Chapter – I

INTRODUCTION
1.1. INTRODUCTION

Women constitute nearly half of the world population receive two third of the World’s income and own less than a hundredth of the World’s property. In India, 90% of women are employed in the unorganized sector, without fair wages and occupation amenities. Domestic women labourers get a paltry sum for the unpleasant work they perform. Some of them are exploited economically as well as physically.

Women and children together constitute 65.6 percent of the country’s total population and account for 67.80 million in 2001. Indian women playing a crucial role in the domestic sphere and also the rural field, particularly in the agricultural sector. Yet, our traditional attitude is to treat women as second class citizens. This is so inspite of the fact that women had proved their mettle in every walk of life. According to on I.L.O. estimate, the value of unpaid household work constitutes 25 to 39 percent of G.N.P.

The largest number of working women in India is engaged in farming operation either as cultivators or as agricultural labourers. They take up a wide variety of activities like sowing of seeds, transplanting, weeding, harvesting, preparation of compost and manure pits, application of manures, storage of seeds and food grains. An active farm woman speeds eight to nine hours on the farm during the peak agricultural season.

Gro Harlem Brundland Prime Minister of Norway, opined that there isn’t a single country in the World—not one—where men and women enjoy completely equal opportunities that is why we must change attitudes and policies. It is clear that investing on women’s capabilities and empowering them is the surest way to contribute to economic growth and overall development. The aim must be to give each and every human being greater freedom to make choices about their own lives.
Unfair wages, occupational amenities, exploitation of women economically as well as physically keep Indian women away from economic empowerment. In organized women labourers are outside the reach of most laws which seek to protect labourers, security and living conditions. They are exposed to various exploitation and discrimination.

1.2. WOMEN IN INDIA

Immediately after independence 1947, women stood for administrative and Foreign Service on par with men ranging from child welfare, education, scouting, guiding, women’s welfare etc. The Indian Government’s State Trading Corporation handles imports and exports of raw materials. The chief economist of this huge enterprise is Shaila Ansergaonkar and Mrs. Sujatha, Secretary to the Board. Santhosh Yadav was the first woman to reach the World’s highest peak Mount Everest on 10th May 1993 for the second time. Mother Theresa received Bharat Ratna Award in 1980 for serving the down trodden people.

Sarojini Naidu was the first woman to make politics as her full time occupation. Mrs. Annie Biesant was electe President of the Congress Committee—1917, Sarojini Naidu—1925 Mrs. Indira Gandhi—1959–60. Mrs. Indira Gandhi was an able administrator and talented leader. She was elected as Prime Minister of India twice. Many women are participated in Freedom struggle and brought laurels to this country with their capabilities.

India is one of the countries, which kept women on a pedestal and even worshiped them. But there is a big gap between social laws and social practices in the country. All the great women proved their capabilities in exercising their powers and responsibilities for the larger interests of the society.
Empowerment is an implicit, if not explicit, goal of a number of micro finance institutions around the world. Empowerment is about change, choice and power. It is a process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. Micro finance programmes can have tremendous impact on the empowerment process if their products and services take these structures into account.

The empowerment of women is one of the crucial elements in social and economic development as it enhances the quality of human resources. Further, the success of development efforts depends on the distribution of the fruits to the rural women. The fundamental reasons for promoting the empowerment of women, is the failure of empowering women as well as men to realize their full potential. It is a violation of their basic human rights.

There are several cogent and pressing reasons for evaluating, promoting and monitoring the level of women's empowerment in India, and it is necessary for ensuring no just their own welfare, but also the well being of the entire household. The role of women in the Indian society is vital. Apart from the matriarchal society, women play a decisive role in most of the patriarchal societies also. The future of children depends by and large upon the mother who generally stays at home and takes care of her children's health and education. This is particularly so in countries like India where society and life of people are moulded by traditional and religious foundations.

The share of women in the country's labour force stands at 31.56 percent only. The female work participation rate registered an increase from 22.3 percent in 1991 to 32.3 percent in 2001. Of the 51.98 million female workers engaged in agriculture and allied activities, 45 percent are employed as agricultural labourers. In addition,
women's access to land ownership is extremely limited and there is a discrimination against women in fixing the wage rate due to the seasonal nature of work. Women workers got only 90 to 100 days of regular employment in a year.

Gender inequality is felt in many aspects of women's life. Lack of entrepreneurial ability and marketing skills restrict to the traditional sectors, which do not yield resources, viz., their abilities, interest, skills and other potentials are of paramount importance for mobilization and development of human resources.

The modern world has been witnessing a positive trend in the empowerment of women despite their shortcomings in education and literacy, health and nutrition, training and generation, legislative and judicial reforms. However, the empowering strategies need substantial fine-tuning to ensure that they are effective and result-oriented. The vision for the future should be built on gender perspective. Hence, there is a need for a comprehensive and holistic policy for women. This would enable the country to fulfill the constitutional mandate of women's equality and the objective of women's total involvement in the development of the nation.

Women need to be viewed not as beneficiaries but as active participants in the process of development and change. Their capacity to work, knowledge and skills are often the sole source of survival among the poor. Thus, women are more crucial in the process of reducing the level of poverty. It is believed that the earning of poor women are mostly spent on the basic needs of life as compared to the earning generated by men. Realization of this fact would bring women to the focus of development efforts.

It is not a surprise thing that the elevation of women's status has been one of the prime objectives of development planning in India since independence and the concept has been witnessing an evolution from plan to plan. Moreover, the 73rd
Amendment of Constitution of India makes villages as the focus of development efforts and gives special importance to local communities in deciding priorities and programs. The fact that one-third of the elected representatives at village, block and district levels are women, provides the right opportunity for decentralized planning and programming as well as community participation in making an effective assault on poverty among Indian women.

Poverty alleviation and empowerment of women can be effectively achieved if poor women could organize themselves as a group. Training would be an effective tool for building organization of poor women, undertaking essential social services, and promoting programs on financial management, primary health care and developing of leadership skills. The creative potential of women can be tapped by mobilizing, organizing and educating them through a participatory process. This can enable them to participate in various programs as effective partners articulating their hopes and aspirations.

The planners have a holistic approach in realizing the needs of the women and responding to their problems. Poverty alleviation appears to be the right approach for improving the status of women in general. However, other mechanisms for promoting literacy, social awareness, better nutrition and health, social security, etc may also be strengthened to improve the condition and status of women in India.

1.3. CONSTITUTION AND WOMEN

Women, as an independent target group, account for 495.74 million and represent 48.3 percent of country's total population, as per the 2001 Census. Empowering women as a process demands a life-cycle approach. Therefore, every stage of their life counts as a priority in the planning process. Depending upon the
developmental needs at every stage, female population has been categorized into five distinct sub-groups (2001). They include:

- Girl children in the age-group of 0–14 years, who account for 171.50 million (34.6%), deserve special attention, because of the gender bias and discrimination they suffer from such a tender age.

- Adolescent girls in the age-group of 15–19 years, who account for 52.14 million (10.5 percent) are very sensitive from the viewpoint of planning, because of the preparatory stage for their future productive and reproductive roles in the society and family respectively.

- Women in the reproductive age-group of 15–44 years, numbering 233.72 million (47.1 percent) need special care and attention because of their reproductive needs.

- Women in the economically active age-group of 60+ years numbering 34.87 million (7.0 percent), have limited needs mainly relating to health, financial and emotional support.

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 rights and opportunities on men and women in the political, economic and social spheres Article 15 prohibits discrimination against any citizen on the grounds of sex, religion, race, caste etc., and Article 15(3) empowers the State to make affirmative discrimination in favour of women.

Similarly, Article 16 provides for equality of opportunities in the matter of public appointments for all citizens. Article 39 stipulates that the State shall direct its policy towards providing men and women equal rights to means of livelihood and equal pay for equal work. Article 42 directs the State to make provisions for ensuring
just and humane conditions of work and maternity relief and Article 51(A)(e) imposes a fundamental duty of every citizen to renounce practices derogatory to the dignity of women. To make this *de-jure* equality into a *de-facto* one, many policies and programmes were put into action from time to time, besides enacting/enforcing special legislations, in favour of women.

1.4. NATIONAL COMMISSION FOR WOMEN (NCW)

National Commission for Women, a statutory body set up in 1992, safeguards the rights and interests of women. It continues to pursue its mandated role and activities; viz. safeguarding women’s rights through investigations into the individual complaints of atrocities, sexual harassment of women at work place, conducting Parivarik/Mahila Lok Adalats, legal awareness programmes/camps, review of both women specific and women-related legislation, investigations into individual complaints atrocities, harassment, denial of rights etc. The commission, since its inception, investigated into a total number of 24,025 complaints, wherein dowry deaths and dowry harassments accounted for the maximum number.

Open Adalats (public hearing) is the most innovative and informal style adopted by the Commission to hear the individual grievances. Out of the 41 legislations having direct bearing on women, the Commission reviewed and suggested remedial legislative measures in 32 Acts and forwarded the same to the government for necessary action, besides drafting a bill on sexual harassment at the work places and a Bill on SAARC Regional convention for Prevention and Combating Trafficking in women and Children. Amongst its success stories, the Commission requested the State Governments to reserve a certain percentage of resources for women even at the village level for programmes such as water supply, health services, nutrition,
sanitation, etc., and reviewed the functioning of women’s cells in governmental organizations and issued fresh guidelines to reanimate the cells.

It has also organized many seminars/workshops on important emerging problems of women, viz., impact of globalization on women, prevention of atrocities against women, economic empowerment of tribal women, girl child abuse, child marriages, empowerment of Dalit women, women in prostitution, images of women in the electronic media, rehabilitation of devadasis, besides conducting legal awareness camps in those states like Haryana, Punjab, Rajasthan, Bihar, Uttar Pradesh, etc. where the status of women is comparatively lower. The Commission has also been very successfully documenting information on many important social problems like that of rape, abortion, devadasis, sexual harassment, etc., besides sponsoring studies on various subjects related to women.

1.5. 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 so 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.

1.6. 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 of 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.

1.7. 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 of 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)

**Table 1.1**

WORK PARTICIPATION RATES (IN PERCENT) OF WOMEN IN INDIA

<table>
<thead>
<tr>
<th>Census</th>
<th>T/R/U</th>
<th>Female</th>
<th>Female</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>19.7</td>
<td>52.6</td>
<td>36.7</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>23.1</td>
<td>53.8</td>
<td>38.8</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>8.3</td>
<td>49.1</td>
<td>30.0</td>
</tr>
<tr>
<td>1991</td>
<td>Total</td>
<td>22.3</td>
<td>51.6</td>
<td>37.5</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>26.8</td>
<td>52.6</td>
<td>40.1</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>9.2</td>
<td>48.9</td>
<td>30.2</td>
</tr>
<tr>
<td>2001</td>
<td>Total</td>
<td>25.7</td>
<td>51.9</td>
<td>39.3</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>31.0</td>
<td>52.4</td>
<td>42.0</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>11.6</td>
<td>50.9</td>
<td>32.2</td>
</tr>
</tbody>
</table>

Source: Census of India, Govt. of India.
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).

Women form almost half of 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 to 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 of
power down to the village level and secondly, providing an effective instrument of 

Right from Balwant Rai Mehta to G.V.K. Rao’s recommendation, the people in the governments programme were 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.

1.8. 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 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.

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, 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.

1.9. 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 women 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.

1.10. 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 female 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 female 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 male, 56 percent are employed. Thus, the gap between the male 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.

1.11. 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 the 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.

1.12. 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.

1.13. 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 in India, Andhra Pradesh stands with first rank with a share of 40 per cent of the total groups of the country.
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.

1.14. 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.
1.15. 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 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 Andhra Pradesh, 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 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.

1.16. REVIEW OF LITERATURE

Economic Empowerment of women has been one of the important areas of concern in contemporary society. The problems of women received Global attention with the declaration of the U.N. Charter in 1945. In the preamble of the UN charter, it was declared that the United Nations is determined to protect the fundamental human rights and dignity of men and women and all the nations of UN whether they are large or small. It is against this background the U.N. launched an active drive to promote and safeguard the conditions of the underprivileged sections of the society.

During the last two to three decades the importance of women has been realized and recognized all over the world. The compelling reasons for this realization are

- women constitute half of the world’s population
- women are more vulnerable to the ills of society
- Demand for equality in all spheres of life by women

In view of the above realization, there is growing consciousness among women to play a prominent role in all aspects of development process. As the present study focuses on the economic empowerment of women with special reference to DWCRA, an attempt has been made to elucidate the studies in the area of women development in this section.

Usha Rao N.J.¹ (1980) emphasized on the need for women’s empowerment who constitute nearly 50 percent of the total population of the country. The work stressed on the important aspects for harnessing women’s potentialities for development viz; health, education and training. These important aspects will in turn
help women to get employment opportunities and thereby improve their economic and social status in the society.

Malladi Subbamma\(^2\) (1985) put forward the objective of the present day women's struggle as not merely to improve the status and the conditions of women. But women should contribute to solve the problems of the contemporary society. She argues that this should be the real objective of women's movement. In order to achieve this objective, women have to be enlightened and take active part in the struggle for social transformation.

Anil Kumar Gupta\(^3\) et al (1986) analysed the changing position of women in relation to changes in the structure of the society. An attempt was also made to study the socio, cultural and attitudinal factors affecting the status of women. It has also raised some important issues like women participation in movements, leadership issue, mobilizing mechanism. Women's contribution to social and national development were discussed. The volume combined empirical material with theoretical insight and examined the position of women in society in relation to the opposite sex.

Philomena Royappa Reddy and P Sumangala\(^4\) (1988) reflected on the historical, social, economic, cultural and political aspects of development of women in the state of Andhra Pradesh, Karnataka, Tamil Nadu, Orissa and Maharashtra.

Sakuntala Narasimhan\(^5\) (1999) argues that economic assistance by itself does not necessarily improve the status of women. She emphasized on the removal of inhibiting factors contributing for the disadvantaged position of women. In order to empower women, she pointed out that women have to come out of their ignorance, powerlessness and vulnerability. The study specifically focused on rural scheduled caste and scheduled tribe women. It was very emphatically articulated in this work,
that the rural SC, ST women are triply disadvantaged viz. as women, as members of the rural section of the populace and their low caste status.

H.C. Upreti and Nandini Upreti (2000) highlighted the struggles of Indian women for achieving gender justice in reference to different sections of the society. It was pointed out that gender justice in Indian context cannot be treated as a homogeneous category because women are divided on the basis of rural, urban background, region, class and ethnic groups. However, common experience of discriminatory treatment given to women by the society is the running thread, which unites them towards achieving gender justice.

Rama Kumari K (2000) discusses about the theoretical perspectives of public policy and gives a brief account of status of women in India in general and Andhra Pradesh in particular. An attempt was made to analyse various women welfare programmes and tried to find out how far the objectives of women welfare programmes are realized. She pin pointed the hurdles in the implementation of the programmes for women development. She also suggested measures for effective implementation of women welfare programmes.

Anita Arya (2000) analysed the approaches to the study of women development. Study of the current status of women in our society is one of the core areas of women studies. This exhaustive work consists of three volumes. They are titled 1) Society and Law 2) Education and Empowerment 3) Work and Development.

Anju Bhatia (2000) stressed on the need for the constructive support of NGOs to make a dent in the area of women development. More so in a developing country like India where the problems are such in nature that cannot be tackled by the Government alone.
UNICEF report 10 (2000) emphatically argued that ‘It is not governments or organizations, or UN agencies who are the heroes of the struggle for world development. It is the millions of women who labour and do long hours of work under such difficult conditions and for little rewards to meet the needs of their families and their communities. No praise can be too high for their courage and their efforts but it is not praise that they need. It is justice and help. In view of this argument there is an urgent need to develop the rural women who are a neglected lot hitherto.

Arun Kumar et al (2002) attempted to highlight the empowerment strategy which is today emerging as a unique Indian response to the challenges of equality, development and peace. The last decade of 20th century has witnessed the emergence of women empowerment as one of the basic issues of human progress. Concern over the status of women has dominated both thinking and rhetoric.

The immediate need to capture women’s psyche for solving problems of poverty, illiteracy, violence is felt increasingly at all levels. It was argued that to solve the problems of gender discrimination there is a need to create awareness so that it becomes possible to break the stereotypes and shibboleths of past and move towards a new generation of men and women working together and build new world order that leads to women empowerment.

Development of women and Children in Rural Area (DWCRA) is one of the largest women’s Self-help initiatives undertaken by the Government of India in 1982-83. The novel concept of self-help groups has played a vital role in empowering women economically, socially. Most of the studies pertaining to this Programme are on implementation, funding the Programme in Government sector or Non-Governmental agencies. Such studies focused mainly on administrative dimensions,
policies, procedures pertaining to the implementation of this programme. A few studies which have been considered conceptually relevant for the subject of research are touched upon in this section.

Yerram Raju B and Firdausi A.A\textsuperscript{12} (1995) conducted an evaluation study of DWCAR programme in Prakasam district of Andhra Pradesh. The broad objective of this study is to assess the implementation of DWCRA programme in relation to generating group activity among DWCRA women and their socio-economic status before and after investment period. The study was also aimed at assessing how the environment for group activity was created and the much talked about women empowerment has actually taken place. The study concluded that the implementation of DWCRA scheme in the district has indicated that the intended benefits under the scheme by and large reached the target groups.

Ghosh\textsuperscript{13} (1995) has made a case study of DWCRA programme in Birbhum district of West Bengal. DWCRA programme was launched in this district in 1992-93. During 1992-93, 18 women groups were formed in two Blocks of the district. Out of the 18 groups only 10 groups were selected for the study. On the basis of the Group’s performance in undertaking income generating activities, socio-economic scores of each Group member is calculated.

The study revealed that there is a positive relationship between educational status and Group cohesiveness. In order to find out the relationship between Group cohesiveness and income earning, co-relation co-efficient of group cohesiveness and share of each Group in total earnings is computed. Thus, it has become more or less clear from this that until Group cohesiveness is adequately built up DWCRA groups cannot get full benefits from the scheme.
C. Hemalatha Prasad et al\textsuperscript{14} (1996) have made a study of DWCRA programme in three states i.e. Haryana, Karnataka, Himachal Pradesh and the Union Territory of Pondicherry. The study was aimed at documenting the successful DWCRA cases with a view to learn lessons for future implementation and could be replicated elsewhere. The study concluded that selection of the group members from the same community, locality, occupation and social status has led to Group cohesiveness and strength. It was also pointed out that assured income from the activity, through supplementary was the motivating factor.

Kanchanya, K\textsuperscript{15} has made a case study of DWCRA programme in West Godavari District of Andhra Pradesh. The main objective of the study is to assess the administrative and organizational aspects, Group Dynamics and to know the impact of the programme on the members of DWCRA. The sample covered three mandals one from each region of three developing regions, covering a total of 7 villages. In the selected 7 villages all the 12 groups consisting of 138 beneficiaries were interviewed.

Y. Indira Kumar\textsuperscript{16} (2001) has made an attempt to analyse the involvement of Rural women in economic activities through Government sponsored programmes in the state of Andhra Pradesh in general and DWCRA programme in particular in Krishna District of the state. The study laid emphasis mainly on women empowerment through DWCRA both economically and socially. The study concluded that the self help group activities are highly helpful for the rural poor women to achieve socio-economic development.

In the light of the above references, the present study is modestly made an attempt on the economic empowerment of rural women through DWCRA programme in Anantapur district.
1.17. 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 Kadiri Rural mandal of Anantapur district in general and in the three selected villages in particular.

To study the socio-economic development among the DWCRA members, one mandal was selected. The study confines only the three villages of Kadiri Rural 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 period from 1997-98 to 2006-2007.

The study also covered various aspects relating to the socio-economic development 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 Kadiri Rural mandal of Anantapur district.

1.18. OBJECTIVES

The major objectives of the present study are as follows:

- to study the socio-economic status of women in general
- to estimate the income and employment among the rural women through DWCRA programme in the sample villages
• to compare the active involvement of various categories of rural women in various activities under DWCRA in the sample villages.
• to suggest required measures for the effective implementation of DWCRA programme for the economic empowerment of various categories of rural women who are in poverty-ridden conditions in the society.

1.19. METHODOLOGY

For the purpose of the present study, Kadiri Rural mandal of Anantapur district was selected on the basis of simple random sampling method. After selecting the mandal, three villages, namely Kadiri Brahmana palli, Erradoddi and Kowle palli were selected for the purpose of selecting the DWCRA beneficiaries. From the three villages 150 DWCRA beneficiaries, covering 40 from each village were selected and interviewed with a detailed questionnaire.

1.20. 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, Anantapur, DRDA Office, Anantapur and from the MDO office, Kadiri Rural 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.

1.21. CHAPTERIZATION

The present study is presented in five 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 role of women in economic development, i.e., covering all aspects of women are discussed in
the second chapter. The third chapter analyses the status of DWCRA programmes in rural Andhra Pradesh covering the Self-Help Groups and women development. 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 fourth 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 fifth chapter.

1.22. REFERENCES


