Chapter – I

Introduction...
Ours is a male dominated society where women are described as the ‘second sex’ and the second creature who live on surplus. Their very existence has been considered as parasite on the men who rule them. Female subordination has been an essential feature of human life in all contemporary societies, although with a varying degree and expression of male dominate. One of the important manifestations of this women subordination lies in the division of labour which providing a cheap and ready source of labour. Division of labour between sex is culturally imposed and this segregated role pattern has led to a structural subordination of women to man. Women in India have been traditionally suppressed and particularly women who belong to the economically and socially weaker sections of society have been even more impressed. All the provisions in the constitution and the spate of legislations encashed to empower women in the post Independence India have not been adequate to set women free from their traditional bondages, liabilities and restrictions. Till recent times, women’s participations in the decision-making processes, especially in the rural areas has remained very marginal.

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

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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.

Development of women has been considered as a sine-qua-non for national development and social welfare. Government has launched several development programmes for women with a view to bringing them into the main-stream of the economy and the society. Every Five-Year Plan gave special emphasis to employment and income generating activities for women with ultimate objective of making women economically independent and self-reliant. Unfortunately, majority of women did not come up to the desired levels even after launching special poverty alleviation programmes like Development of Women and Children in Rural Areas (DWCRA) as an exclusive programme for women.

In fact, many poor women in rural areas continue to lead impoverished lives and frequently migrating their families to the urban centres to have their livelihood and most of the poverty alleviation and employment generating programmes suffer adhocism leading to only marginal benefits.

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It is more evident from the Report of National Commission on Rural Labour (NCRL), that self-employment generation programmes like IRDP have shown limited impact on the lives of women workers. Women beneficiaries account for only seven percent of the total number of beneficiaries under IRDP against the stipulation of 30 per cent. The other side of the coin is that most of the funds meant for rural poor remain unspent. This tendency has been found in many income and employment generating programmes. Despite the efforts of the government, women's needs are more and more marginalized in their struggle for existence to attain excellence. The credit requirements of the poor and particularly women are not met in the formal banking. The women on many occasions need energy credit which the formal credit system and the government could not provide in right time in adequate amount to right beneficiaries.

**EMERGENCE OF MICRO-FINANCE**

These factors led to the search for innovative mechanisms and new instruments and products of credit system to provide effective financial services to rural poor. In recent years countries have moved towards new mechanisms of lending such as micro-credit through Self-Help Groups. The micro credit is an effective and financially viable alternative to the existing methods of addressing rural poverty through the provision of credit. Micro credit through Self-Help Groups succeeded in reducing transaction costs both for banks and rural poor, apart from posting high loan recovery rates. The large number of

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5 Usharani, K., Marketing Seminaries of SHGs, Bharathian, 2005.
women SHGs have also enabled women to have easy access to credit in recent years.

The Brands Commission had persuaded the idea of 'Micro credit-through Self-Help Groups' two decades ago. Dr. Mohammad Yunus, the founder of the Grameena Bank of Bangladesh, experimented with Micro credit delivery system through the establishment of Grameena Bank of Bangladesh. The scheme of micro-credit that has emerged with the establishment of Grameena Bank has aimed at addressing the problems of earlier credit delivery systems in certain innovative ways.

Micro credit is generally seen as small loans to poor people for self-employment projects that generate income accruing them to care for themselves and their families. Further micro credit is not regarded only as credit for self-employment projects but also cover those credit needs of consumption purposes. In fact, some of the consumption needs like expenditure towards health care, nutrition etc. contribute to improve productivity of individuals. For poor the cost of credit is less important than its availability and adequacy. Their needs are small but more immediate, say, for buying vegetables for trading within the next few days, for buying seeds, fertilizers or small tools and equipment. Banking on such clientele by the micro credit institutions with the intermediation of Self-Help Groups is called "Micro Credit Banking". This development paradigm had concepts like self-reliance, self-sufficiency and self-help at its core. The philosophy is to marry
commercial banking principles with the development objectives of the voluntary sector i.e., Social Intermediation\(^6\).

The form of Grameena Bank of Bangladesh has risen to fame for its performance in targeting and repayment rates. Following its examples, several other institutions have been set up for providing micro credit in Bangladesh and in many developing countries. Countries like Indonesia and Bolivia have promoted a number of credit based self-help groups and also developed successful credit programmes for the poor. Apart from the state-controlled Bank Rukyat Indonesia and Becalm Credit Kecamatan in Indonesia, other institutions such as BRAC (Bangladesh), Banco Sol (Bolivia), SANASA (Sri Lanka) and Muzdi Fund (Malawi) are non-governmental in nature (NGOs) and depend for funding on international donors such as IFAD, SIDA, OECF, OXFAM and CARE.\(^7\)

**MICRO-CREDIT AND MICRO-CREDIT INSTITUTIONS IN INDIA**

With the launching of NABARD's pilot scheme, micro finance - the development buzzword of the nineties to cure the illness of rural poverty gained visibility in the Indian development landscape. The Reserve Bank of India through a circular issued in Feb 2000-stated micro credit as a priority sector lending. The rationale of promoting and developing micro-finance in India rests on the apparent failure of

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state-owned credit institutions, including the co-operatives, to reach out to the poor and disappointing performance of Government anti-poverty programmes to eradicate poverty. According to the accepted definition, Micro Finance Institutions are those, which provide thrift, credit and other financial services and products of very small amounts mainly to the poor in rural, semi-urban and urban areas for enabling them to raise their income level and improve living standards. Defined thus, MFIs in India fall under two broad sectors – financial and non-financial. Commercial Banks, Regional Rural Banks, and Cooperative Banks constitute the formal financial sector. In the non-financial sector, three major organizational forms are observed:

a. NGOs, Trusts, and certain forms of companies – not for profit MFIs.

b. State Credit Cooperatives, National Credit Cooperatives and Mutually Aided Cooperatives – Mutual Benefit MFIs.

c. Non-Banking Financial Companies – For profit MFIs.

Of these, the first and last categories also mutually aided cooperatives (MACS) are innovative institutional arrangements in the arena of financial intermediation. It may be noted here that current focus of micro finance policy in India is on the non-financial sector.

MICRO – CREDIT GROUPS

Most of the micro credit programmes implemented by voluntary sector in India adopt group approach for lending. Several promotional

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agencies in governmental sector also have promoted and inspired formation of diverse kinds of thrift and credit groups to channelise the various state sponsored poverty alleviation and social development programmes. These groups vary widely in terms of their membership, size, decision making processes, methods of group action, etc. The characteristics of different types of micro credit groups operating in the state are mentioned below in detail.

1) Self Managed Thrift and Credit Groups:
   a) Self – Help Groups
   b) DWCRA Groups
   c) Podupulaxmi Groups

2) Self – Managed Mutual Groups:
   a) Mutually Aided Cooperative Societies (MACS)
   b) Women Groups of working women’s forum

3) Externally Managed Thrift and Credit Groups:
   a) Grameena Groups
   b) Rastriya Mahila Kosh (RMK) Groups.

4) Activity Managed Groups:
   a) Angawadi Groups
   b) Joint Forest Management (JFM) Groups
   c) Watershed Groups.

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DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

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.

Some State Governments have declared DWCRA groups as approved sources of supply of bulk articles required by government departments. This is intended to help marketing of DWCRA products. Facilities have been offered by various state government emporia, public sector corporations and women’s development organizations and Gram Shree melas organized by CAPART for sale and display of these products. Supporting marketing institutions like District Supply and Marketing Societies (DSMS) are set up and encouraged. The other specific features and objectives of DWCRA Groups are as follows.

**FEATURES AND OBJECTIVES OF DWCRA GROUPS**

*Collection of people is called a group of the members:*

- work for a common purpose
- have a common interest
- have a common understanding of their reason for meeting
- meet regularly and participate actively
- have a conscious membership and abide by some mutually agreed rules and procedures
- have an identified leadership
- take collective action
- have free and open communication and feedback and a size to facilitate such interaction
COMPONENTS OF DWCRA

The components of the scheme include:

- organization of women into groups
- training of functionaries and women in groups
- promotion of income generation activities
- provision of support services

a) Organization of women into groups: Women are organized in groups of 10-15 members at present against the earlier stipulated level of 15-20 members. The size of the group can be smaller in remote and hilly areas. The Gram Sevikas work towards mobilizing and organizing poor rural women into groups. The task requires a lot of effort. Extension workers tend to spend 4-10 hours a month with each group of 40 to 100 women in the initial stages. The rural women are very hard pressed for time and unless they foresee, tangible returns to start with they are not willing to waste time. Further, the extension work is done during ‘office hours’ when these women are usually busy. Since these women work at subsistence level till the group activity comes into being they are engaged in other activities or agricultural labour on a day-to-day basis.

b) Training of functionaries and women in groups: Training is organized under DWCRA both for the functionaries and beneficiaries. Training for trainers, training for functionaries at various state and national level institutions like National Institute for Rural Development (BIRD), workshops, NGO -Government Joint Training, micro enterprise development training are regular features. The training is at three levels
viz., (1) Non-executives like sarpanch, Panchayat President, Mandal President, MLA, (2) Government functionaries like DRDA officials, gram sevikas, (3) beneficiaries in activity economics, strategies.

Beneficiaries are trained under Training of Rural Youth for Self Employment (TRYSEM) and various specific programmes of the Small Industries Service Institutes, Food and Nutrition Board etc. Efforts are also made for proper gender sensitization of functionaries starting from policy makers and senior administrators to implementing officials. In recent years, focus in shifting to the need for providing 'process training' to the women beneficiaries i.e., ideological training that could help them perceive and understand the real issues i.e., obtaining loans, marginalizing the middlemen, understanding the background for gender problems. In 1995-96 an Information Education Component (IEC) was introduced under DWCRA for empowering women by imparting knowledge, information and training to sensitise them to their needs, and to prioritise and articulate these effectively.

c) **Promotion of income generation activities**: 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).

Specific area planning is necessary to promote locally viable economic activities because ultimately the sustenance of groups and success of the scheme, in that sense, require sufficient income generation.

d) Provision of support services: The DWCRA scheme envisages provision of support services like child care, drinking water, health education, adult literacy, family welfare and immunization of children through coordination with related programmes in these areas.

To improve coordinated delivery of these services a Community Based Convergent Services (CBCS) component was introduced in DWCRA since 1991. The aim of CBCS is to increase awareness of the rural community to demand and benefit from social services to ensure convergence at grassroots level of schemes meant for the people like the Integrated Child Development Services (ICDS), Drinking Water Programme, National Literacy Mission, Mahila Samakhya.

(e) Implementation of the Scheme: Initially started in 50 districts with an estimated coverage of 10 blocks per district, the coverage of DWCRA was extended to 25 districts every year. To expedite implementation of the scheme, it has decided to extend its coverage to 50 additional districts from 1991-92. Simultaneously, the number of groups which could be set up per block in districts was increased from the then 30
groups to 50 groups. Since 1994-95, the scheme has been extended to all the 492 districts (except 5 wholly urban based ones) in the country.

(f) **Administrative Pattern:** DWCRA is coordinated by the nodal ministry of Rural Employment and areas at the centre. The actual implementing agency is the District Rural Development Agency (DRDA) at the District level. The Project Officer, DRDA oversees implementation of DWCRA and he is assisted by an Assistant Project Officer (APO). The role of APO include those of a motivator, planner, manager, coordinator, facilitator, source of information, public relations manager, problem solver, trainer, training organizer, awareness builder and leader, friend and guide. At the block level three Gram Sevikas (one created specific for DWCRA) headed by a Mukhya Sevika constitute the main implementing team.

**REVIEW OF LITERATURE**

There are several official and non-official studies on the functions and working of the DWCRA programme at different levels. The findings are not conclusive, more and more area specific studies are needed to understand the ground realities and the operational hurdles in the working of the programme. The programme itself is based on a new paradigm of people’s participation in their development. In their locations rural women being politically marginalized, socially excluded, economically oppressed, culturally depressed cannot show miraculous results even under the banner of group activity. However, the enthusiasm and vigour of the women in such countries as Bangladesh
and Indonesia not to speak of India are showing promise and seeds of social change are being sown by the women themselves.

Gandhiji (1918) observed that “Women is the companion of men gifted with equal mental capacities. She has the right to participate in minute details of the activities of man and she has the same right of freedom and liberty. By sheer force of a vicious custom, even the most ignorant and worthless men have been enjoying a superiority over women which they do not deserve and ought not to have”.

N.J. Usha Rao (1960), in her book “Women in a Developing Society” mentions that the Mahila Mandals were formed to act as a nucleus of centre around which a number of activities for women were organized to improve the socio-economic status of the rural women. A number of voluntary agencies both local based as well as branches of central organization like All India Women’s, Conference, National Women’s’ Council, Bharatiya Gramina Mahila Sangh, Indian Council for Social Work etc., have been rendering useful service in the welfare of women.

Muthayya (1972) reported that the reasons for sending children to Balwadis were to play, to get nutritious food, to learn discipline.

The declaration of 1975 as the Inter-National Women’s’ Year the United Nation’s decade women by the International Community is perhaps the most important development which resulted a turning point. It may be recalled at this juncture that discrimination against women violates the principle of equality of rights and respect for human dignity is an obstacle to the participation of women, on equal terms
with men in the political, social, economic and cultural life of their countries, hampers the growth of the prosperity of society and the family and creates more obstacles for the full development of the potentialities of women in the service of their countries and of humanity.

R.C. Agarwal (1979) observed that in India, women have played a dominant role in National construction during the last decade. They are closely associated and integrated into the social and economic development of the country, and are actively participating in the planning and implementation of various National programmes.

Ramichabha Alka Basu (1980) further observed that, the major source of all the problems of women in the third world countries can be Summarised in a few words, complete social and economic dependence on men and stress on their reproductive role that is inimical to their own interest. This means that in most of these countries majority of women are still their teams ages, sometimes into polygamous households bear children in raped succession and unable to read or write and with a few exceptions they are not engaged in what is recognized as “Gainful Economic Activity”.

Netranji rightly observed (1982) that “In order to awaken the people, it is the women who have to be awakened. Once she is on the move, the household moves, the villages move and the community moves and through the women the children are brought into the picture and the given the opportunities of health, life and better training.” In order to encourage the women into the main stream of the
development several areas of interventions have been identified for their upliftment.

Anitha Anand (1983) in her book “Employment and education” stated that “rural women contribute, both directly and indirectly towards productive tasks in a rural society in India, women mark upto 80 to 90 per cent of the agricultural labour force and produce 44 per cent of the total food. Government of India (1988) reported that, women contribute largely to country’s economy which is mainly agriculture based. Although distribute, i.e., justice has been categorically underlined in all the development plans, the needs of women have not been adequately addressed.

Randhawa (1984) studied the awareness of rural women about the purpose of IRDP, commitments and agencies operating in IRDP in two villages that in the peripheral village, while an overwhelming majority of the respondents in both the villages were aware of the marketing centre. Civil, hospital, veterinary hospital, co-operative society and State Bank, an insignificant number of respondents in the peripheral village know about the community welfare centre and milk collection centre. Very few respondents could mention the purposes and commitment of the programme, agricultural education and size of holding were not associated with awareness.

N.R. Hota (1984) surveyed a village of Himachal Pradesh where Integrated Rural Development Programme schemes is being implemented with effect from 1980 and reported that only one fourth of beneficiaries were women. Fruits of development were in a way going
more towards the richer section than the poorer and more towards non-agricultural sector than agricultural sector.

S.P. Jain (1985) stated that a majority of women in rural areas attend to domestic work and are engaged in free collection of goods (Vegetable, roots, fish, firewood, and cattle feed etc.) and in providing services (Sewing, weaving, maintenance of kitchen gardens, orchards, poultry etc). The number of rural women in the age group 15-49 years, engaged in domestic work is estimated at 43.8 million, and those engaged in free collection of goods and services is 26.6 million.

Bansal and Champla (1986) analyzed the various development programmes for rural women in Hisari District and reported that highest benefit to women is received under the husbandry component of which a loan is provided by the banks to purchase the animals and an outright subsidy is provided by the District Rural Development Agency. The next major component under which they get benefits in industry, service, business under which women are assisted in procuring financial assistance to purchase tools and equipments for manufacturing, procuring and servicing and business trades in this district the common trades are embroidery, knitting and to some extent handloom the third component through which the women get benefit is TRYSEM under which the some training in the trade of their choice and interest.

Recent studies and experiences of NGO’s “Various studies by self-employed women’s Association (SEWA)” (Ahmedabad, Sharmshakti, 1988) working with rural poor women have revealed, (a) Women are
engaged in more occupations than their men; (b) By measures of hours and days women work more than men (c) such women have a natural gift of adaptability to all kinds of situations and occupations. They tend to under-value personal disadvantages for the benefit of the family (d) receptivity to new ideas, technologies, employment, training and secular social concern for others in similar situation are more pronounced in women than men.

According to Pushpa Joshi (Complied) "Centre for Women's Development Studies", (New Delhi, Navjivan Press, 1988), women in poverty remain unrepresented not only on traditional institutions of power but also on the statutory bodies of local Government and decision-making process. Trade unionism has hardly penetrated the hard core of the un-organized sector making poor women, politically invisible.

Rajmal Dev Das reported that rural women in our country share abundant responsibilities and perform a wide spectrum, of duties in running the household and the family (like child care, collection of fodder and fuel, cooking, washing and sewing), as well as attending to farm activities, dairy, animal husbandry and extending a helping hand in rural artisanship and handicrafts.

The UNICEF Study on DWCRA reveals that the rural poor must be encouraged to speak for themselves, what their needs are and what they intend to do. The role of the government and other agencies is to help them in their endeavour. For this purpose, the rural people have to be organized. It was pointed out that in the country half of the
population consists of women and in all our development programmes we have forgotten the potential that women do have and which could be fruitfully utilized to enrich the social life in rural areas and thus contribute to the wider developmental goals.

The following observations were made on the formulation, implementation and monitoring of the IRDP.

(a) The guidelines for joint identification or verification of the beneficiaries were not strictly followed by the banks and the government agencies. Sometimes the beneficiaries sponsored by the District Rural Development Agency (DRDA) are not found eligible by the banks on various grounds while in many other cases the loan applications forwarded by the DRDAs are incomplete. Difficulties were experienced by the Block Development Officers (BDOs) in determining the income of the beneficiaries as prescribed by the scheme and as a result ineligible persons have been covered. Some eligible families were not covered because they had migrated to other villages during the census period.

(b) The implementing agencies have not tried to modify the schemes according to the local requirements. Some of the schemes have been implemented on an ad-hoc basis, partly due to the paucity of trained personnel at the village or block levels and pressure from the authorities to show increased spending. Though financial targets have been achieved there was a shortfall in physical targets.
"According to Dr. R. Arole, Director, Society for Comprehensive Rural Health Project". The poor must come forward and for this, local leadership has to be nurtured. We have to train the women leaders for amongst the rural poor which is not an impossible task. It is possible to train illiterate women leaders in curative and preventive health and also in economic activities leading to the increase in women's income. The local women leaders are in a better position to organize *Mahila Mandals* among the women of the disadvantaged segments of the rural community and take an organized action to solve their own problems, if need be, through pressure tactics. In rural development the following three things should be uppermost in the minds of persons interested in this activity: (a) decentralized decision; (b) trustworthiness; and (c) decentralized decision-making and passing on the responsibilities to the beneficiaries concerned.

It is quite clear that the above studies touched on various aspects related to the scheme of DWCRA in India, but were mostly in a general way covering the problems of women and the implementation of the programmes but did not touch the impact of DWCRA on specific categories of people i.e., the Scheduled Caste Women, Scheduled Tribes women and Backward Caste women and how far this programme has helped them to generate additional income and employment in rural areas to come out of the vicious circle of poverty. Here an attempt is made to study the above problems with the following objectives.
OBJECTIVES OF THE STUDY

1. To study the socio-economic profile of the respondents of DWCRA programme in Bukkarayasmudram Mandal of Anantapur District.
2. To analyze how the programme helped the women beneficiaries to improve their income.
3. To study the number of women beneficiaries who could improve their Employment.
4. To identify the factors responsible for the success of DWCRA scheme.

HYPOTHESIS

1. Scheduled Caste and Scheduled Tribe women contribute a lot to the Economic Development.
2. DWCRA Programme has helped to generate income and Employment of Scheduled Caste and Scheduled Tribe women.
3. DWCRA Programme has helped to improve employment level of Scheduled Caste and Scheduled Tribe women.

METHODOLOGY

The present study is based on the data from both primary and secondary sources. The primary data has been collected from the Scheduled Castes, Scheduled Tribes, Backward Castes, and Other Caste women purposefully selected for the present study and the beneficiaries who were provided assistance under DWCRA during the years 2007-2008. A well structured questionnaire has been prepared and administered to the beneficiaries of DWCRA, personal visits were
made to the selected villages to make on the spot study of various socio-economic conditions of Scheduled Castes, Scheduled Tribes, Backward Castes, and Other Caste women.

The secondary data has been collected from Annual reports, action plans, Reports of various studies and Government publications. The basic literature relating to rural poverty, status of Scheduled Castes, Scheduled Tribes women and various aspects of rural development programmes and strategies was collected from various books and journals. Data also collected from various offices like the District Rural Development Agency, Mandal Officers, Legislatives, State Government and Research Institutions.

**SAMPLING DESIGN**

For the present study, one mandal was selected. All the villages in the Mandal are classified into three Irrigated Regions i.e., (a) Mostly Irrigated Region (b) Semi Irrigated Region (c) Non- Irrigated Region. From each Region one Village was chosen. To get an objective picture, the number of DWCRA women beneficiaries covered in these villages during 2007-2008 were selected. Lot of care was taken in selecting the villages. Further, for the purpose of arriving at the effectiveness of the DWCRA, information regarding the income and employment generated before the DWCRA and after the implementation of the DWCRA was collected and compared to find out whether the beneficiaries could improve the income and employment to the desired level and could cross the poverty line or not.
The sample women beneficiaries indifferent irrigated villages are shown in Table 1.1.

### Table 1.1
**CATEGORY OF SELECTED VILLAGES AND NUMBER OF WOMEN BENEFICIARIES IN BUKKATAYASAMUDRAM MANDAL**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the Category of Irrigated Region</th>
<th>Name of the Village</th>
<th>No. of Selected Women Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mostly Irrigate Region</td>
<td>Chennampalli</td>
<td>43</td>
</tr>
<tr>
<td>2.</td>
<td>Semi Irrigated Region</td>
<td>K.K.Agraharam</td>
<td>41</td>
</tr>
<tr>
<td>3.</td>
<td>Non Irrigation Region</td>
<td>Chennarayunipalli</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>125</strong></td>
</tr>
</tbody>
</table>

Caste wise and Scheme wise distribution of sample women beneficiaries are presented in table 1.2.

### Table 1.2
**CASTE WISE AND SCHEMES WISE OF THE SELECTED WOMEN BENEFICIAREIS UNDER DWCRA IN BUKKARAYASAMUDRAM MANDAL**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Caste</th>
<th>Sarris Business</th>
<th>Kirana Shop</th>
<th>Milch animals</th>
<th>Tailoring</th>
<th>Petty Trade</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Scheduled Caste</td>
<td>9</td>
<td>13</td>
<td>3</td>
<td>10</td>
<td>6</td>
<td>41</td>
</tr>
<tr>
<td>2</td>
<td>Scheduled Tribe</td>
<td>3</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>3</td>
<td>Backward Caste</td>
<td>17</td>
<td>2</td>
<td>7</td>
<td>1</td>
<td>4</td>
<td>31</td>
</tr>
<tr>
<td>4</td>
<td>Forward Caste</td>
<td>2</td>
<td>1</td>
<td>19</td>
<td>5</td>
<td>2</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>31</strong></td>
<td><strong>21</strong></td>
<td><strong>30</strong></td>
<td><strong>18</strong></td>
<td><strong>25</strong></td>
<td><strong>125</strong></td>
</tr>
</tbody>
</table>

**SURVEY**

A household survey was conducted to study the socio-economic conditions of the women beneficiaries and to find out the extent of Income and Employment generated from the given assistance under DWCRA.
TOOLS OF ANALYSIS

Based on the objectives of the study, simple percentages, averages and Paired ‘t’ test was applied and tabulated the data to bring out a systematic analysis.

LIMITATIONS

The present study is mandal specific target specific as well as time-specific. The secondary data was collected and presented covering Eight years of period only i.e., 2000-2008. The quality and reliability of the data was ensured by repeated visits to the beneficiaries and discussions held with the village elders, banks and the officials administering the schemes. The element of bias and subjectivity was consciously kept under check to make the study as objective as possible. The conclusions arrived at and the inferences drawn are applicable to the sample beneficiaries in the mandal during the period of operation of the programme. The tools and techniques applied are the most commonly used statistical measures and the data does not permit advanced analytical and econometric methods.

CHAPTERISATION

The dissertation is organized into five chapters outlined as under:

Chapter-I:
A brief introduction to the problem, review of literature scope of the study, objectives and methodology are presented.

Chapter-II: This chapter presented the Profile of the selected district (Anantapur), Mandal (Bukkarayasamudram) and socio-economic
conditions of the selected sample women beneficiaries in Bukkarayasamudram Mandal

**Chapter-III:** Efforts are made in this chapter to discuss the impact of DWCRA on Income and Employment generation of the selected women beneficiaries. And the performance of DWCRA groups in respective trades is also brought out in detail.

**Chapter-IV:** Attempts are made in this chapter to analyse the factors responsible for the success of DWCRA programme are presented.

**Chapter-V:** A brief Summary, Conclusions and Suggestions are presented.