CHAPTER VI

SUMMARY OF FINDINGS AND CONCLUSIONS
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The Development of Women and Children in Rural Areas seems to be implemented in a flexible way. As one of the respondents mentioned: it was allowed to evolve over time. There was collaboration with local NGOs, partly also because there was a lack of human resources in the programme. DWCRA has a kind of 'overpowering' approach. It comes in with a lot of manpower and money, and assumes that nothing was there before it came. DWCRA can probably be called a successful scheme. It has helped to empower women in the sense of making them more self-confident and financially stronger and more independent. It is also likely that the programme has helped to create a wider support base in the rural areas, especially among women. The weakness of the programme is that it has proved to be very difficult to generate sustainable and profitable self employment for rural women. As a result, there are women groups with large savings but without productive investments. But, perhaps, it is also possible to call it a successful programme from another perspective. DWCRA has helped to integrate rural people in the global world of finance the capital.

Development of Women and Children in Rural Areas (DWCRA) was launched in India in 1982-83 as a pilot project in 50 selected districts which were selected on the basis of low literacy and infant mortality rate. DWCRA encourages rural women to form into working groups to take up income generating activities by way of providing financial assistance in the form of
revolving fund. The number of DWCRA women beneficiaries had grown significantly over the years from 1994-95 to 2004-2005. The DWCRA women beneficiaries were highest in the year 2003-2004 with a number of 2,85,916. There are fluctuations in the number of beneficiaries under DWCRA over the years.

Women are not only a reproductive agent of civilizations but also a strong living supporter of sustainable development of any society. Since inception of the Universe, women activities are basically linked with controlling of food of the family, cash managed by men and women have not yet gained liberty, equality, fraternity, education and health. In fact, historical lessons have proved that women are more rational in utilization of resources than men. An educated and disciplined woman would serve as an honest friend, philosopher and guide to a family and nation. On the other side of the coin, ecology-flora and fauna of the globe is alarmingly deteriorating and disturbing the every rightful thinker.

Empowerment of women is gaining added significance in the Indian context owing to their greater participation in developmental activities. A host of socio-economic, political and cultural factors influences empowerment of women in India. In the words of Bharadwaj, empowerment of women is basically determined by their socio-economic status.

The status of women from Ramayana to present days is similar in many ways. However, the status of women among the various religions has been different from one period to another period and from one ruler to another ruler.
since the Vedic period in India. From puranas to modern age, women got a very significant place in maintained of family affairs and social activities. Vedic period was the golden age of women in ancient India. Women had as much rights to enjoy life as men. In every sphere and aspect of life, whether it was education, political, social or religious activities, women had equal opportunities and status. The age of the sutras, epic and early smritis extending from 500 BC to about 500 A.D., and definite deterioration is noticed in the status of women. Many disapproved niyog. Widow re-marriage and inter-caste marriages.

During the Epic period i.e. Ramayana and Mahabharata, women specially mothers held a very honoured position in the home. The wife was in charge of the finance. Women attended tournaments and feats in which their husbands took part. In Ramayana, women were respected very well by the society in all aspects. Women had right to choose their husband. Nothing is available about widows in Valmiki Ramayana. In the great epic, Mahabharata, women did not enjoy much status.

There are much legislation passed both before and after the independence in order to improve and empower women particularly Widows. "The Constitution of Free India juristically negated the premise of inequality of women which lay at the heart of the Indian social system". In Independent India "the women’s problems were never sought to be treated on a sex basis but as a social maladies of a common society to be cured by the effects of all members of society, men and women alike.”

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Empowerment is a multi-dimensional process, which should enable the individuals to realize their full identity and powers in all spheres of life. Empowerment includes higher literacy level and education for women, better health care for women and children. Equal ownership of productive resources increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem and self-confidence.

All round development of women has been one of the focal points of planning process in India. The First Five Year Plan (1951-56) envisaged a number of welfare measures for women. In the Second Five Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes. The Third and Fourth Five Year Plan (1961-66 and 1969-74) supported female education as a major welfare measure. The Fifth Five Year Plan (1975-79) emphasized training of women, who were in need of income and protection. The Sixth Five Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women’s lack of access to resources as a critical factor impending their growth. The Seventh Five Year Plan (1985-90) emphasized the need for gender equality and empowerment. The Eighth Five Year Plan (1992-97) focused on empowering women, especially at the grassroots level, through Panchayati Raj institutions. The Ninth Five Year Plan (1995-2000) adopted a strategy of Women’s Component Plan, under which not less than 30 per cent of funds/benefits were earmarked for women-specific programmes. The Tenth

The vital role of women in the Indian labour force and their contributions to the national economy has been established beyond doubt. Women are engaged in a wide variety of occupations especially in the unorganised sector. In the rural unorganised sector, women take care of cattle, sowing, transplanting, harvesting, weaving, working in the handlooms and producing handicrafts mostly as low paid wage earners or unpaid family workers.

According to 2001 census, out of the total population of 1,027,015,247, the female population was 495,732,169 accounting for 48.2 per cent of the total population in India. But, their participation in economically productive activities is often underestimated. The male cultivators have increased in the country from 7.67 crores in 1981 to 8.55 crores in 1991. However, the number of female cultivators increased at much faster rate of 1.48 crores in 1981 to 2.15 crores in 1991. Their role in work productivity, employment generation and income-oriented activities are hindered by many socio-economic considerations.

Women’s welfare is an integral part of the planning process in our country but for the first time in India’s planning history, a chapter on Women and Development was included as late as the Sixth Five Year Plan. The
Government has introduced many development and welfare programmes for women. These programmes are aimed at providing financial and technical assistance to poor women to start self-employment units. Recently for the Development of Women and Children in Rural Areas DWCRA programme and Self-Help Groups Programme has been implementing in the country as a whole. Through these schemes the rural women have been benefiting through self employment programmes. With this programme the socio-economic conditions of the rural women are transplanting with their increased income levels. The income and employment along with their saving capacities has been increasing with the formation of DWCRA groups in rural areas.

Initially, DWCRA was started in a few districts in Andhra Pradesh only, but gradually more districts were added. However, it is only in the last ten years or so the DWCRA programme has really started to capture the imagination in Andhra Pradesh and that the number of groups started to rise dramatically. It is claimed that at present, approximately there are 4,00,000 DWCRA groups in Andhra Pradesh More than 40 per cent of the DWCRA groups that exist in India are in Andhra Pradesh. Of all the women’s self-help groups that exist in the world, about 20 per cent of these are in Andhra Pradesh.

The principles and basic operation of DWCRA and of the other self-help groups that exist in Andhra Pradesh are almost identical. Groups of women are formed themselves. Initially, these women groups are basically thrift groups. The women come together regularly to save money, say Rs. 30 per woman/household per month. Each month the whole group saves a particular
amount. This money is deposited in a bank account and can be used for giving loans to DWCRA group members.

The DWCRA programme have an impact on women’s role in decision making, on self-confidence, on women’s status and gender relations in the home, on family relationships and domestic violence, on women’s involvement and status in the wider community and on political empowerment and women’s rights. The main strategy of DWCRA is to improve access of poor women to employment, skill training, credit and other supportive services. In addition to this, so-called community based convergent services, child care activities and information, education and communication activities have been implemented.

DWCRA is a Centrally Sponsored Scheme, granted by the Planning Commission, and financed by the Government of India and the state governments. The central government gives 75 per cent of the funds, and the state governments have to provide 25 per cent as matching grants. The whole amount is meant to function as a revolving fund. So, strictly speaking, this is not a grant to the government. The expenditure of the state government on DWCRA is much more than the amount required to match the central government grants.

Development of Women and Children in Rural Areas (DWCRA) programme was introduced in Andhra Pradesh in 1982-83 with the primary objective of focusing attention on the women members of rural families living below the poverty line to generation additional employment among the rural women so as to increase their income levels. DWCRA aims at women because
when resources are scarce and services are few it is always for the development of women who are the most affected, there by children.

Through the DWCRA, the income and employment generation will be added to the DWCRA households. Regular meetings of the members, effective leadership, democratic and transparent functioning, efficient financial management and recovery of revolving fund and loans, accessing institutional credit by providing their credit worthiness, improved skills and technologies through training and capacity building is taken up for sustaining the group interests.

The Government of Andhra Pradesh has taken up special efforts to assist DWCRA women in marketing their products without any middlemen. This is an opportunity for the DWCRA women to expose their products to the urban consumers and also understand consumer’s choices in a competitive market environment in the present global scenario. The DWCRA programme can affect local relations in at least three ways. The first is through its impact on the position of money lenders. One might expect that local money lenders have lost business to a certain extent, now the women are saving themselves, give loans to each other and have access to institutional credit.

However, there is a long time impact on DWCRA groups and the standard of living, purchasing power of the DWCRA women house holds and the income and employment levels of DWCRA women will certainly be improved through the provision of micro-credit facilities. The Development of Women and Children in Rural Areas is perceived as a powerful vehicle for
rural women’s development in Andhra Pradesh. Compared with the other states in the country, the government of Andhra Pradesh has been implementing this programme very effectively both by TDP and Congress governments. From 1990, DWCRA has been prioritized and the attention of DRDA officials is on DWCRA programme to make women groups as a vehicle for development and improvement in the quality of life. Government of India recognized the inherent potential of women in Andhra Pradesh in leading the famous anti-arrack agitation which later turned as a mass Savings Movement (Podupulakshmi).

During the first ten years of the implementation of DWCRA programme, only 4000 groups were formed. During the year 1993-94, the Government of India sanctioned 2,230 groups to the state of Andhra Pradesh as against its request to sanction of 10,000 groups and the Government of Andhra Pradesh formed 5647 groups. Government of India also relaxed the norm of 50 groups per block to reach saturation level in the case of Andhra Pradesh.

On the basis of social status the number Scheduled Caste beneficiaries are more in Anantapur district (41,240) of Rayalaseema region followed by Nellore district (26,656) of Andhra region. The number of Scheduled Caste beneficiaries are low in Guntur district (7,554) compared with all the other districts. Regarding to the Scheduled Tribe beneficiaries Nizamabad district (19,875) of Telangana region stands first followed by Adilabad district (11,353) of the same region.
To introduce innovative technologies for the qualitative improvement of products made by the DWCRA groups in the state. The Training and Technology Development Centers (TTDC) have been established in each district. Marketing support is provided to the DWCRA groups through DWCRA Bazaars which have been set up in all the districts in the state. Products worth more than Rs.120 crores were sold through DWCRA Bazaars during 2002-2004 in Andhra Pradesh. Rural women of the DWCRA groups are encouraged to participate in the fairs and festivals taking place at the national level.

With the support of the Government of India, concerned State Government and the UNICEF, an amount of Rs.15000 was provided as a revolving fund to each DWCRA group up to the financial year 1994-95. The government released Rs.41.90 crores during 1998-99 to assist 12,000 groups at Rs. 10,000 as revolving fund to each group. During 2000-2001 an amount of Rs. 173.38 crores were released for 1.03 lakh DWCRA groups in the state.

Kurnool is one of the four districts of Rayalaseema region of Andhra Pradesh. It is also regarded as a Gate Way of Rayalaseema region. Geographically it is the third largest district in Andhra Pradesh and is the largest one in Rayalaseema region. It is one of the four ceded districts, formed by the Nizam of the British in the year 1800 A.D. The total geographical area of the district is 17,658 sq.km. Which accounts for 6.42 per cent of total area of Andhra Pradesh and 26.26 per cent of total area of the Rayalaseema region. There are 920 villages with 894 inhabited and 26 uninhabited villages in the
district. The major rivers of the district are Tungabhadra, Hundri, Krishna, Kunderu and Gundlakamma. The normal annual rainfall of the district is 670mm. Of this about 425 mm of rainfall is received in South-West Monsoon and about 116mm of rainfall is received during North-East Monsoon.

As per 2001 census, the district's urban population is 8,17,464 accounting 23.16 per cent and rural population is 27,12,030 accounting 76.84 per cent. The literacy rate in the district between 1901 and 1981 was increased at an average rate of 4.16 per cent per decade. Over a period of 100 years, the literacy rate in the district was significantly increased from 2.1 per cent in 1901 to 45.11 per cent in 2001. The percentage of workers to the total population of Kurnool district is 42.51 as against the corresponding ratio of 45.81 per cent in Andhra Pradesh. The Agricultural labourers constitute a very high proportion to the total working population.

The major sources of irrigation in Kurnool district are canal sources with KC canal and TBP Lower Level Canal covering 90,010 hectares in the district. The other sources of surface water are through medium irrigation projects namely Jureru Project, Gajuladinne Project and V.R.S. Project. Under Jureru Project the registered area is 612 hectares. The major crops grown during the Kharif and Rabi seasons in the district are Paddy, Jowar, Bajra, Korra, Redgram, Chillies, Turmeric, Fruits, Vegetables, Cotton, Groundnut, Sunflower, Tobacco and Other Crops. The soils in the district are classified as clay, loamy and sandy soils. The black cotton soils are predominant in the mandals of Pattikonda, Nandyal, Allagadda, Koilkuntla, Nadikotkur and
Adoni. In the Eastern Part of the district, red soil of a poor quality largely predominates.

The Kurnool district is consisting of 2 Central Government 65 State Government, 97 Municipal, 267 Private Schools along with 1756 M.P. Elementary Schools with an enrolment of 1,72,358 boys and 1,64,026 girls in the district. The district served by Broad Gage Line running 287.85 kms. There are 32 Railway Stations and 13 Mandal Headquarters are served by Railway Lines. The district has 305.640 kms of National Highway. There are 5 Head Post Offices, 141 departmental sub-post offices and 870 branch post offices are there in the district. There are 183 Telephone Exchanges with 99,837 Telephone connections and with 5238 Public Telephones in the district.

The number of Commercial Banks in Kurnool district are 209, Rural Banks are 97 covering all the mandals and the number of Primary Agricultural Co-operative credit societies are 184. All these banks are serving the rural women by way of providing credit facilities for DWCRA programme activities. In Kurnool district, there are large scale and medium scale industries with an investment of Rs. 51,017.72 lakhs.

Through the implementation of rural development programmes the income and employment levels will be increased. For this reason, in Kurnool district the various rural development programmes like IRDP, TRYSEM, EAS, FFW, JRY, SGSY and DWCRA have been implementing. In order to improve the living conditions of the rural people the Integrated Rural Development

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Programme (IRDP) was first introduced in the district in the year 1978-1979, in 14 out of 16 erstwhile blocks and in the entire district from 1980 onwards.

During the year 1994-95, the percentage of Scheduled Castes beneficiaries (31.78 per cent) were more than the other categories. Their share in total beneficiaries has been fluctuated between 22.35 per cent in 1998-99 and 31.78 per cent in 1994-95 except during 1995-96.

To empower the rural women by providing self-employment the centre and state governments have been releasing funds for implementation of DWCRA programme in the district. But the concerned officials are not in a position to utilize the total amount released for DWCRA in different years. As per the table 4.9, 1455 groups were constituted with a coverage of 1.53 per cent of rural women were benefited under DWCRA in the year 1994-95. The formation of groups were highest in 2003-04 with a number of 19,061 groups constituting 20.08 per cent of the rural women and the data clearly shows that the number of groups have increased from 1455 in 1994-95 to 19,061 groups in 2003-2004.

Banaganapalli Mandal is one of the 54 mandals of Kurnool District in Rayalaseema region. The total geographical area of the mandal is 39,045 hectares consisting of 39 Revenue Villages. As per 2001 census, the total population of Banaganapalli mandal was 89,030 of which 45,555 were men (51.17 per cent) and 43,475 were women (48.83 per cent). Among the total population, the Scheduled Castes account for about 16.53 per cent and the Scheduled Tribes population accounts for about only are 3.63 per cent. The
The total geographical area of the Banaganapalli mandal is covered about 39,045 hectares along with 7,615 hectares of forest area, which is about 19.50 per cent of total geographical area. The literacy rate in the mandal is 45.84 per cent. The Gross Cropped Area in Banaganapalli mandal is about 19,490 hectares.

The cultivation has carried out in Kharif and Rabi seasons. The first season commences June and the second season commences from November. The Paddy crop is cultivated in 466 hectares. Nearly 664.83 hectares have tank irrigation sources. Area irrigated more than once is 325 hectares. The total gross area irrigated area in Kharif season is 763 hectares. Through Tube-wells and Filter Points, 821 hectares are irrigating and in Rabi season 325 hectares is under irrigation crops.

The total number of Primary Schools are 62 under different managements. All these, 52 schools are under the management of Mandal Parishad, one school is under State government, seven schools are under the Private Aided management and 2 schools are under the Private unaided management.

The total inhabited villages under Banaganapalli mandal are 38, out of which 34 villages are on the main road, villages that are less than 2 kms from the main road are 2 and 2 to 5 kms from the main road are four only. The communication facilities in Banaganapalli mandal are good. The Major Minerals available are Lime Stone, Calcium and Silica Sand. The Minor Minerals are Lime Stone, Slabs and Road Metal.

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The DWCRA has been implementing in the mandal since 1982-83. In 1995-96 there were 171 beneficiaries constituting 0.68 per cent. It was highest in the year 2003-04 with the number of 8652 beneficiaries constituting 34.50 per cent. There was increasing trend in the number of beneficiaries under DWCRA over the years. The lowest number of beneficiaries were during 1997-98 with 120 numbers only. In 1995-96 there were only 11 DWCRA groups constituting 0.64 per cent. It was highest in the year 2004-2005 with 584 groups of beneficiaries under DWCRA constituting 34.21 per cent. There was increasing trend in groups of beneficiaries under DWCRA over the years. The number of DWCRA groups fluctuated from year to year during 1995-2005.

In the year 1995-96 there were 27 Scheduled Caste beneficiaries constituting 15.79 per cent, 20 Scheduled Tribes constituting 11.69 per cent, 56 Back ward Caste beneficiaries constituting 32.75 per cent and 68 other beneficiaries constituting 39.77 were covered under DWCRA. There were 2,878 beneficiaries in Vegetable Fruit Vending under DWCRA constituting 12.54 per cent and 2,846 beneficiaries under Bangle Shop activity constituting 12.40 per cent. Among the DWCRA members, 2,008 beneficiaries constituting 8.75 per cent undertake fruits Vending activities and 2,101 women members constituting 9.16 per cent were undertaken tailoring activity. About 1,948 beneficiaries were taken up Petty Shop constituting 8.49 per cent and 1,876 beneficiaries were taken up Cloth Business constituting 8.18 per cent.

The activities of animal husbandry by purchase of milk animals, 1,521 women beneficiaries were benefited. Flower vending was taken up by 1,346
DWCRA women members in Banaganapalli mandal. The petty business like Kirana shop and Handloom weaving were taken up by 1,154 and 767 respectively. Out of the total DWCRA women groups only 2.28 per cent were taken up Chappals making and that too by Scheduled Caste beneficiaries only.

First time, the Government of India launched a programme exclusively for women to improve their quality of life by providing income generating assets and also by providing assets to improve their income and employment level. There are 28.33 per cent of Scheduled Castes, 19.17 per cent of beneficiaries belongs to Scheduled Tribes, 26.67 per cent of beneficiaries belongs to Backward Castes followed by 25.83 per cent of the beneficiaries from other communities in the three sample villages.

An educational level of the people in the sample villages reflects their socio-economic status. The participation in any socio-economic developmental activities depends on the levels of education among the rural women. Of the total beneficiaries 31.67 per cent of the beneficiaries are just literates while 40 per cent of the beneficiaries are illiterates. There are only 20 per cent of the beneficiaries who completed SSC as against 8.33 per cent studied Intermediate and above. From the above analysis it shows that, literacy rate in Banaganapalli mandal is satisfactory with 60 per cent.

The total sample size obtained for the purpose of the study comprising of women from different age groups. Out of the total sample size, 23.33 per cent of the beneficiaries are 25 years of age group while 50.83 per cent of the beneficiaries are in the age group of 26 to 40 years. Out of the total 153
beneficiaries, 19.17 per cent of the beneficiaries have Pucca houses, 45 per cent of the beneficiaries have Semi-Pucca houses and 35.83 per cent of the beneficiaries have Kutcha houses. It shows the poor conditions of the rural women in Andhra Pradesh in general and Banaganapalli in particular.

Regarding to Provision shop Scheduled Castes and Backward Castes sample beneficiaries occupied first place with 33.33 per cent of the total Provision shop activities in the selected villages. In the activities of Carpentry and Bangle shop, Scheduled Castes category is involved more than the other categories with 35.71 per cent and 30.43 per cent respectively. The contribution of Scheduled Tribes beneficiaries are low when we compared with the other category of beneficiaries in all activities under DWCRA in the sample villages.

Particulars of the debt position of the selected beneficiaries of DWACRA in Banaganapalli Mandal shows that nearly 43 per cent of the beneficiaries are depending on financial institutions to get the credit facilities. This is due to non-availability of credit by the banking agencies. Commercial Banks are providing more credit to the DWCRA groups compared with the Regional Rural Banks and Co-operative Banks in the sample villages of Banaganapalli mandal.

Through the participation of DWCRA programme, the rural women’s economic empowerment is increasing by way of active participation in various activities under DWCRA, Basket making, Leaf plate making, Tailoring, Milk animals, Petty business etc., are creating self employment among the DWCRA
women. By selling these products the income levels of the DWCRA women are increasing. With the increase of their income levels, their purchasing power or standard of living have been increased and it shows that their poverty levels have also been reduced.

After joining in DWCRA, nearly 62 per cent of the beneficiaries’ annual income is above Rs. 15,000 whereas the same income group percentage was only 5 per cent before the DWCRA. Moreover, before DWCRA, 20 per cent of the beneficiaries have no income and after DWCRA, no person is there in that group. It is found that after the joining of DWCRA 9.17 per cent of the beneficiaries comprising of all groups have employment opportunities of less than 100 days as against 60 per cent of the beneficiaries before joining the DWCRA. It shows that there has been a shift in the availability of mandays of employment through the participation of DWCRA members. After the DWCRA programme 5.83 per cent of the beneficiaries got an employment of 101 to 180 days. It is clearly shows that after the joining in DWCRA activities 85 per cent of the sample beneficiaries have an employment of mandays 181 and above as against 19 per cent was got the same number of mandays of employment before joining in DWCRA groups in the sample villages.

From the above observations, through the DWCRA programme in rural areas, the income and employment levels among the DWCRA members have been increased significantly. For the eradication of rural poverty, various rural development programmes are in progress in the country. Similarly, to eradicate poverty among the rural women, the DWCRA programme is very
useful. By involving various activities under DWCRA, the women members are getting self employment. For example, through the purchase of milk animal by DWCRA group members with her savings and loan from the concerned agencies under DWCRA programme, they are getting self-employment and also by selling milk, they are getting sufficient income to meet their day-to-day needs.

The DWCRA members have been involved in various self employment programmes and because of this, their socio-economic empowerment has been increasing. They are producing various products and themselves marketing these products. With the active involvement in DWCRA programmes, now they are attending various rural development programmes. The decision making capacity of the DWCRA women has been improved in their family. They themselves are taking care of their children’s education and health. The savings of the rural women were increased after joining DWCRA programme.

To improve the income levels among the DWCRA women in rural areas, the government should advise the bankers to provide credit facilities. Without any guarantee up to minimum loan amount of Rs.50,000/- per each DWCRA group member. Whenever, the credit facilities are available to the rural women without any conditions, automatically they economic activities. So, to generate gain full employment among the DWCRA group members, the government and non-government agencies should provide financial support to the DWCRA groups.