

## Chapter-VII

### **EMPOWERMENT OF WOMEN THROUGH STATE SPONSORED PROGRAMMES**

#### **Feminisation of Poverty**

In 1995, the Human Development Report quoted that out of 1.3 billion poor people living in developing countries, 70 per cent are women. Poverty among rural women is growing faster than rural men. Over the past two decades, the number of women living in absolute poverty rose by 50 per cent as against 30 per cent for rural men.<sup>1</sup>

Women in India constitute 89 per cent of the informal and unrecognised sector, their participation rate is higher in rural areas. Women account for one-third of the labour force of India and 90 per cent of the rural-urban women are unskilled workers.<sup>2</sup>

#### **Gender Inequality**

“Gender inequality which remains pervasive world-wide tends to lower the productivity of labour and the efficiency of labour allocation in households and in economy, intensifying the unequal distribution of resources. It also contributes to the non-monetary aspects of poverty – lack of security, opportunity and empowerment - that lower the quality of life for both men and women. While women and girls bear the largest and most direct costs of these inequality, the costs cut broadly across society, ultimately hindering development and poverty reduction”.<sup>3</sup>

---

<sup>1</sup> Suryanarayana, M.V.A.N. and Nagalakshmi, R. (2005). “Role of Women in Rural Development”, *Kurukshetra*, November.

<sup>2</sup> *Ibid.*

<sup>3</sup> Gender and Development Group – World Bank, from the Report (2003). “Gender Equality and the Millennium Development goals”.

## **Need for Empowerment**

Concepts like ‘*Bharat Nirman*’, ‘*Shining India*’, and ‘*Socio-Economic Development*’ cannot be translated into reality without the participation and empowerment of rural downtrodden women.

UNDP report indicates that while 67 per cent of the world’s work is done by women, only 10 per cent of global income is earned by women and a mere one per cent of global property is owned by them. Thus, comments Prof. Amartyasen, “women are less likely to secure favourable outcome for themselves in household decision-making process. They feel that their long term security lies in subordinating their well being to that of male authority”.<sup>4</sup>

Women represent half of the resources and half the potential in all societies. The importance and autonomy of women and the improvement of their social, economic and political status is essential for the achievement of sustainable development in all areas of life.

Unless the light of knowledge dawns on the women force of the country we can never hope to join the community of developed nations.

## **Priority for Empowerment**

Gender equality is one of the eight Millennium Development Goals to which world leaders agreed at the Millennium Summit held in New York in the year 2000.<sup>5</sup>

---

<sup>4</sup> Rural Development and Women Empowerment in Kurukshetra, March, 2007.

<sup>5</sup> Shahin Razi. “Social Face of India: Bridging Divides”, *Kurukshetra*, August 2007.

The strength of the nation lies in the strength of the people, especially the women folk. If we want to change, the social face of India, the socio-economic conditions of women must change. Economic growth is not an end in itself. It blooms with the happiness of the dejected, depressed, disadvantageous, deprived sections of the society. In India women, particularly in rural India, belong to this underdeveloped and under-privileged category.

The charter of the United Nations signed in 1945 is the first international agreement that proclaimed gender equality as a fundamental right. Ever since a number of conferences, conventions have been held nationally and internationally, programmes and policies were announced to help women conferring on them human rights which are declared as universal.

Despite many proclamations and declarations and time-bound goals women in the contemporary world are still lagging behind development; gender inequality in all fields still persists.

India has signed the U.N. convention on the elimination of all forms of discrimination against women. Efforts are being made by the Union as well as State Governments in India as part of public policy to improve the socio-economic conditions of women in general and rural women in particular.

### **What is Empowerment?**

In recent years, empowerment of women has been recognised as a central issue in determining the status of women. Empowerment covers many aspects such as women's control over material and intellectual resources.

Empowerment is a process but not an event which challenges traditional power equations and relations. Abolition of gender based discrimination in all institutions and structures of the society and the participation of women in policy and decision-making process in domestic and public levels are few dimensions of women empowerment.<sup>6</sup> The issues taken up by the Human Development Report, 2003, is of immense significance, which speaks of Millennium Development Goals (MDG) that prominently includes empowerment of women.

In India, the principle of gender equality is enshrined in the Constitution, in the preamble, fundamental rights and the directive principles of state policy. The Constitution of India not only grants equality to women but also empowers the state to adopt measures of positive discrimination in favour of women.

### **Meaning and Significance of Empowerment**

Empowerment is a multi-dimensional social process that helps people gain control over their own lives, communities and in their society, by acting on issues that they define as important.<sup>7</sup>

Empowerment occurs within sociological, psychological and economic spheres and at various levels, such as individual, group and community. Empowerment challenges our assumption about the status quo asymmetrical power relationships and social dynamics.<sup>8</sup>

---

<sup>6</sup> *Ibid.*

<sup>7</sup> Sheetal Sharma. "Empowerment of Women and Property Rights", Key to Rural Development", *Kurukshetra*, June 2006.

<sup>8</sup> *Ibid.*

Empowerment of women involves many things - economic opportunity, property rights, political representation, social equality, personal rights and so on.

Indian society is a patriarchal system in which women's position within the structure and duties towards the family precede their rights as individuals.

Therefore, it is necessary to define empowerment as a process rather than an end point.

Empowerment by means of education, literacy or modest income-generating projects is insufficient to ameliorate the prospects for equality and quality of life.

Empowerment should enable the individual or a group of individuals to have greater ability to plan their lives, to have greater control over the circumstances that influence their lives and free them from the shackles imposed on them by customs beliefs and practices.

Empowerment of women may also mean equal status, opportunity and freedom to develop them. Empowering women socially and economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them.

The root cause of women's oppression in India is patriarchy, which has suppressed their legitimate position and made them totally defenseless. The unrealistic way in which women are depicted in literary works and films by male chauvinists, and the misinterpretation of women in epics and scriptures contributed much to the poor self-image, suffering nature, defeatist attitude and lack of assertiveness on the part of women.<sup>9</sup>

---

<sup>9</sup> *Ibid.*

## **Objectives of Empowerment**

Empowerment of women is aimed at striving towards acquisition of the following:

1. Higher literacy level and education
2. Better health care for her and her children
3. Equal ownership of productive resources
4. Increased participation in economic and commercial sectors
5. Awareness of their rights
6. Improved standard of living, and
7. Achieve self-reliance, self-confidence and self-respect amongst women.

## **National Policy for Empowerment of Women**

Realising the need to improve the status of women, a national policy for empowerment of women was adopted by the Union Government in 2001 with the ultimate objective of ensuring women their rightful place in the society. The policy recognised the need to empowering them as agents of socio-economic change and development. The national policy identifies the causes of gender inequality, which are related to the social and economic structure.

The objectives of the national policy for the empowerment of women include:

1. Creating an environment through positive economic and social policies for full development of women to enable them to realise their full potential.
2. The *dejure* and *defacto* enjoyment of all human rights by women on equal basis with men in all spheres - political, economic, social, cultural and civil.
3. Equal access to participation and decision making in social, political and economic life of the nation.

4. Maintaining a gender perspective in the development process.
5. Equal access to healthcare, quality education at all levels, care and vocational guidance, employment and equal remuneration for equal work on par with men.
6. Strengthening of the legal system, aims at elimination of all forms of discrimination against women.
7. Changing social attitudes and community practices by active participation and involvement of both men and women.
8. Elimination of discrimination and all forms of violence against women and girl child, and
9. Building and strengthening partnerships with civil society particularly women's organisations.

All round development of women has been one of the focal points of planning process in India. From the Fifth Five Year Plan (1974-78) onwards, there has been a marked shift in the approach to women's issues from welfare to development goals. The Tenth Five Year Plan (2002-07) empowered women through translating the national policy for empowerment of women into action and ensuring 'Survival, Protections and Development, of women and children through 'Rights Based Approach'.

### **Eleventh Plan Approach Paper**

The Eleventh Plan Approach paper has also expressed concern with respect to the gender divide. The document reads: "An important divide which compels immediate attention relates to gender. Special focus on efforts will be made to purge society of this

malaise by creating all enabling environment for women to become economically, politically and socially empowered.”

### **2001 – The Year of Women Empowerment**

Government of India had declared the year 2001 as the year of Women Empowerment. The purpose of the declaration was:

1. To create and raise large-scale awareness of women’s issues with active participation and involvement of all men and women.
2. To initiate and accelerate action to improve access and control of resources by women; and
3. To create enabling environment to enhance self-confidence and autonomy of women.

### **High Level Committee**

In a unique move Government of India constituted a committee of “Feminist” economists to ensure gender sensitive allocation of public resources in the 11<sup>th</sup> Five Year Plan - a step to promote gender equality and more inclusive growth.<sup>10</sup>

The high level committee is expected to streamline the process of gender budgeting in the Eleventh Plan and also to suggest norms and guidelines to incorporate a gender perspective while formulating programmes for all sectors of the economy.

India, being a signatory to the U.N. Convention has initiated several measures “including legislation, to ensure full development and advancement of women for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on the basis of equality with men”. The women specific programmes are showing positive result in empowering women.

## **Rural Development and Women Empowerment**

Since a majority of women who are below the poverty line, live in villages, there is a close linkage between rural development and empowerment of women.

The question that needs to be answered is that in a country where men control the destiny of women how is it possible to empower women? It is realised that mobilising women to take up entrepreneurial and cottage industry activities can ensure economic changes.<sup>11</sup> Through entrepreneurship a woman can, not only generate income for herself but also provide employment to other women in the locality. Self-Help Groups and cottage industries, small scale industries play a vital role in providing the rural women gainful employment

Though farm work is a major activity for rural women they remain invisible in statistics. They remain unreached and unattended in planned development. They have no access or control over physical resources.<sup>12</sup>

Rural Indian women are extensively involved in agricultural activities. But the nature and extent of their involvement differs with the variations in agro-production systems. The mode of female participation in agricultural work varies with the land owning status of farm households. Their roles range from managers to agricultural labourers.

The spectrums of their roles are detailed below:

---

<sup>10</sup> Shahin Razi. "Social Face of India: Bridging Divides", *Kurukshetra*, August 2007

<sup>11</sup> Vijay Avinashilingam, Upayana Singh and Chauhan, A.K. (2007). "Self-Opportunity for Women", *Kurukshetra*, March.

<sup>12</sup> Indrabhushan Shig and Ushakumar. "Rural Development and Women Empowerment", *Kurukshetra*, March 2007.

## **1. Food Security**

In India, food security as a national objective was placed on the policy agenda much earlier than in other developed/developing countries. Women's key role in the production of major grains and minor millets illustrates their invaluable contribution to food security.

## **2. Farm Managers**

Women are the key figures in small holdings which provide livelihood to the majority of the rural people with rapidly declining environmental conditions and the consequent male migrations, women in female headed households are emerging as the managers of the much degraded farm lands.

## **3. Farm Labourers**

Women are heavily engaged as agricultural workers. About 80 per cent of all economically active women in India are engaged in agriculture. They work longer and harder than men. They also work on more tasks than men. Usually the low income, low skilled and low productivity jobs are female specific. Generally labour-intensive, back-breaking and time consuming activities are the domain of the weaker sex.

## **4. Post-Harvest Processing**

Women are typically involved in post-harvest processing of food and non-food products. Their contribution is substantial even where they are mostly confined to the homestead. They are also active in barter, exchange and trade of agricultural produce and processed products.

## **5. Livestock**

In animal husbandry women have a multiple role. An estimated 75 million women, as against five million men, are engaged in the Indian dairy sector.<sup>13</sup> Their activities vary widely ranging from care of animals, grazing fodder collection, cleaning of animal sheds to processing of milk and livestock products.

## **6. Fisheries**

In India, women's participation in fisheries varies across the states. About one million women as against 1.80 million men are involved in fisheries.

## **National Schemes for the Empowerment of Women**

Government of India in collaboration with State Governments has been implementing several programmes which support women to take up new ventures and start self-employment activities, which have been categorised under four heads:

### **1. Empowering Strategies**

Indira Mahila Yojana (IMY), Mahila Samridhi Yojana (MSY), the Rural Women's Development and Empowerment Project (RWDEP) now called Swa-Shakti project and Development of Women and Children in Rural Areas (DWCRA).

### **2. Employment and Income Generation**

Training of Rural Youth for Self-Employment (TRYSEM), Swayamsidha, Swalamban, Support for Training and Empowerment Programme (STEP), Norwegian Agency for International Development (NORAD), Socio-economic Programme (SEP),

---

<sup>13</sup> Indrabhushan Singh and Usha Kumari. "Rural Development and Women Empowerment", *Kurukshetra*, March 2007.

condensed courses of Education and Vocational Training Programme (EVTP), Swarna Jayanthi Gram Swarojgar Yojana (SGSY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Urban Self-employment Programme (USEP), Development of Women and Children in Urban Areas (DWCUA), Jawahar Rozgar Yojana (JRY), Trade Related Entrepreneurship Assistance and Development (TRED), National Rural Health Mission (NRHM) and National Rural Employment Guarantee Scheme (NREGS).

### **3. Welfare and Support services**

Hostels for Working Women (HWW), Short Stay Homes (SSH), Swadhar, Creches, Day care centres for the children of working women and ailing mothers.

### **4. Other Enabling Measures**

Rashtriya Mahila Kosh (RMK) - a national level mechanism to meet micro-credit needs of poor and assetless women in the informal sector also known as the National Credit Fund for Women (NCFW)

### **Role of Non-Government Organisations in Rural Women Upliftment**

The major NGOs in Rural Women Upliftment are: Bihar Rural Livestock Promotion Project (BRLP), National Alliance of Young Entrepreneurs (NAYE), World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies (XISS), Self-Employment Women's Association (SEWA) of Ahmedabad, 'Y' Self-Employment of Kolkata, Association of Women Entrepreneurs of Karnataka (AWEK), Rural Development and Self-Employment Training Institute (RUDSET) based in Karnataka.

## **Financial Institutions**

There are a good number of financial institutions that support women to start any new enterprises. Some of them are: Rastriya Mahila Kosh (RMK), National Agricultural Bank for Rural Development (NABARD), Small Industries Development Bank of India (SIDBI), Council for Advancement of People's Action and Rural Technology (CAPART). Access to credit through Development Bank for women Entrepreneurs' in small scale and tiny sectors and Reserve Bank of India (RBI).

## **Upliftment of Women and Children in Rural Areas**

Empowerment of women became necessary as they constitute more than 50 per cent of Indian population. They play a vital role in the socio-economic transformation of India.

Under successive Five Year Plans several measures have been initiated to provide employment and training for women. Upliftment of women and children constitutes an integral component of the country's human resource development programmes. Gender focus is given to several of these schemes. For example, under Integrated Rural Development Programme (IRDP), 40 per cent of the beneficiaries have to be drawn from women. Similarly, 30 per cent of employment generation under JRY is meant for women. First time, a programme, i.e., Development of Women and Children in Rural Areas (DWCRA) exclusively for women was started in the year 1983.<sup>14</sup>

The DWCRA scheme now covers 450 districts of the country with UNICEF assistance.

---

<sup>14</sup> Suneetha, R. "Is DWCRA Programme Empowering the Rural Women?", *Kurukshetra*, March 2007.

## **Swarnajayanti Gram Swarozgar Yojana (SGSY)**

The objective of Swarnajayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families (swarozgar's) above the poverty line by providing them income generating assets through a mix of bank credit and governmental subsidy. SGSY aims at establishing a large number of micro-enterprises in rural areas, building upon the potential of the rural poor. It is rooted in the belief that rural poor in India have competencies and given the right support, can be successful producers of valuable goods/ services.

The SGSY has been launched with effect from 1<sup>st</sup> April, 1999 as a new self-employment programme. Below the poverty line families in rural areas constitute the target group of the SGSY. Within the target group of the SGSY special safeguards have been provided to vulnerable sections, by way of reserving 50 per cent benefits for SCs/STs, 40 per cent for women and three per cent for physically challenged persons.

Assistance under the SGSY to individual Swarozgars or Self-Help Groups is given in the form of subsidy by the Government and credit by the banks. Subsidy under the SGSY to individuals is uniform at 30 per cent of the project cost subject to a maximum of Rs.7,500. In respect of SCs/STs, the subsidy is 50 per cent of the cost of the scheme to a maximum of Rs.10,000.

## **Land Development**

Land is the most crucial resource of livelihood for rural people. This is more particularly with the SC communities which are mostly landless, working in the lands of others, keeping this in view, the State has ventured to provide agricultural land to the

landless SCs. To achieve this objective, several schemes are implemented by the State Government of Andhra Pradesh.

### **Objectives**

- Securing for the poor more access to land.
- Secure land rights of the poor.
- Create and evolve a sustainable environment, including the necessary systems for resolving and disposing of the land disputes of the poor both pending in courts and those that exist outside the courts.
- Ensure greater transparency and community access to the land records.

### **Sub-components**

The land component has two sub-components. Land purchase and non-land purchase activities.

#### **A) Land Purchase**

##### **Present Status:**

Six thousand acres have been identified for purchase with an outlay of Rs.30 crore. 700 acres are purchased and registered with an expenditure of Rs.2 crore. One thousand acres are ready for registration valued at Rs.5 crore. Two best practices of the Land Purchase activity are ensuring good quality lands to the poor, and in a majority of instances, either the agricultural labourers often on the same lands or share-croppers are becoming the owners. Also stakeholders are becoming owners of the land for the first time.

An International team has assessed the Land Purchase Scheme and commended it.

Table VII.1

Table VII.2

## **Strategy**

Purchase of best quality lands under assured sources of irrigation. Purchase of land will be taken up only in areas covered by assured source of irrigation i.e., lands coming under Major/Medium/Minor Irrigation projects. In case of lands cultivated under existing borewells, the ground water situation will be taken into consideration.

- Purchase the Endowment lands.
- Land is purchased by VO's to raise fodder plots.
- Linking LP activity to financial institutions so that Land Purchase becomes a bankable scheme for the poor.
- House and garden plots in tie up with the Department of Housing.
- Identification of 20,000 acres by the end of July 2005.
- A comprehensive detailed MIS on Land Purchase will be made available on IKP website.

## **B) Non-Land Purchase Activities**

Under Non-Land Purchase sub-component, the following interventions are taken up.

- Land access to the poor in convergence with the Revenue Department.
- Land data Banks – Transfer to the community.
- Legal Assistance Programme for poor.
- Tribal Land Issues.
- Canal Bunds Plantation.
- Assistance to the Land Committee appointed by the Government of Andhra Pradesh.  
Conducting studies – Sub-divisional Land Action Plan.

## **Land Access**

During interactions with the community in the forums of the Community Based Organisations, land issues affecting the poor have emerged as critical issues. The major problems are that poor have been cultivating Government lands for the past 5-10 years, but are not given assignment pattas.

When the poor were given D-form pattas by the Government, the possession of the land has not been handed over to them. The APDs, Land have brought these issues to the notice of the concerned Revenue Officers, and facilitated the access of Government land to the poor by extending necessary support such as engaging surveyors and getting the survey and sub-division done, and enable the revenue authorities to issue assignment pattas and Pattadar passbooks and also to hand-over physical possession of the land to the poor. So far, 76,050 acres of land have been linked to 50,700 beneficiaries by *Velugu* Project in coordination with Revenue department.

## **Convergence with the Revenue Department**

The Revenue Department has issued a convergence G.O. Ms. No. 1148, dated 27-12-2002. The G.O. specifies the objective of the convergence as:

- Ensuring physical possession of the lands to the poor people who have legal title.
- Ensuring legal rights over the lands which are in possession of the poor, including incorporation in all revenue records.

Ensuring legal ownership and physical possession to the poor over all the lands, which are assignable.

Table VII.3

## LAND PURCHASE DETAILS UP TO OCTOBER 2004

<b>S.No.</b>	<b>Districts</b>	<b>Land identified</b>	<b>Land purchased</b>
1	Krishna	12	
2	East Godavari	120	
3	Kurnool	238	
4	Nellore	450	
5	Nizamabad	473	14
6	Warangal	43	
7	Prakasam	42	
8	Rangareddy	164	33
9	Nalgonda	315	40
10	Guntur	160	
11	Visakhapatnam	96	
12	Karimnagar	237	
13	Cuddapah	503	
14	Adilabad	200	
15	Srikakulam	540	
16	Vizianagaram	404	
17	Anantapur	60	
18	Chittoor	69	
19	Mahabubnagar	563	
	<b>Grand Total</b>	<b>4,451</b>	<b>87</b>

Source: Annual Report, Department of Rural Development, Govt. of Andhra Pradesh.

### **Legal Assistance Programme for the Poor**

Objective is to ensure that poor are represented as competently as the non-poor in their land cases locked in courts.

### **Partnership with the Law Colleges**

Partnerships are made with NALSAR, Osmania Law college, Pendekanti Law College in Hyderabad, local colleges in Cuddapah, Khammam, Kakinada and Bhimavaram. Law students are providing assistance in listing out the pending cases in the courts of Revenue Magistrates and also in doing physical verification/local enquiries.

### **Cadre of Paralegals**

Rural youth have been trained in legal matters related to land in Cuddapah, Bhadrachalam, Rampachodavaram and West Godavari. Committed lawyers are identified in the State as well as the above districts to set up the legal cells. The units work as a catalyst for timely disposal of land cases pertaining to the poor.

### **Legal Assistance Programmes**

Legal Assistance Programmes are taken up in Warangal, Karimnagar and Kadapa districts. They are progressing on a pilot basis in six mandals of Kadapa district. Forty one rural poor youth have been trained as paralegals and 152 cases are under the process of disposal, 1,648 acres of land is involved in these cases and the legal programme is expected to benefit 1,000 families in these six mandals.

Scrutiny of LTR cases in the tribal areas of Bhadrachalam, Rampachodavaram and West Godavari were undertaken. The Commissioner of Survey Settlement and Land

Records opened a special cell to deal with cases pertaining to the poor. The IKP Project has agreed to provide legal aid for these cases. The same is planned in the court of the Chief Commissioner of Land Administration (CCLA), which is the apex court for land matters in the State.

### **Tribal Land Issues**

Sensitisation of the Revenue machinery- the Special Deputy Collectors, RDOs, MROs, DTs - has been done in Bhadrachalam, Rampachodavaram and West Godavari.

Scrutiny of LTR cases is taken up with assistance from local law college students. Appeals are being filed by engaging competent lawyers; physical inventory of lands has also been started.

### **Assistance to the land committee appointed by the Govt. of Andhra Pradesh**

The KIP land unit is assisting the Land Committee which is formed by the Government of Andhra Pradesh in finalising the agenda, its work and implementation. It is anchoring the studies on various aspects of land issues commissioned by the Land Committee - tenancy issues, Land Ceiling, Land Assignment issues, relevance of land Acts etc.

### **Land Action Plans**

A workshop with Joint Collectors and RDOs was conducted in February 2005 and the work on **Sub-Divisional Land Action Plan** is launched. The major issues affecting the poor in each sub-division are being mapped out to have an action plan for achieving solutions.

The project has been able to bring in major stakeholders like Line Departments, Civil Society Organisations, NGOs and the poor on board.

On the supply side, in view of the Government buy-in of the land agenda of the IKP work, and the revival of G.O. Ms. No. 1148, focus at the State level will be to continue work on policy formulation, influencing the Revenue Department to work on land issues internalising the IKP approach of development with a pro-poor slant.

### **Expected Outcomes**

- Poor have great access and control to land.
- Agricultural labourers / sharecroppers becoming owners of the lands on which they worked as labourers and sharecroppers.
- Poor are represented as competently as the non-poor in their land cases locked in courts.

For groups Swarozgars, the subsidy is 50 per cent of the cost of the scheme subject to a ceiling of Rs.1.25 lakh. There is no monetary limit on subsidy for irrigation projects, subsidy is back-ended.

The Swarnajayanti Gram Swarozgar Yojana is financed on 75 : 25 cost sharing basis between the Centre and the States. The SGSY is being implemented by the District Rural Development Agencies (DRDA), with the active involvement of Panchayat Raj Institutions (PRIs), the banks, the line departments and the non-government organisations (NGOs).

### **Physical Progress of SGSY**

Between 1999 and March 31, 2006, about 19 lakh SHGs (Self-Help Groups) have

been organised under SGSY. Of these 10 lakh SHGs have passed Grade-I, and 6.22 lakh Grade-II, and 3.09 lakh SHGs involved in economic activities.

The percentage of SC/ST women members assisted under the programme has increased from 44 to 58 and the percentage of the physically challenged persons from 0.91 to 24.91.<sup>15</sup>

SGSY is the best tool to eradicate poverty in rural India. Government support and assistance is essential for the success of the programme. The physical and financial progress of SGSY depends on the funds made available to it.

The role of NGOs is equally important for the success of SGSY, since they are the field workers of this programme. Hence, NGOs should serve SGSY Swarozgar with an open heart.

### **Economic Empowerment through Self-Help Groups**

Under the trickle down theory in the planning process, it was expected that women will equally benefit along with men. This has been believed by actual developments. The Ninth Plan document opined that “in spite of development measures and the constitutional/legal guarantees women have lagged behind in almost all sectors.” In the past decades, there have been various forces and pressures which are more dominant than those which have tried *to* push women towards growth and development.

---

<sup>15</sup> Selvakumar, M. and Sunder, R. “Swarnajayanti Rozgar Yojana – Tool for Poverty Eradication”, *Kurukshetra*, December, 2007.

However, planners and policy makers have been eagerly searching for certain alternatives. Ultimately they settled for the participatory approach to women's economic empowerment.

Self-Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components.

The basic objective of an SHG is that it acts as the forum for members to provide space and support to each other. SHGs comprise very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment.

SHG is considered as an important institution for improving the life of women in various economic and social components such as health, education, human rights, water and sanitation, etc. However, in reality it does not happen without any specific inputs or direction.

### **Women Empowerment Schemes launched by Government of Andhra Pradesh**

Our vision is to eradicate rural poverty and secure better quality of life to the poor. The challenges lie in harnessing the innate potential within the poor and enabling them to manage the natural resources for sustainable development. Enhancement of skills of the poor, access to credit, technology and market has proved to be critical to economic empowerment of the poor. In this connection, let us briefly discuss some of the major schemes, sponsored by the Government of Andhra Pradesh.

## **Indira Kranthi Patham (IKP)**

World Bank assisted Andhra Pradesh District Poverty Initiatives Project and Andhra Pradesh Rural Poverty Reduction Project, together called Indira Kranthi Patham, is one of the biggest community driven poverty reduction programmes in the country. The programme is focusing on the formation, development and strengthening of the organisation of the poor, expansion of asset base and skill base of the poor, particularly the poorest by providing community Investment Fund CBOs. Indira Kranthi Patham demonstrated sustainable approaches to poverty reduction.

Indira Kranthi Patham (IKP) is a State-wide poverty reduction project to enable the rural poor to improve livelihood and quality of life through their own organisations. It aims to cover all the rural poor households in the State with a special focus on 30 lakh poorest of the poor households, it is implemented by the Society for Elimination of Rural Poverty (SERP), Department of Rural Development, and Government of Andhra Pradesh.<sup>16</sup>

IKP builds in more than a decade long state-wide rural women's self-help movement. The focus is on deepening the process, providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. It is the single largest poverty reduction project in South Asia.

IKP works with 4,76,930 Self-Help Groups federated into 28,080 village organisations (VOs).<sup>17</sup> The project mandate is to build strong institutions of the poor and enhance their livelihood opportunities so that the vulnerabilities of the poor are reduced.

---

<sup>16</sup> Department of Rural Development, Government of Andhra Pradesh, Annual Report, 2005, p. 3.

<sup>17</sup> *Ibid.*

## Objectives

The main objective of IKP is to enable the rural poor in the State, particularly the poorest of the poor to improve their quality of life.

To achieve this, the project would:

- 1) Help to create self-managed grassroots level institutions of the poor, namely women thrift and credit SHGs, the federations - village organisations and Mandal Samakhyas.
- 2) Support investments in sub-projects proposed by SHGs, VOs and MSs.
- 3) Improve access to education for girls to reduce the incidence of child labour among the poor.
- 4) Support to disabled persons through social mobilisation and access to livelihood opportunities.
- 5) Achieve convergence of all anti-poverty programmes, policies, projects and initiation at state, district, mandal and village levels.

IKP is to cover entire State of Andhra Pradesh - villages and rural households, estimated at 90 lakhs out of 1,420 lakh rural households. It lays special emphasis on the poorest of the poor and the most vulnerable households (26 lakhs).<sup>18</sup>

IKP is a women-centered development programme. The core belief is that the poor can come out of poverty only through building their own institutions.

Society for Elimination of Rural Poverty (SERP) has been setup by the State Government of Andhra Pradesh as a sensitive support structure to facilitate social mobilisation of rural poor women. This organisation is responsible for conceptualisation, implementation and monitoring of Indira Kranthi Patham. SERP does this in close

---

<sup>18</sup> Indira Kranthi Patham, Department of Rural Development, Government of Andhra Pradesh, 2008.

collaboration, partnership and continuous consultation with the women self-help groups and their Samakhyas, who are the key stakeholders.

Table VII.4

PROJECT COMPONENTS

Total Project Outlay (Rs. in crore)

S.No.	Name of the Component	APDPIP	APRPRP	Total
1	Strengthening of the Component	125.51	135.10	260.61
2	Support to sub-projects of the Poor	360.34	845.40	1205.74
3	Support to Pilot Programmes	0	40.04	40.04
4	Support to Eliminate Child Labour	133.82	309.47	443.29
5	Support for the persons with disabilities	0	60.64	60.64
6	Project Management Monitoring, Evaluation and other special studies	34.32	95.38	129.70
	<b>Total</b>	<b>654.00</b>	<b>1486.03</b>	<b>2140.03</b>

It works with 4,76,930 Self-Help Groups federated into 28,080 Village Organisations (VOs) and 700 Mandal Samakhyas (MS). The project mandate is to build strong institutions of the poor and enhance their livelihood opportunities.

Helps to create self-managed grassroots level institutions of the poor, mainly women thrift and credit SHGs, their federations - Village Organisations and Mandal Samakhyas.

Indira Kranthi Patham is built on the systematic efforts made in Andhra Pradesh over the last 18 years in encouraging rural women to form affinity based self-help groups and encouraging collective action of the self-help groups. It is the simple largest grass roots women empowerment programme in South Asia. Over 90 per cent of the rural poor

households in the State have come under the fold of the SHGs. Today, the programme is present in every village of Andhra Pradesh including the remotest areas.<sup>19</sup>

### **Key Role of SHGs**

The Government issued orders vide G.O. Ms. No. 15, dated 25-1-2005 merging the Women Empowerment & Self-Employment Department with the Rural Development Department and the guidelines affecting the implementation of the programmes w.e.f. 1-4-2005 have been issued, vide Memo No. 2776/RD.11/A1/2005-1, dated 21-3-2005. The following schemes are looked after by the SHG Wing of Rural Development.

1. Swarnajayanti Gram Swarozgar Yojana (SGSY)
2. Self-Help Groups:
  - a) State Revolving Fund
  - b) SHG Bank Linkage & interest subsidy
  - c) *Deepam*
  - d) *Gruhini*
3. Special Projects
4. TRYSEM
5. DRDA Administration
6. NSAP

The programme-wise details are as follows:

### **Swarnajayanti Gram Swarozgar Yojana (SGSY)**

This is a Centrally sponsored scheme funded by the Government of India and the State Government in the ratio of 75 : 25. All the existing schemes up to 1998-99. IRDP, TRYSEM, TOOLKITS, GKY and MWS have been merged in the new scheme called Swarnajayanti Gram Swaraozgar Yojana (SGSY). This programme has come into

---

<sup>19</sup> *Ibid.*

existence w.e.f. 1-4-1999. The objective of the SGSY is to bring poor families above the poverty line by providing them income generating assets through a mix of bank credit and government subsidy. The key elements in this programme are the choice of activity based on local resources and aptitude as well as the skills of Swarajgaries.

SGSY focuses on group approach. This would involve organisation of the poor into Self-Help Groups and their capacity building. Efforts are being made to involve women members in each SHG. Besides, exclusive women groups will continue to be formed. At the level of the Mandal, almost all the groups are exclusively women groups, Group activity will be given preference and progressively, majority of the funding will be for Self-Help Groups. The scheme consists of five major components: (1) Infrastructure (2) Training (3) Revolving Fund (4) Group Loan, and (5) Individual loan. For the year 2004-05, an amount of Rs.7,074.62 lakh has been spent covering 2.19 lakh beneficiaries.

Credit of Rs.11,534.76 lakhs has been mobilised from banks. During 2005-06, an amount of Rs.7,074.62 lakh is anticipated towards allocation during the financial year for covering a target of 1.86 lakh beneficiaries. An amount of Rs.14,848.49 lakh is proposed towards the credit component from banks

### **Utilisation of SGSY Resources**

In the six APDPIP districts where all mandals are covered under APDPIP, SGSYL resources will be additionally spent under APDPIP. In the remaining districts, the SGSY resources could be utilised only in the mandals not covered under APRPRP. SGSY has the following five major components.

- a) Training
- b) Infrastructure
- c) Revolving fund
- d) Individual loans
- e) Group loans

### **Training**

Ten per cent of the total SGSY outlay will be earmarked for training. Common strategy for institutional building, livelihood support and marketing support for strengthening of the SHGs will be followed in all the mandals. The additional expenditure towards capacity building of SHGs over and above 10 per cent of the SGSY outlay could be booked to DPIP / IRPRP account.

### **Infrastructure - Revolving Fund - Group Loans**

The DRDAs will combine the three components such as infrastructure, Revolving Fund and Group Loan into a single package and make it available to the group following the same process followed for providing Community Investment Fund under APDPIP/RPRP. In other words, the SHGs in DPIP/RPRP Mandals and the SHGs in non-DPIP/RPRP Mandals will go through the same process of preparation of micro-credit plan for accessing SGSY fund, just like the way CIF is accessed by the groups in DPIP/RPRP Mandals. However, bank linkage will remain a prerequisite for availing of SGSY subsidy.

### **Individual Loans**

Ten per cent of the total SGSY outlay in each district may go towards individual loans to most vulnerable amongst poorest i.e., persons with disability, commercial sex workers, victims of atrocities and of natural calamities.

### **Women Self-Help Groups (SHGs)**

Self-Help movements through savings have been taken up by about 5.79 lakh women SHGs in Andhra Pradesh covering nearly 74.58 lakh rural poor women. The SHGs are not only resorting to thrift but are also taking small loans out of the corpus available with the group. An amount of Rs.2,385.98 crore is mobilised as corpus amount among the groups. The State Government has taken several initiatives to extend financial support to these groups which are mentioned hereunder.

### **SHG Banking Linkage and Interest Subsidy**

Commercial Banks and Regional Rural Banks are providing direct assistance to the SHGs under the “SHG Bank Linkage” programme for taking up income generating activities. The assistance per group ranges from Rs.30,000 to Rs.1 lakh under SHG Linkage Programme. So far more than 5.01 lakh groups have been assisted with a total bank credit of Rs.3,145.66 crore since 1998-99. During the year 2004-05, an amount of Rs.1,200.00 crore is proposed to be mobilised as credit from banks for covering 2.40 lakh groups against which 2,851.54 numbers of groups have been covered with bank credit worth Rs.1,204 crore. During the year 2005-06, it is proposed to mobilise Rs.1,500.00 crores as credit from banks covering 3 lakh groups under SHG Linkage Programme. Both the SHG wing of the Rural Development Department and SERP will be working together in achieving this target.

### **A Community-Driven Project: CBOS Implement Project**

Mandal Samakhyas (MS) and the Village Organisations implement the various project components. Each Mandal is divided into three clusters of 10-12 habitations. A cadre of development professionals, the Community Coordinators (CC) is placed in the

Clusters. In addition, MS is assisted by Master Book Keepers (MBKs) and Mandal Training Centres (MTC). After their selection and training by SERP, they are contracted by and are accountable to MS.

The VO is the Sub-Project Implementing Agency (SPIA). Micro-plans are evolved by the SHGs and VOs in each target village. These are converted into Comprehensive Sub-projects and funded by Beneficiary Contribution, CIF and Bank Linkage.

IKP is a Rs.2,140 crore programme financed by the State Government of Andhra Pradesh, the World Bank and the community. In addition, the local commercial banks have financed the SHGs to a tune of Rs.13, 537 crore up to July 2008.

Through concerted efforts on social mobilisation, a total of 7,29,522 SHGs with a membership of 90 lakh women in 34, 269 village organisations, 1,086 Mandal Samakhyas and 22 District Samakhyas have come into existence in all 22 rural districts of Andhra Pradesh.

### **Community Investment Fund (CIF)**

The CIF provides resources to the poor communities for use as a means to improve their livelihood. This component supports the communities in prioritising livelihood through micro-credit plans and allocates 50 per cent of the funds to the poorest of the poor. As on July 2008 an amount of Rs.810 crore is given as CIF.

### **Micro-Finance and SHG - Bank Linkages**

Commercial banks finance and support the activities undertaken by the SHGs. Years of efforts have ensured that Andhra Pradesh leads in the SHG Bank linkage

programme and it accounts for almost 50 per cent of all bank loans given to SHGs in India.

Today 25 commercial banks, 165 regional rural banks with around 4,000 branches are participants in the IKP programme. Banks lending has increased from Rs.197 crore in 2001-02 to Rs.5,883 crore in 2007-08. The target for bank loans in 2008-09 is Rs.11,000 crore.

### ***Pavala Vaddi (25 Paisa Interest)***

The Government of Andhra Pradesh has decided to give loans with *Pavala Vaddi* (0.25 Ps. Interest per month for Rs.100) to all the SHGs. The Government is reimbursing any interest paid by the SHGs over and above three per cent per annum. This interest incentive is paid once in six months to all the SHG members who have an on-time repayments track record. This has made entrepreneurial incentives more viable and has led to better fiscal discipline. An amount of Rs.247.79 crore has been given to all eligible SHGs till July 2008.<sup>20</sup>

### ***Deepam Scheme***

Up to March 2004, 20.10 lakh LPG have been distributed. As per the decision taken by the group of Ministers, instructions were issued for grounding 36,273 LPG connections in rural areas for which deposits have already been made in addition to the above, 3.62 lakh LPG connections have been sanctioned for 2004-05.

### ***Gruhini***

Under this scheme 19,182 houses (50 per cent of IAY allocation) were allotted during 2004-05 to the rural Self-Help Group women.

---

<sup>20</sup> *Ibid.*

## **Food Security**

Food security is the major vulnerability of the poor. Due to droughts, floods, lack of employment / work opportunities in dryland areas, difficulties in accessing sufficient quantities and in the lean periods of agriculture season, many among the rural poor have barely a square meal a day. Since public distribution system accounts for only one-third of a family requirement the poor depend on open market to fill the massive two-thirds gap. The food security credit is a direct intervention to tackle this hunger gap in rural communities.

VOs procure essential commodities in bulk from open market, and supply as credit as per the member's indent at a lower price than the village retail outlets. The amount is repaid by members to SHG and VO in convenient instalments, based on the pattern of their earnings, thus enabling food security to the SHG families.

The food security intervention has rice and other commodities of daily usage, like pulses, edible oil, chillies, tamarind, salt, etc., under these programmes 21.88 lakh families were benefited.

## **Health and Nutrition**

The aim is to improve the health and nutrition among the absolute poor. This programme covers 63 mandals on pilot basis.

The focus of the efforts of the SHGs in this area is the pregnant women and the new-born child. About 236 nutrition cum day care centres were started to educate and also provide complete nutrition support to pregnant women.

## **Accessing Gender Justice**

The gender strategy envisages that the poor women are able to access and control over assets, incomes, all services available at village and individual level. Gender programme helps women increase their understanding of family equity issues, decision-making levels, free mobility and necessity of building safe environment. A model social agenda has been evolved to address violence on women in private and public spheres, female infanticide, child marriages, girl child education, prevention of HIV-AIDS, equal wages, trafficking, alcohol consumption etc. The Social Action Committees have established good working relationship with the judiciary and the police.

## **Diary**

Women are managing village level milk collection centres and bulk milk cooling centres. About 1,710 milk prominent centres at village level and 85 bulk cooling centres at Mandal level were setup and are run by SHG women. An additional employment was created for 5,000 rural poor.

## **Impact of Women Empowerment**

In Andhra Pradesh the women-centric programmes implemented through Self Help Groups resulted in the following achievement of targets.

1. Women-centric development
2. *Pavala vaddi* - interest subsidy on bank loans. This has been one of the most important interventions of the State government. This has enabled the banks to lend adequate amounts to SHGs up to Rs.5.0 lakh per SHG and improved the repayment.

Women empowerment and gender equality on a large scale is achievable through economic independence, raising awareness and building network of self-help groups that

can emphasise with a common agenda. The women groups are enhancing inclusive and pro-poor growth and inclusive governance.

Empowerment of women is the prime objective of all development programmes and policies. These programmes, if properly planned and executed, will produce effective result and promote self-reliance and self-sufficiency among the rural women.

### **Emancipation through Education**

Till a few decades ago, many Scheduled Caste women were educationally backward in spite of the facilities for free education. The reasons for the high rate of illiteracy among Scheduled Caste women are many. The following are the main reasons:

- 1) Resistance from the family to send girls to schools. Because a girl as a child labourer can earn something or look after her younger brothers and sisters.
- 2) Fear of insecurity in village due to upper castes domination.
- 3) Lack of physical facilities like accommodation, school, transport and medicare.
- 4) Girls were forced to take care of the siblings when the parents were away at work.
- 5) Girls were forced to do domestic chores which prevent them from attending school.
- 6) Working to earn for the family prevents the girls from attending school.
- 7) Working with parents to earn their livelihood in beedi factories, candle lights or other unorganised sector made them unable to attend school and hence many of them are illiterate.
- 8) Because of the sick and unemployed parents girls were forced to work.
- 9) Many were forced to get married at young age, which stops schooling.
- 10) Social conventions prohibit to pursue the girls education after marriage.

11) In some areas, there are complaints from Scheduled Castes women teachers of misbehaviour, blackmail and exploitation by the male staff of high caste people.

12) Distance of schools from home.

In the marriage prospects of the girls, the minus point is the increase in dowry. Therefore, many parents do not want the girls to go to schools.

### **Lack of Awareness**

Scheduled Caste women belonging to the creamy layer of the society are better with good education and socially and economically they are well-off like the women of other high castes. They are fully aware of the welfare schemes provided by the Government. However, their literacy percentage is very low when compared to the total Scheduled Caste population. In rural areas, the first generation girl from Scheduled Castes needs the attention of Government and other organisations. Mostly the teachers of the locality provide information to them about the welfare schemes. On State services, Scheduled Caste women have meagre representations. They are not properly informed about the Government schemes of education and employment and there is an urgent need to get a feedback about their progress. Funds and resources are not utilised properly for their educational upliftment. Many of the schemes remain unnoticed because they are not publicised properly.

### **Coaching and Training Programmes**

The coaching programmes conducted by the Government for Scheduled Caste women are beneficial in training many women to compete in the competitive examinations. These programmes also however, do not reach the needy Scheduled Caste

women. It is essential that these programmes should be monitored properly and the schemes should reach the most deprived and constantly struggling Scheduled Caste women. Because these women are neglected by socially advanced communities and also by the better-off ones among the Scheduled Castes, improvement of their socio-economic conditions remains still a problem. There should be some natural and scientific basis to pick up the poorest and the most deprived, they should be equipped with facilities.

### **Pre-Examination Coaching Facilities**

There are some pre-examination coaching centres giving training for Scheduled Castes which are doing very good service to train them for vocations, for competitive examinations in medical and engineering courses, railway and bank recruitment, etc.

The following steps are useful for the better implementation of the schemes Scheduled Caste women:

- 1) Competitive spirit should be instilled in the girls.
- 2) Selection and identification of the talented girls should be done properly.
- 3) Identify the candidate at college level for coaching.
- 4) Result oriented teaching is necessary
- 5) Group discussions, quiz, and seminars to instill confidences among them.
- 6) Teacher : Student ratio should be 1 : 20 or below.
- 7) Monitoring by the teacher after class hours.
- 8) Loan facility

### **Financial aid**

Financial aid for uniforms for girls, charts, examination grant, laboratory and

library facilities should be provided to them. Special coaching should be given for meritorious Scheduled Caste girls to compete for IAS and IPS. Hostel facilities for Scheduled Caste girls at all levels of education, starting from primary school up to higher education should be provided. Reservation policy especially for girls should be followed in both admission into and employment as well.

There is an increased awareness in recent years among Scheduled Caste women about their rights and about Government welfare schemes relating to higher education. This should be augmented by information technology, which should reach even to the remote rural Scheduled Caste inhabitants.

### **Higher education**

The University Grants Commission has reserved 17.5 per cent seats in colleges for Scheduled caste students and for Scheduled Tribes 7.5. Also relaxation in marks up to 5 per cent is given to all Scheduled Caste students in admission into various courses. Financial assistance in the form of fellowships scholarships, is given to Scheduled Castes, Rs.3,600 is given per Junior Research Fellow to continue research at the University level. There are special Scheduled Caste / Scheduled Tribe cells in every University for effective implementation of the Government Orders (G.Os.) and to improve the conditions of Scheduled Caste students.

However, these facilities for Scheduled Caste women become more effective if the following steps are undertaken.

1. Communication gap between educational institutions and the social welfare department should be reduced.

2. District-wise computerised data of the male and female Scheduled Caste students serves amply to provide necessary facilities to them.
3. Brochures with details about the various welfare schemes relating to Scheduled Castes should be distributed to them and wide publicity be given.
4. Supply of relevant books to the Scheduled Caste students.
5. Incentive scholarship should be given to deserving and meritorious girls to encourage them for higher courses in education.

Because the girls remain uneducated, they get married very early. Because of the unlimited family, the maintenance burden fell on the young girls which affected their health. They are not able to assist their husbands in family matters. But now the situation is different. The girls manage to plan their family, educate the children and assist husbands in family matters. Empowerment of women can improve their economic conditions. On the whole, their families become socially developed and economically advanced because of the education of the girls.

### **Literacy Rate and Growth of Literates in Andhra Pradesh**

Data on literacy rate and growth of literate population during 1991-2001 in Andhra Pradesh State in respect of Scheduled Castes and Scheduled Tribes to total population of the State is given in Table VII.5.

The literacy rate amongst the Scheduled Caste and Scheduled Tribe population is lower compared to the same amongst the total population during both census years viz. 1991-2001.

Table VII.5

## LITERACY RATES AND GROWTH OF LITERATES IN ANDHRA PRADESH

Sl. No.	Segment	Literacy Rate		Annual Compound Growth Rate	
		1991	2001	Literate Population	Total Population
1	Total	44.09	60.47	5.01	1.37
2	Scheduled Castes	31.59	53.52	7.55	1.54
3	Scheduled Tribes	17.16	37.04	10.41	1.80

**Source:** Directorate of Census Operations, Government of India.

The average literacy rate in the State has increased from 44.09 per cent in 1991 to 60.47 per cent in 2001. The literacy rate amongst Scheduled Castes and Scheduled Tribes population, however has increased from a relatively lower base level of 31.59 and 17.16 per cent to 53.52 and 37.04 per cent, respectively during the same period.

The annual growth rate of the State population is 1.37 per cent, whereas the corresponding figure in respect of the Scheduled Caste and Scheduled Tribe population is 1.54 and 1.80 per cent, respectively.

It is therefore, very clear that the Scheduled Castes and Scheduled Tribes have made significantly more progress in the field of education as compared to the rest of the population during the decade 1991-2001. In spite of this, the literacy rates among the Scheduled Castes and Scheduled Tribes population are still below as compared to that of the rest of population.

Table VII.6

## LITERACY RATES AND GROWTH OF RURAL LITERATES IN ANDHRA PRADESH

Sl. No.	Segment	Rural Literacy Rate		Rural Annual Compound Growth Rate-2001	
		1991	2001	Literate Population	Total Population
1	Total	35.74	54.05	6.08	1.31
2	Scheduled Castes	26.80	50.32	8.67	1.55
3	Scheduled Tribes	15.44	35.43	11.10	1.82

**Source:** Directorate of Census Operations, Government of India.

The above Table VII.6 shows the data on literacy and growth of literate population during 1991-2001 in the Rural Areas of the State in respect of Scheduled Castes and Scheduled Tribes and the rest of the population of the State.

The Rural Literacy rate of the State has increased from 35.74 per cent in 1991 to 54.5 per cent in 2001. During the same period the Rural Literacy rate amongst the Scheduled Castes and Scheduled Tribe population has increased from 26.80 and 15.44 per cent to 50.32 and 35.43 per cent, respectively.

The population of Scheduled Castes and Scheduled Tribes in the rural areas has increased respectively, with an annual compound growth rate of 1.55 and 1.82 per cent

The annual compound growth rates of the literate population amongst the Scheduled Castes and Scheduled Tribes in the rural areas are 8.67 and 11.10 per cent respectively.

## Disparity Index

The disparity index among the states and districts for rural and urban areas, Scheduled Castes and Scheduled Tribes and males and females have been calculated and presented below:

Table VII.7

### DISPARITY INDEX ON LITERACY

(Percentages)

Caste/Tribe	Rural			Urban		
	Male	Female	Total	Male	Female	Total
Andhra Pradesh Scheduled Castes	41.37	57.20	47.00	65.15	75.30	66.00
Andhra Pradesh Scheduled Tribes	74.57	74.57	73.77	60.38	62.75	60.98
All India Scheduled Castes	77.62	66.25	72.66	62.13	65.00	62.88
All India Scheduled Tribes	78.85	81.88	65.88	103.52	108.50	105.31

The above Table VII.7 shows the disparity of literacy levels of Scheduled Castes and Scheduled Tribes at both All India and State level which are very high in all categories, at All India level, the Tribal Urban Index has even crossed 100 per cent, that shows the literacy is not uniformly progressing either in rural or urban areas.

Table VII.8

DISTRICT-WISE AND SEX-WISE **RURAL** LITERATES IN ANDHRA PRADESH

Sl. No.	Name of the District	Schedule Caste Literacy Population-2001 Census-Total			Scheduled Tribe literacy Population-2001 census-Total		
		Total Literates	Male Literates	Female Literates	Total Literates	Male Literates	Female Literates
1	Adilabad	58,285	34,132	24,153	10,143	5,843	4,300
2	Nizamabad	1,05,744	68,056	37,688	38,471	28,371	10,100
3	Karimnagar	2,14,156	1,34,988	79,168	21,631	14,894	6,737
4	Medak	1,37,972	90,844	47,128	27,340	20,912	6,428
5	Rangareddy	1,24,731	80,431	44,300	27,540	19,831	7,709
6	Mahabubnagar	1,49,147	1,05,352	43,795	54,270	40,827	13,443
7	Nalgonda	2,16,924	1,39,772	77,152	89,278	65,152	24,126
8	Warangal	1,90,238	1,20,274	69,964	1,23,061	84,638	38,423
9	Khammam	1,50,340	92,326	58,014	1,95,983	1,26,136	69,847
10	Srikakulam	90,864	54,861	36,003	52,470	33,232	19,238
11	Vizianagaram	73,936	45,949	27,987	59,738	37,466	22,272
12	Visakhapatnam	73,201	43,411	29,790	1,48,023	99,878	48,145
13	East Godavari	3,83,168	2,08,291	1,74,877	66,508	37,367	29,141
14	West Godavari	3,75,584	2,02,227	1,73,357	38,669	20,925	17,744
15	Krishna	3,34,905	1,87,135	1,47,770	31,390	19,002	12,388
16	Guntur	3,28,289	1,93,751	1,34,538	50,286	32,483	17,803
17	Prakasam	2,62,330	1,66,165	96,165	31,015	19,821	11,194
18	Nellore	2,56,337	1,49,853	1,06,484	64,897	37,044	27,853
19	Kadapa	1,62,659	1,04,080	58,579	17,507	11,342	6,165
20	Kurnool	1,83,084	1,23,919	59,165	19,304	13,110	6,194
21	Anantapur	1,54,213	1,01,153	53,060	40,140	27,135	13,005
22	Chittoor	3,10,609	1,85,864	1,24,745	39,320	24,022	15,298

\*\*\*\*\*