Chapter - 1

Introduction and Methodology
1.1 The Status of Women

The position of women and their status in any society is an index of its civilization and development. Women are to be considered as equal partners in the process of national development. But because of centuries of exploitation and subjugation, women have remained at the receiving end. Annals of History reveal that females even in most of the developed countries like USA, Sweden, and Japan were not equally empowered with their male counterparts before industrial revolution. But now, these countries are considered to be having high levels of gender empowerment as per the indicators used by advocates of gender equality as well as by the UNDP. The female literacy rate, economic activities, real GDP per capita for women, the level of political representation of women, ratio of female administrators and managers in organizations etc., all are high in these countries. Consequently, the Gender Development index (GDI) and Gender Empowerment Measure (GEM) scores are also high enough.

1.1.1 THE STATUS OF WOMEN IN INDIA: AN HISTORICAL PERSPECTIVE

In India, like almost all other societies of the world, men are dominating the society. Males take the responsibilities outside the home and females carry on their household chores. But, women seemed to have occupied a very important place in the ancient traditional society. In primitive societies women enjoyed superior status in comparison to men. Vedic society was patriarchal, where a man used to have command over his wife and children. According to Manu, the ancient Indian Law writer, a woman always depends on male. When she is a girl, she depends on her father; when she is married, she depends on husband; when she is aged, she depends on her sons. However, in spite of this, the status of women in Rig Vedic society was much better than that in later time.

The post Vedic period is considered to be crucial in determining the present status of women in India. In the two great epics, the Ramayana and Mahabharata women were treated with honor and adored. In Bhagavadgita, Lord Krishna gave due honor to the women folk. The Bhakti movement brought a new message and hope for women and the downtrodden. However, the status of women deteriorated during Muslim rule especially due to the intrusion of polygamy in the society. The Satidah Pratha, child marriage and Purdah system
during that period also lowered the status of women in the society. The 1931 Karachi session of the Indian National Congress (INC) took the historic decision of committing itself to political equality of women regarding their status and qualifications. The father of the nation, Gandhi ji pleased for empowerment of women. He was in favor of socio-economic equality to women to attain all-round development in the society. According to the call given by Gandhi ji, women participated in the national movement and in the village reconstruction programmes in large numbers. Gandhi ji’s efforts and the Freedom movement greatly facilitated the emancipation of women in India. Article sixteen of the Indian Constitution adopted in 1949 guarantees equality of opportunity to women in public employment. The preamble, the Directive Principles of State Policy and the Fundamental Rights have well accorded the right to women in different dimensions. Different commissions have been set up and different national policies have been implemented in independent India to give due importance to women. Among them are Durgabai Deshmukh Commission (1956), Hansa Mehta Committee (1961), Bhaktavatsalam Committee (1965), National Education Policy of 1986 and National Empowerment of Women Policy 2001. Based on the suggestions of the committees, several measures have been adopted to empower women relating to education, employment, access to health care and family planning and supporting services to bring about gender equality and to improve the status of women in India.¹

1.1.2 INDICATORS OF STATUS OF WOMEN

It should be noted that the whole question of Gender development and gender equality moves around the concept of ‘power’ that the women hold. The social Institutions in any society confer the power to the women. Though the centuries old traditions, customs and practices, make women to subordinate or unequal to men, the lack of access to and control over resources, the coercive gender division of labour, devaluation of women’s work, and lack of control over their own labour mobility, as well as their poor capabilities as measured by literacy and educational levels and health status etc., are the result of absence of ‘power’ among women. They are poor within their own families. They often face threat to their life and dignity within their own families. Gender equality thus demands substantive transformation, a set of policies and situations created by the state that facilitate the reallocation of resources, which ultimately make them self dependent. The fulfillment of the
millennium Development Goal demands empowering women. Women empowerment is, therefore, explicitly valued as an end in itself and just as an instrument for achieving other goals. The implementation of Constitutional and legal safeguards, several women specific programmes and policies seemed to have resulted in the improved the status of Indian women to some extent. But still they lack ‘power’ in many fields where they are subordinate to men. An attempt is made here to analyse briefly the indicators of status of women in several key areas such as access to literacy, health, employment, income, property etc., in India and Andhra Pradesh in particular vis-a-vis their counterparts at the global level.

1.1.2.1 Female – Male Ratio: Female – male ratio (FMR) is one of the crucial manifestations of the widespread disparities existing between the female and male. There are remarkable variations in the FMR in different regions of the world. In Europe and North America, even though, males outnumber females at birth, women tend to outnumber men substantially later with an average ratio around 1.05. In contrast to this, in many parts of third world countries, FMR tends to be substantially below unity. The average FMR is 0.96 in North Africa, 0.94 in China, Bangladesh and West Asia. In India, the FMR averaged around 0.93, which is one of the lowest in the world. There are, however, striking regional variations in FMR between different states of India.

The FMR is observed to be very low in most parts of Northern India, and in Union Territories. For instance, in 2001 among various states in India, the FMR is the lowest in Haryana (0.861) followed by Punjab (0.874) and Sikkim (0.875). Other Northern and North Eastern states like Uttar Pradesh (0.898), Nagaland (0.909) and Bihar (0.921) also share low FMR. It is ironical to note that the capital city New Delhi (0.821) and one of the developed states like Punjab also exhibit very low levels of FMR. On the other hand, most of the Southern States e.g., Tamil Nadu (0.986), Andhra Pradesh (0.978), Orissa (0.972), Karnataka (0.964) share high FMR. In fact, Kerala’s (1.04) and Pondicherry’s (1.001) FMR is greater than unity, a phenomenon akin to developed countries like Europe and America.

There is a strong medical evidence to suggest that, given similar care, women tend to have lower age-specific mortality rates than males. Even female fetuses are relatively less prone to miscarriage than their male counterparts. The consistently higher life expectancy at birth for females when compared to males in all regions of the world also testifies the
argument stated above. This implies that several socio cultural and economic factors are constantly at work in India to produce lower FMR\(^6\).

Strong male preference to carry out certain rituals in Hindu families, the concept of heir to a generation, low social status for women, additional social and economic burden to bring out female children etc., might be some of the major causes of low FMR particularly in Northern and North - Eastern Indian States.

1.1.2.2 Literacy and Educational Levels: Another vital indicator of status of women is educational level. Education plays a decisive role in widening human knowledge. Knowledge is light. An intangible and weightless substance, it can easily travel across the world and can spread its tentacles. Education particularly women's education spreads its light to the household and to the country alike as reiterated by the Telugu saying “Illali Chaduvu Intiki Velugu”. Many studies reveal that the amount of education attained by girls and women is an important determinant of children's health. A study of 45 developing countries found that the average mortality rate for children under five has been around 144 per 1000 live births when their mothers had no education, 106 per 1000 when they had primary education only, and 68 per 1000 when their mothers had secondary education.\(^7\) Nevertheless, for centuries women have been denied their legitimate access to education and confined them to darkness, even after the second millennium came to an end.

Disparities in male and female adult illiteracy are though, global phenomenon, it is more severe in India. According to 1991 Census, literacy rate among men was 64.13 per cent and that among women was as low as 39.29 per cent. The disparities in the literacy rate between men and women seemed to have narrowed down to some extent in 2001. While male literacy rose from 64.13 per cent to 75.64 per cent, the female literacy rose more than proportionately from 39.29 per cent to 54.03 per cent thus narrowing down the gulf between two ratios to some extent (from 24.84 percentage points to 21.61 percentage points) between 1991 and 2001. The situation is still more alarming in the case of women's access to secondary and tertiary (College, University and professional) education. Even in countries with high human development, only 1897 women per one lakh women have access to tertiary education\(^8\)

Even after sixty years of independence, and constitutional obligation of providing compulsory primary education, the achievement of universal primary education continuous
to be a day light dream. At all India level; gross enrolment in primary schools for both boys and girls together was 95.7 per cent during 2000-01. While boys' enrollment was 104.9 per cent, girls' enrolment was only 85.9 per cent. At upper primary level, the enrolment rates declined still further. Thus there are striking gender disparities in the enrolment of students in primary and upper primary school besides regional variations in all the states of India. The very low level of female gross primary enrolment ratios in Bihar (60.49 per cent) and Uttar Pradesh (50.30 per cent) are glaring when compared to male gross primary enrolment ratios in the two states (98.24 per cent and 79.87 per cent respectively). The situation is still serious in the case of enrolment in upper primary schools. Southern states including Andhra Pradesh seemed to have fared better in female enrolment in primary, upper primary schools, compared to Northern States.

A causal perusal of enrollment ratio by gender and caste further reveals startling inferences. Girls' enrollment particularly among SCs and STs is still disappointing. Girl's enrollment among scheduled castes and tribes in primary schools were put at 81.60 per cent and 78.34 per cent respectively during 2000-01. The situation is still worse in the case of upper primary level. The enrollment ratio among SCs and STs Girls was as low as 37.59 per cent and 32.93 per cent at all India level in 2000-01. This may likely to go up further on account of improved enrollment at that age and better retention levels thanks to the measures taken by the governments. An analysis of tertiary enrolment by field of study as brought out by World Development Report 1998-99, reveals that even in developed countries e.g., Russia, U.K., only 45.2 per cent of females enrolled in Natural Sciences, 25.2 per cent in Mathematics and Computer Science and 12.3 per cent in engineering. In India out of total enrolment in Natural Sciences, only 33.3 per cent is women and the corresponding percentage for Engineering is only 7.9 per cent. The study also shows that women enrolment in the faculty of Arts has been 51.13 per cent of total enrolment, followed by the faculty of Science (19.94 per cent) and the faculty of commerce (16.48 per cent).

1.1.2.3 Employment Status: A Telugu saying goes like this. Udyogam Purusha Lakshanam (Being in Employment is the Characteristics of Men). But in poor families like small and marginal farmers, agricultural labourers, where the two hands of husband are not sufficient to meet both the ends, women come out of homes and shoulder the responsibility along with
their husbands. However, in middle and high class societies, women have been largely confined to their homes mainly due to social inhibitions. When the creative abilities and personal contributions of half of the society (women component) are stifled by constant subjugation, in addition to the drudgery of constant domestic work and child bearing, social opportunities are suppressed in a wide range of domains. Even the level of economic production is likely to be higher, other things being equal, in a society where women are able to engage in a diverse range of activities compared with that in a society where their life is confined to domestic work. More over, outside employment often has useful educational effect in terms of exposure to the world outside the family. These positive links between gainful female employment and the status of women is well documented in the development literature.

In recent years, it has become essential even for middle class women to come out of their homes due to a host of factors. These include domestic compulsion, soaring prices, preference for modern living, desire to utilize the knowledge acquired through education and training, geographical and occupational mobility and the emergence of New Economic patterns etc.

The global level statistics on work participation rate clearly indicate that female as percentage of labour force averaged around 39 per cent in 1980, which marginally grew to 40 per cent in 1997. While in developed countries like those in Europe and Central Asia, the female work participation rates are very high at around 47 per cent, in poor countries like those in South Asia, the female work participation rate has been very low at around 34 per cent in 1980 which in fact decreased to 33 per cent in 1997. The situation seems to be still serious in Middle East, North Africa, where the female work participation rate is around 26 per cent in 1997.

In India there are gross disparities in work participation rate between males and females. According to 1991 census in rural India, the male work participation rate was 51.6 per cent where as the female work participation rate was 27 per cent. The situation was still worse in urban areas where the corresponding figures were 48.9 per cent and 7.2 per cent. The rural urban combined work participation rate was 51.6 per cent for males, 22.7 per cent for females and 37.5 per cent for total persons. The results of 2001 census have shown a
significant increase in FWPR to 25.7 per cent from 22.7 per cent as against the moderate increase in the MWPR to 51.9 per cent from 51.6 per cent thus showing a gender gap of 26 per cent in the work participation rate.

Studies conducted by the M.S. Swaminathan Research Foundation have shown that most poor women work 18 hours a day. Of this, seven to eight hours go to economic activity, which fetches them a paltry Rs. 15 to Rs.20 per day. The remaining time is taken up in household chores and other activities, such as collecting fodder, fetching water and so on, which do not have any economic value.\textsuperscript{14}

While the strenuous work of women in household and unorganized sectors largely goes economically unrecognized, unrecorded and un-rewarded, the situation in organized sector is a different one. Most women do not get even access to the employment in organized sector. In fact, gross inequalities are manifested in gender – wise employment in organized private and public sectors in India. According to official sources, women’s share in employment in organized private and public sectors amounted to only 18.97 per cent in the year 2006 as against the men’s share of 81.03 per cent. It is pathetic to note that the women’s stake in public sector employment is still low at 16.51 per cent as against the men’s share of 83.49 per cent. This implies that women have relatively higher share in organized private sector employment at 24.05 per cent as compared to public sector where their share is paltry 16.51 per cent.\textsuperscript{15}

1.1.2.4. Women’s access to Income and Property: Another important factor, which influences status of women, is women’s ability to earn an independent income through paid employment. This opportunity tends to enhance the social standing of a woman in the household and in the society. Being less dependent on others, her contribution to the prosperity of the family and to the society would be more visible and she will have more voice in decision making in the family.\textsuperscript{16} Economic independency is certainly an indispensable move towards achieving women empowerment. A comparison of the workload and resultant income of men and women bring out startling inferences. An employed woman puts in more than twice as much as an employed man. However, her income per work hour is only a little more than a fourth of a man. A careful analysis of
available evidence on women's access to income reveals that even in developed countries
the share of women in total income is awfully low.

According to Human Development Report 2007-08, even in countries with high
human development, women could share only 34 per cent of total earned income while men
appropriate the rest. In countries with low human development women could get only 28.6
per cent of earned income. There are striking disparities in the share of women in earned
income between industrial countries (38 per cent) and India (25.4 per cent). In other words,
in India nearly three-fourth of earned income is controlled by about half of total population.

Under the Hindu Succession Act 1956, a Hindu girl is entitled to a share in the
property of her parents, along with her brothers. Bina Agarwal\(^1\) argues that land is the
most important productive resource for women in India. Jeemol Unni pleads for joint titles
to agricultural land and urban housing.\(^2\) Nevertheless, as pointed out by Krishnaji\(^3\)
whatever be the spirit of law and custom women fail in general to obtain rights to ownership
of (or control over) land. He added that even though women were the formal legal owners,
management of land was taken over by men depriving women not only of headship in a
formal sense, but of much else.

In spite of the not so effective Hindu Succession Act of 1956, in many families in
India dowry is considered to be an important share of property. In fact as held by
Chowdary\(^4\) women themselves accord legitimacy to dowry by accepting this as their share
in their patrimony. In Coastal Andhra Pradesh, the dowry or 'Katnam' is regarded as bride's
property, and even when it is a part of the family land, women identify it as their own land.
But the question is whether dowry really constitutes a fair share of the woman in the family
property? A couple of studies have attempted to assess the nature and extent of dowry.
Chowdhary points out that in majority of cases, the dowry does not generate income in the
same way that lands do. More over, the share of property of women that goes in the form of
dowry is very low. Carol Updhay\(^5\) estimates that total value of dowries given to all
daughters in Coastal Andhra Pradesh amounts to 25 to 39 per cent of the value of the family
property and the rest goes to male children. In only one case the total dowry given to two
daughters was of the order of 50 per cent and the rest went to the only male child. The
foregoing analysis reveals that women's access to income and property is very low and they
do not really get their legitimate share in income and property.
1.1.2.5 Access to Food and Health Care: Economic models on entitlement and poverty are often constructed on the assumption that the distribution of commodities among different members of the family is done so as to equalise welfare or according to need. However, there is considerable evidence to show that intra-family divisions often involve very unequal treatments. The systematic deprivation of women vis-a-vis men in many societies (particularly that of girls vis-a-vis boys) has attracted a good deal of attention recently, and there is a fair amount of evidence in that direction from many parts of the world, including South Asia, West Asia, North Africa and China. It is argued that women particularly in poor families often get the leftovers after the men and children have had their meal. A number of studies also bring out the fact that in distress situations like famines or shortages of food, the priorities of the family are often pro-male and that women's entitlement to food is still lower. It is not easy to observe directly who is eating how much from a shared kitchen. Claims regarding unequal treatment in the division of food are typically based on indirect information such as women with anemia, maternal mortality rate etc. Maternal mortality rate which is as low as 30 per one lakh live births in industrial countries and as high as 1100 in the least developed countries averaged to 430 in the world. There is no complacency in India's MMR of 440 which is much lower than that in the least developed countries (1100). India has to go a long way to the MMR level of 30 achieved in industrial countries. There is also a large variation in India's MMR data provided by Indian official sources and that provided by UNDP in Human Development Reports. Many studies on food in take nutritional status and survival chances confirm the pattern of gender differentials as indicated by FMR discussed already. Anti-female discrimination in health and nutrition is endemic in South Asia but much less noticeable in the case of Sub-Saharan Africa.

Sen and Sengupta made a study by calculating an index of under nourishment, which gives a summary measure of the extent of under nourishment in any group. The higher the index, the worse is the aggregate status of the group. According to the findings of the study, there are wide gender and caste disparities in the extent of undernourishment between girls and boys and between different caste groups in the Indian society.

1.1.2.6 Access to Administrative and Political Powers: For a very long period, women have secluded themselves from politics. Public Administration and politics, by and large, are
considered to be the exclusive privilege of men. The importance of women’s participation in politics arises from the fact that ‘politics’ confers authority to exercise power, to make policies and decisions and to implement the same. They also ensure an effective control over government machinery. During freedom movement in India, a very large section of women came out of their domestic seclusion and participated in dharnas, picketing and protests side by side with men. But after independence, women’s participation in politics has been disappointing. In recent years, women’s participation in politics and in policy making spheres has significantly increased.

The percentage of seats held by women in parliament is very low at 11.8 per cent when compared to that of men. Particularly in developing countries like India the share is only 7.3 per cent. In industrial countries, it is somewhat better at 15.3 per cent than in other countries. The number of seats won by females in Indian Parliament also rose from 23 to 54 between 1951 and 2004. In relative terms, the percentage of female M.P.s in Lok Sabha was 4.40 per cent in 1952. It surged to the highest level of 7.90 per cent in 1984 and later it plummeted to 6.60 per cent in 1991 but once again surged to 8.16 per cent in 2004. In the latest Parliament elections 2009, the ever highest number of 59 women members since Independence accounting for 10.83 per cent of total of 545 members were elected to Lok Sabha.

These statistics clearly indicate that the representation of women in Lok Sabha, the highest decision making body in country is awfully low, far lower than their legitimate share of 50 per cent. The sporadic efforts of government to bring about 1/3 reservation in Indian parliament and state legislatures has been thwarted by certain vested interests accustomed to power. It is doubtful whether the Women Reservation Bill that has been approved in the Rajya Sabha would get approval of the Lok Sabha in the days to come.

1.1.2.7 Gender Related Development Index: Per capita income has long been considered as an indicator of wellbeing of people in a country. However, per capita income does not take into account many vital aspects of Human Development. Recognizing this fact, the United Nations Development Programme (UNDP) has been furnishing Human Development Indices (HDI) since 1990 by taking into account three key indicators of Human Development namely life expectancy, educational attainment and adjusted per capita
income. The HDI, however, fails to take into account the glaring inequalities existing between men and women in vital areas of Human Development. Accordingly, Gender Related Development Index (GDI) has been conceived. GDI measures achievement in the same dimensions and variables as the HDI but captures inequalities in achievement between women and men. Greater the gender disparity (between males and females) in basic human development, the lower the country's GDI compared with its HDI. Differing from the GDI, the Gender Empowerment Measure (GEM) exposes inequality in women's opportunities tracking such key indicators as percentages of women in parliament, among administrators and managers and among professional and technical workers as well as women's earned income share as a percentage of men's. While HDI is constructed for 174 countries, GDI is available for 163 countries and GEM for only 102 countries.

Among High Human Development Countries, Gender disparities seemed to be very low in Norway as there is near concurrence between HDI, GDI and GEM and very high in France as there is wide disparity between GDI and GEM. Among Medium Human Development Countries, gender inequalities are very high in Bulgaria and Turkey as implied by high rank values for these countries. In particular Turkey's achievement with regard to empowerment of women has been very poor. In all low human development countries under consideration, gender disparities seem to be very low as GDI and GEM rank values are lower than HDI rank. India's record with reference to GDI and GEM is better than that of Pakistan implying that Indian women enjoy more equality than their counterparts in Pakistan. On the lines of UNDP's HDI, GDI and GEM, some attempts are also made in India to construct these indices for various Indian states.

1.2 Women Empowerment: a Conceptual Framework

The word 'Empowerment' has been coined by UNDP in the process of bringing out the annual Human Development Reports since 1990. What is empowerment? 'Empower' means to make one powerful or equip one with the power to face the challenges of life or to overcome the disabilities, handicaps and inequalities. Empowerment is an important element of development, being the process by which people take control and act in order to overcome obstacles. Empowerment especially means the collective action by the oppressed
and deprived to overcome the obstacles of structural inequality which have previously put them in a disadvantaged position.

The term 'empowerment' has been widely used in relation to women. Many well-known writers and researchers have provided wide-ranging definitions of empowerment. A few to name are Sen and Grown, Sharma and others. Their definitions of empowerment in a broader sense cover aspects such as women's control over material and intellectual resources. Abolition of gender-based discrimination in all institutions and participation of women in policy and public levels are but a few dimensions of women empowerment. Hence, Women empowerment is an active, multidimensional process which should enable them to realize their full identity and powers in all spheres of life and that should help them to gain control over their own lives, communities and in their society by acting on issues that they deem to be important. It would consist in providing greater access to knowledge and resource, greater autonomy in decision-making, greater ability to plan their lives, greater control over the circumstances that influence their lives and freedom from the shackles imposed on them by custom, belief and practice. It is being increasingly felt that empowerment of women will enable a greater degree of self-confidence, a sense of independence and capability to resist discrimination imposed by the male dominated society. The Women's Equality and Empowerment Framework sees empowerment as the goal, and at the same time, the essential process for women's advancement. It is the process by which women begin to understand, identify and overcome gender discrimination, so as to achieve equality of welfare, and equal access to resources.

Empowerment encompasses sociological, psychological economic spheres. Empowerment of women involves economic opportunities, property rights, political representation, social equality, personal rights and so on. It also occurs at various levels, such as individual, group, and community and challenges the assumptions about the present status, asymmetrical power distribution and social dynamics. Women Empowerment in short implies redistribution of power that challenges the male dominance. This does not, however, mean that the empowerment process adopts an antagonist approach with males. Indeed, it means making both men and women realize their changing roles and statuses and develop a consensus for harmonious living in the context of an egalitarian society. It means
redistribution of work roles, reorienting their priorities, evolving new kinds of adjustment, understanding and trusting each other. Empowerment of women is a new ideology to carry on democratic values into the family and society. It demands basic changes in the system of marriage and family, husband-wife relationship, attitude towards gender sensitization, changing role of women vis-à-vis men in the society etc. Empowerment would only enable women to realize their identity, potentiality and power in all spheres of their lives.\(^3\)

1.2.1 TYPES OF EMPOWERMENT

As stated already, there are several domains in which women need to be empowered. Among them four key and distinct domains are identified. These are Economic Empowerment, Social Empowerment, Political Empowerment and Psychological Empowerment. An attempt is made here to appraise and understand the essentials of these concepts in brief.

i. Economic Empowerment: Economic empowerment demands changes in two major aspects. Firstly, it demands changes in the women's labour pattern and secondly, the changes in women's access to and control over resources. The women who were engaged in traditional low paid activities such as agricultural labour, non-agricultural labour, sweepers, servant maids, unclean professions such as scavengers should transform themselves and should take up non-traditional and high paid jobs or activities. Economic empowerment also necessitates greater access to income and income yielding assets such as agriculture land so as to stand on their own legs. Thus Economic empowerment is sought to be achieved through promotion of employment and income generation activities.

ii. Social Empowerment: Achievement of Social empowerment demands changes in women's mobility and social interaction. Women who hitherto led a secluded life confining to their homes should come out and should move out to outside world to carry out activities without any assistance from their fathers/husbands/wards. They should have interaction with other members of the society to take up development activities not only for themselves, for their family but also for the society. They should be involved in making crucial decisions within and outside the family. They
should fight against issues of paramount importance such as dowry, domestic violence, child marriage and labour. The women should know their rights and have access to information through removing all the persisting inequalities, disparities and other problems besides having easy access to basic minimum services. In short, they should rise and stand up as respectable citizens not only in the family but also in the society. All these require access to education and basic health services.

iii. Political Empowerment: Political empowerment demands changes in women's control over political and administrative decision-making at local, mandal, district, state and national level organs. Women who were hitherto excluded from politics and administration should have greater access to political and administrative powers where policy making and implementation are done. Reservation of women in the rural and urban local bodies through 73rd and 74th Amendment to the Indian Constitution had enabled representation of nearly a million women at the grassroots level political organizations. These women play a very important catalytic role in transforming the society. Similar representation in State Legislature and Parliament would further strengthen the process of empowerment of women. Experiences since the 73rd amendment have demonstrated that when women gain voice in decision making in their villages or towns, they address issues that are critical to meeting basic needs of the villages/towns leading to changes in the entire development scenario of the villages/towns. They raise their voice against dowry, domestic violence, child marriage and child labour. Women in position of leadership begin to transform gender relations and begin to question the deeply entrenched patriarchal system. They help other women to gain knowledge over their rights and responsibilities.

iv. Psychological Empowerment: Psychological empowerment is defined as 'a cognitive state characterized by a sense of perceived control, perceptions of competence, and internalization of the goals and objectives of the society to which she belongs. Psychologically empowered women do much more productive work contributing to the overall development of the society. Psychological measured in any scale, would be inversely related to centralization of decision
making and powers of execution and would be positively related to delegation and
decentralization of these powers. 'The Inclusion of women in decision making in all
spheres of life would ultimately herald in 'Inclusive Growth'.

1.2.3 FACTORS AFFECTING EMPOWERMENT OF WOMEN

There are several factors that affect empowerment of women. The most important
ones are education, health, work force participation, income, social status, political and
administrative powers, campaigns and net working, training, conscious raising and
awareness building on burning issues of women's interest etc. These are all important means
of empowerment, yet, in particular, education and training are very effective means of
empowerment. These two not only generate but also sustain empowerment process in the
long run. Educated women have fewer and more evenly spaced children. They seek medical
care sooner for themselves and for their children. They provide better care and nutrition for
their children. Such a behavior reduces the probability of disease and increases the odds of
children surviving for many years. All these over a period of time lead to smaller families.
With smaller households, child care is improved, and with lower fertility, the school age
population shrinks, thus, the benefits of women's education and health spill over from one
generation to another generation.

In the Indian society, as a patriarchal system, women's position within the structure
had duties towards the family that preceded their rights as individuals. Many who argue for
empowerment of women do so either with or without a full understanding of the conflicts
between the historical and contemporary status of women in the patriarchy and the goals of
empowerment. Certainly one may track a great many changes that have occurred in the move
towards empowerment of women in India but women have yet to achieve or realize many of
the ideal stages of social, psychological, economic, and political empowerment. Hence, it is
certainly more appropriate to define empowerment as a process rather than an end point.

Empowerment by means of education, literacy or modest income-generating projects
is clearly insufficient to augment the prospects for a higher quality of life for women. The
process of empowerment is taking place at many levels that it is quite difficult to understand
the actual nature and extent of empowerment in improving status of women. Certainly the
process is entangled in the struggles of the civil society against the state, and under the weight of historical practice and ongoing debates over the appropriate role of ideologies.14

1.2.4 INDICATORS OF WOMEN EMPOWERMENT

There are several indicators of empowerment. At the individual level, women empowerment indicates participation in crucial decision-making process, ability to prevent violence, self-reliance and self-esteem; improved health and nutritional conditions. At the community level, it indicates the existence of women's organizations, increased number of women leaders, involvement of women in designing development, tools and application of appropriate technology etc. At the national level the indicators are awareness of about social and political rights, adequate representation of women in State Assemblies, Parliament and in ministries as well as in national development plans etc.15

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 awareness 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 full-fill the constitutional mandate of women's equality and the objective of women's total involvement in the development of the nation.

1.2.5 PROGRAMMES TOWARDS WOMEN EMPOWERMENT

Towards this objective, several women specific programmes and policies have been implemented ever since the commencement of planning era for the socio economic advancement and development of women in India. The National policy for empowerment of women was adopted in 2001 with the objective of ensuring women their rightful place in society by empowering them as agents of socio-economic change and development. The National policy for empowerment of women sets the pace for creating a gender just society for human resource development and the elimination of all discrimination to take place for capacity building, access and empowerment. Empowerment of women is, therefore, an important approach adopted in the Tenth Five Year Plan (2002-07) for
development of women. A National plan of action for empowerment of women has been contemplated, to eliminate all types of discrimination against women and the girl child and their empowerment. Major strategies include social empowerment, economic improvement and gender justice. Even before the adoption of National Policy for Empowerment of women in 2001, several schemes have been conceived and implemented. The Ministry of Women and Child Development has been implementing these schemes for the development of women. Some of these schemes are discussed here briefly.

1.2.5.1 Swayamsidha: Swayamsidha is an integrated project for the development and empowerment of women through self-help groups (SHGs), which aims at holistic empowerment of women through awareness generation, economic empowerment and convergence of various schemes. This scheme was launched in 2000-01 replacing the erstwhile Indira Mahila Yojana (IMY) and subsuming the Mahila Sanidhi Yojana (MSY). The long run objective of this scheme is to ensure direct access to and control over resources. The project covers 650 blocks in the country and over the years has assisted in the formation of 68,575 women SHGs covering 10 lakhs women. The project was ended in March 2007.

1.2.5.2 Swa-Shakti Project: Swa-shakti project was earlier known as the Rural Women’s Development and Empowerment Project. It was sanctioned in Oct.1998 as a centrally sponsored scheme to be implemented in the states of Bihar, Chattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Uttarakhand and Uttar Pradesh for duration of five years with an outlay of Rs. 186 Crores. The project aims at enhancing women’s access to resources for better quality of life. So far 17, 647 SHGs have been formed under the project against the target of 16,000 SHGs. The project is supported jointly by the World Bank and IFAD.

1.2.5.3 Support to Training and Employment Programme for Women (STEP): The programme seeks to provide updated skills and new knowledge to poor women in eight traditional sectors of employment. The scheme is being implemented through public sector organization, state cooperative, federations and voluntary organization. A comprehensive package of services including access to credit, health care, elementary education, creche facilities are provided under the scheme.
1.2.5.4 Swasthamban: The objective of this scheme is to provide training and skills to women to facilitate them to obtain employment or self-employment on a sustainable basis. Some of the trades where training is imparted include computer programming, medical transcription, electronic assembling, consumer electronics radio and television repairs, garment making, handloom weaving handicrafts, community health work and embroidery. Since April 1, 2006 the scheme was transferred to state governments.

1.2.5.5 Hostel for Working Women: The scheme of assistance for construction and expansion of hostel buildings for working women is being implemented since 1972. Under the scheme financial assistance is provided to NGOs, cooperative bodies and other agencies engaged in women’s social welfare etc for constructions of buildings for working women hostels. During to 2003-04, thirteen, new hostels were sanctioned under this scheme, benefiting, 1200 women.

1.2.5.6 Swadhar: The scheme was launched in 2001-02 as a central sector scheme for providing holistic and integrated services to women in different circumstances. The package of services, made available under this scheme includes provision of food, clothing, shelter, health care counseling and legal support, social and economic rehabilitation. The scheme also provides a help line for women in distress. Presently 31 projects are being funded under the scheme.

1.2.5.7 Rashtraya Mahila Kosh (RMK): This scheme is also known as the National Credit Fund for women. It was set up as a registered society under the Societies Registration Act 1860 on March 30, 1993 with a view to facilitate credit support or micro-finance to poor women to start income generating activities. Under the scheme hassle free loans with no collateral securities and reasonable interest rates are provided.

1.2.5.8 Mahila Samriddhi Yojana (MSY): The Mahila Samriddhi Yojana (MSY) was launched on 2nd October, 1993 for the economic betterment of the rural women. It encourages and promotes thrift by enabling the women to deposit their hard earned savings and to give them the opportunity and the authority to utilize their income in a manner they think appropriate. It also provides an interface of women with government
functionaries and enables them to face their problems of life with strength, courage and confidence.

1.2.5.9 Integrated Rural Development Programme (IRDP): The Integrated Rural Development Programme (IRDP) was launched as an important Anti-poverty programme in India during March 1976 in 20 selected districts on experimental basis. It was only in October 1982, it was extended to all the districts in the country. The primary objective of the programme was to enable the low-income families residing in the rural areas to cross the poverty line. To realize self employment activities in the fields of agriculture, horticulture and animal husbandry in the primary sector, weaving and handcrafts in the secondary sector and service and business activities in the tertiary sector have been taken up. This programme considered the household as the basic unit of development and implementation.\textsuperscript{16}

1.2.5.10 Swarnajayanti Gram Swarojgar Yojana (SGSY): The Swarnajayanti Gram Swarojgar Yojana (SGSY) was launched in April 1999 after restructuring the Integrated Rural Development Programme (IRDP) and allied programmes. It is the only Self Employment Programme currently being implemented for the rural poor. The objective of the SGSY is to bring the assisted swarojgaris above the poverty line by providing them income generating assets through bank credit and Government subsidy. The scheme is being implemented on cost sharing basis of 75:25 between the Centre and States. Up to December 2007, 27.37 lakh self-help groups (SHGs) have been formed and 93.21 lakh swarojgaris have been assisted with a total outlay of Rs. 19,340.32 crore.\textsuperscript{17}

1.2.5.11 Balika Samridhi Yojana: This programme was launched on October 2, 1997 to encourage the enrolment and retention of girls in school.

1.2.5.12 Indira Mahila Yojana (IMY): IMY was another ambitious programme aimed at empowerment of women. Later Mahila Samridhi Yojana (MSY) was merged with this programme.

1.2.5.13 Development of Women and Children in Rural Areas (DWCRA): Another innovative programme implemented for the development of women in the country was 'Development of Women and Children in Rural Areas' (DWCRA). It was started as a Sub-programme of Integrated Rural Development programme (IRDP) which was first introduced
as an important anti-poverty programme in 20 selected districts on experimental basis in the country. This programme was started with UNICEF support with the primary objective of focusing attention on the women members of the rural families living below the poverty line to provide them with opportunities of self-employment on a sustained basis. This programme aimed at the formation of women self-help groups at the village level. The women members of DWCRA form groups of 10 to 15 women each for taking up economic activities suited to their skills, aptitude and locally available resources. Under the scheme, the selection of like-minded poor women living in the neighborhood is encouraged. The scheme provides group support to individuals to have access to resources and credit for purchasing income generating assets or working capital for undertaking any economic activity. The programme also imparts training for increasing awareness about political and social situation and capacity building of women to improve their status and quality of life. This programme also aims at improving women's access to basic services like health, education, child-care, nutrition, water and sanitation. The DWCRA programme got popularity particularly in Andhra Pradesh on account of vigorous implementation in the state. The programme was first introduced in Sri Kakulam, Kadapah and Adilabad districts in the year 1983-84 and it was extended to other districts in the state in a phased manner. Up to 1994-95, financial support towards Revolving Fund (R.F) of Rs.15,000 per group was shared equally by UNICEF and Govt. of India and the respective state governments. During 1996-97 when UNICEF withdrew its support, Govt. of India and State Governments shared the burden of Revolving Fund on 50:50 basis.  

The Salient Features of DWCRA: The following were the salient features of DWCRA:

a) Group Action: In DWCRA programme women were organised into groups to foster collective approach to their problems and improve their lot by enhancing their bargaining power and also resist exploitation.

b) Participatory Approach: Women group members, Government functionaries and voluntary agencies were expected to function shoulder to shoulder in implementing development programmes meant for women.
c) Revolving Fund: Under DWCRA Programme Rs. 10,000 to 25,000/- was provided to the group as a lump sum grant. The members could use it collectively or share it on pro-rata basis and it could be used for undertaking any income-generating activity. This was a common fund, which was recouped and revolved periodically.

d) Thrift and Credit: DWCRA members recognized that thrift and credit were essential for self-reliance. Within the group women were encouraged to save their own money (minimum of Rs.30 per month) as a common fund. DWCRA helped to keep the women out of the grip of the moneylenders who often charged exorbitant interest rates and kept the poor as 'poor' for generations.

e) Income Generating Activities: Women’s income was found to have a positive correlation with the nutritional and educational status of the family. It also enhances positive attitudes towards the status of women inside and outside the households. With the help of revolving fund, thrift amount and additional loans provided by agencies like DRDA, the DWCRA members could undertake income-generating activities either collectively or individually.

f) Training and awareness: Unskilled and illiterate women have lesser employment opportunities and low wages. This makes women to be categorized as marginal workers or unpaid workers. Training in leadership, attitudinal changes, skills for income generation were an integral part of DWCRA Scheme. Training provides an opportunity to teach their sisters who are better than those women. Participation in other developmental activities was the other essential feature of DWCRA scheme.

1.2.5.14 Velugu Programme: The Government of Andhra Pradesh has been implementing since June 2000 a special project called “Velugu” to address poverty through empowerment of rural poor women, especially the poorest of the poor. The project is being implemented by the Society for Elimination of Rural Poverty(SERP) and the Panchayati Raj, Government of Andhra Pradesh. It covered 180 backward mandals in 6 districts under phase I. The phase II of the project covering 548 backward mandals and all coastal fisherman villages in other districts has been commenced since June 2002, thus covering 864 rural mandals of all the districts of the state.99
1.2.5.15 Indira Kranti Padam: In the year 2004-05, Government of Andhra Pradesh merged both DWCRA and "Velugu" programmes and introduced a new programme called the INDIRA KRANTHI PADAM (IKP) through DRDA

The major objectives of the programme were to

- Enable the rural poor in the state, particularly the poorest of the poor, to improve their livelihoods and quality of life;
- Enable development of self-managed, self-reliant institutions of poor like village level SHGs, their mandal samakyas and district samakyas;
- Improve access to education for girls to reduce the incidence of child labour;
- Eradicate Child Marriages and empowerment of women;
- Support to persons with disability;
- Converge all anti-poverty programs, policies, projects and initiatives at state, district, mandal and village levels;

Ever since the introduction of the DWCRA scheme in 1982-83, Velugu in 2000 and IKP in 2004-05, several studies have been undertaken on various aspects of these schemes at national, regional, state and district levels. In order to get better insight into the working of these schemes, an attempt will be made in the Second Chapter to briefly review some of these studies attempted at international, national, state and district level in Andhra Pradesh.

1.2.6 THE CONCEPT OF SELF-HELP GROUPS AND THEIR PROGRESS

All the three major programmes viz., DWCRA, Velugu and Indira Kranti Padam are based on the concept of Self-help Groups of women members of the society. The Self-Help Groups (SHGs) are voluntary associations of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupations generally not exceeding 20 members voluntarily come together for a common cause to raise and manage resources for the benefit of the group members. The process by which the group of people with a common objective are facilitated to come together in order to participate in the development activities such as savings, credit, income generation etc., is called 'Group Formation'. Although the SHGs can be formed for any
development activity by men or women or by any professional group of persons, the women SHGs are more common and more popular in India and particularly in Andhra Pradesh. In the third chapter a detailed account is presented regarding the progress of self-help group movement in India and Andhra Pradesh.

1.2.7 THE NATIONAL POLICY OF EMPOWERING WOMEN

The Government had declared 2001 as Women’s Empowerment year. The national policy of empowerment of women has set certain clear-cut goals and objectives. The goal of this policy is to bring about the advancement, development and empowerment of women. The policy has been widely disseminated so as to encourage active participation of all stakeholders for achieving its goals.

The following are the specific objectives of National Policy on Empowerment of women in India.

i. Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.

ii. The de-jure and de facto enjoyments of all human rights and fundamental freedom by women on equal basis with men in all political, economic social, cultural and civil spheres.

iii. Equal access to participation and decision making of women in social, political and economic life of the nation.

iv. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life etc.

v. Strengthening legal systems aimed at elimination of all forms of discrimination against women.

vi. Changing societal attitudes and community practices by active participation and involvement of both men and women.

vii. Ministering a gender perspective in the development process.

viii. Elimination of discrimination and all forms of violence against women and the girl child.

ix. Building and strengthening partnerships with civil society, particularly women’s organizations.
The national policy for empowerment of women envisaged introduction of a gender perspective in the budgeting process as an operational strategy. These provisions are effected and supplemented by the legal framework. A few laws and legislations that are in force are enforced strictly.  

1.2.3 GENDER BUDGETING

Gender Budgeting is introduced in central budget. The main objective is to mainstream gender perspective in all sectoral policies and programmes and to work towards the ultimate goal of elimination of gender discrimination and ensuring gender justice. The women component plan (WCP) envisages that not less than 30 per cent of funds / benefits are earmarked under various schemes of women related Ministries / Department for women. Under 24 Demands for Grants in 18 Ministries and Departments in 2006-07, an amount of Rs. 28, 737 crore was allocated. 

1.3 Scope of the Present Study

The analysis of status of women in India in terms of relevant indicators as succinctly brought out in the present chapter, and review of relevant studies (in the second chapter) undertaken at different levels on the working of Self-help groups in general and DWCRA groups in particular clearly indicates the fact that a careful analysis of working of SHGs that aim at empowerment of women is an important research agenda. But the most of the existing studies on the subject are not comprehensive in the sense that they have not thoroughly analysis the effectiveness of the SHG strategy to bring about empowerment of women in all respects. As brought out in the fourth chapter, Chittoor district occupies second place in the SHG movement next only to East Godavari district in Andhra Pradesh. Hence, there is every need to highlight the effectiveness of the strategy by taking a sample study in Chittoor district of Andhra Pradesh. Chittoor district is one of the backward districts of Rayalaseema region of Andhra Pradesh. It is one of the poverty-ridden districts frequently hit hard by droughts and famines. The district is also familiar to the researcher as it is the native district of the researcher. Hence, the study is undertaken in Chittoor district of Andhra Pradesh.
1.4 Objectives

The following are the specific objectives of the study:

1. To assess the status of women and women related development programmes being implemented in India and Andhra Pradesh;
2. To study the origin and growth of SHGs in India and Andhra Pradesh;
3. To evaluate the structure, organization and working of DWCRA/Self-help groups in Chittoor District;
4. To analyze economic empowerment of DWCRA/SHG women in Chittoor District;
5. To examine the social and political empowerment of SHG women in Chittoor district

1.5 Hypotheses

The study has attempted to test the following hypothesis:

i. There has been a significant improvement in the status of women in India and Andhra Pradesh due to the implementation of various women specific development programmes.

ii. There has been a remarkable progress in the women self-help movement in India and Andhra Pradesh in recent years.

iii. The DWCRA groups/SHGs have been organized effectively and are functioning well in Andhra Pradesh and in Chittoor district.

iv. The SHG women in Chittoor District have chosen non-traditional occupations as a part of DWCRA/SHG activity resulting in impressive increase in savings, income and asset levels leading to economic empowerment.

v. There has been a significant improvement in the awareness levels, social participation and political empowerment of women in Chittoor district after becoming the members of DWCRA/SHGs.
1.6 Sources of Data

The study was based both on secondary and primary data. The secondary data relating to number of SHGs, saving levels, SHG-bank linkages at the national level were collected from SHGs Status Report of NABARD. The Annual Reports of NABARD also provided information relating to SHG-bank linkage at the district and state levels in Andhra Pradesh. Apart from NABARD Annual Reports, the websites of Government of Andhra Pradesh also provided required data for the study. The district level data relating to number of self-help groups, social classification of members, amount of savings, revolving fund sanctioned in Chittoor district were obtained from DRDA, Chittoor district. Besides data were also collected from National Institute of Rural Development (NIRD), Society for Elimination of Rural Poverty (SERP), Andhra Pradesh Mahilabiruddhi Samakya (APMAS), Centre for Economic and Social Studies (CESS), Hyderabad, Annual Reports of the Commissioner of Rural Development, Government of Andhra Pradesh, Handbook of Statistics published by District Planning Officer, Chittoor, Annual Credit Plan of Indian Bank, the lead bank of Chittoor District, Annual volumes of Indian Economic Association Conferences (IEA) and Libraries of various Universities in Andhra Pradesh. Nevertheless, the available secondary data were not sufficient to fulfill all the objectives of the study. Hence, primary data were collected from sample households in Chittoor district of Andhra Pradesh using sampling method.

1.7 Sample Design

The study was undertaken in Chittoor district of Andhra Pradesh. There are three revenue divisions in Chittoor district viz., Chittoor, Madanapalli and Tirupati. All the three revenue divisions were included for the study. At the rate of three mandals per revenue division, nine mandals were selected using simple random sampling without replacement from the entire district. These were Sathysavedu, Pitchatur and Tirupati rural from Tirupati Revenue Division, Vijayapuram, Vedurukuppam and Vadamalpetta from Chittoor Revenue division, Kuppam, Peddattippa Samudram and Yarravari Palem from Madanapalli division. From each selected mandal, three revenue villages were selected using Probability Proportional to Size (PPS) sampling method. Thus at the rate of three revenue villages from each of the three revenue mandal, 9 villages were selected from each Revenue Division and
at the rate of 9 villages from each Revenue Division 27 villages were selected from the entire Chittoor District. From each selected revenue village two DWCRA/SHGs were selected using Simple Random Sampling Without Replacement (SRSWOR) and from each DWCRA/SHG, six women members were selected using SRSWOR. Thus, on the whole, \((27 \times 2 = 54)\) SHGs and \((54 \times 6 = 324)\) sample SHG members were selected from the entire district. Table 1.1 provides the details of sampling in Chittoor district and Figure 1.1 provides the representation of selected revenue divisions, mandals and villages in Chittoor district.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the Revenue Division</th>
<th>Name of the Mandal</th>
<th>Name of the Village</th>
<th>No. of Sample Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Tirupati</td>
<td>Satyavedu</td>
<td>Rajugopalapuram</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>P. V. Puram</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Balagopalapuram</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td></td>
<td></td>
<td>Tirupati Rural</td>
<td>Avilala</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Vinsyaka puram</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Durganagar</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td></td>
<td></td>
<td>Pitchatur</td>
<td>Chenchurajukandriga</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Puligondram</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Govadhanagiri</td>
<td>(2 \times 6 = 12)</td>
</tr>
<tr>
<td>2.</td>
<td>Chittoor</td>
<td>Vijayapuram</td>
<td>Jagannadhapuram</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Nagarajupalle</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Vijayapuram</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td>Veduru Kuppam</td>
<td>Mare palle</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Pachikapalam</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Samba Bailu</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td>Vadamalpeta</td>
<td>K. R. Kottala</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Gadapu Harjanaswada</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Guttakindapalle</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td>3.</td>
<td>Madanapalle</td>
<td>Kuppam</td>
<td>Chandam</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Bonuguru</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Kuppam</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td></td>
<td>Padad teppa</td>
<td>Samudram</td>
<td>Bonthalavari Palle</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Guddam Palle</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td></td>
<td>Yarravall palem</td>
<td></td>
<td>Pulikaliti</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Cherukuvvaram Palle</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Kammolla Palle</td>
<td>(2 \times 6 = 12)</td>
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<td></td>
<td></td>
<td></td>
<td>Varanasi vari palle</td>
<td>(2 \times 6 = 12)</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td>(18 \times 6 \times 3 = 324)</td>
</tr>
</tbody>
</table>

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1.8 Data Collection

Specially designed interview schedules were used for the collection of primary data from the sample DWCRA/SHG members. Before data collection was undertaken, a pilot study was conducted in the district and on the basis of the outcome of the pilot study, necessary changes were made in the interview schedules. Personal interview method with pre-tested interview schedules was used to collect data from all the sample members. The data collection was undertaken during October – December 2009. The data collected related to profile of sample members, savings levels, occupation pattern before and after becoming
SHG members, assets levels of members, participation in community services etc. Every attempt was made to elicit reliable information from the sample members of DWCRA/SHGs through cross checking. Personal interview with NGOs and Mandal Samakya leaders also provided valuable insights required for study.

1.9 Analysis of Data

The collected data were analysed carefully through computers. Simple two-way tables that highlight and support the chosen objectives of the study were prepared using SPSS software. The data were also analysed using percentages and ratios. Statistical tools like Student’s t-test and ANOVA were also employed to analyse the data and to draw meaningful conclusions. Wherever necessary, bar diagrams and pie charts are also used to present the results effectively.

1.10 Significance and Limitations of Study

There are several studies on Self-help groups analyzing different aspects such as performance of SHGs, impact of SHGs on living conditions of women etc. But the present study is unique in several respects. It analyses the impact of SHGs not only on the economic empowerment of women but also on their social, political and psychological domains. Secondly, the study is undertaken in one of the backward districts of Andhra Pradesh viz., Chittoor District where considerable proportion of population lives below the poverty line and where the economic, social and political status of women are at low ebb. To overcome, poverty and backwardness and to get economic, social and political empowerments, the women in the district have increasingly chosen self help movement strategy. Hence, the study would surely bring out extent of empowerment of women in all these spheres. Thirdly, the study covers mandals from all the three revenue divisions. Hence, the study gives adequate representation to the entire district.

The present study is confined to selected mandals in Chittoor district of Andhra Pradesh. The size of the sample is only 324 DWCRA/SHG members. For an individual researcher, more than this would be difficult to undertake for study due to time and resource constraints. The conclusions drawn from the study could be useful to planners and policy makers of not only Chittoor district but also all other districts in the state and other states, provided similar socio-economic conditions prevail.
1.11 Chapter Scheme of the Study

The thesis is organized into seven logically interrelated chapters.

Chapter-1 is an introductory chapter aimed at providing a lucid background to the research problem at hand along with research questions, hypotheses and methodology of the study.

Chapter-2 presents a concise discussion on the women empowerment, and also contains survey of literature relevant to study.

Chapter-3 analyses the origin and growth of SHGs in India and Andhra Pradesh.

Chapter-4 attempts to present the district profile of Chittoor District and organization and working of SHGs in Chittoor district.

Chapter-5 incorporated the socio-economic characteristics of the sample SHG members along with the reasons for choosing SHG programme by the members. This chapter also thoroughly analyses the savings, occupation and income levels of SHG members and their attempt to achieve economic empowerment by undertaking gainful economic activities.

Chapter-6 elucidates the group dynamism and the development activities being undertaken by the SHG members in Chittoor district with a view to achieving social, political and psychological empowerment.

Chapter-7 provides executive summary of findings and policy implications of the study and offers certain practical suggestions based on the finding of the study.
1.2 References


7. For a thorough discussion on the causes of low FMR in India see Dreze, Jean and Amartya Sen (1999a).


27. Election Commission of India (Web site)


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