CHAPTER I

INTRODUCTION
INTRODUCTION

Since independence, the rural women in India have not organized to promote any welfare programmes for themselves and for the development of rural society. However, in urban areas, there are isolated and small groups formed by women in the name of 'Mahila Mandals', Women Teachers' Associations and so on. Culturally, women were not encouraged in the past to form similar associations, parties, groups, etc. The advantages of forming groups, even among the illiterate, are many. They help for periodic interaction among different people and provide opportunities for informal learning for all participants, literate or otherwise. Periodic meetings help the members of women groups to interact with one another. Frequent discussions and debates among themselves the problems and issues facing them, and thereby enrich their awareness, deepen their knowledge and clarify to themselves their own ideas, attitudes and concepts on various aspects. All these enable them to reinforce ideas whenever and wherever necessary and bring about necessary behavioural changes among them, for the all round development.

The declaration of 1975 as the Inter-National Women's Year the United Nation's decade of 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. Government of India reported that, women contribute largely to country’s economy which is mainly agriculture based. Although distribute justice has been categorically underlined in all the development plans, the needs of women have not been adequately addressed.

Empowerment of Women

Empowerment of women being one of the nine primary objectives of the Ninth Plan, Every effort will be made to create an enabling empowerment where women can freely exercise their rights both within and outside home, as equal partners along with men. This will be realized through early finalization and adoption of the ‘National Policy for Empowerment of Women’ which laid down definite goals, targets and policy prescriptions along with a well defined Gender Development Index to monitor the impact of its implementation in raising the status of women from time to time.

An integrated approach will be adopted towards empowering women through convergence of existing services, resources, infrastructure and manpower available in both women–specific and women–related sectors with the ultimate objective of achieving the set goal. To this effect, the Ninth Plan
directs both the centre and the states to adopt a special strategy of ‘women’s component plan through which, not less than 30 per cent of funds/benefits are earmarked in all the women-related sectors. It also suggests a special vigil to be kept on flow of the earmarked funds/benefits through an effective mechanism to that the proposed strategy brings forth a holistic approach towards empowering rural women.

Empowerment of rural women is possible only through organizing them in groups, giving them intensive training in leadership, acquainting them with at least few important procedures of accounting and cash handling etc. Women who are the members of Mahila Mandals or self-help groups DWCRA groups are better in public life than other women in the rural areas.

Role of Women in Entrepreneurship Development

Women received attention of the government right from the beginning of Indian planning. However, the shift from “welfare” to “development” of women took place in the Sixth Five Year Plan (1980-85). The Eight Plan (1992-97) promised to ensure that benefits of development from different sectors do not bypass women. The Rashtriya Mahila Kosh was set up in 1993 to meet the credit needs of the poor and asset less women. The Ninth Plan (1997-2002) made two significant changes in the strategy of planning for women. Firstly, “empowerment of women” became a primary objective and secondly the Plan attempted “convergence of existing services” available in both women-specific and women related sectors. The Tenth Plan (2002-2007)
has made a major commitment towards "empowering women as the agent of socio-economic changes and development". Based on the recommendation of National Policy for Empowerment of Women, the Tenth Plan suggests a three-fold strategy for empowering women, through social empowerment, economic empowerment and gender justice.

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets"

Thus, empowerment is multidimensional and refers to the expansion of freedom of choice and action in all spheres (social, economic and political) to shape one's life. It also implies control over resources and decisions. For women such freedom is often severely curtailed due to gender inequality in the household as well as in society. Thus, for empowerment women require a set of assets and capabilities at the individual level (such as health, education, and employment) and at the collective level (for instance the ability to organize and mobilize to take action to solve their problems).

Empowerment of Indian women is intrinsically linked to their status in society. Though over the years there has been a slight increase in the total female population (495.7 million in 2001 from 407.1 million in 1991), life expectancy at birth (65.3 years in 1996-2001 from 59.7 years in 1989-93) and
sex ratio (933 in 2001 from 927 in 1991), yet demographic imbalances between women and men continue to exist till date.

**Work participation of women in India**

Female agricultural labourers are indeed among the poorest section of Indian society with the lowest levels and highest unemployment. Sixty one per cent of them are below the poverty line. In India, female casual labourers in rural areas have the highest incidence of poverty. Ninety per cent of rural female workers are unskilled; and 88 per cent are illiterates. Consequently, they are more vulnerable, malnourished and prone to diseases, which make their ability even to work the poorer. Hence the greater its dependence on the woman's economics productivity is an important one and a strategy is necessary for improving the welfare of the estimated 40 million households who are still below the poverty line. Not only is the lack of money a problem for women of poor households, they are often cheated of the full value of what money they possess or could earn due to exploitation, underpayment of wages, cheating by ration shop owners and other shop-keepers, looting by money-lenders, bribes extracted by the police, forest and revenue department workers are common in the lives of poor women.

Indian women are generally viewed as economic burdens and the contributions they make to their families are overlooked. Therefore, female work participation rate is considered as the only suitable measure of economic role women in the society. In India though there has been a slight increase in
the female work participation rate from 19.7 per cent in 1981 to 25.7 per cent in 2001, this is still much lower than the male work participation rate in both urban and rural areas (Table 1).

Moreover, the occupational distribution of women indicates the gender segregation of tasks and the underlying reality of high illiteracy among female workers, which consigns them to low-paid, unskilled jobs compared to males. The employment of women is the highest i.e., 36 per cent of total employment in agriculture & allied activities. This is followed by the service sector where women constitute 19.07 per cent of total employment. In the industry sector, which consists of mining & quarrying, manufacturing, electricity, gas & water and construction women comprise only 12.42 per cent of the total employed.

In the informal or unorganized sector, women constitute 90 per cent of the total workers. (80 per cent are engaged in agriculture and allied activities and 10 per cent in other activities). Moreover, unskilled workers constitute 90 per cent of rural and 70 per cent of urban women workers. All poor women, especially those below the poverty line, have to perform domestic duties and supplement the family income. Since they are unskilled, do not have any principal occupation. They are subjected to economic exploitation with low and discriminatory wages (Mishra, 1996).
TABLE 1.1

WORK PARTICIPATION RATES (IN PER CENT) OF WOMEN IN INDIA

<table>
<thead>
<tr>
<th>Census</th>
<th>T/R/U</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981</td>
<td>Total</td>
<td>19.7</td>
<td>52.6</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>23.1</td>
<td>53.8</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>8.3</td>
<td>49.1</td>
</tr>
<tr>
<td>1991</td>
<td>Total</td>
<td>22.3</td>
<td>51.6</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>26.8</td>
<td>52.6</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>9.2</td>
<td>48.9</td>
</tr>
<tr>
<td>2001</td>
<td>Total</td>
<td>25.7</td>
<td>51.9</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>31.0</td>
<td>52.4</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>11.6</td>
<td>50.9</td>
</tr>
</tbody>
</table>

Source: Census of India, Govt. of India.

Women form almost half the population in our country. Yet the status of women in India, be it demographic, economic or social, leaves much to be desired. Though our constitution guarantees equal right and equal opportunities to both men and women, a visible and invisible inequality based on gender persists. The statutory reservation of seats in the Panchayat Raj Institutions (PRIs) provided and opportunity to rural women to involve formally members themselves in the development process of grass root level and secure as many development benefits as possible to the local community. The Panchayat Raj Institution were established with two basic objectives-firstly the fulfillment of Gandhian exposition of “Gram Swaraj” by decentralization power down to the village level and secondly, providing an effective instrument of rural development. Right from Balwant Rai Mehta to G.V.K.
Rao’s recommendation the people in the governments programme was taken special care to the experience before the 73rd Constitution Amendment Bill, depict that women’s role in PRIs has been ensured by provision of reservation of one third seats for women at all three tiers. It provided a channel of integrate rural women into the development process at the grass root levels. Accordingly, rural women were inducted into the PRIs in almost all the states. However, their representation continued to remain meager and the few who were inducted could not cross the frontier of passivity.

Legislation for Women’s Involvement

The Planning Commission, which came into existence in March 1950 with the objective of establishing a welfare state, submitted a draft outline in July 1951 keeping in view whole of the problem facing the country and expressed the desire that there should be widespread public participation in development planning. The draft-outline which had already been discussed with Central Ministers and State Governments was released, for public discussion with the following argument- “Planning in a democratic country is a special process in which, in some part, every citizen should have the opportunity the community for action is leadership not only at the top but at all levels.

The Government of India set up a study team on Community Development, which submitted a report in 1957 and recommended democratic decentralization by the establishment of Panchayati Raj. On January 12, 1959,
the National Development Council endorsed the recommendation of the study team called Mehta Committee, because it was under the chairmanship of the Late Shri Balwant Rai Mehta. On the board principles recommended by the Mehta Committee, Panchayat Raj has been established in Andhra Pradesh, Assam, Madras, Maharashtra, Mysore, Orissa, Punjab, Rajasthan and U.P all the states agreed to establish Panchayat Raj Rajasthan become the first state to introduce it in 1959. Now the Panchayat, the cooperative and schools were the basic institution at the village level for carrying out the programmes.

**Socio-Economic and political sphere of rural women**

Women comprise 48.3 per cent of the country’s population i.e., nearly half of the total population. Women have been an integral part of social structure not only because of their importance in the perpetuation of human race but also by virtue of their significant contribution to socio-economic progress., despite this, women have been subjected to discrimination because of the gender bias in the social outlook and social practices resulting in denial of equality of status and opportunities in social, economic and political spheres.

The place of Indian rural women in social, economic and political spheres is more depressed than that of their urban counterparts. Although the rural women have been contributing significantly to the social and economic progress of the country, their participation in development programmes has not been appreciated. Politically speaking, the rural women remain largely inactive and indifferent due to various socio-economic constraints and due to the
absence of serious political and social motivation. Political participation of rural women as persons holding high office in political organizations, as candidates for the some elective positions, as campaigners except as voters has been very negligible. Therefore, rural women remain at the periphery of political and development process.

Women, as a separate target group, constitute 407.8 million as per 1991 Census and constitute 48.1 per cent of the country's population. Depending upon the development needs of the individual age groups, the entire female population has been categorized into five distinct sub-groups, viz. girl children in the age-group 10-14 years, who account for 153.85 million (37.8%) and deserve special attention because of the gender bias and discrimination they suffer at a tender age; ii) adolescent girls in the age group 15-18 years, who account for 38.70 million (9.5%) and are very sensitive from the view point of planning because of the preparatory stage for their future productive and reproductive roles in the family and society; iii) women in the reproductive age group of 15-44 years, numbering 183.67 million (45.1%) who need special care and attention because of their reproductive needs; iv) women in the economically active age group of 15-29 years, who account for 226.04 million (55.5%) and have different demands like those of education/training, employment, income generation and participation in he developmental process, decision making etc; and v) the elderly women in the age group 60+, numbering 27.17 million (6.7%) who have limited needs mainly relating to health, emotional and financial support.
The principles of gender equality and equity and protection of women's rights have been the prime concerns in Indian thinking right from the days of Independence. Accordingly, the country's concern in safeguarding the rights and privileges of women found its best expression in the Constitution of India. While Article 14 confers equal opportunities for men and women in the political, economic and social spheres, Article 15 prohibits discrimination against citizen on the ground of sex, religion, race, caste, etc; and Article 15(3) empowers the State to make affirmative support in favour of women. Similarly, Article 16 provides for equality of opportunities in the matter of public appointments of all citizens. Yet, Article 39 mentions that the State shall direct its policy towards men and women equally the right to means of livelihood and equal pay for equal work. Article 42 directs the state to make provision for ensuring and human condition of work and maternity relief. Article 51 (A) (e) impose a fundamental duty on every citizen to renounce the practices derogatory to the dignity of women. To make this do-jure equality into a de-facto one, special legislation has been enacted from time to time in support of women.

In the earlier phase of development planning, concept of women's development was mainly 'welfare' oriented during the sixties, women's education received priority along with the measures to improve material and child health and nutrition services. During the services, there was a definite shift in the approach from 'welfare' to development' which started recognizing women as participant of development. The eighties adopted a multi-
disciplinary approach with a special thrust on the three-core implementation of programmes for women under different sectors like agriculture and its allied activities of dairying, small animal, small animal husbandry, handlooms, handicrafts, small scale industries, etc. Recognizing the role and contribution of women in development the early nineties made a beginning in concentrating on training-cum-employment cum-income generation programs for women with the ultimate objective of making them economically independent and self-reliant.

Economic Status of Women

The economic role of rural women in the traditional rural society largely depends upon two important factors, namely: (1) The need for augmenting the family income, (2) opportunities available for participation in such economic activities. It has been reported that women play a big role in the economic welfare of the family. It is generally felt that the role of woman in traditional society is just confined to the household management based on traditional values, attitudes and customs. In fact, the family culture in the context of which early socialization takes place is a very important factor, which later on induces or prohibits women’s participation in economic activities of the family.

The various activities of women are market activities and “Non-market activities”. Market activities consist of women in agriculture, cottage industries and non-agricultural Labour activities including both self-employed and wage employed activities. Non-market activities include personal care of children,
cooking, washing clothes, washing utensils, religious activities, sweeping, fetching water, and animal care.

Status of Employment among the rural women

The extent to which female members are employed and the position of their employment in comparison with employment of their counterparts are discussed here. The combined position of employment of both the males and the females is that, a large number of them are employed, there are again three categories namely adults, children in the age group of 15-18 years and children in the age group of 6-14 years.

The employment position of the females is further discussed in relation to each of these categories and in comparison with the males. Among the females, 70 percent of them are unemployed and the remaining is employed. Among the males, 56 percent are employed. Thus, the gap between the males and females is very wide, employed males are almost twice the number of employed females.

Further, analysis would reveal that among the adult males, a very large number (97 per cent) are employed, whereas among the adult females a little more than one-third is employed (38 per cent). Among the male children in the age group of 15-18 years a little, more than one-third is employed.

The problem of unemployment, though bad in the entire country, it is serious in rural India. Eradication of poverty and unemployment has been the
major objectives of development. M.L. Dantwala defined that the unemployed is one who is not gainfully employed in any productive activity.

Developmental Programmes and Welfare of Rural Women

Forty nine percent of India's population is women of which, eighty percent of them are in the villages. The overall context of human resource development requires that they must meet their rightful share of the development allocations and their rightful role in the society. One of the means to infuse confidence in women is to raise their economic status and bring them into the mainstream of national development.

For the development of women and children, the Government of India implements and co-ordinates programmes for women's welfare and development. It also intensifies measures to promote voluntary efforts in the field of women's development. The Department besides playing a model role also implements the various schemes for the welfare and development of women.

The Community Development programmes as formulated soon after the independence on the basis of experience gained from a number of earlier indigenous experiments. This programme was launched in 1952 with the help of American aid both public and private. America contributed funds for training personnel, supplies and equipment. The Ford Foundation was associated with this rural development scheme from the beginning and its major contribution was the financing of the first fifty "pilot" projects
established on an experimental basis. These were soon judged successful and became the model for the extension of the programme throughout the country.

DWCRA and Rural Women

In Andhra Pradesh, the massive organization of all people under women in the name of DWCRA has been functioning with commendable success leading to allround holistic development. Women in rural families have been repeatedly benefited by the DWCRA programme. How the awareness among women in the state has increased and become sharpened was demonstrated when they organized in a big way in the early 1990s a movement to protest against arrack/liquor consumption in the state and demanded total prohibition. This was a historic movement of women, begun and sustained largely by rural women.

Government and Women Empowerment Programmes

The Government of Andhra Pradesh has taken up the women's Empowerment Programme to eradicate the rural poverty and to provide self-employment among the rural women. Development agenda of the State in the last few years has been to place the poor, especially women in the forefront has facilitated formation of a large number of Self Help Groups in Andhra Pradesh. At present, there are nearly 20 lakh women in the rural areas become members of these Self-Help groups. State Government is consciously making an effort to assist these Self Help Groups by providing Revolving Fund under DWCRA. There are 79,000 DWCRA groups in the State covering 11.25 lakh women and
Rs.125 crores were provided as revolving fund to these groups. Out of the total DWCRA groups Andhra Pradesh stands with first rank with a share of 40 per cent of the total groups.

In the World Micro Credit Summit, held in Washington, it has been recognized that Women’s Self Help movement is one of the most important themes to tackle socio-economic poverty. As per the theme of the summit a total of 100 million women in the world are to be mobilized with Self Help Groups and three million women out of these are in Andhra Pradesh State itself. Out of 2.10 lakh DWCRA groups in India, 79,000 are in Andhra Pradesh.

**DRDA and DWCRA Programme**

In addition to the economic betterment of the families of the Self-Help groups through DWCRA these women have taken initiatives in improving their socio-economic status through their participation in Government Programmes, family welfare, promoting their children’s nutritional and educational status, awareness on environment, public health through sanitation and clean drinking water.

District Rural Development Agencies were conducted a Socio-economic survey of SHG and DWCRA groups in all the districts and the survey results were published. Survey of 14.17 lakh women members revealed that 56.85 per cent are in the reproductive age group (19-35 years). More than 87 per cent of the members are in the middle age groups (20-45 years), 34.63 per cent of
women are Scheduled Castes, 9.12 per cent of them are Scheduled Tribes, 39.91 per cent is Backward Castes and only 16.14 per cent of them belong to Other Castes.

In the Self Help Groups, more than 80 per cent of the women belong to the poor families and the percentage of savings is 92.97 in these groups indicating that these groups have a regular thrift habit. A low level of literacy amongst women in the State (33 per cent) is reflected in the survey also, only 29.62 per cent of them are literates in the groups. Self Help Group formation and Empowerment process had a positive impact on the number of children going to school.

**Importance of the Study**

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.

The second impact relates to gender relations. The DWCRA women have improved their self confidence. Due to DWCRA they are now they are attending public meetings, consulting government officials and discussing themselves on various activities which create assets and employment. Now they are accountable to the society with various rural development activities.
Women are response to an immediate perceived necessity and often are concerned with inadequacies in living conditions, such as water provision, health care, employment and income. Strategic gender needs, on the other hand, are the interests identified to transform existing relations of subordination. They relate to power and control, and may include issues such as legal rights, domestic violence, equal wages and women's control over their own bodies.

The Government of Andhra Pradesh lists the following criteria for empowerment through DWCRA. This is an impressive list of criteria, which includes both practical as well as strategic needs.

- to enjoy equal status with men in the family and the society
- to live in dignity in the society
- to meet basic needs like drinking water, fuel for cooking nutritious food for the family, safe livelihood and adequate shelter and other basic needs.
- self sufficiency in all aspects
- health and education along with men
- decision making capacity within and outside the household;
- leisure;
- freedom from violence and conflict,
- mobility and ability to make choices

The basic idea is that women need development by way of schooling, health care, infrastructure and markets etc., and development needs women.
The third possible way in which DWCRA can affect local relations is through its impact on civil society, social capital and NGOs.

As mentioned above, DWCRA 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. This seems to be different in the DPIP programme, which is presently implemented in six districts in Andhra Pradesh, but it will be expanded to almost all other districts (i.e. to the poor mandals within these districts). DPIP is funded by the World Bank and well staffed, compared to DWCRA. The approach seems to be prescriptive and uniform rather than flexible and context-specific. According to one informant, the initial project (when it was still UNDP funded) was very detrimental to local NGOs. DPIP 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. In the process, self-help groups that exist already are subsumed. The idea is that ‘there are already sufficient players and that NGOs are not needed. They would only distract from the policy guidelines by bringing in further complications’. NGOs, according to this informant, ‘tend to think that thinking and implementation should happen in the same locality. DPIP is based on the idea that thinking has been done; what matters now is implementation’. The result of this approach could be a weakening of local NGOs. The extent to which this is really going to happen is, of course, still to be awaited (and investigated).
Review of Literature

Various studies have been undertaken to study the socio economic empowerment of rural women through DWCRA programmes in rural India.

U.N. report of International conference on Women’s Decade, 1985 reported that besides familial roles, women were participated in a number of economic activities. Council for Social Development (1979) in the Mahaboobnagar, experimented in Non-formal Education for Rural Women, found that the changes in the functional literacy and nutrition are not significantly different from villages.

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.

C.Hemalatha Prasad, A.Rizwana, A.V. Yadappa navar, R.P.Achari, who studied on ‘Development of women and Children in Rural Areas’ (DWCRA), (1996) programmes study on Haryana, Himachal Pradesh, Karnataka and
Pondichery reveals that socio-economic factors that have been influenced the successful implementation of income generating activities and efficient management factors influencing success and also made an attempt to examine DWCRA units with a view to bring out contributing factors for the success.

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.

Gopinath and Kalra studied the economic activities and work pattern of village women in Gujarat. Their study reveals that women were typically involved in agriculture, domestic and community related activities. Although not reflected in field crop data, women in households with cattle spend considerable time in caring for the cattle and in dairy production. Muthayya (1972) reported that the reasons for sending children to Balwadis were to play, to get nutritious food, to learn discipline.

Tinker, I. (1976), in his book “The adverse impact of Development on Women,” stated that women are a part of Labour force. Women produces not merely goods and services, but is a prime source of accelerating human race. Thus, from the point of view of increasing labour force as well as of involving themselves in production and service activities.

R.C. Agarwal (1979) observed that in India, women have played a dominant role in National construction. 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 rural developmental programmes.

Ramichabra Alka Basu (1980) further observed that, the major source of all the problems of women in the third world countries could be summarized in a few words, complete social and economic dependence on men and stress on their reproductive role that is inimical to their own interest.

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.

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 an Integrated Rural Development Programme scheme 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

23
TRYSEM under which the some training in the trade of their choice and interest.

Rajmal Dev Das (1987) 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.

K. Manju Devi's (1997) study on Rural Women – Poverty Alleviation programmes with special Reference to Integrated Rural Development programmes, Socio-Economic Background of sample beneficiaries, the Socio-Economic factors responsible for success of trade, relationship between repayment of loan and Socio-Economic factors have been illustrated clearly. There is a direct relation between success of trade and repayment of loan, positive relationship between success of trade and economic independence.

Veenakumari (1998) in her article “Socio-economic status of women in India,” has stated that, the orientation of a society as a whole regarding the desirability that women should play an equal part in the country’s development was taken as a very important pre-condition for the advancement not only of women but the country as a whole.
Scope of the Study

The present study, after reviewing various earlier studies, uses the most suitable methodology with utmost conceptual clarity in analysing the income and employment generation through DWCRA programmes in Banaganapalli mandal of Kurnool district in general and in the three selected villages in particular. To study the income and employment among the DWCRA members one mandal was selected. The study confines only the three villages of Banaganapalli mandal. The study, besides suggesting a prescriptive policy, also attempts to highlights the socio-economic conditions of DWCRA group members before and after the DWCRA programme. The study covers ten years of study period from 1994-95 to 2003-2004.

The study also covered various aspects relating to the income and employment generation among the sample beneficiaries. The participatory approach of the DWCRA group members and their economic empowerment through the involvement of DWCRA programmes with self-employment by starting some business were studied and analysed.

The saving levels among the sample beneficiaries were also studied and made suitable suggestions to improve their savings, income and overall employment among the DWCRA members in Banaganapalli mandal of Kurnool district.
OBJECTIVES

The following are the major objectives of the present study.

1. to study the socio-economic status of women in general
2. to analyse the status of DWCRA groups in Kurnool district
3. to estimate the income and employment among the rural women through DWCRA programme in the sample villages
4. to compare the active involvement of various categories of rural women in various activities under DWCRA in the sample villages.
5. To suggest required measures for the effective implementation of DWCRA programme for the socio-economic empowerment of various categories of rural women who are in poverty-ridden conditions in the rural India.

Methodology

For the purpose of the present study, Banaganapalli mandal of Kurnool district was selected on the basis of simple random sampling method. After selecting the mandal, three villages, namely, Palakur, Ranatirtham and Nandavaram were selected for the purpose of selecting the DWCRA beneficiaries. From the three villages 120 DWCRA beneficiaries, covering 40 from each village were selected and interviewed with a detailed questionnaire.

DATA SOURCES

The data required for the study are mainly collected from the secondary data sources like annual reports, action Plans, various records from the CPO
office, DRDA Office Kurnool and from the MDO office, Banaganapalli and from the DWCRA group leaders. The primary data was collected from the sample beneficiaries to assess the income and employment generation among the DWCRA members.

With the help of the well-structured questionnaire, the sample beneficiaries were interviewed and analysed the data by using the simple statistical tools.

CHAPTERIZATION

The present study is presented in six chapters. The introductory first chapter explains the concept of empowerment of women, review of literature, importance of the study, the objectives and methodology adopted in the present study. The socio-economic statuses of women from ancient time to the present day covering all aspects of women are discussed in the second chapter. The third chapter analyses the status of DWCRA programmes in rural Andhra Pradesh. The profile and various rural development programmes in Kurnool district and implementation of DWCRA programmes in Kurnool district are examined in the fourth chapter. The socio-economic status of sample beneficiaries and income and employment generation before and after the implementation of DWCRA programme among the sample beneficiaries is presented in the fifth chapter. The summary of findings of the study along with suggestions for the improvement of the income and employment and empowerment of rural women through DWCRA programme are presented in the sixth chapter.