CHAPTER-VI

CONCLUSIONS AND SUGGESTIONS
Women studies have become a very important area of research in almost all the countries all over the world. In India also there has been a phenomenal spurt in women studies for the last three decades. All these years there has been a continuous and serious debate among scholars, practitioners, and planners over the issues concerning the problems that are faced by the women of this country and the process of their development.

Of late, the issue relating to the empowerment of women has aroused a lot of curiosity and interest inspiring a good amount of research in different aspects associated with women and their empowerment. As a result, there has been a meaningful research on different issues relating to the process of empowerment of women in social, economic and political spheres. The policy initiatives aiming at securing economic, social and political empowerment of women have an important place in the research on women-related issues.

As already stated, a number of studies have been undertaken on the important initiatives designed for the empowerment of women such as the Development of Women and Children in Rural Areas (DWCRA), Self Help Groups (SHGs) and reservations in different local bodies and so on. All these studies have highlighted various aspects of women-related initiatives with special focus on their achievements and failures in achieving their objective of women empowerment in different fields.

In Andhra Pradesh also there is a spurt in research on women related issues, including the empowerment of women, after the introduction of DWCRA programme and the 73rd Constitutional Amendment Act. However,
most of these studies are conducted at macro level covering certain broad issues relating to this programme without focus on any specific aspect. In spite of the fact that Andhra Pradesh is one of the few states in India where the DWCRA, SHGs and other women welfare initiatives have achieved spectacular success, there are some failures also. Even in the existing research there are several critical gaps which need to be filled.

Hence, there is an imperative need for micro-level and area-specific studies on these programmes to fill the gaps in the research and to facilitate the tacit understanding of the different dimensions of those programmes which in turn helps the planners to strengthen the execution of such programmes.

Important to mention here is that the Development of Women and Children in Rural Areas (DWCRA) programme was launched in the year 1982 with the aim of enhancing the status of women by forming into SHGs with 10 to 20 members from rural as well as urban areas. However, in the year 1999 a new programme called Swarnajayanthi Gram Swarozgar Yojana (SGSY) was launched and several programmes including DWCRA were merged into its programmes like Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Ganga Kalyan Yojana (GKY), Supply of Improved Toolkits to Rural Artisans (SITRA) and Million Wells Scheme (MWS). Subsequently in the year 2000 Velugu programme was launched with a view to strengthening the existing DWCRA groups as well as forming new groups under Velugu. In 2005 the
SGSY programme and the Velugu programme were merged into Indira Kranthi Patham programme which was launched on 21 March 2005.

The present study is a modest attempt which mainly focuses on the implementation process of the DWCRA programme with reference to the livelihood opportunities of the sample beneficiaries in the selected areas with a view to assessing their performance and to give suggestions to fill the research gap as well as to achieve women empowerment in different spheres of their life.

Therefore the present study has been conducted in drought prone and backward district of Anantapur in Rayalaseema region of Andhra Pradesh where the problems of unemployment and underemployment are severe.

**Objectives of the Study:** The following are the specific objectives of the study:

1. To examine the status of Self Help Groups (SHGs) with reference to DWCRA (now merged into Indira Kranthi Pathakam) in the state of Andhra Pradesh.
2. To analyse the performance of SHGs with reference to livelihood opportunities in Anantapur District of Rayalaseema region in Andhra Pradesh.
3. To portray the profile of SHGs in Anantapur District and the socio-economic and other related characteristics of the respondents who are the members of SHGs under DWCRA.
4. To assess the role of people’s participation in SHGs under DWCRA and the impact of SHGs under DWCRA on women empowerment.

5. To suggest suitable measures to strengthen the SHGs for sustainable livelihood opportunities and to achieve women empowerment.

**Method of Study:** The methodological aspects of the study include selection of the district, divisions, mandals, villages, Self-Help-Groups, sample women respondents, sources of data, tools of data collection, tools of analysis, period of study, and scheme of presentation.

**Universe and Sample:** Anantapur District of Rayalaseema region of Andhra Pradesh state has been selected for the present study based on the following criteria:

1. Anantapur district has been identified as one of the most severe drought affected districts in the country.

2. Anantapur district is one of the districts in the state where the DWCRA programme is implemented effectively to promote Self Help Groups and to initiate the process of women empowerment.

3. Anantapur district is not only a drought affected district but also a backward district where the employment opportunities are poor and meagre.

4. The SHGs under DWCRA made considerable impact on the status of women in the district.

Based on the above reasons, Anantapur district is selected for the present study.
**Universe:** As it has been discussed in the preceding pages, all the Self-Help Groups starting from DWCRA to VELUGU are merged into Indira Kranthi Patham. The DWCRA programme was introduced in the year 1982 in order to enhance the status of women by their participation in economic activities. To assess the impact of SHGs on the status of women, the SHGs formed under DWCRA programme are alone considered for the purpose of the present study. Moreover, most of the SHGs which are formed under DWCRA are given a revolving fund by the Government as financial assistance with a low rate interest on repayment basis. Accordingly, the members of the SHG’s under DWCRA are alone considered as universe for the present study.

Thus the universe for the present study are the members of the SHGs formed under DWCRA programme only.

**Sample:** The Multi-stage random sampling method is used for selecting the sample respondents. Anantapur district is divided into three revenue divisions for administrative purposes, Anantapur, Dharmavaram and Penukonda Revenue Divisions. Accordingly, in the first stage all the three divisions are considered for the selection of sample respondents to represent the entire district.

In the second stage, the district is further divided into 63 mandals spreading over the three revenue divisions. Anantapur, Dharmavaram and Penukonda Revenue Divisions have 20, 17 and 26 mandals respectively. Two mandals in each revenue division have been selected based on the highest
number of SHGs in the mandals as well as the mandals which are not in close proximity to the towns in the district.

Accordingly, two mandals in each revenue division have been considered for the purpose of the present study. These mandals are Kuderu and Peddavadagur from Anantapur Division, Chennekothapalli and Brahmasamudram from Dharmavaram Division, Roddam and Agali from Penukonda Division.

In the third stage, in order to implement the DWCRA programme more effectively, mandals have been further divided into small clusters. Accordingly, in each mandal two small clusters have been selected for the purpose of the present study.

Accordingly, Cholasamudram and Marutla clusters from Kuderu mandal, Virupapuram and Dimmagudi clusters from Peddavadaguru mandal of Anantapur division have been selected. Nyamaddala and Kanumukkala clusters from Chennekothapalli mandal, Pellapalli and Bhyrasamudram clusters from Brahmasamudram mandal of Dharmavaram Division have been selected. Bhucharla and Boxsampalli clusters from Roddam mandal, Vadaguntanahalli and Karidasanahalli from Agali mandal of Penukonda Division have been selected. Thus in each selected mandal two clusters have been chosen, based on the number of Self Help Groups in the cluster. In total, twelve clusters have been selected for the purpose of the present study.

In the fourth stage, from each cluster one village has been selected for the purpose of the study. Accordingly, Korrakodu and Kalagalla from Kuderu
mandal, G. Venkatampalli and Konduru from Peddavadaguru mandal, Mustikovela, Veldurthi from Chennekothapalli mandal, P.V. Puram and Gundiganipalli from Brahmasamudram mandal, Naranagepalli and Sanipalli from Roddam mandal and P. Byadegiri and Dokkalapalli from Agali mandal have been selected based on the highest number of Self Help Groups in the respective clusters of the mandals. Thus the total sample villages are twelve.

In the final stage, from each village 30 members of the Self-Help Groups have been selected based on the simple random sampling method. Here also due care has been taken and all these 30 members are selected from five Self Help Groups uniformly. Thus, the total sample respondents to carry out the present study are 360.

Sources of Data: The present study is based on both primary and secondary sources of data. The primary data has been collected from the sample respondents who are the members of SHGs. Published books, journals, official records, government reports and orders, unpublished research works and other related material are the major sources of the secondary data.

Tools of Data Collection The primary data has been collected from the women respondents through a well-structured interview schedule which was pretested. Necessary changes have been made after the pretest to suit the requirements of the present study. The schedules have been filled in with the help of the sample women respondents through a face-to-face interview by the researcher. Focused group discussions with women respondents of the members of the SHGs, leaders of the SHGs and officials who are
implementing the programme were held to get their perceptions with regard to the knowledge, awareness and practice about the process of implementation as well as sustainability of the SHGs.

In addition to the above, participatory techniques have also been used to effectively illustrate the feelings and sentiments of the women respondents towards the SHGs and to achieve women empowerment.

**Tools of Analysis:** The data collected through the schedules has been classified and tabulated into many tables for analysis. Simple statistical tools like averages, percentages, and few statistical tests etc., have been used to analysis the data.

**Period of Study:** The primary data was collected during the period from April 2008 to December, 2009.

**Scheme of Presentation:** The present research work is presented in six Chapters.

The first chapter, *Introduction and Methodology*, briefly introduces the research problem throwing light on the significance of the present study and the method of study.

The second chapter, *Status of Self-Help Groups and Review*, describes the status of the Self-Help Groups in India with special reference to the state of Andhra Pradesh along with a review of literature on Self Help Groups with emphasis on DWCRA.

The third chapter, *The Setting*, presents the Profile of Anantapur district with special reference to Self-Help Groups and their livelihood
opportunities. The socio-economic and other related characteristics of the sample women respondents are also presented in the chapter.

The fourth chapter, **Self-Help Groups and Role of Women**, analyses the performance of the DWCRA programme and the role of women with reference to the perceptions and practices in the DWCRA programme.

The fifth chapter, **Livelihood Opportunities and Women Empowerment**, offers an analysis of the livelihood opportunities of the respondents of the SHGs and also assesses the impact of these livelihood opportunities on the status of women and their empowerment.

The sixth and final chapter, **Conclusions and Suggestions** presents an account of the major findings of the study leading to the conclusions and suggestions for strengthening the programme for sustainable livelihood opportunities for women for their empowerment.

**Summary of Major Findings**

The major findings of the study are presented emphasizing the important features of the Self Help Groups in India, Andhra Pradesh and Anantapur district. The findings regarding the socio-economic characteristics of the respondents, their participation in self help groups the impact of the self help groups on the livelihood opportunities for their empowerment are also presented.
Important Features of India with Special Reference to Self Help Groups

- As per 2011 Census, the total population of India is 1,210,193,422 of which male and female population constitute 51.54 per cent and 48.46 per cent respectively.
- The sex ratio is 940 females per 1,000 males.
- The density of population is 382 per sq.km.
- Out of the total population, 74.04 per cent are literates. Among the literates, the males and females constitute 57.06 per cent and 42.94 per cent respectively.
- The financial institutions with micro finance savings of SHGs include commercial banks, regional rural banks, co-operative banks.
- The total number of SHGs with bank linkages is 61,21,147 units. Out of these units, the SHGs under commercial banks, regional rural banks, co-operative banks constitute 57.98 per cent, 26.60 per cent and 15.42 per cent respectively.
- The women SHGs constitute 79.46 per cent of the total SHGs.
- The total women SHGs groups are Rs.48,63,921 lakh. Out of which the commercial banks, regional rural banks, co-operative banks constitute 58.48 per cent, 27.47 per cent, and 14.05 per cent respectively.
- The amount of savings of SHGs with all the banks is Rs.5,54,561.82 lakhs. These Self Help Groups include groups under SGSY, women SHGs and other sponsored schemes.
- Out of the total savings of the SHGs that is Rs.5,54,561.82 lakh, the savings of women SHGs is Rs.4,43,403.02 lakh which constitute 79.96 per cent.
- The loans taken from commercial banks, regional rural banks, and co-operative banks constitute 62.42 per cent, 25.19 per cent and 12.39 per cent respectively.
- The total loan amount received by the SHGs is Rs. 12,25,351.39 lakh. These Self-Help Groups include groups under SGSY, women SHGs and other sponsored schemes.
- The women SHGs constitute 85.40 per cent of the total SHGs. Out of the total women SHGs (13,74,579) the loans from commercial banks, regional rural banks, co-operative banks constitute 62.74 per cent, 25.85 per cent, and 11.41 per cent respectively.
- Of the total loans of the banks, the loans sanctioned exclusively for women SHGs amount to Rs.2,01,522.44 lakh which constitutes 85.91 per cent.
- Out of the total SHGs of 61,21,147 in all the six regions in the country, nearly 28,27,244 SHGs are in southern region only constituting 46.23 per cent of the groups.
- As many as 12,80,900 SHGs are in Andhra Pradesh. The number constitutes 20.94 per cent of the total SHGs in the country.
- This indicates that the state is encouraging and facilitating the target groups to form into SHGs to save their own resources.
• The total savings of all the SHGs in the country is around Rs. 5,54,561.82 lakh.

• Out of which, the savings of the SHGs of Andhra Pradesh alone constitute 21.49 per cent.

• Out of the total SHGs of 61,21,147, nearly 16,09,586 SHGs have received loans from the banks which constitutes nearly 26.29 percentage to the total groups in the country.

• More than 66.00 per cent of the SHGs are from Southern Region only.

• The state of Andhra Pradesh has highest number of SHGs of 6,36,816 which have taken financial assistance from the banks.

• This constitutes roughly 39.51 per cent of the total groups in the country.

• The total loan amount sanctioned to the SHGs by the banks in the country is around Rs. 12,25,351.39 lakhs out of which the loan amount of the SHGs from the banks in the A.P. State alone constitutes 44.95 per cent.

Important Features of Andhra Pradesh State with Special Reference to Self Help Groups

• As per 2011 Census, the total population of Andhra Pradesh is 8,46,65,533 of which male and females constitute 50.21 per cent and 49.79 per cent respectively.

• The sex ratio is 992 females per 1,000 males.

• The density of population is 308 per sq.km.
• Out of the total population, 67.66 per cent are literates. Among the literates, the males and females constitute 55.92 and 44.08 respectively.

• As per available statistics, there are more than 10.00 lakh SHGs promoted by various agencies and under various programmes in the State.

• The growth and development of SHGs in the State with reference to SCs, STs and B.Cs 10,56,418 SHGs in Andhra Pradesh State spread over in 22 districts.

• Out of the total SHGs in the State, 3,95,144 SHGs are linked with banks which constitutes 37.40 per cent of the total SHGs in the State.

• As much as Rs.6,351.54 crore has been distributed as loans to these SHGs on repayment basis.

• Out of the total SHGs nearly 56.85 per cent of the SHGs who have taken loans belong to backward caste category.

• The highest number of SHGs are in East Godavari district which constitutes nearly 7.87 per cent of the total groups in the State.

• The lowest number of SHGs are in Rangareddy district which constitutes only 3.02 per cent of the total groups in the State.

• Anantapur district has 53,533 SHGs which constitutes nearly 5.06 per cent of the total SHGs in the State.

• There are 3,95,144 SHGs in the State which are linked to the banks.
• The East Godavari district stands first in the State’s which constitutes nearly 7.34 per cent of the groups.

• Rangareddy district with 2.92 per cent of the groups with bank linkage is the lowest district in the State.

• However, in Anantapur district 5.17 per cent of the SHGs are linked to banks.

**Important Features of Anantapur District with Special Reference to Self Help Groups**

• As per 2011 census, the total population of Anantapur district is 40,83,315 of which male and female constitute 50.57 per cent and 49.43 per cent respectively.

• The sex ratio is found to be 977 females per 1000 males.

• The density of population is 213 per sq.km.

• Out of the total population, 57.56 per cent are literates. Among the literates, the males and females constitute 58.11 and 41.89 respectively.

• As per the sources of DRDA 2007, there were as many as 32,162 SHGs in the district spread over three revenue divisions. Anantapur Revenue Division had 9,001, Dharmavaram Revenue Division with 8,978 while Penukonda Revenue Division accounted for 14,183, SHGs constituting 27.99 per cent, 27.91 per cent and 44.10 per cent respectively.
• Since the inception of the DWCRA programme, the government has been extending help to these SHGs disbursing the revolving fund.

• Accordingly, as many as 23,625 SHGs have been assisted with revolving fund which constitute nearly 73.46 per cent.

• The number of groups that were assisted with revolving fund are more in Penukonda division as the division has five clusters and 26 mandals.

• The percentage of SHGs, that were assisted with revolving fund, is high in Dharmavaram Division (78.88 per cent), when compared to Anantapur Division (73.82 per cent), and Penukonda Division (69.78 per cent).

• However, based on the information from DRDA sources 2011, there are as many as 53,010 self-help groups in the district and 27,173 of them are linked with banks for financial assistance besides revolving fund.

• Further, according to the sources, 12.01 per cent, 3.01 per cent and 63.12 per cent of SHGs belong to SCs, STs and BC communities respondents with bank linkage.

• Of the total 27,173 SHGs that are linked with banks, the poorest of the poor and the poor constitute 22.15 per cent and 71.39 per cent respectively. The remaining SHGs are above poverty line.
Important Features of Sample Mandals in Anantapur district

- **Kudair mandal**: The total number of households in the Kudair mandal are 7,664. The total population of the mandal is 35,819 of which male and female constitute 51.38 per cent and 48.62 per cent respectively. The total literates constitute 45.28 per cent. Among the literates, the male and female literates constitute 62.52 per cent and 37.48 per cent respectively. There are 468 self help groups in the Kudair mandal spread over 28 villages. Total revolving fund received by these groups is around Rs.359 lakh.

- **Peddavadaguru mandal**: The total number of households in the Peddavadaguru mandal are 9,212. The total population of the mandal is 42,012 of which male and female constitute 51.72 per cent and 48.28 per cent respectively. The total literates constitute 43.98 per cent. Among the literates, the male and female literates constitute 65.25 per cent and 34.75 per cent respectively. There are 472 self help groups in the Peddavadaguru mandal spread over 39 villages. Total revolving fund received by these groups is around Rs.411 lakh.

- **Brahmasamudram mandal**: The total number of households in the Brahmasamudram mandal is 7,438. The total population of the mandal is 39,518 of which male and female constitute 50.92 per cent and 49.08 per cent respectively. The total literates constitute 38.37 per cent. Among the literates, the male and female literates constitute 65.15 per cent and
34.85 per cent respectively. There are 457 self help groups in the Brahmasamudram mandal spread over 34 villages. Total revolving fund received by these groups is around Rs.242 lakh.

- **Chennekothapalli mandal:** This mandal has 9,470 households. The total population of the mandal is 42,308 of which male and female constitutes 51.53 per cent and 48.47 per cent respectively. The literates constitute 46.43 per cent. Among the literates, the male and female literates account for 64.02 per cent and 35.98 per cent respectively. There are 464 self help groups spread over 44 villages. An amount of Rs. 293 lakh in the revolving fund received by these groups.

- **Roddam mandal:** The total number of households in the Roddam mandal is 9631. The total population of the Roddam mandal is 45,903 of which male and female constitute 50.94 per cent and 49.06 per cent respectively. The total literates constitute 41.48 per cent. Among the literates, the male and female literates constitute 65.98 per cent and 34.02 per cent respectively. There are 622 self help groups in the mandal spread over 60 villages. The total revolving fund received by these groups is around Rs.375lakh.

- **Agali mandal:** There are 6,691 households in the Agali mandal. The total population of the mandal is 31,886 of which male and female constitute 50.76 per cent and 49.24 per cent respectively. The total literates constitute 47.69 per cent. Among the literates, the male and female literates constitute 62.11 per cent and 37.89 per cent respectively.
There are 432 self help groups in the mandal spread over 54 villages. The total revolving fund received by these groups is around Rs. 170 lakh.

**Important Features of Sample Villages in Anantapur District**

**Korrakodu:** The total number of households in Korrakodu village is 652. The total population of the Korrakodu village is 3,371 of which male and female constitute 50.93 per cent and 49.07 per cent respectively. The total literates constitute 50.22 per cent. Among the literates, the male and female literates constitute 58.88 per cent and 41.12 per cent respectively. There are 32 self help groups in the village. Total revolving fund received by these groups is around Rs. 23 lakh.

**Kalagalla:** 338 households live in Kalagalla village. The population of the village is 1,512 of which male and female population constitute 52.57 per cent and 47.43 per cent respectively. The total literates constitute 47.28 per cent. Among the literates, the male and female literates constitute 62.79 per cent and 37.21 per cent respectively. There are 26 self help groups in the village. Around Rs. 11 lakh in the total revolving fund received by these groups.

**G.Venkatampalli:** The total number of households in the G.Venkatampalli village are 240 households living in G.Venkatampalli village. The population of the villages is 1,122 of which male and female population constitute 53.56 per cent and 46.44 per cent respectively. The total literates constitute 47.14 per cent. Among the literates, the male and female literates constitute 68.44 per cent and 31.56 per cent respectively. There are 11 self help
groups in the village. The total revolving fund received by these groups is around Rs.10 lakh.

**Kondur:** The total number of households in the Kondur village is 144. The total population of the village is 649 of which male and female constitute 52.08 per cent and 47.92 per cent respectively. The total literates constitute 33.28 per cent. Among the literates, the male and female literates constitute 62.96 per cent and 37.04 per cent respectively. There are 9 self help groups in the Kondur village. The total revolving fund received by these groups is around Rs.7 lakh.

**P.V.Puram:** There are 82 households in the P.V.Puram village. The total population of the village is 480 of which male and female population constitute 49.37 per cent and 50.63 per cent respectively. The total literates constitute 23.12 per cent. Among the literates, the male and female literates constitute 60.36 per cent and 39.64 per cent respectively. There are 18 self help groups in the P.V.Puram village. Total revolving fund received by these groups is around Rs.15 lakh.

**Gundiganipalli:** The total number of households in Gundiganipalli village is 282. The total population of the village is 1,428 of which male and female population constitute 49.72 per cent and 50.28 per cent respectively. The total literates constitute 48.45 per cent. Among the literates, the male and female literates constitute 66.05 per cent and 33.95 per cent respectively. There are 17 self help groups in the village. The total revolving fund received by these groups is around Rs.8 lakh.
**Mustikovela:** Mustikovela village has 599 households. The total population of the village is 2,686 of which male and female population constitute 51.89 per cent and 48.11 per cent respectively. The total literates constitute 37.30 per cent. Among the literates, the male and female literates constitute 69.25 per cent and 30.75 per cent respectively. There are 14 self help groups in the village. The total revolving fund received by these groups is around Rs.10 lakh.

**Veldurthi:** The total number of households in Veldurthi village is 328. The population of the village is 1,358 of which male and female population constitute 50.58 per cent and 49.42 per cent respectively. The total literates constitute 54.49 per cent. Among the literates, the male and female literates constitute 61.89 per cent and 38.11 per cent respectively. There are 19 self help groups in the village. The total revolving fund received by these groups is around Rs.15 lakh.

**Naranagepalli:** 429 households live in Naranagepalli village. The population of the village is 2115 of which male and female constitutes 50.73 per cent and 49.27 per cent respectively. The total literates constitute 42.45 per cent. Among the literates, the male and female literates constitute 65.36 per cent and 34.64 per cent respectively. There are 12 self help groups in the village. The total revolving fund received by these groups is around Rs.8 lakh.

**Sanipalli:** The total number of households in the Sanipalli village is 179. The population of the village is 952 of which male and female population constitute 54.00 per cent and 46.00 per cent respectively. The total literates
constitute 39.39 per cent. Among the literates, the male and female literates constitute 73.86 per cent and 26.14 per cent respectively. There are 25 self help groups in the village. The total revolving fund received by these groups is around Rs.17 lakh.

**P.Byadigera:** The total number of households in the P.Byadigera village is 544. The population of the village is 2545 of which male and female population constitutes 49.98 per cent and 50.02 per cent respectively. The total literates constitutes 48.17 per cent. Among the literates, the male and female literates constitute 62.56 per cent and 37.44 per cent respectively. There are 25 self help groups in the village. The total revolving fund received by these groups is around Rs.14 lakh.

**Dokkalapalli:** Dokkalapalli village has 1,063 households. The total population of the village is 5,143 of which male and female population constitutes 50.47 per cent and 49.53 per cent respectively. The total literates constitutes 39.45 per cent. Among the literates, the male and female literates constitute 62.84 per cent and 37.16 per cent respectively. There are 14 self help groups in the village. The total revolving fund received by these groups is around Rs.9 lakh.

**Major Findings regarding the Social Characteristics of the Study Respondents**

- Around 54.00 per cent of the respondents’ age is between 21 and 40 years which is said to be the productive age group. The highest age of the respondent is found to be 70 years and the lowest age is found to be
20 years. The average age of the respondents of all the divisions is found to be 41.03 years. All the revenue divisions have almost the same conditions.

- Approximately 45.00 per cent of the respondents belong to backward caste category. The respondents who belong to backward castes are more in Dharmavaram revenue division. Around 18.61 per cent of the respondents belong to scheduled castes and Anantapur division has more people of this category than the other divisions.

- Nearly 27.00 per cent of the respondents are illiterates and their number is more in Penukonda revenue division. After joining DWCRA, 50 per cent of the respondents have learnt to sign and became just literates. It is significant to note that, only one respondent has studied upto graduation level and this respondent belongs to Dharmavaram revenue division.

- A majority of the respondents i.e. 90.55 per cent are married.

- There are as many as 1610 members in the respondent households of which male and female constitute 51.80 per cent and 48.20 per cent respectively. A majority of the members of the respondent households are below the age of 45 years.

- The sex ratio is found to be 930 females per 1000 males.

- As many as 60.31 per cent of the members of the respondent households are literates. Among the literates the male and female constitute 57.46 per cent and 42.54 per cent respectively. In all the
revenue divisions, the male literates are more in number than the female literates which is indicative of gender discrimination.

- An overwhelming majority of the respondent households i.e. 90.27 per cent are nuclear in nature.
- Nearly 72.00 per cent of the respondents are residing in their own houses while 55.83 per cent of the respondent households, own pucca houses. The percentage of the pucca houses is significantly high in Anantapur revenue division and low in Penukonda revenue division i.e. 77.50 per cent and 32.50 per cent respectively. Only 7.23 per cent of the respondents are still residing in huts.
- All the respondent households have the facility of power supply.
- The main source of drinking water to 67.24 per cent of the households is the public tap.
- Approximately, 54.00 per cent of the respondent households do not have the provision of individual toilet facility. Only 21.40 per cent of the respondent households have the individual septic latrines.
- A large majority of the respondent households i.e.74.16 per cent, do not have the facility of drainage system.

Major Findings regarding the Economic Characteristics of the Study Respondents

- A good majority of the respondents i.e. 80.28 per cent have agricultural labour as their primary occupation. Only 7.22 per cent of the respondents’ practice artisan activity as their primary occupation.
• interestingly, 65.04 per cent of the respondents’ secondary occupation is housewife activity. These respondents sometimes are engaged as agricultural labourers / causal labourers too.

• Out of a total of 1610 family members (including children), 928 are earners, who constitute nearly 57.64 per cent. Among the earners, the male and female members constitute 55.28 per cent and 44.72 per cent respectively. However, as usual, the male earners are more in number than the female members in all the revenue divisions

• A good majority of the respondents i.e. 82.51 per cent have their yearly income levels between Rs. 4001 and Rs. 8000 through primary occupation. The average income of the total respondents through primary occupation is found to be Rs.7883.61 per year. The average income of the respondents through primary occupation is found to be high in Dharmavaram revenue division and low in Anantapur revenue division i.e. Rs.9211.66 and Rs. 6789.16 respectively. The highest income of the respondents through primary occupation is found to be Rs. 2,40,000 per year.

• A vast majority of the respondents i.e. 71.40 per cent have their yearly income through secondary occupation ranging between Rs.4001 and Rs.8000. The percentage of the respondents is more in this income group in Penukonda revenue division i.e. 77.50 per cent and less in Dharmavaram revenue division i.e. 60.00 per cent. Only 16.94 per cent of the respondents are earning an annual income between Rs.8001 and
Rs.12000. However, the highest income of the respondents through secondary occupation is found to be Rs. 90,000 per year.

- The average income of the total respondents through secondary occupation is found to be Rs.7791.38 per year.

- As many as 50.83 per cent of the respondents’ total income per year is above Rs.16,001. The percentage of the respondents is more in this income group in Penukonda revenue division i.e. 68.34 per cent. Only 25.02 per cent of the respondents earn between Rs.12001 and Rs.16000 per year. However, the highest total income of the respondents is found to be Rs. 1,87,200. The average income of the total respondents is found to be Rs.15,707 per year.

**Major Findings regarding the participation of the Respondents in SHG’s**

- Around 47.00 per cent of the respondents are motivated by the neighbours to join DWCRA groups.

- Nearly 51.00 per cent of the respondents say that avoiding loans from money lenders to get loans from institutional sources is the main reason for their joining the groups.

- All the respondents joined the DWCRA groups before 1999.

- A good majority i.e., 75.00 per cent of the respondents opine that their groups are promoted by the Government. Significantly, it is quite evident that all the respondent groups of Anantapur and Dharmavaram revenue divisions are promoted by the government only. On the
contrary, the respondent groups in Penukonda revenue division are promoted by the NGOs.

- As far as respondents’ position in the DWCRA groups is concerned, it is to say that 59.44 per cent of the respondents are the members only. Around 16.66 per cent of the respondents are leading the groups in the capacity of first leader, another 16.66 per cent of the respondents leading the groups in the capacity of second leader.

- As many as 41.00 per cent of the respondents save Rs.50.00 per month, towards thrift fund. The percentage of these respondents is significantly high in Anantapur revenue division and low in Dharmavaram revenue division with 64.16 per cent and 10.00 per cent respectively. The average savings of the respondents towards thrift fund is found to be Rs.37.58, Rs.23.97 and Rs.37.00 per month in Anantapur, Dharmavaram and Penukonda revenue divisions respectively.

- For a good majority of the respondents (81.96%), the mode of the savings is monthly and self-earnings is the main source of savings towards thrift fund for as many as 70.57 per cent of the respondents.

- With regard to utilization of revolving fund, as many as 65.84 per cent of the respondents have utilized the fund for productive purposes only. The respondents who have utilized the fund for productive purposes are more in Anantapur revenue division and less in Dharmavaram revenue division with 82.50 per cent and 55.00 per cent respectively.
• Among the respondents who have utilized the revolving fund, as many as 55.27 per cent of them have invested the money in order to expand the income-generating activity of their respective groups and some of the respondents have utilized the fund for unproductive purposes such as food, health, gas, kerosene, firewood, cloths and house repairing and some of the respondents have utilized revolving fund for social needs such as festivals, marriages, ceremonies and education etc.

• All the respondents have received loans from thrift fund. As many as 31.66 per cent of the respondents have received loans thrice, 25.00 per cent of the respondents have received loans for five times and another 21.66 per cent of the respondents have received loans four times from thrift fund.

• As many as 45.00 per cent of the respondents have taken loans varying between Rs.15,001 and 30,000. The average loan amount of the respondents is found to be Rs.23,520. The division-wise average loan amount of the respondents is found to be Rs.29,859, Rs.22,662 and Rs.17,969 in Penukonda, Dharmavaram and Anantapur divisions respectively.

• It is quite clear that there is a significant variation in the number of the enrolled children in the schools after the respondents joining the self-help groups. As many as 679 children are going to schools of whom boys and girls constitute 56.41 per cent and 43.59 per cent
respectively. In all the revenue divisions, the enrolment of male children dominates that of the female children.

**Major Findings regarding the Attitudes and Aspirations of the respondents with reference to the performance of DWCRA groups**

- All the members are extending their co-operation for smooth running of the respective groups.
- The respondents opine that they are neither positive nor negative with regard to the communication among the members.
- The members take collective decisions for the smooth and efficient running of their respective groups.
- The respondents also opine that there are some problems with regard to group cohesiveness.
- The majority of the respondents are the members and some of them are performing their roles as first leaders and second leaders.
- All the members have accepted their respective leaders and their role in strengthening the activities of their groups.
- The group meetings are conducted regularly and almost all the respondents attend the meetings regularly. Most of the members are actively participating in the group meetings.
- The respondents are of the opinion that group approach enhances the confidence among the members, and access has been developed not only to solve the social problems but also to increase their financial status.
• The respondents also state that the organizational skills are improved a lot.

• All the members are able to maintain cordial relationship among themselves, with their leaders and officials indicating group solidarity.

**Major Findings regarding the Impact of SHG’s on the livelihood of the respondents for their Empowerment**

• As many as 59.00 per cent of the respondents are able to get employment for more than 25 days per month after their joining DWCRA groups. On the contrary, only 3.33 per cent of the respondents used to be employed more than 25 days per month before joining DWCRA programme.

• The average man-days of the employment before and after their joining DWCRA programme, are found to be 18.61 days and 25.31 days per month respectively.

• As many as 69.00 per cent of the respondents’ income per month is between Rs. 1201 to 1600 after their joining DWCRA programme. On the contrary, none of the respondents figured in this category of income group before DWCRA programme.

• The average income per month of the respondents before and after DWCRA programme is found to be Rs. 377 and Rs. 1308 respectively.

• The average income per annum of the respondents before and after DWCRA programme from milch cattle is found to be Rs. 5014 and 7,417 respectively.
• The average total income of the respondents per annum before and after DWCRA programme is found to be Rs. 24,794 and Rs. 66,317 respectively.

• The average indebtedness of the respondents is found to be Rs. 12,338 and Rs. 19,844 before and after DWCRA programme respectively. After becoming members of the SHG’s almost all the respondents have taken loans from thrift fund to improve their economic activity.

• The majority of the respondents have taken loans and become indebted for productive purposes. The percentage of the respondents in this category are 52.77 and 55.82 before and after DWCRA programme respectively.

• The institutional source is the main source for 55.30 per cent of the respondents after their joining DWCRA programme and it might be 16.38 per cent before DWCRA programme.

• Surprisingly, only 1.66 per cent of the respondents have received loans under pavalavaddirunalu programme being implemented by the government.

• The average savings per annum of the respondents is found to be Rs. 5,336 after joining DWCRA programme.

• However, the source of the savings is LIC (Life Insurance Corporation of India) for 47.78 per cent of the respondents.
• The average value of the animal husbandry of the respondents before and after DWCRA programme is found to be Rs. 23,667 and Rs. 35,228 respectively.

• The average value of the household assets of the respondents before and after DWCRA programme is found to be Rs. 6,729 and 42,866 respectively.

• The average annual expenditure before and after DWCRA programme is found to be Rs. 14,672 and Rs. 27,968 per annum respectively.

• All the respondents are well aware of the rights with regard to inheritance of property, not to give dowry at marriage, not to marry before 18 years, right to education, right to give police complaint against harassment, right to maintain for self & children, but they are not aware of the rights with regard to customary rights, as well as right to equal wages.

• As many as 52.00 per cent of the respondents are able to sign their names after becoming the members of DWCRA.

• All the respondents are fully aware of the programmes of health care to the children. However, all most all the respondents do not have the habit of going for regular health check-up for pre natal and post natal care.

• All the respondents are aware of immunization, family planning, balanced diet, child care practice, mid-day meals programme, apart
from the ill-effects of HIV/AIDS. However, all the respondents are not aware of the importance of personal hygiene.

• The opinions of the respondents have been elicited on awareness, participation, mobility, economic independence, decision making, self-perception and on socio economic aspects with reference to the impact of DWCRA programme on the livelihoods and participation of the respondents in order to assess the process of empowerment.

• With reference to ‘awareness’, it is to say that, the respondents have agreed to the statements such as, ‘Govt. has taken up special schemes to help women’, ‘membership in SHG’s enhances the awareness of basic banking operations and accounts’, and ‘women have many legal rights in the society’. On the other hand, the respondents have neither agreed nor disagreed to the statements such as ‘women have lower position in society compared to men’ and ‘the poor are aware of many institutions working for their welfare in the area’.

• With reference to ‘participation’, stated the respondents have agreed to the statements such as, ‘all the members in the SHG’s participate in the group meetings actively’ and ‘participation in the SHG’s group meetings has given the members an opportunity to express their opinions / feelings’. However, the respondents have disagreed to the statement ‘regular interactions in the meetings enhance the groups’ strength by bringing consensus on all issues’.
With reference to ‘mobility’, noted the respondents have agreed to the statement such as, ‘SHG membership has given more business-related opportunities to move outside the village’. The respondents have neither agreed nor disagreed to the statement ‘moving collectively in SHG’s has reduced the family restrictions on local mobility of women’. However, the respondents have disagreed to the statement ‘local mobility enhances the confidence to take part in distant events within and outside the state’.

As regards to ‘economic independence’ the respondents have agreed to the statements such as, ‘women are not allowed to spend their earnings’. The respondents have disagreed to the statements ‘women keep all their earnings from the income generating activity of SHG’ and ‘women cannot purchase assets from their earnings’.

With reference to ‘decision making’ the respondents have agreed to the statements such as, ‘only leaders take decisions in the group on money matters’. However, the respondents have agreed to the statements ‘all the group members collectively take decisions on all matters,’ ‘SHG members influence grama sabha for the decisions related to women issues,’ ‘when SHG members are on village committees, those committee decision are taken quickly and are need based’ and ‘SHGs members collectively influence the decisions on social issues of the community’.
• Regarding ‘self-perception’ the respondents have agreed to the statements such as, ‘being a member of self-help group, the importance of women has improved in family /community,’ ‘participation in various activities of SHG’s increases the self-confidence of women’ and ‘thrift and credit performance of the groups has improved the credibility of women with banks and micro financial institutions’.

• With reference to the decisions on ‘socio economic aspects’ , it is to say that the decisions with regard to ‘purchase of household necessities’ and, ‘borrowing or lending group money’ are taken solely by women. The decisions regarding enrolment of girl child, seeking medical care for children, adoption of family planning are taken jointly by all members of the households. The decisions with regard to fixing of marriage of their son / daughter are taken by both wife and husband. The decisions relating to purchase or sale of produce and visiting parents / relatives houses are taken solely by men only.

**Broad Conclusions:** The findings of the present study led to the following broad conclusions pertaining to the issues raised in the study.

Govt. of India launched several programmes for the development of the poor and down trodden. In all such programmes, the role of women and their participation is limited. A new strategy has been initiated towards women’s mobilization for their development. To adopt this strategy effectively and meaningfully, DWCRA programme has been launched, where the focus is to mobilize women to form into self help groups. In
order to mobilize women, gram sabhas have been conducted with application of PRA (Participatory Rural Appraisal) techniques and Focused Group Discussions on women target groups. This has been effectively executed by the trained personnel in the state of Andhra Pradesh.

It is clearly evident from the study that, the DWCRA programme has mobilized the poor women to form into Self Help Groups in making use of services available from related ongoing programmes run by the Govt. The members of the SHG’s under DWCRA effectively utilized all the services that were provided by the government in order to enhance their status. It can be visualised that the state has highest number of SHG’s. Most of the SHG’s are linked with banks for financial assistances. Majority of the SHG’s have received revolving fund from the government to take active part in productive purposes. Govt. of Andhra Pradesh is encouraging and strengthening the women SHG’s for sustainable livelihood opportunities, especially for S.C, S.T and Backward caste categories.

The government has launched several programmes for the uplift and empowerment of women. Only, few programmes have achieved the desired result to some extent. But the DWCRA programme has witnessed a greater success in the meaningful development by women. The main factor responsible for the success of DWCRA programme is effective participation of the women.
It is also clearly evident from the study that effective participation, the increased awareness on various welfare programmes and their delivery system, sensitization about various social evils, changes in the aspirations and attitudes, maintaining cordial relationship with the members, leaders and officials, participation in the decision making related to family matters have ultimately led to the empowerment of the rural women to a considerable extent. Further, the SHGs under DWCRA have promoted self confidence, self respect, self dignity among the rural women. This programme has brought about positive transformation of women from traditional, illiterate, ignorant and poor position into the condition of modern, to some extent literate, awareness of the programmes for sustainable livelihood opportunities leading to their empowerment.

The programmes has facilitated to enhance the status of the members by involving themselves in social, economic and political development not only for themselves but for the community at large. This programme has tremendously influenced the women to work for their development in all spheres of life and to achieve empowerment. This is clearly evident from the study.

There is considerable evidence, which is indicative of the fact that the DWCRA programme is largely successful in achieving its main objective of empowerment of rural women by enhancing their social, economic and political status. Several factors contributed to the success of the programme. The administrative machinery and the delivery system are
very efficient, supportive and responsive. The well-trained and committed staff working for the betterment of the women is the key factor for the success of these self help groups under DWCRA.

The economic benefits accrued from the DWCRA particularly, the sustainable increase in employment and income levels, improvement in the managerial and entrepreneurial skills have enabled the rural women to become self-reliant and to take up economic ventures independently without depending on men. The asset and wealth position of the women has considerably improved along with their capacity. The influence of men on the decision making with regard to economic activity and the income has declined to a considerable extent. All these factors helped these members of the SHG’s gain greater control over their resources which has ultimately facilitated their economic empowerment.

Suggestions: Though DWCRA programme has witnessed remarkable achievements, there are a few lapses which have adversely affected its efficient implementation. There is unreasonable interference of political leaders in the working of the SHG’s. There are several instances where the benefits of the DWCRA programme have reached undeserved persons. Special attention has to be paid to monitor the irregular and dormant groups. There is a dearth of competent staff with necessary knowledge and skills for conducting the training and capacity building programmes. Lack of adequate marketing facilities for the products produced by these groups have also effected their economic activity, employment and
income. These lapses are to be rectified in order to strengthen the DWCRA programme for the desired results. Accelerated and sustained effects are to be made for the all round emancipation of women. In order to achieve this goal, the following measures are suggested.

1. It is true that there is unreasonable interference of political leaders in the working of DWCRA groups at grossroot level. The fruits of DWCRA programme have reached, in some cases, to undeserving persons due to political interference. The political interference should be reduced with effective peoples participation at grama sabha and PRA (Participatory Rural Appraisal) meetings. Only poorest of the poor and deserving persons are to be encouraged to form into self-help groups under Indira Kranthi Patham.

2. Groups cohesiveness and solidarity are the crucial factors for the success of the DWCRA groups. Due to lack of cohesiveness and solidarity, some of the groups have become irregular and dormant. Special attention has to be paid for the revival of such groups.

3. Out of the total self help groups in the country, only around 20 per cent of the groups have been linked with banks. Implementing agency should see that, most of the SHG's should be linked with banks for financial assistance. The members of the SHG's should be motivated, educated to organize themselves and to keep away from the clutches of private money lenders.
4. Private micro finance institutions, which are extending financial assistance to some of the groups needs to be evaluated. There are several instances that members of the SHGs are facing problems from these institutions. The role of private micro finance institutions is to be minimized in view of their drastic steps taken for recovery of its loans.

5. The members of the SHGs should be made to realize the significance of the thrift fund. They are to be encouraged to save more amount towards thrift fund so that they can avail themselves of the loan facility when needed for minimum interest and repayable in easy installments.

6. It is important that the NGOs should be encouraged to take a more active and intensive role in the working of Self Help Groups existing in the country. As several research studies indicate the involvement of NGOs in the Self Help Groups is rather limited. Hence, they should be encouraged to take active interest in the formation, functioning and monitoring of Self Help Groups.

7. The existing marketing facilities available to the Self Help Groups for selling their products are not adequate. Hence it is necessary to improve the marketing facilities for the products of Self Help Groups. DWCRA Bazaars should be started in all the mandal headquarters and towns where the Self Help Groups are active. State level and regional level DWCRA Bazaars at Hyderabad should be organized at regular intervals. Corporate and other marketing agencies should be persuaded
to transact with the DWCRA Groups for purchasing their products. The Government should entrust the important state level marketing outlets such as the Lepakshi Emporium, State and District Marketing Federations and other official agencies, the responsibility of marketing the products manufactured by the DWCRA Groups through their regional and local outlets. More focus on entrepreneurship, marketing, packing and branding trainings is indispensable.

8. The local bodies such as the Village Panchayats and Mandal Parishads should be associated with the Self Help Groups operating in their areas. There should be continuous interaction between the Self Help Groups and these local bodies.

9. All the officials/NGOs and motivators involved in this programme should learn to function like facilitators only and not to dominate the groups at all. This aspect is central to the successful and democratic functioning of the group.

10. The committed, dedicated and well trained persons are required to mobilize, motivate and to encourage the members of the SHGs for their effective participation in the group activity. More number of training programmes are required for the members of the SHGs in the areas of capacity building, book keeping and accountancy, bank transactions etc.

11. It is heartening to note that the government has launched “Pavalavaddi runalu” programme to assist the members of the Self-Help Groups.
But, it is clearly evident from this study only one per cent of the members have received “Pavalavaddi runalu”. The administration has to take necessary steps to extend the facility to cover most of the members.

12. Ultimately, all the SHG should be strengthened as viable and vibrant community-based peoples’ institutions. The groups should be made strong enough to become self-reliant, self-sustaining to achieve empowerment.