Chapter – I

INTRODUCTION
1.1. Introduction

Women constitute nearly half of the world population and receive two thirds of the World’s income and own less than a hundredth of the World’s property. In India, 90% of women are employed in the unorganized sector without fair wages and occupation amenities. Some of the domestic women labourers are exploited economically as well as physically. Women and children together constitute 65.6 percent of the country’s total population and account for 67.80 million in 2001. Indian women playing a crucial role in the domestic sphere and also the rural field, particularly in the agricultural sector. Yet, our traditional attitude is to treat women as second class citizens. This is so in spite of the fact that women had proved their mettle in every walk of life.

According to the I.L.O. estimate, the value of unpaid household work constitutes 25 to 39 percent of Gross National Product. The largest number of working women in India is engaged in farming operations either as cultivators or as agricultural labourers. They take up a wide variety of activities like sowing of seeds, transplanting, weeding, harvesting, preparation of compost and manure pits, application of manures, storage of seeds and food grains.

1.2. Status of Women in India

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

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

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

There are several pressing reasons for evaluating, promoting and monitoring the level of women’s development in India and it is necessary for ensuring just on their own welfare, but also the well being of the entire households. The role of women in the Indian society is vital. Apart from the matriarchal society, women play a decisive role in most of the patriarchal societies also. The future of children depends by and large upon the mother who generally stays at home and takes care of her children’s health and education. This is particularly so in countries like India where society and life of people are molded by traditional and religious foundations.

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

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

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

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

1.3. Entrepreneurship Development and the Role of Women

Women received attention of the government right from the beginning of Indian planning. However, the shift from “welfare” to “development” of women took place in the Sixth Five Year Plan (1980-85). The Eighth Plan (1992-97) promised to ensure that the benefits of development from different sectors do not bypass women. The Rashtriya Mahila Kosh was set up in 1993 to meet the credit needs of the poor and asset less women.

The Ninth Plan (1997-2002) made two significant changes in the strategy of planning for women. Firstly, “Development of Women” became a primary objective and secondly the Plan attempted “convergence of existing services” available in both women-specific and women related sectors. The Tenth Plan (2002-2007) has made a major commitment towards the development of women as the agent of socio-economic changes and development. Based on the recommendations of National Policy for Development of Women, the Tenth Plan suggested a three-fold strategy for the development of women, through social development, economic development and gender justice.

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

Female agricultural labourers are indeed among the poorest section of Indian society with the lowest levels and highest unemployment. Sixty one per cent of them are below the poverty line. In India, female casual labourers in rural areas have the highest incidence of poverty. Ninety per cent of rural female workers are unskilled and 88 per cent are illiterates. Consequently, they are more vulnerable, malnourished and prone to diseases, which make their ability even to work the poorer. In India, though there has been a slight increase in the female work participation rate from 19.7 per cent in 1981 to 25.7 per cent in 2001. This is still much lower than the male work participation rate in both urban and rural areas.

The employment of women is the highest i.e., 36 per cent of total employment in agriculture & allied activities. This is followed by the service sector where women constitute 19.07 per cent of total employment. In the industry sector, which consists of mining & quarrying, manufacturing, electricity, gas & water and construction, women comprises only 12.42 per cent of the total employed.

In the informal or unorganized sector, women constitute 90 per cent of the total workers. Moreover, unskilled workers constitute 90 per cent of rural and 70 per cent of urban women workers. All poor women, especially those below the poverty line, have to perform domestic duties and supplement the family income. Since they are unskilled, do not have any principal occupation. They are subjected to economic exploitation with low and discriminatory wages.

1.5. Nature of Women's work

According to 1991 census, 20 per cent of the working women are involved in agriculture operations, 38 per cent in agricultural activities, 22 per cent in livestock, forestry, plantation and orchards and other allied activities. Women work in their own
land as cultivators or in others land as paid laborers whether it is shifting cultivation, subsistence and low input agriculture, or high external input agriculture. Women work longer and harder than men. Women are involved in pre-sowing and sowing which includes preparation of land, puddling of land, repairing bunds and channels, maintenance of agricultural tools and implements, preparation of compost and farm yard manure, seed selection, seed treatment before sowing, preparation of nursery beds, transplanting, thinning, weeding, scaring of birds, using plant protective measures, harvesting and post harvesting activities.

A large number of these women are burdened with the double burden of work and are vulnerable to exploitation. Though not a homogeneous group by way of caste, class or economic activity, deprivation and discrimination is common to all women. They suffer from lack of opportunity to work, low and discriminatory wages and exploitative conditions resulting in casualization. They lack social security, face occupational health hazards and do not have access to new technologies, skills and knowledge. With the advent of globalization women continue to suffer and the growth in agriculture is neither sustainable nor equitable.

1.6. Globalization and Women

Globalization has decreased the control of women over resources and it has led to displacement and when both men and women land up in urban slums. Women in agriculture sector as a group are more vulnerable than men to the extremes of poverty and its consequences. In the poor household, the women’s capacity to work, her health, her knowledge and her skill endowments are often the only resource to call upon for survival as per the World Bank Report (1991), Gender and Development in India. The poorer the household, the more it depends on the productivity of women. The wages here are so low that every family member is called upon to assist in some
aspect of production, resulting in large-scale child labor in many home based industries.

These growth-oriented policies have taken away whatever control women had over traditional occupations and denied them better avenues of employment. In the shift from welfare to economic development the worst hit have been women, because a large number of them are in the informal sector. Globalization has only widened gender disparity and increased feminization of poverty. Since, women in the unorganized sectors have none they continue to bear the brunt of gender and class inequalities, experience increasing marginalization and pauperization.

Sustainable human development must be at the top of the priority agenda and it must start with a bottom up approach keeping the gender concerns in mind. Women’s concerns need to be explicitly incorporated as integral elements of the objectives, content, monitoring and international support for structural adjustment. There is a need to take into account women’s special needs in the contribution to economic production, such as household management, child rearing and community organization in addition to their contribution to agriculture. Sustainable human development, specifically women and women farmers must receive priority. Further, development must start with a bottom up approach keeping the gender concerns in mind.

1.7. Socio-Economic and Political Dimensions of Rural Women

Women comprise 48.30 per cent of the country’s population, i.e., nearly half of the total population. Women have been an integral part of social structure not only because of their importance in the perpetuation of human race but also by virtue of their significant contribution to socio-economic progress. Despite this, women have been subjected to discrimination, because of the gender bias in the social outlook and
social practices resulting in denial of equality of status and opportunities in social, economic and political spheres.

The place of Indian rural women in social, economic and political spheres is more depressed than that of their urban counterparts. Although the rural women have been contributing significantly to the social and economic progress of the country, their participation in development programmes has not been appreciated.

Politically speaking, the rural women remain largely inactive and indifferent due to various socio-economic constraints and due to the absence of serious political and social motivation. Political participation of rural women as persons holding high office in political organizations, as candidates for some elective positions, as campaigners, except as voters has been very negligible. Therefore, rural women remain at the periphery of political and development process.

In the earlier phase of development planning, concept of women's development was mainly 'welfare' oriented. During the sixties, women education received priority along with the measures to improve material and child health and nutrition services. During the seventies there was a definite shift in the approach from 'welfare' to 'development' which started recognizing women as participant of development.

The eighties adopted a multi-disciplinary approach with a special thrust on the three-core implementation of programmes for women under different sectors like agriculture and its allied activities of dairying, animal husbandry, handlooms, handicrafts, small scale industries, etc. Recognizing the role and contribution of women in development, the early nineties made a beginning in concentrating on training-cum-employment, cum-income generation programmes for women with the ultimate objective of making them economically independent and self-reliant.
1.8. Economic Status of Women

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

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

1.9. Gender Concerns at International Level Since 1975

There has been a global effort with a strong support from the United Nations since 1975, to understand the discrimination and restore a status to women through equality, development and peace. The UN General Assembly declared the International Year of Women in 1975 and the women’s decade (1975-85). It organized four world conferences at Mexico (1975); at Copenhagen (1980); at Nairobi (1985) and at Beijing (1995). Several programmes were introduced for women’s development as a consequence of these conferences. The U.S. Convention
on the elimination of all types of discrimination against women (CEADW) in 1979 was reckoned as the ‘Bill of Rights of Women’.

The last decade of this century has been a process of gender development at the global level with the highest levels of political participation. The World Summit for Children, (1990) set goals for health, education and nutrition for women in the task of solving environmental problems. The International Conference on Human Rights (1993) affirmed women’s rights as a central element to confront the problem of violence against women. The International Conference on Population and Development (1994) brought out a link between the demographic issues and the advancement of women through education, health and nutrition. The World Summit (1995) held at Beijing focused on the structural changes, which are necessary in the society for proper utilization of natural, physical and human capital. Added to this, the SAARC (South Asian Association for Regional Cooperation) has identified 1990 as the year of Girl child. Thus, from the fervent feminism of ‘sixties’ to the introspections on women’s status in the ‘seventies’ to women in development debates in the ‘eighties’ and to focus gender issues in the ‘nineties’ has been a whole reshaping paradigms of women development.

The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development & Peace for the 21st century, titled “Further actions and initiatives to implement the Beijing Declaration and the Platform for Action” have been unreservedly endorsed by India for appropriate follow up.

To protect the women’s rights and ameliorate their status in the society, there are a number of conventions, declarations, policies and programmes that have been
promulgated from time to time. To name a few - The Declaration on the elimination of discrimination against women (1967), The Declaration of Mexico on the equality of women and their contribution to development and peace (1975) the convention on the elimination of all forms of discrimination against women (1979), Conference on Population and Development in Copenhagen in 1995.

Recently, the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), which would guarantee women's human rights, has been ratified by 166 countries. After the 1993 World Conference on Human Rights, The United Nations instituted a Rapporteur on Women’s Human Rights to monitor their condition worldwide and to ensure that women’s situation is included in UN reports on countries’ human right status. If the resolutions of all these international discussions and commitments towards the women’s rights are to be truly translated into practice, the development of women in particular and the development of the entire nation in general would be possible.

Actually, the problem of integrating women in the development process is the theme of policy makers not so much because of IWY and the women’ Decade, but because of the increasing realization of social imbalances that development has created all over the world.3 There is now movement, research, review and global action on this issue in many countries to promote the advancement of women and their full participation in development process. This however, pre-supposes to integrate the felt needs of women in general and rural women in particular with the developmental plan for the economy as a whole.

The central theme of the Human Development Reports published every year by UNDP since 1990 states that the development in its wiser perspective, covers all aspects of community life and should aim at maximum production, full employment
and economic quality to men and women. The focus of the reports is on human lives - how they change over time, how they utilize these opportunities, how the range of people’s choices can be measured. Thus, the concept of HRD gained added momentum in the development strategy all over the world since 1990.

Women in most of the countries are subjected to discriminatory restrictions, deprived of their fundamental freedom regarding voting, marriage, travel, property ownership and inheritance, custody of children, citizenship and court testimony. Besides there is sex-based discrimination in access to education, employment, health care, financial services, etc. Violence against them takes many forms but is universal. The UN development programmes, Annual Human Development Report commented (1998) that “in no society are women secure or treated as equal to men. Personal insecurity shadows them from cradle to grave. From childhood through adulthood they are abused because of their gender”.

Despite the productive contributions of the life and wealth of the nation, they are subjected to discrimination in every walk of life. The woman is relegated to the level of ‘passive’ participants rather than the ‘active’ one in all activities Today women comprise 66 per cent of the world’s illiterates and 70 per cent of the world’s poor (Rachana, 2000). Deep rooted socio-religious traditions have further created bottlenecks in their progress to great extent,

In the light of above, the question of Human Rights with its emphasis on the rights of women has become a dominant agenda of international society. The Universal Declaration of Human Rights including other conventions and treaties lays down a standard code of Human Rights applicable to one and all, men and women regardless of race, caste and colour, sex, religion, language or place of birth. This is the common achievement of mankind for which it has been striving for centuries.
These rights are considered as foundations of freedom, justice, peace and development. Human Rights are not ideals and aspirations alone. They are claims where every individual has a right to exercise. Thus Human Rights cannot be taken away or alienated from an individual.

Human Rights for women have been defined as the collective rights of women to be seen and accepted as persons with the capacity to dedicate and act on her own behalf and to have actual access to resources and equitable social, economic and political support to develop her full potential, exercise her right as full human being and to support the development of others. India has also ratified various international conventions and human rights. Key among them is the ratification of the Convention on Elimination of all Forms of Discrimination Against Women (CEDAW) in 1993.

1.10. Gender Concerns in India


Some of the important policy-guiding documents include the National Plan of Action for Women adopted in 1976 when National Perspective Plan for Women
(1988-7000) drafted by a Group of Experts which is more or less a long-term policy document indicating a holistic approach for the development of women. The Constitution imposes a fundamental duty on every citizen to renounce all practices derogatory to the dignity of women.

### 1.11. Gender Concerns in Andhra Pradesh

The Government of Andhra Pradesh is doing its best to improve the status of women in the state. Various legislative measures and programmes were undertaken from the upliftment of women. The First Five Year Plan (1951-56) focused on the need to provide adequate services for women’s welfare. It planned for development of maternal and child health and family planning services.

The Second Five Year Plan (1956-60) stated that women should be protected against injurious work and it also suggested speedy implementation of the principle of equal pay for equal work. During The Third Five Year Plan (1960-66), the main thrust was on the expansion of girl’s education. The Fourth Five Year Plan (1969-74) aims to improve maternal and child health services, supplementary feeding for children and nursing and expectant mother were also introduced.

The Fifth Five Year Plan (1974-79) showed a shift from welfare to development. The new approach aimed at an integration of welfare with developmental services. The Sixth Five Year Plan (1980-85) introduced a separate chapter on women. This plan adopted a multi-disciplinary approach with a three pronged thrust on health, education and employment. It stressed on economic independence.

During Seventh Five Year Plan (1986-90) the main thrust was in making women realize their role in the process of development. It focused on the concepts of equality and empowerment of women which was expressed by the International
Decade for Women. The Eighth Five Year Plan (1992-97) shifted the focus from development to empowerment. In 1990 the National Commission for Women Act was enacted.

The Ninth Five Year Plan (1997-2002) main objectives are: (a) Generation of adequate productive employment and eradication of poverty, (b) provision for basic minimum services to safe drinking water, primary health care facilities, universal primary education, shelter and connectivity to all, (c) promoting and developing people’s participation through Panchayati Raj institutions and (d) Empowerment of Women. Some of Acts and Programmes that are meant for safeguarding the interests of women in Andhra Pradesh are enumerated below:

- Equal property right for daughter and son under the Hindu Succession Act since May 1986, to uphold the fundamental right of equality before law and to put an end to social inequality of women.
- A.P. Devadasis Act 1988, bans the practice of dedication of women as Devadasis, Jogins, Basavins, etc.
- The A.P. Factories Rules, 1950 provides under Section 73-76, for crèches where more than 30 women employees are working (Section 48).

1.12. National Commission for Women (NCW)

National Commission for Women, a statutory body set up in 1992, safeguards the rights and interests of women. It continues to pursue its mandated role and activities; viz. safeguarding women’s rights through investigations into the individual complaints of atrocities; sexual harassment of women at work place; conducting Parivarik/Mahila Lok Adalats, legal awareness programmes/ camps; review of both
women-specific and women-related legislations; investigations into individual complaints atrocities, harassment, denial of rights etc.

NCW, since its inception, investigated into a total number of 24,025 complaints, wherein dowry deaths and dowry harassments accounted for the maximum number. Open Adalats (public hearing) is the most innovative and informal style adopted by the Commission to hear the individual grievances. Out of the 41 legislations having direct bearing on women, the Commission reviewed and suggested remedial legislative measures in 32 Acts and forwarded the same to the government for necessary action, besides drafting a bill on Sexual harassment at the Work Places and a Bill on SAARC Regional Convention for Prevention and Combating Trafficking in Women and Children.

Amongst its success stories, the Commission requested the State Governments to reserve a certain percentage of resources for women even at the village level for programmes such as water supply, health services, nutrition, sanitation, etc. and reviewed the functioning of women's cells in governmental organisations and issued fresh guidelines to reactivate the cells. It has also organised many seminars/workshops on important emerging problems of women, viz., impact of globalisation on women, prevention of atrocities against women, economic empowerment of tribal women, girl child abuse, child marriages, empowerment of Dalit women, women in prostitution, images of women in the electronic media, rehabilitation of devadasis, besides conducting legal awareness camps in those states like Haryana, Punjab, Rajasthan, Bihar, Uttar Pradesh, etc. where the status of women is comparatively lower. The Commission has also been very successfully documenting information on many important social problems like that of rape,
abortion, devadasis, sexual harassment, etc., besides sponsoring studies on various subjects related to women.

1.13. Women and Poverty

More than 25 per cent of the total population of India lives below the poverty line i.e., US $ one a day and about 10 per cent just above this line. Most of the poor are landless farmers or migrant laborers who have migrated into the urban area or slums. The main reason for migration is the lack of employment opportunities and sufficient means of sustainable crop and livestock. World Bank in its report gender and poverty in India in 1995 felt that there are a number of factors that contribute to differentials in the experience of poverty and disadvantage between men and women. These include legal, cultural norms that restrict women's capacity to work, her health, her knowledge and her skill endowments are often the only resource to call upon for survival.

The quality of life can be enriched even in the poverty situation through intangible, non-quantifiable factors - which is one of their important features of an alternative strategy for women development. It has been observed that it is powerlessness and poverty, which are the real inhabiting factors even among the poor women. The poor want improvement in their lives and their awareness of their prevailing system helped them to tackle the issues like battery, bigamy, entitlements within and outside the family and denial of dignity as individuals. Thus ultimately the women are taking the path of emancipation, on a sustainable basis.

1.14. Need for Specific Anti-Poverty Programmes for Women

Despite the positive policies and action programmes of the government to uplift women, their problems have been accentuated by land alienation,
environmental degradation, increasing agricultural poverty, concentration of resources in a few hands, increasing polarization of the rich and the poor and polarization between urban and rural areas. The Sixth Five Year Plan document also recognizes that inspite of the development measures and the constitutional legal guarantees, women have lagged behind in almost all sectors. Majority of labouring women were found in the self-employed and informal sector. They do arduous work as wage earners, piece-rate workers, casual labour and paid and unpaid family labour still their economic and social conditions are dismal.

The labour market is also not gender-neutral. It favours men against women. Gender inequalities exist in almost all sectors. Unskilled, nerve and back-breaking and low paid work will usually be done by women. One can notice the prevalence of the discrimination. In addition, feminization of jobs can also be seen where the operations that fetch higher wages are male preserves and work of arduous nature bringing in lower wages is done by women. Gender inequality also manifests in acquiring educational and vocational skills. Inspite of the impressive increase in total number of literate women, the male - female gaps remain large and a slow rate of progress of women's education is noted with a virtual stagnation in the area of technical education.

Women, who are working in the informal sector of economy, operate in a vicious circle of subsistence, deprivation and survival. They are largely assetless and do not own any productive assets in relation to their work. Even when some of these assets are held by the family, women's own access to and control over these assets have been marginal. Therefore, provision of productive assets in the hands of women, working in the informal sector will result in the qualitative improvement in their lives over a period of time, given other inputs such as knowledge, skill, organization and
confidence. Thus, there is a need for the formulation and implementation of programmes that specifically benefit women. While recognizing this need, the Government of India has launched Development of Women and Children in Rural Areas (DWCRA) in September, 1982 as a sub-scheme of IRDP. The objectives of the programme are:

- to achieve a significant increase in the income of women in rural areas
- to strengthen the position of women through support to women's groups
- to improve the use and effectiveness of existing social services

The economic activities under the above scheme are mainly cottage and household industrial activities in nature, with less technical skill and small investment. The identified women are given training for six months by paying Rs.200 as stipend per month. After this, a group of organizers is selected for each group of 10-15 women. Once the training is completed, each beneficiary would be given a loan ranging from Rs.4000 to Rs.6000, depending upon the nature of the activity, to start their own business as self-employment ventures. Regarding the organizational structure of the scheme, it is managed and supervised by an Assistant Project Officer (A.P.O), preferably a woman, who must spend adequate time in educating the target group of women.

The purpose of the programme is to organize women into socio-economic activity groups with the dual objective of providing self-employment opportunities and social strength to them. DWCRA’s aim, therefore, is to organize 10-15 women into groups for the effective utilization of credit. Besides providing financial support for income generating activities, it also aims at increasing women's access at increasing to basic services of health, education, child-care, nutrition, drinking water and sanitation.
The State of Andhra Pradesh has been in the forefront to provide social justice to the socially and economically backward sections of the society. In order to eradicate socio-economic inequalities and to create an egalitarian society, the Government of Andhra Pradesh has been implementing several welfare programmes. According to 2001 Census, the population of the State was 7,57,27,541. Out of this, male population constitutes 3,82,82,811 and female population accounts for 3,74,40,730. The sex ratio of women is 978 to 1000 men which is much above the national average.

Providing equality of status to women has been one of the priority areas of the Government of Andhra Pradesh. Although many women welfare programmes are implemented in the State. The DWCRA programme, has created a lot of impact among the rural women in the State. The State of Andhra Pradesh is having more than 10 million rural families. In order to provide self-employment opportunities to the rural poor, the Government of Andhra Pradesh has made an attempt to build up self-help movement in the State. The self-help movement in Andhra Pradesh has become one of the largest initiatives in the world with four million women forming their own Self-Help Groups (SHGs).

In this initiative the Government, Non-Governmental Organizations, civil society have joined their hands to enable the rural poor to organize themselves into Self-Help Groups with thrift as the main activity for empowering the women. The motto of the Government of Andhra Pradesh is to provide employment to women and eradicate rural poverty through social mobilization. Self-Help Groups are encouraged to inculcate thrift activity in the rural women. The Department of Panchayat Raj and Rural Development has been the nodal agency for all these activities.
1.15. Government and Women Development Programmes

The Government of Andhra Pradesh has taken up the Women’s Development programme to eradicate the rural poverty and to provide self-employment among the rural women. Development agenda of the State in the last few years has been to place the poor, especially women in the forefront has facilitated formation of a large number of Self-Help Groups in Andhra Pradesh. At present, there are nearly 20 lakh women members of these Self-Help groups in rural Andhra Pradesh.

State Government is consciously making an effort to assist these Self Help Groups by providing revolving fund under DWCRA. There are 79,000 DWCRA groups in the State covering 11.25 lakh women and Rs.125 crores were provided as revolving fund to these groups. Out of the total DWCRA groups in India andhra Pradesh stands with first rank with a share of 40 per cent of the total groups of the country.

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

1.16. Women Welfare Programmes in Rural India

It is observed that 49% of India’s population is women of which, 80% of them are living in the villages. The overall context of human resource development requires that they must meet their rightful share of the development allocations and their rightful role in the society. One of the means to infuse confidence in women is to raise their economic status and bring them into the mainstream of national development.
For the development of women and children, the Government of India implements and co-ordinates programmes for women’s welfare and development. It also intensifies measures to promote voluntary efforts in the field of women development.

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

1.17. Self-Help Groups and Rural Women

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

1.18. Working of Self-Help Groups

In the recent times, the self-help group concept became popular among women and many women were benefited out of this scheme. The SHGs helped a lot
in empowering the women. SHGs reflect as a positive manifestation of successful self-management. For other functioning of the SHGs is most important to change the leader periodically if the groups are following democratic way of functioning. Also it helps to develop leadership qualities in each member over a period of time. This is their secret behind rotation of leadership in the group. If, only one member continues to head the group over a long period, there is a possibility that she may develop vested interests and consequently some of the members may suffer also. The other side is that rest of the member will be deprived of an opportunity to acquire leadership qualities.

Regarding the participation in the local bodies as Sarpanches and becoming effective natural leaders, 70 per cent of the women in the past were not aware of such things happening in their community, but now such ignorant women’s proportion has come down drastically. This is a very appreciable landmark of development and if the same trend continues, certainly all the women members will shed their shyness and become natural leaders.

As regards improved skills to develop their own income generation activities there is a change, training undergone and participation in capacity building exercises, but it is not adequate. The emancipation aspect can be visualized if only these human development parameters also registered remarkable change. The groups cannot be sustained during the next five years, unless and otherwise the Government through its line departments provides constant and continuous skill improvement and capacity building training programmes. Otherwise, the development achieved so far may whither away over the coming years.

Though there is a constitutional provision for women to be members of some of the community based organizations, in reality their participation is very low of
negligible. It takes time for the women to come out and participate in the CBOs, through the empowerment and capacity they gained because of the group approach.

The neglect of women in the development process and the immediate need for appropriate attention on women to enable them to attain their requisite position in the society has been emphasised. Realising the need, Government of India initiated exclusive development programmes for women with active association of State Government. Government of Andhra Pradesh is one State in the country which stands as a pioneering State in terms of SHG movement based on micro credit. The State witnessed gigantic strides in terms of women empowerment through micro credit. However, research studies penetrating into the aspects of process, impact and efficacy aspects are always essential to understand the process of SHG movement in a much better manner and suggest requisite measures to pay a better way for realising the potential and benefits of SHG Movement.

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

1.19. Importance of the Study

The Self-Help Groups programme can affect local relations in at least three ways. The first is through its impact on the position of money lenders. One might expect that local money lenders have lost business to a certain extent, now the women are saving themselves, give loans to each other and have access to institutional credit.
The second impact relates to gender relations. The SHG women have improved their self confidence. Due to SHG movement now they are attending public meetings, consulting government officials and discussing themselves on various activities which create assets and employment. Now they are accountable to the society with various rural development activities.

Women are response to an immediate perceived necessity and often are concerned with inadequacies in living conditions such as water provision, health care, employment and income. Strategic gender needs, on the other hand are the interests identified to transform existing relations of subordination. They relate to power and control and may include issues such as legal rights, domestic violence, equal wages and women's control over their own bodies. The Government of Andhra Pradesh lists the following criteria for development through Self-Help Groups. This is an impressive list of criteria, which includes both practical as well as strategic needs.

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

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

1.20. Review of Literature

The novel concept of Self-Help Groups played a vital role in empowering women economically and socially. Most of the studies pertaining to this programme are on implementation, funding the programme in government sector or Non-Governmental agencies. Such studies focused mainly on administrative dimensions, policies, procedures pertaining to the implementation of this programme. A few studies which have been considered conceptually relevant for the subject of research are focused here.

There have been several studies on the SHG movement and its efficacy as an institution for poverty alleviation, especially for women. Programmes such as DWCRA have also been reviewed in this regard. The studies conducted in and outside the country have also reconfirmed that the SHG movement has created not only awareness among women but also helped them to take up income generating activities, thereby facilitating to improve their living conditions. The following are brief extracts from a few studies taken up in different parts of the country.

Ahuja Kanta and Jain Sharada (1985) in their paper stated that in many areas, groups were organized only in the name with the women working individually. Further, loans are taken individually in the names of women but used by men defeating the very objective of a scheme for women. The group size was also found unwieldy and smaller number of members existed in better performing areas.

Ajit Kumar Sinha (1988) in his article “Improving a lot of Rural Women”, touched upon the socio-economic programmes for development of rural women in the
Seventh Five Year Plan and suggested the Setting up of a separate "Rural Women Development Corporation" for promoting the well-being of the rural women.

Nirmala Devi, (1991) in her research study, "Female Work Participation Rates in West Bengal in India" highlighted that increasing attention had been given to the role of women in economic development process mainly for two reasons - to maximize the contribution of all human success to the development and to minimize the relative disadvantages that women face on gender groups.

A study on 'working of DWCRA in Kashmir' (1991) pointed out that, despite the initial hesitation on the part of Muslim women, owing to constant efforts of the programme functionaries, the women have shed their inhibitions and began to participate in the programme. Women took up activities like fruit nurseries, mulberry plantation, fruit preservation, etc with significant impact on their income levels.

They study of Prem Kumar and Rahul Kumar (1992) sought to assess the impact of DWCRA on the poverty situation of the members. Comparing the pre and post DWCRA income and employment situation of the members, the study concluded that women who were engaged in tailoring, dairy and "papad" making had crossed the poverty line.

Jyothimani and Seethalakshmi (1994), in their study on the 'impact of DWCRA in Periyar District in Tamilnadu state' concluded that there was significant increase in income and employment status of women. Besides, the study found that the DWCRA has promoted not only the level of awareness of members but their role in decision- making in the house-hold.

Reddy A.R, Suresh Reddy and Mohan Reddy (1994) have conducted a study in Cuddapah Block of Cuddapah District of Andhra Pradesh during 1992-93. The study identified that the non-traditional units were not popular among rural women.
Another study of DWCRA programme in the North 24 Paraganas District of West Bengal, conducted by Rajkutty and Preethi Sarkar (1994), identified several field level distortions in the implementation of DWCRA. The study, further, pointed out that the poorest of poor were not adequately covered under the scheme.

A study of DWCRA in Cuddapah District of Andhra Pradesh by Reddy et al., (1994) highlighted the major hurdles in the implementation and impact thereof on the participating members. It revealed that the poor rural women had taken-up only traditional activities such as weaving, basket-making etc.

A study was conducted in the Grirwa Panchayat Samiti of Udaipur district of Rajasthan by Suman Singh and Manisha Goel (1994). The study observed that the identification of trades was done without baseline surveys and the staff available was inadequate to manage effective implementation of the programme. They recommended that the self-employed women need to be brought closer to the administrative and welfare machinery and there must be a confidence building attitude on the part of the officials.

Pattnaik (1994) in his paper, “Women Work Participation and Family Welfare”, stressed the importance of the participation of women in socio-economic activity of the nation in the adoption of the small family norm, essential for the development of the twin goals of economic development and population planning. Yadappanavor (1995), in his article “Self Employment Generation for Women - A DWCRA Experiment in Kerala” explained the impact of DWCRA programme designed to reach a package of development assistance to the poor women’s groups, with the objectives of improving their economic, health, educational and social status.

The study of Sujatha Prasad (1995) argues that collective ownership of assets gives strength, solidarity and status to women within and outside the family. She
argues that women have the capability to manage large enterprises and therefore, DWCRA should lay more emphasis on creation of group assets than individual assets. Mohiuddin et al., (1995) in their concurrent evaluation of IRDP and DWCRA, in the four states of Bihar, Manipur, Rajasthan and Tamilnadu, observed that the individual preferences were given secondary importance in the identification of economic activities.

The study of Hemalatha Prasad (1995) concluded that the homogeneity of the DWCRA group, in terms of location, occupation, really contributes to the success of the groups. The study of DWCRA groups in Gurgoan District of Haryana State, however, emphasized that awareness and sufficient capacity building should precede financial assistance.

Sunderam and Suman Singh (1995) conducted a study to assess the existing modalities of operation of DWCRA programme in Cirwa Panchayat Sarniti in Udaipur District and found that the respondents selected a particular trade because as only that trade was available, irrespective of their interest and skill base. The study observed that the DWCRA programme was profitable, although the flow of work and income was not regular.

Shandilya’s (1996) study points out that the success of any productive venture of SHGs would depend on the availability of appropriate inputs, information and markets. The study concludes that despite constant improvement in the status of women related to the physical quality of life indices, women are still associated with traditional occupations and this situation can be overcome through training and support systems.

The NIRD study is a concurrent evaluation of the DWCRA programme in the Wynad District (1996). The study, basically, examined the coverage of DWCRA, the
background of the members and the impact of the programme on income generation. The study of SIRD is more in the nature of assessing the year-wise financial and physical progress of the project, devoid of any critical analysis.

A successful story for a DWCRA group in Hugli District of West Bengal State (1996) highlighted the importance of building inter-linkages between DWCRA and other programmes. The study opined that the social welfare department of the government had assigned a contract to a few DWCRA groups to supply semi-processed food to ICDS centres without calling for tenders from competitive bidders. The study of Ghosh (1996) on group cohesiveness in DWCRA, however, felt that the poor rural women would gain a feeling of self-confidence by being a member of a women’s group. He is of the opinion that women themselves would change fundamentally when they are members of a strong group.

The findings in respect of income are, however, not corroborated by all studies. An evaluation study conducted by Franken and Tirkey on the scheme carried out in Bihar (1996) had entirely different results to report. It was found that many of the women reported earnings nil or negligible amounts even after DWCRA was initiated.

According to Sridharan- and Damyanti (1997), the traditional rooted groups, which are based on the principles of need and collective auction, provide self-reliance. The SHGs bring out the capacity of women in moulding the community in right perspective and explore, the initiative of women in taking up entrepreneurial ventures. The SHGs empower women and train them to take active part in the socio-economic progress of the nation and make them sensitised, self-made and self-disciplined. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day life.
Yerram Raju and Firadausi (1997) in their study on “Women’s Development: Issues, Concerns and Approaches” present the findings of an evaluation study of Development of Women and Children in Rural Areas (DWCRA) programme in three districts of Prakasam, Adilabad and Cuddapah in Andhra Pradesh. It highlights the need for disassociating the scheme from IRDP and for allowing it to blossom as self-help group programme capable of generating income and employment on its own plank.

Meera Rao (1997) in her article, “Development of Women and Children in Rural Areas: An Appraisal”, explained the objectives of DWCRA programme and its administrative setup. Rajkutty (1997), conducted a study in Ferargunj and Diglipur blocks in Andaman Districts of Andaman and Nicobar Islands and compiled secondary and primary data and examined the performance of DWCRA groups in the Islands. It was found that the number of groups formed as early as 1989-90 and 1990-91 did not received revolving funds even by the end of 1993-94.

The experience of Self Employment Women’s Association (SEWA) in Gujarat with the DWCRA was the focus of the study conducted by Reema Nanavathy (1998). The findings of the study are encouraging. According to her study, the group leaders received ‘on the job training’ for the operation and maintenance of the group.

The role of NGOs and training institutions in DWCRA was the focus of the study conducted by Vijay Mahajan (1998). According to him, there has been a lack of understanding among the members of some groups. The researcher observed that there have been several causes of improper selection of activities and delay in revolving money reaching the beneficiaries.

The study of Athreya and Sujatha (1998) highlighted the social benefits resulting from DWCRA groups in Pudukottai district which were engaged in quarry
related work. The study concluded that because of the DWCRA groups, illegal mining had come down and there was an increase in the revenue to the government. Hemalatha Prasad (1998), made an attempt to understand the aptitude of members of DWCRA groups towards economic enterprises.

A micro-level study had been conducted by Pushpalatha and Revathi (1999) in Nelkondapalli and Mudigonda mandals of Khammam District of Andhra Pradesh. Their study covers a period of two years i.e., from 1993-1995. The researchers opined that if the choice of selection of the schemes would be left to the beneficiaries, it would yield optimal results. The study recommended that social factors have to be given due emphasis along with the economic criterion in the effective implementation of the programme.

A comparative study with respect to the working conditions, earnings and problems of 60 women working in quarries, 20 each from private contractors, cooperative society and DWCRA groups, during 1998 was undertaken by Manimekalai (1999). Kumaran (1999) analysed the concept of SHGs and projected the benefits of SHGs accruing to the rural poor. Apart from meeting the credit needs for emergency or consumption purposes, SHGs were also involved in income generating programmes. Linking of SHGs with banks has further enhanced the availability of micro-credit financing to the groups.

Vijayalakshmi (2000), had taken up a study in Rajahmundry rural mandal of East Godavari District of Andhra Pradesh based on the data pertaining to implementation of DWCRA during 1998-1999. The findings of the study are discouraging. It was also found that imparting technological, managerial and scientific skills was wanting and the scheme meant for women’s empowerment was not known
to several women. The study recommended that there is an immediate need for extensive awareness generation programmes.

According to Gurumoorthy (2000), empowering women contributes to social development. Economic progress in any country, whether developed or underdeveloped, can be achieved through social development. The Self-Help Group disburses micro credit to the rural women for the purpose of making them, enterprising women and encouraging them to enter into entrepreneurial activities. All the credit needs of the rural women are fulfilled through the Self-Help Groups. SHGs enhance equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs also encourage women to take active part in the socio-economic progress of our nation.

Muragan and Dharmalingam (2000), argue that empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs but also through more holistic social development.

Puhazendi and Satya Sai (2001) point out in their study, that the involvement of the rural poor in SHG significantly contributed to their “social empowerment” in terms of improvement in their confidence, their treatment within the family, communication skills and other behavioural changes. More so, the empirical finding of the study revealed that the SHGs as institutional arrangement could positively contribute to the economic and social empowerment of rural poor and the impact on the later was more pronounced than on the former.
Gautham and Singh (2001) reported the impact of DWCRA in four districts of Himachal Pradesh. A total of 23 types of different economic activities were being pursued under this scheme, with maximum number of groups (126) pursuing milk production activity.

Samar Datta and Raman have conducted an empirical study covering 355 SHG members of 30 randomly selected women SHGs from eight clusters in the Tirupati area of A.P. The study results show that in all three-fifths of the members belonged to backward classes, six per cent to schedule caste category and the remaining represented the other castes.

Karmakar and Ghosh (2002) who reviewed SHG programme in Orrisa opined that SHGs provide opportunities for her economic empowerment of rural women and the possibility for taking up income generating activities and assist in their family incomes, which proved the powerful incentive.

Yelue and Sahoo (2002) conducted a study on SHG and tribal women empowerment in Nanded District of Maharashtra. The study was carried out in five SHGs comprising 20 members each belonging to Dhangur, Wangani and Golla tribal community in Nanded, Loha and Kandhar blocks. The study found an increased awareness among the SHG women on literacy and continuing education, sanitation and health care, more freedom in mobility inside and outside village, financial and service support for self employment, adoption of small family norm etc.

A comparative study was conducted by Rao dealing with the SHG members involvement and their perception about SHGs. For this purpose, 120 SHG members belonging to 23 SHGs spread over six districts of two states were selected. The results showed that majority of the women joined the SHGs from low income groups, but had a strong willingness to improve their economic status. Further, the study indicated
that certain SHGs were already engaged in creating social awareness among the SHG members.

Boraian (2003) made an attempt to assess the process of empowerment of women through SHGs, promoted by eight NGOs which received funds from a donor agency in Andhra Pradesh and Tamilnadu. The study observed that cash flow in the group and their families had increased, members had greater access to credit and their emergency as well as other needs were met with ease.

Singh (2003) examined the experience of Mysore Resettlement and Development Agency (MYRADA) in fostering self-help groups. The rural poor, with the intermediation of voluntary organizations, join together for formation of self-help to secure better economic growth.

Rama Krishna and Krishna Murthy (2003) analysed the role of SHGs in empowering rural poor in Paravada village of Visakhapatnam in Andhra Pradesh. The study revealed that SHG concept was successful to some extent in achieving social empowerment, economic progress through ensuring improved access to institutional credit.

Sarangi (2003) opined that women-led SHGs in many parts of the country succeeded in bringing the women to the mainstream of decision making. SHG is also a viable set-up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs in the village of Purushothampur block of Ganjam district of Orissa State have successfully demonstrated how to mobilise and manage thrift, appraise credit needs, maintain linkage with the banks and enforce financial self-discipline.

Puyalvannan (2003) made an attempt to examine the status of SHGs in Trichy and Pudukottai districts of Tamilnadu. The study mainly focussed on micro-credit

35
innovations and the role played by NGOs and the century old co-operative organisations in the state of Tamilnadu in forming and linking SHGs with them. Chatterjee (2003) carried out a study on SHGs in Jampur in Uttar Pradesh. The study brought out some of the important issues in the implementation of Sampoorna Grameen Swarojgar Yojana (SGSY) in the District.

Kantor Paula (2003) made a detailed study on women empowerment through house-hold work in Ahmedabad in Gujarat State. The study concluded that in order to promote women’s micro-enterprise development and economic empowerment, programmes must pay attention to both the market and the house-holds.

Rizwana (2003), examined the economic empowerment of women through her study on “Economic empowerment of women through women development corporations: A study of Women Development Corporation”. The study made a detailed examination of the process of women empowerment by examine the working of Mahila Arthik Vikas Mahamandal Limited, (the activities undertaken by it and the benefits derived by the women’s beneficiaries. Chitra Ramachandran (2006), studied the impact of women headed micro- enterprises started through self- help groups on their status. This study has been confined to Madurai district of Tamilnadu.

Indira Kumari and Sambasiva Rao (2006) evaluated the performance of DWCRA, with special reference to Krishna district of Andhra Pradesh, a premier in the promotion of self-help groups. The author noted that SHGs were encouraged to come together as co-operative societies at the village and mandal levels by federating them under mutually aided co-operative societies Act 1995. They concluded that training is important aspect of formation and sustainability of SHGs and monitoring the performance of SHGs is needed and immediate attention must be focused on marketing of SHGs product.
1.21. Scope of the Study

The present study, after reviewing various earlier studies, uses the most suitable methodology with utmost conceptual clarity in analysing the living conditions of rural women through Self-Help Groups in Anantapur district in general and in three sample mandals in particular.

To study the impact of Self-Help Groups on the living conditions of rural women, three mandals in the district have been selected. The study confines fifteen gram panchayats in three revenue mandals namely, Bathalapalli mandal of Dharmavaram revenue division, Mudigubba of Penukonda revenue division and Rapthadu mandal of Anantapur revenue division. The study, besides suggesting a prescriptive policy, also attempts to highlights the living conditions of rural women through the Self-Help Groups in the sample gram panchayats.

The study also covered various aspects relating to the socio-economic development through the income and employment generation among the sample beneficiaries. The participatory approach of the SHG members and their living conditions by way of economic development through the involvement in SHG programmes with self-employment by starting some business has also been studied and analysed. The saving levels among the sample beneficiaries have also been studied and made suitable suggestions to improve their savings, income, employment and other living conditions among the SHG rural women in the sample gram panchayats of three selected mandals of Anantapur district.

1.22. Objectives of the Study

The major objectives of the present study are as follows:

- to study the socio-economic status of women in general
• to estimate the role of women in human resource development of India
• to examine the active involvement of various categories of rural women in different activities under Self-Help Groups in the sample gram panchayats
• to assess the asset creation among the SHG rural women in the study area
• to analyse the income and employment generation among the rural women through the SHGs
• to examine the living conditions of rural women through the Self-Help Groups and
• to suggest the required measures for the effective implementation of Self-Help Group activities to improve the socio-economic and other living conditions of various categories of rural women who are in poverty-ridden conditions in the society.

1.23. Methodology of the Study

For the purpose of the present study, three mandals namely Bathalapalli, Mudigubba and Rapthadu mandals of Anantapur district have been selected on the basis of simple random sampling method. After selecting the mandals, five gram panchayats from each sample mandal have been selected for the purpose of selecting the SHG beneficiaries. From the fifteen gram panchayats, 280 SHG rural women beneficiaries, covering two SHGs from each gram panchayat have been selected and interviewed with a well designed questionnaire.
Table 1.1: Details of Sample SHG beneficiaries in Anantapur District

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the Mandal</th>
<th>Name of the Gram Panchayat</th>
<th>No.of SHGs</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Raptadu (Anantapur Division)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td></td>
<td>Raptadu</td>
<td>02</td>
<td>19</td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td>Maruru</td>
<td>02</td>
<td>19</td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td>Gollapalli</td>
<td>02</td>
<td>21</td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td>M.Cherlopalli</td>
<td>02</td>
<td>16</td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td>Hampapuram</td>
<td>02</td>
<td>12</td>
</tr>
<tr>
<td>II Bathalapalli (Dharmavaram Division)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>6.</td>
<td></td>
<td>Bathalapalli</td>
<td>02</td>
<td>20</td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td>Apracheruvu</td>
<td>02</td>
<td>17</td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td>E.Musturu</td>
<td>02</td>
<td>20</td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td>Malyavantham</td>
<td>02</td>
<td>18</td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td>Sanjeevapuram</td>
<td>02</td>
<td>20</td>
</tr>
<tr>
<td>III Mudigubba (Penukonda Division)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td></td>
<td>Mudigubba</td>
<td>02</td>
<td>19</td>
</tr>
<tr>
<td>12.</td>
<td></td>
<td>J.Kothapalli</td>
<td>02</td>
<td>19</td>
</tr>
<tr>
<td>13.</td>
<td></td>
<td>Gunjepalli</td>
<td>02</td>
<td>20</td>
</tr>
<tr>
<td>14.</td>
<td></td>
<td>Podarallapalli</td>
<td>02</td>
<td>20</td>
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<tr>
<td>15.</td>
<td></td>
<td>Mangalamadaka</td>
<td>02</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>03</td>
<td>15</td>
</tr>
</tbody>
</table>

1.24. Sources of Data

The data required for the study are from secondary as well as primary sources. The secondary data sources are mainly from Annual reports, Action Plans, various records from the CPO office, Anantapur, DRDA Office, Anantapur, from the MDO offices concerned and from the Self-Help group leaders. The primary data has been collected from the sample beneficiaries to assess the income and employment generation along with the socio-economic development of the SHG rural women members. With the help of the well-structured questionnaire, the sample beneficiaries have been interviewed and the data has been analysed by using the simple statistical tools wherever applicable.
1.25. Chapterization

The present study is presented in seven chapters. The introductory first chapter explains the concept of development of women, review of literature, importance of the study, the objectives and methodology adopted in the present study. The role of women in economic development, i.e., covering all aspects of women is discussed in the second chapter.

The women participation in human resource development in India and the income, poverty, employment and health among the Indian women has been discussed in the third chapter. The socio-economic and the living conditions of rural women through the SHGs in the sample gram panchayats of Rapthadu mandal has been analysed in the fourth chapter.

The fifth chapter describes the impact of SHGs on the living conditions of rural women in the sample gram panchayats of Mudigubba mandal. The sixth chapter presents the data analysis on the socio-economic and the living conditions of rural women through the SHGs in the sample gram panchayats of Bathalapalli mandal.

The summary of findings of the study along with suggestions for the improvement of the living conditions of rural women through Self-Help Groups programme is presented in the last chapter.
1.26. References


