dovetailing of the programme with various line departments, a pilot scheme called 'Community Based Convergent Services' (CBCS) was initially introduced on 81 districts and subsequently extended to another 60 districts.

The underlying objective of DWCRA is to form groups to carry out 'Income Generating Activities.' Since the programme is meant for poorest of the poor, rural women. The prime necessity to achieve this objective is to introduce viable economic activities. The activities encouraged under the scheme fall under the category of 'self employment' engaging in economic activity and appropriating the rewards of labour directly either in terms of the output itself or profits from the sale of the produce. A number of resource based activities are targeted under the scheme which are agricultural resources (processing, coir, tobacco, mushroom), forest resources based (bamboo, cane, honey, wooden toys and articles) marine resources based (Fishing net, salt), mineral resources (gem cutting, granite marble).

The District Anantapur is known after the big tank "Ananthasagaram" located at Anantapur. Anantapur district was formed in the year 1882 having been separated from Bellary district.
Later on, it was expanded with the addition of Revenue Mandals of Kadiri, Mudigubba, Nallamada, N.P.Kunta, Talupula, Nallacheruvu, O.D.Cheruvu, Tanakal, Amadagur and Gandlapenta (Previous Kadiri Taluk) from Kadapa district in the year 1910. During the year 1956, the present revenue mandals of Rayadurg, D.Hirehal, Kanekal, Bommanahal and Gummagatta of Bellary district were added to Anantapur district.

The total geographical area of the district is 19,130.8 sq. km., with a population of 36,40,478 persons (2001 Census) accounting for 4.86 per cent, of the total population and 6.59 per cent of the total geographical area of Andhra Pradesh.

The geographical position of the district in the middle of the peninsula render it, the driest part of the State and hence, agricultural conditions are most often precarious. Monsoon also evades this part due to its unfortunate location. The district falls in the rain shadow area. Being far away from the east coast, it does not enjoy the benefit of North-east monsoon and the high western-ghats prevent South-east monsoon from penetrating and quenching the thirst of these parched soils.

The data reveals that the largest source of irrigation comes from Thungabadra projet, HLC, GBC. Canal. The area registered under HLC, GBC is 51,771 hectares (Kharif and Rabi), of which a Net Area Irrigated is 26,534 hectares and Gross Area Irrigated is 26,564 hectares.

The scheme of Development of Women and Children in Rural Areas is being implemented in the district since 1987-88. The main
objective of the DWCRA is to raise the income level of women of 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's access to basic services such as health, child care, nutrition, water, sanitation and education.

The data reveals that, 3105 groups constituting 3.45 per cent was benefited under DWCRA in the year 2000-2001. The groups were highest in the year 2007-2008 with a Number of 32861 constituting 36.55 per cent and the data clearly shows that the number of groups have increased from 3105 to 32861 by the end of 2007-2008.

The data reveals that out of 125 sample beneficiaries, 40 beneficiaries (32.00 per cent) do not possess any land. 51 beneficiaries (40.80 per cent) in the group of below 2 acres, followed by the land holding size of 2-6 acres who are 28 in number and 22.40 per cent. Only six beneficiaries with 4.80 per cent can be found in the land holding size of above 6 acres.

The data reveals that, majority of Scheduled Castes prefer to have Kiran Shop (i.e., 13 beneficiaries, 31.71 per cent), 13 beneficiaries belongs to Scheduled Tribes prefer to have Petty Trade, (54.17 per cent), Sarris business attract Backward Caste community (numbering to 17 beneficiaries, accounting to 54.84 per cent) and forward Caste
people opted Milch animals (numbering 19 beneficiaries, accounting to 65.52 per cent). It is also observed that the priority of the trades selected by the sample members are Sarris business (24.80 per cent), Milch animals (24.00 per cent), Petty Trade (20.00 per cent), Kirana Shop (16.80 per cent), and Tailoring (14.40 per cent).

The data reveals that out of 125 sample beneficiaries 40 beneficiaries do not possess any land, 9 beneficiaries did not have any assets, and 19 have Kutcha houses beneficiaries, irrespective of the ownership of land, and assets, beneficiaries have been found in all the schemes selected for the study.

The data reveals that the level of income of the selected women beneficiaries before implementation of the schemes under DWCRA. It is found that 25.60 per cent of the beneficiaries have less than Rs.4,500 annual income, 41.60 per cent of the beneficiaries have income between Rs.4,501 to Rs.6,000, 22.40 per cent of the beneficiaries have income between Rs.6,001 to Rs.8,500 and 8.00 per cent of the beneficiaries have income between Rs.8,501 to Rs.12,000, whereas 2.40 per cent of the beneficiaries annual income is above Rs.12,000/-. In order to know
whether the generated income from DWCRA programme is significant or not, the Paired 't' test was applied.

The data reveals that, it is found that 36.00 per cent of the women beneficiaries comprising of all categories have below 100 mandays of employment. Nearly 37.00 per cent of the total beneficiaries have employment between 101 and 180 days and 20.00 per cent of them have employment between 181 and 240 days as against 6.40 per cent of the farmers comprising all groups have employment of 241 mandays and above.

It is found that after the implementation of the DWCRA programme 10.40 per cent of the beneficiaries comprising of all groups have employment of less than 100 days as against 36.00 per cent of the beneficiaries before DWCRA programme. It shows that there has been a shift in the availability of man-days of employment after the implementation of the DWCRA programme i.e., 8.00 per cent of 101 to 180 days. It clearly shows that after joining in DWCRA programme 81.60 per cent of the sample beneficiaries have an employment of 181 days and above as against 26.40 per cent have got the same number of days of employment before the DWCRA programme. In order to know whether the generated employment from DWCRA programme is significant or not, the Paired 't' test was applied.

The null hypothesis is that there is no significant difference in employment generation of sample women beneficiaries in Bukarayasamudram Mandal after the implementation of the DWCRA Programme.
Observed Value $t = 23.35 > Table Value = 1.96$

The null-hypothesis is rejected at 5 per cent probability value.

Hence, it is inferred that there is significant growth in employment generation of sample women beneficiaries in Bukkarayasamudram mandal.

According to observations of the data, out of 125 sample respondents, 105 (84.00 per cent) have taken up different income generating activities with the amount of internal lending. Among them 39 (37.14 per cent) from irrigated region, 34 (32.38 per cent) from semi irrigated region, 32 (30.48 per cent) from non irrigated region. It shows that no much deviations in income generating activities across the regions.

The data reveals that the level of savings of the selected women beneficiaries under DWCRA programme. It is found that 16.80 per cent of the beneficiaries have less than Rs.100 Monthly savings, 19.20 per cent of the beneficiaries have savings between Rs.100 to Rs.200 and 23.20 per cent of the beneficiaries have savings between Rs.200 to Rs.300, whereas 32.00 per cent of the beneficiaries Monthly savings between Rs.300 to Rs.400/-.

It is seen from the above table that majority (32.00 per cent) of women beneficiaries having high savings attitude i.e., between Rs.300 to Rs.400/-.

The data reveals that the success in terms of income generation is higher in ‘sarries businesses compared to other schemes. 49.60 per cent (62) beneficiaries could get more income i.e., between Rs.701 to
Rs.1000 per month, 25.60 per cent (32) beneficiaries are in the range of earnings Rs.501-700, 31 beneficiaries (24.80 per cent) could get below Rs.500 per month. There is no single beneficiary who have failed to participate in trade.

The data reveals that there is a positive relationship between success of trade as measured by income generation and age of the beneficiaries up to the age group of 35-45. A close examination of the table reveals that the success is relatively high in the age group of 25-35 compared to other age groups.

The data reveals that there is a positive relationship between success of trade and caste. It is to be noticed from the table that the success of trade is higher in scheduled caste and backward castes beneficiaries.

The data reveals that there is a positive relationship between success of trade and education of samples. Success is associated with the educational attainment of the beneficiaries.

The data reveals that that there is a close relationship between success of trade and the type of the family. It is to be observed that the success is relatively higher in the case of nuclear and joint families, and low in the case of women headed families.

The data reveals that, lower the level of education of husband / father, the higher the success of trade and vice-versa. As the level of education increases even among the lower income groups, they prefer to confine their wives to the domestic work which is considered as a status symbol in the patriarchal society.
The data reveals that, success is relatively high as the size of land holdings increases. Therefore success of trade positively associated with the land holdings of the beneficiaries.

The data reveals that 84.00 per cent beneficiaries (105) paid full amount of loan, 6.40 per cent beneficiaries (8) paid exactly half amount and 9.60 per cent beneficiaries (12) paid more than half amount. There is no single beneficiary who has failed to repay loan amount.

From scheme-wise point, all the beneficiaries of milch animal trade have paid full amount. And full repayment capacity is more in saries business followed by petty trade, tailoring and kirana shop.

The data reveals that out of 125 beneficiaries, 111 beneficiaries (88.80 per cent) have repaid the amount from the income generated by the trade itself, 8 beneficiaries (6.40 per cent) utilized other sources for repayment and 6 beneficiaries (4.80 per cent) could repay through income derived from trade as well as from other sources.

The data reveals that the relationship between success of trade and repayment of loan. It is learnt from the data that there is a positive association between success of trade and repayment of loan after implementation of DWCRA Programme Bukkarayasamudram Mandal.

**Suggestions**

- The study found out that 40 per cent of the selected women beneficiaries have no land at all. So, it is suggested to allot some lands to the beneficiaries to earn regular income apart from the income from DWCRA.
The study also reveals that majority of the beneficiaries have opted to have Kirana shops and Petty Trade which yielded megre income, hence it is suggested that the officials of DWCRA have to identify the suitable Animal Husbandry schemes and distributes assets.

The study also reveals that the successes of the scheme depends on the age of the beneficiary, as majority of the beneficiaries are middle aged they could not generate more income. So it is suggested, that while selecting the beneficiaries the officials should also take into account the age of the beneficiary.

The study also reveals that there is a close relationship between the success of the programme and education. As majority of the beneficiaries are illiterates the government should encourage the beneficiaries to become literates.

The study reveals that milch animal activity is the best activity in terms of income generation and employment and hence the beneficiaries should be provided milch animals.