CHAPTER-I
Introduction

Women in India are still a neglected lot, despite the assurance given in the constitutions and commitment towards women empowerment. They are poorest of the poor receiving little education, low medical attention, lower value for their work, take the remainder of the food basket of the household, but still they are over burdened with all the domestic drudgery ranging from collecting firewood, drinking water and cooking in an adverse house environment. They are still subjected to frequent pregnancies resulting in pregnancy wastage and increasing risk of maternal mortality. With all these adverse circumstances at the domestic front, their contribution to the production in the firm as well as on the farm is in no way inferior to the men folk. In India, it was assumed that trickledown effect of rapid economic growth will improve the quality of life of the downtrodden and weaker sections of the population. It was realized that unless exclusive women development programmes are initiated, women’s development would not be possible.1

WOMEN continue to play a marginal and peripheral role in the overall national context despite constituting almost half the population with a critical role in production and social processes. This is not only inequitable but also hampers development with high efficiency cost. For, no country can sustain its development if it underutilizes its women as a productive resource.


Dr. A. Ranga Reddy,Empowerment of women and Ecological Development.
Despite a heightened consciousness and a greater awareness of role of women, no society treats its women as equal as its men. Consequently, women continue to suffer from diverse deprivations. All this leaves one with an uncomfortable feeling of frustration, of opportunities missed and challenges avoided.

Despite sharp regional variations in the status of women in India, their plight is reflected both in the Gender Related Development Index (GDI), which takes into account life expectancy at birth, adult literacy rate, combined primary, secondary and tertiary gross enrolment ratios and share in earned income and gender empowerment measure (GEM).

Widespread discrimination against women is structural and entrenched, reflected in the persistent pattern of under-representation in Parliament, administration, management, professional and technical work and share in earned income.

The correction of this tradition of unhappy and unequal development of women necessitates, inter-alia, focused intervention targeting education, training, child-care, health, nutrition, credit, employment, welfare services support and legal safeguards. Investing in women's capabilities and empowering them is the best way to enhance overall development.

Historically, the role of women has increased manifold. During India's struggle for Independence, the contribution of women to the national cause was significant. For, as Gandhiji stressed, "subjugation and exploitation of women
was a product of man's vested teachings and women's acceptance of them”. It was, thus, realized that political freedom must ultimately lead to emancipation of women.

Attempts to provide *de jure* equality to women were not carried to their logical conclusion necessitating their reinforcement by tougher laws, stricter enforcement and exemplary punishment. There is also a compelling need to resolve certain basic issues about the socialization processes inherent in a hierarchical society, resource and power distribution patterns and cultural values. Evidently, E-components — education, employment, earnings, empowerment, entitlement to property and effects of violence — as also health-care, vulnerability of women to trafficking, legislation to Advance Rights continue to be important in India.

Reservation for women at the level of villages, districts and local bodies was introduced to empower roughly about a million women at the village council level. But a situational analysis reveals that the majority of positions were cornered by men acting on behalf of women and women continued to suffer from several *de facto* inequities because of pronounced gender bias in the complex socio-economic milieu. Further, the scuttling, despite both a functional and moral case, of the Constitutional Amendment Bill seeking to reserve 33 per cent seats for women in national and state legislatures restricted political participation of women in the decision-making process.

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3. Ibid.
The patriarchal family system practiced in most parts of the country places a heavy premium on the boy while the girl is considered a liability from the time of her conception. While gender-based inequalities occur within families, women continue to be underprivileged in terms of almost all facets of gender equality — nutrition, maternity, life expectancy, health care, education, training, politico-economic participation. Rural women shouldered a heavy burden in the farm sector, but their role was largely confined to the lower socio-economic strata.

With greater concern for emancipation of women, exploratory questions such as what development, development for whom and when need to be raised. These questions are not merely academic but are central to the process of emerging development in India.

This necessitates an identification of the factors responsible for impeding advancement of women, such as inadequate access to housing and basic services, limited support services and technologies for reducing drudgery and occupational health hazards and for enhancing their productivity and devising a broad-based strategic action plan for realization of equal partnership of men and women.

**Emancipation of women**

An avowed objective underlying plan programmes was to increase access to resources and ownership of productive assets to weaker and resource-poor sections of society, of which women constitute a significant part. Women were traditionally subjected not only to denial of access to resources and ownership of productive assets but also to a host of social and other taboos.
Improvement in women's economic status was facilitated by ensuring joint ownership of land, recognition of women-headed household, promoting women's self-help groups, encouraging women entrepreneurs/beneficiaries to take bank loans, increasing number of women's cooperatives and changing practices of women agriculture workers.

The Indian society has also been characterised by a symbiotic and mutually complementary relationship between government, women's movement and non-governmental organisations (NGOs). Women's movement in India continuously interacts with and influences public opinion and governmental action.

While all these reports varied in details, they unmistakably stressed the importance of practical gender need as the basis of building a more secure system and a means of realizing more strategic interests of women. But it has not been easy so far with the impoverishment of society and sex-based discrimination despite significant regional variations.

Development of women in India continues to be constrained inter-alia by inadequate market information, inability to scale up production because of scarce capital, inability to adopt technology transformation for quality standards, inadequate infrastructure, absence of brand equity and tendency to remain small.

These necessitate urgent synchronized action such as enhancing institutional mechanisms for gender equality; maintaining gender balance in all decision-taking; a gender-based component for economic development, healthcare, parity in culture and education and combating violence against women.

4 Ibid
ECONOMIC STATUS

The Primacy of economic empowerment to the overall empowerment process has been emphasized and corroborated by studies. The 'Triangular model'52 highlights the interdependence between economic empowerment (which includes asset creation and redistribution, improving skills, income generating projects, institutional and executive support) social empowerment (which includes organization, education, conscientization and change of attitudes and values) and political empowerment (which includes leadership training, full utilization of policies and programmes and participation in public affairs and decision making). But it emphasizes the special importance of economic empowerment by stating, nevertheless, that rural women must first acquire economic strength to reach a position from where they can exercise social and political power.

Increasing control of economic resources especially income, affects gender equations greatly and contributes to the empowerment of women. Income by itself is a source of power according to many studies. There are theorists who believe that money wages have a definite impact on the lives of the earners and money wages itself is a form of power, 'Having an income' regardless of its ultimate use and destination does, undeniably, affect the life situation and perceived situation of many wage-employed women. It is also felt that women working for wages manifest a greater 'bargaining power' which at times may even extend to the domestic front. In Kerala’s Quilon District for example, the All India Women’s Conference had trained women to make wooden articles and when they began earning a good income out of it, their
unemployed husbands, gave up drinking and gambling and began to help their wives to procure orders.

The key area in empowerment of women is economic area woman's active their participation in economic activities leads to their economic development. Participation of women in entrepreneurship will provide chance to utilize the free time, rather than employed out side in some other job. Since the women have more tension in maintaining the job and family. When there is small kids and depended old parents then this task may be more critical to the women. To reduce this tension to some extent the entrepreneur may start any business in having a view on the above factors and mostly at home or nearby home.

In a meeting conducted by consortium of women entrepreneurs of India (Rangarajan, 2000) told that the women movement is now in 3rd stage. First after independence the women movement is for the welfare of women, after that this is for women's development and now it is for women's economic development which is very important. The women has to start small scale industries or entrepreneurship. And this is from the traditional business to new entrepreneurship by utilizing the latest technology at the same time the women has to balance the dual role in family and in entrepreneurship effectively. When women economically empowered which leads to better status of women in society and help in providing better opportunities to their family. Economic empowerment of women will ultimately increase the status of the family in all shapes of life like health, education, better living conditions etc. because her earnings are a boost to their family income.

The Government and non-government organizations are providing financial and training facilities to women to start some business. The
Government implemented some income generation programmes like self-help groups, DWCRA, TRYSEM, PMRY, CMRY, BANKs etc. Which proof reading, graphic design, web development, tele marketing, net research etc. in which women are very effectively participating and starting at home by spending some times and earning good income.

**WOMEN AND EMPLOYMENT STATUS**

The human resource, in India, though more or less equally distributed on gender basis, the women resource, for various historical and socio-economic processes is not properly subjected to productive activities but mostly restricted to reproductive tasks. It is often believed that the development of a society or a nation depends on the social and economic well-being of women, as she is instrumental in several primary and secondary tasks both at domestic and otherwise. Involving the women in the productive sector leads not only to the social development that in turn brings economic growth irrespective of developed or developing status of nations. In India, as per 2001 census women contributed 22.25 percent of the total workforce while men for 51.55 percent.5

In India the main economic activity of women has always been small-scale enterprises through self-employment. The employment of women is one of the dual objectives of many self-employment credit-based programmes.

In India the era of development of Indian women was started with the appointment of a committee on the status of women in 1971 to examine the rights and status of women in the context of changing social and economic conditions in the country. Influenced by the declaration of the year 1975 as the

International women’s year and the decade of 1975-85 as the International women’s decade, Govt. of India designed the Fifth Five Year Plan (1974-79) for implementing certain policies and programmes to achieve advancement of women and to eliminate discrimination among women.6

The Sixth five year Plan (1980-85) was formulated against the background of the report of the committee on the status of women in India, ‘Towards Equality’. It was pointed out that the low status of women in large segments of Indian society cannot be raised without opening up opportunities of independent employment and income for them, as such Development of Women and Children in Rural Areas (DWCRA) was started as a pilot project in 50 districts in 1982-83 in the country. Sixth Plan strategy for women’s development was three fold: education, employment and health. In the Seventh Plan (1985-90) the identification and promotion of beneficiary oriented programmes for women in different developmental sectors have been implemented in order to bring them into the main stream of national development. Further the plan proposed to increase the participation of women in Integrated Rural Development Programme (IRDP).

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National Rural Employment Programme (NREP), and Rural Landless Employment Guaranty Programme (RLEG). The Eighth Plan (1992-97) makes a paradigm shift from 'women development' to 'women empowerment'. This has come a long way by way of moving from growth to growth with equity, from bureaucratic delivery of services to people's participation, from economic development to human development and from asset and services endowment to empowerment. The Ninth Plan (1992-97) is attempting another experiment of shifting the focus from household based to community based programmes. Noting the success of DWCRA in A.P in organizing women for income generating activities and promoting the habit of saving, the World Bank is coming forward to implement poverty alleviation programme through women's organizations at the grossroot level. A significant step in the political empowerment of women was the constitutional amendments of 73 and 74 of 1993, which provided for the reservation of 1/3rd of the total seats for women in local bodies in both rural and urban areas. Andhra pradesh is one of the Pioneering states, which implemented the rule of reservation not only in the local bodies but also in the government jobs as well as in the admission in the schools and college. The Bill, providing reservation of 1/3rd of seats in the Legislative.

One of the striking changes that found in the Indian economy during the reform period is the increase in the demand for the services. The service sector contributes to the GNP increased from 43.9 percent in 1993-94 to around 47.0 percent in 1999-2000. the service activities are offered in both the organized and unorganized sectors, and the size of women is higher in the unorganized sector. The service activities that are in the organized sector are transportation and
public activities, communication, wholesale and retail trade, finance, insurance, business services, health services, government services and tourism services etc. the unorganized sector activities comprised electrical repairs, watch, clock, jewel repair, footwear, auto repair, etc. Other than these services maidservants, washerwomen, cooking, sweeping, child rearing, fitness/beauty services come under personal services.


There is also a provision for some increase in subsequent years on the component of rent and the maintenance cost for residents. Provisions have also been made for upgrading skills and capacities of staff and residents as well as education of residents. The implementation of the scheme has been transferred to the Central Social Welfare Board.

7. Women Development (google )
Web-Site..http/indiabudget.nic.in2007
Development of women and children in rural areas

The DWCRA scheme which was started in 1983 is now in operation in 450 districts of the country with UNICE assistance. During 1994-95, over 19000 groups, with a 3.19 lakh women contingent, were formed. Further since its inception in 1987, the support to Training and Employment Programme for Women (STEP) benefited more than 2.50 lakh women. The programme seeks to train women for employment in the traditional sectors of agriculture, animal husbandry, dairy, handlooms and handcrafts. The Rashtriya Mahila Kosh (RMK) was set up in 1993 to meet the credit needs of poor women particularly in the unorganized sector.

Thus, women are being given importance in special programmes of poverty alleviation and employment generation as well as in several others social and family welfare programmes. But most of these programmes suffer from adhocism leading to only marginal benefits. The coverage is vastly inadequate and the programmes are not proportionate to the needs and numbers of women. The contribution of women and their work are grossly undervalued. The implementation machinery mostly lacks knowledge regarding the really poor amongst women and is sometimes insensitive to the basic needs of women in poverty. Several studies were undertaken by Researchers and organizations covering the various aspects of DWCRA and are discussed below.
REVIEW OF LITERATURE

There are several official and non-official studies on the functions and working of the DWCRA programme at different levels. The findings are not conclusive, more and more area specific studies are needed to understand the ground realities and the operational hurdles in the working of the programme. The programme itself is based on a new paradigm of people's participation in their development. In their locations rural women being politically marginalized, socially excluded, economically oppressed, culturally depressed can not show miraculous results even under the banner of group activity. However, the enthusiasm and vigour of the women in such countries as Bangladesh and Indonesia not to speak of India are showing promise and seeds of social change are being sown by the women themselves. The literature on the subject of women self-help groups in General and DWCRA in particular is growing. An attempt is made to review the literature.

"According to Dr. R. Arole, Director, Society for Comprehensive Rural Health Project". The poor must come forward and for this, local leadership has to be nurtured. We have to train the women leaders for amongst the rural poor which is not an impossible task. It is possible to train illiterate women leaders in curative and preventive health and also in economic activities leading to the increase in women's income. The local women leaders are in a better position to organize Mahila Mandals among the women of the disadvantaged segments of the rural community and take an organized action to solve their own problems, if need be, through pressure tactics. In rural development the following three things should be uppermost in the minds of persons interested in this activity: (a)
decentralized decision; (b) trustworthiness; and (c) decentralized decision-making and passing on the responsibilities to the beneficiaries concerned.\textsuperscript{8}

Gautam and Singh 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. In spite of 91% achievement units accounted for only 67.1%. The reasons for this were improper selection of group activities, lack of co-operation among group members, non-availability of raw materials, high cost of raw materials compared to finished product and the lack of local demand and marketing facilities.

Studies have shown that in many areas groups are organized only in name with the women working individually. Since the IRDP loan is also admissible to the women members of groups individually, many avail of this and work individually, many avail of this and work individually leaving the revolving fund to be ide or be misused. Further loans are taken individually in the names of women but used by men defeating the objective of a scheme for women. The group size was also found unwieldy and smaller number of members existed in better performing areas.

A study was conducted in the Grirwa Panchayat samiti of Udaipur district of Rajasthan by Dr. Suman Singh and Manisha Goel. The study was conducted through a structured questionnaire and interview method with a sample of 58 beneficiaries. The study observed that the identification of trades was done without basic line surveys and the staff available was inadequate to manage effective implementation of the programme. It was found that the functional coordination among the various agencies, viz. Banks, DRDA and the beneficiaries was rather poor. The researchers suggested the need for identifying suitable and viable trades, depending on the local resources, skills and markets. 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.

A comparative study with respect to the working conditions, earnings and their problems of 60 women working in quarries, 20 each from private contractors, co-operative society and DWCRA groups during 1998 was undertaken by Dr. N. Manimekalai. The study was made in the Kulathur Taluk of Pudukottai District of Tamilnadu. The data were supplemented by personal interviews. Compared to the other groups, the results of DWCRA groups were encouraging. The average income earned by the DWCRA groups has been found to be higher than the other two groups. All the beneficiaries of DWCRA had crossed the poverty line with an additional income of Rs.285 to Rs.460. It was observed that the capacity to repay the loan has also increased and they are regularly repaying the loan and the average number of working days in a month was above the average. The researcher has noticed that the overall
health status of DWCRA group women has improved and most of them have realized the importance of education and brought their children back to school. The problems faced by the beneficiaries in their trades were shortage of raw materials and difficulty in marketing.

A study was made in Perundurai, Chinnamalai, T.N.Palyam and Anthiyur blocks of Periyar District of Tamil Nadu. The data were gathered from the development officials at block level and also a sample of beneficiaries of 60. According to the study, the group seems to be highly heterogeneous because most of the women were selected from families belonging to different socio-economic strata. The researcher observed that the group members were ignorant about technicalities involved in the production process. The income generating activities should be identified consistent with the existing "skill aptitude and local conditions", but none of these criteria was followed. Only arbitrary selection has been imposed by officials. The study suggested that age, ability, aptitude and critical awareness about the risk and fastidious nature of the trade were crucial for launching a skill-intensive activity like gem cutting.

A micro level study had been conducted by Dr. M. Pushpalatha & Dr. E. Revathi in Nelakondapalli and Mudigonda mandals of Khammam district of Andhra Pradesh. Their study covers a period of two years i.e., from 1993-1995. The data were supplemented by personal interviews. The study examined the financial aspects, caste and class composition of groups. It was found that the beneficiaries are happy about their thrift amount which is deposited in the joint account of the groups, and they felt that the revolving fund was insufficient for
their needs. The beneficiaries wanted to have their own assets in order to know their individual savings. The researchers opined if the choice of selection of the schemes would be left to the beneficiaries, it would yield optimal results. The researchers also observed that women belonging to upper castes have some reservational in associating with the women belonging to lower castes and the scheme is implemented only in the villages which have infrastructural facilities. The study recommended that social factors have to be given due emphasis along with the economic criterion in the effective implementation of the programme. The study also highlighted the need for provision of infrastructural facilities even to the remote places.

S. Rajkutty has conducted a study on Feragunj and Diglipur blocks in Andaman Districts of Andaman and Nicobar Islands and compiled secondary and primary data 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 have not received revolving funds even by the end of 1993-94. The study has observed that 80 per cent of DWCRA groups have been defunct. At the block level, there is no specific staff posted for DWCRA. Number of Grama Sevikas posted for this purpose was also inadequate. He observed that only a small number of members are active.

A study was made in Kadapa district of Andhra Pradesh by Raju and Ali. Women from all caste groups are covered under the programme. Backward castes, scheduled castes and scheduled tribes put together constitute a significant proportion of the beneficiaries covered. Further the participation of
widows, who constitute the poorest of the poor is 9 per cent. The composition of
the members according to pre-DWCRA income status of their households
reveals that the coverage of the poorest of the poor is low on the one hand and
in the other the coverage of non-poor is considerable. The reason for this is the
poor are not sure of their savings capability and hence do not join the groups.
The mean age of members in DWCRA groups is 35 years. The groups are
formed on the basis of the income, caste and neighborhood. Hence these
groups are more homogeneous. About 39 per cent of groups do not hold
meetings and 23 per cent of the groups are not practicing book keeping. The
main reason for this is.

1. Mass illiteracy among members and
2. Equal distribution of external grants and funds where groups do not see
   the need for book maintenance. Regularity of savings is observed and
defaulters are found to be only 8 per cent of the members in the last three
   months.

The grading of DWCRA groups according to their functioning by the
Government of Andhra Pradesh has revealed that 18, 63, 19 per cent of the
groups are found to be A, B and C categories respectively. Thus, only 18 per
cent of the groups are functioning very well.

A.R.Reddy, Y.Suresh Reddy and P.Mohan Reddy have conducted a study in
KADAPA block of KADAPA district of Andhra Pradesh, during 1992-93. the data
were gathered from official records of DRDA and also from a sample of 50
beneficiaries. The study examined the working of DWCRA in KADAPA district
identifying with a view to the major hurdles and to offer suggestions for successful implementation of the scheme. The study identified that the non-traditional units are not popular among rural women. The reason attributed to this situation is lack of technical skills among rural women. Moreover, the non-traditional items like mig-making, dress making and cosmetics do not have sufficient marketing and initial investment for setting up non-traditional units is substantially high. The major deficiencies revealed by the study in respect of DWCRA implementation are:

1. The administrative machinery for implementing the scheme is limited.
2. Training programmes undertaken by DWCRA are not sufficient to cater to the requirements of successful implementation of the scheme.
3. Group organizers are changed more frequently.
4. The choice of the beneficiaries is not given top priority in the selection of the units. It was observed that political interference is one of the causes for the selection of Non-viable units. Therefore, the study recommended the reduction of Political interference in the selection of units. Widening of existing machinery for implementing the scheme, establishment of more retail sales-counters in nearby towns for the effective marketing of the products, simplification of Bank Loan procedures, importance of training in manufacturing non-traditional items, stopping frequent change in group organizers would further help the programme.

The experience of SEWA in Gujarat with the DWCRA was the focus of the study conducted by Reema Nanavathy. The findings of the study are encouraging. According to her study, the group leaders received ‘on the job training’ for the operations and maintenance of the group. The achievements
include the development and discipline, work culture, strict quality control, time control and occupational specialization. She observed women taking benefit our of DWCRA could now bargain with the trader, earn double of what they used to earn earlier and compete with the trader. The economic and social status of these women showed a marked change. The researcher suggested that reduction in the plan outlays, absence of decision making at the local office level, lack of proper extension and education services by DRDA officials and cuts in the budget allocations of the department of rural development, have had negative impact on the working of DWCRA schemes.

The role of NGO’s and training institutions in DWCRA was the focus of the study conducted by Vijay Mahajan. According to him, there has been a lack of understanding among the members of some groups. Sometimes women, who are not poor are included as beneficiaries due to the local political pressure. Needy women in remote villages as well as small hamlets are left out of the selection process and hence have become invisible to the extension staff through quantitative targets for group formation have been achieved, the groups are little more than a list of women from nearby villages who rarely meet and who do not feel any sense of belongingness to a group. The researcher observed that there have been several causes of improper selection of activities and delay in revolving money reaching the beneficiaries. The study revealed low visibility, low financial allocation, lack of coordination between Government officials and NGO’s and absence of group dynamics have been responsible for the failure of the scheme.

K.Vijaya Lakshmi 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 data were gathered from developmental officials at district and mandal levels and also from a sample beneficiary of 250. The findings of study are discouraging. It was noticed that the group spirit was present only upto the stage of forming groups and also when they apply for assistance. The spirit of collective work which should be present after the release of revolving fund and sanction of loan is significantly absent. It was also found that imparting technological, managerial and scientific skills is absent and the scheme meant for women's empowerment is not known to several women. The study recommended that there is an immediate need for extensive awareness generation programmes. The researcher suggests self-sufficiency and awareness as the means for a better life.

The Government of India sponsored four evolution studies by four institutions. These institutions have conducted studies on DWCRA programme with limited geographical coverage; the conclusions differ from one another. Some other important studies are discussed below.

The Centre for Regional Ecological and Science studies in Development Alternatives (CRESSIDA) had undertaken a study of DWCRA in Sikkim, Tripura and West Bengal (1985), the main findings of the study are as follows.

1. The performance of Sikkim in the field of DWCRA is not very impressive in the qualitative terms but quantitatively the progress in
the state has been much better than in the neighbouring states of Tripura and West Bengal.

2. The slow progress in Tripura has been attributed to inadequate ground work at the policy and implementation levels.

3. In West Bengal, while the scheme has made little progress in Bankura. The study team report has appreciated the approach of west Bengal government in the implementation of the programme. The schemes selected were those for which capital investment is low.

Punjab state Institute of Public Administration (PSIPA), Chandigarh has under taken an evaluation study and concluded the failures of DWCRA in Punjab due to non-release of matching financial allocations by the State Government during 1983-84 and 1984-85 official red-tapism and dominance of white women group in Mahila Mandals of Punjab, enthusiastic official machinery and lack of involvement of Voluntary agencies are also responsible for poor performance of DWCRA programme

Institute of Development Studies (IDS), Rajasthan undertaken another study in Bauswara, Alwar District of Rajasthan and observed that DWCRA helped in incremental income, acquisition of new skills and access to credit.

National Institute of Rural Development (NIRD) in its (1985) evaluation study covering Bihar, Manipur, Rajasthan and TamilNadu conducted and observed that:
1. It was found that a large percentage of DWCRA beneficiaries were in agriculture and allied activity sector.

2. A majority of DWCRA respondents were prompt in repaying the loans. Further, a very high percentage, repaid the loan from the income generated by schemes. The factors identified for delay in repayment of loans were delay on the part of the Block Development Officer (B.D.O.) followed by bankers.

3. In DWCRA, individual preference for choice of schemes was not given due weightage. This calls for careful identification of women's schemes to be given to them.

The UNICEF Study on DWCRA reveals that the rural poor must be encouraged to speak for themselves, what their needs are and what they intend to do. The role of the government and other agencies is to help them in their endeavor. For this purpose, the rural people have to be organized. It was pointed out that in the country half of the population consists of women and in all our development programmes we have forgotten the potential that women do have and which could be fruitfully utilized to enrich the social life in rural areas and thus contribute to the wider developmental goals.

(a) The guidelines for joint identification or verification of the beneficiaries were not strictly followed by the banks and the government agencies. Sometimes the beneficiaries sponsored by the District Rural Development Agency (DRDA) are not found eligible by the banks on various grounds while in many other
cases the loan applications forwarded by the DRDAs are incomplete. Difficulties were experienced by the Block Development Officers (BDOs) in determining the income of the beneficiaries as prescribed by the scheme and as a result ineligible persons have been covered. Some eligible families were not covered because they had migrated to other villages during the census period.

(b) The implementing agencies have not tried to modify the schemes according to the local requirements. Some of the schemes have been implemented on an ad-hoc basis, partly due to the paucity of trained personnel at the village or block levels and pressure from the authorities to show increased spending. Though financial targets have been achieved there was a shortfall in physical targets.

**STATEMENT OF THE PROBLEM**

It is quite clear that the above studies on DWCRA so far touched on aspects related to the schemes of DWCRA in India, but were mostly in a general way covering the problems of women and the implementation of the programmes but did not touch the impact of DWCRA on specific weaker section of women i.e., the Scheduled Caste Women, Scheduled Tribes women and Backward Castes women and how far this programme has helped them to generate additional income and employment in rural areas to come out of the vicious circle of poverty. Hence an attempt is made to study income and employment generation by Scheduled Castes women, Scheduled Tribes women
and Backward Castes women from DWCRA programme in Kadapa district of Andhra Pradesh, with the following objectives:

**OBJECTIVES OF THE STUDY**

1. To discuss the role of Women in Economic Development.
2. To understand the Socio-economic background of the Scheduled Caste Women Scheduled Tribe women, Backward Caste women and other caste women covered by DWCRA Programme.
3. To analyze how the programme helped the women beneficiaries especially the Scheduled Caste Scheduled Tribe and Backward Caste women to improve their income in Kadapa district.
4. To study the number of Scheduled Caste, Scheduled Tribe, Backward Caste and other caste women beneficiaries who could improve their Employment in the selected areas.
5. To study the advantages to women from group activities
6. To identify the problems and to suggest the suitable remedies for effective implementation of DWCRA programme in Rural Areas in Kadapa District.

**HYPOTHESIS**

1. Scheduled Caste, Scheduled Tribe and Backward Castes women contribute a lot to the Economic Development.
2. DWCRA Programme has helped to generate income and Employment of Scheduled Caste, Scheduled Tribe and Backward Castes women.
3. DWCRA Programme has helped to improve employment level of Scheduled Caste, Scheduled Tribe and Backward Castes women.
4. Group activity under DWCRA has Empowered them Economically
METHODOLOGY

The present study is based on the data from both primary and secondary sources. The primary data has been collected from the Scheduled Castes, Scheduled Tribes, Backward Castes, and Other Caste women purposefully selected for the present study and the beneficiaries who were provided assistance under DWCRA during the years 2002-2005. A well structured questionnaire was prepared and administered to the beneficiaries of DWCRA programme, personal visits were made to the selected villages to make on the spot study of various socio-economic conditions of Scheduled Castes, Scheduled Tribes, Backward Castes, and Other Caste women.

The secondary data was collected from Annual reports, action plans, Reports of various studies and Government publications. The basic literature relating to rural poverty, status of Scheduled Castes, Scheduled Tribes and Backward Castes women and various aspects of rural development programmes and strategies was collected from various books and journals. Data was also collected from various offices like the District Rural Development Agency, Mandal Offices, Legislatives, State Government and Research Institutions.

SAMPLING DESIGN

For the present study, a three-stage sampling method was applied in selecting the Mandals, villages and beneficiaries. All the Mandals in the district are classified into three groups, (a) developed (b) medium developed and (c) less developed, taking Economic Indicators (Per capita Income, Percentage of Gross Irrigated Land), Human Development Indicators (Female Literacy,
Proportion of Population Scheduled Castes, Scheduled Tribes, Infant Mortality Rates) and Infrastructure Development Indicators (Total Road Length per 100 kms, Number of Hospitals Beds per 10,000 populations) as basis. From each group one Mandal was choosen. Villages were systematically selected from among the selected Mandals. To get an objective picture, the number of Scheduled Castes, Scheduled Tribes, Backward Castes, and Other Caste women beneficiaries covered in these mandals during 2002-2005 were selected. Lot of care was taken in selecting the villages. In the first stage from each category three Mandals were selected in Kadapa district. In the second stage, three villages from each Mandal were selected where activities such as Vegetable Vending, Fruits and Flower Vending, Sheep Rearing, Basket Making, Milk and Curd Vending, Stone Cutting, Leif Plate Making, Rope Making, Petty Shop, Multi Trade, Tailoring, Saris Business, Milch Animal, Lime Burning, Business, Savaralu Making, Mat Weaving and Coal Making were undertaken by the women beneficiaries. In the third stage all the beneficiaries covered under DWCRA who are engaged in the activities were selected. Care was taken to avoid duplication of schemes enjoyed by any particular target group in any case. Further, for the purpose of arriving at the effectiveness of the DWCRA, information regarding the income and employment generated before the implementation of DWCRA and after the implementation of the DWCRA was collected and compared to find out whether the beneficiaries could improve their income and employment to the desired level to over come the poverty.
STUDY AREA

The study was undertaken in the Kadapa District, the heart of the Rayalseema region in south-central Andhra Pradesh, is an enchanting district with a remarkable history that goes to the roots of Indian nationality. It is surrounded by Nellore, Anantapur, and Chittoor districts in the East, West, and south respectively, and by Kurnool and Prakasam districts in the North. The district assumed its present shape in the early Nineteenth century during the British rule. One of the four ceded districts that together were known as "Raya who ruled the area in the 16th century, Kadapa is a rich repository of natural resources and man-made wonders. The table 1.1 gives the details of the selected villages in the District.

TABLE – 1.1
LIST OF THE SELECTED MANDALS AND VILLAGES IN KADAPA DISTRICT

<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Category of the Mandal</th>
<th>Name of the selected villages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mydukur</td>
<td>Developed</td>
<td>Saraya Palli</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vanipenta</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lingala Dinne</td>
</tr>
<tr>
<td>Pulivendala</td>
<td>Medium developed</td>
<td>Bayammathota</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nagariguntta</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Yerragudi Palli</td>
</tr>
<tr>
<td>Rayachoti</td>
<td>Less developed</td>
<td>Masapeta</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Madhavaram</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sibyala</td>
</tr>
</tbody>
</table>

The distribution of the selected beneficiaries are presented in Table 1.2.
**TABLE 1.2**

**DISTRIBUTION OF SAMPALE BENEFICIARIES**

<table>
<thead>
<tr>
<th>Name of the Mandals</th>
<th>Caste-wise</th>
<th>Category-wise</th>
<th>Activity-wise</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SCs</td>
<td>STs</td>
<td>BCs</td>
<td>OCs</td>
</tr>
<tr>
<td>Mydukur (DM)</td>
<td>32</td>
<td>25</td>
<td>48</td>
<td>45</td>
</tr>
<tr>
<td>Pulivendala (MDM)</td>
<td>35</td>
<td>24</td>
<td>46</td>
<td>45</td>
</tr>
<tr>
<td>Rayachoti (LDM)</td>
<td>32</td>
<td>26</td>
<td>40</td>
<td>52</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>99</td>
<td>75</td>
<td>134</td>
<td>142</td>
</tr>
</tbody>
</table>

DM-Developed Mandal     MDM-Medium Developed Mandal     LDM-Less Developed Mandal
SC-Scheduled Caste      ST-Scheduled Tribe      BC-Backward Caste
OC-Other Caste          AL- Agricultural Labour    NAL-Non-agricultural Labour
RA-Rural Artisans       VG-Vegetable Vending     FFV-Fruits and Flower Vending
SR-Sheep Rearing       BM-Basket Making         MCV-Milk and Curd Vending
SCu-Stone Cutting       LPM-Leif Plate Making   RM-Rope Making
PS-Petty Shop           MT-Multi Trade          Ti-Tailoring
SB-Saris Business       OT- Others (Milch Animal, Lime Burning, Business, Savaralu Making, Mat Weaving and Coal Making)
SURVEY

The selected villages were surveyed twice. First, a census survey was conducted covering all the women belonging to the Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes beneficiaries who received the assets under DWCRA.

Secondly, a household survey was conducted to find out the extent of income and employment generated from the given asset under the DWCRA. This survey was also conducted to know the inherent problems in marketing their finished goods and to estimate the number of beneficiaries who could increase their income and employment with a demarcating comparison between Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes beneficiaries of the DWCRA Programme.

TOOLS OF ANALYSIS

Based on the objectives of the study, appropriate statistical tools were used to classify and tabulate the collected data and information so as to bring out a systematic analysis.

1. Linear Growth Rates (LGR)

\[ Y = a + bt \]

Where \( a \) and \( b \) are constants.

The Linear growth rate \( t \) = \( \frac{\hat{b}}{\hat{y}} \times 100 \)

\[ t = \frac{\hat{b}}{SE \hat{b}} \]
2. ANOVA Two way classification

To test the significance of difference in the two kinds of treatments simultaneously, the 'Analysis Of Variance (ANOVA)' Two-way classification will be applied with the following null hypotheses:

1. Ho : There is no significant difference between the rows.
2. Ho : There is no significant difference between the columns.

To test the above two hypotheses, the ANOVA table was applied.

**ANOVA – TWO WAY CLASSIFICATION**

<table>
<thead>
<tr>
<th>Source of variation</th>
<th>Degree of freedom</th>
<th>Sum of squares</th>
<th>Mean sum of squares</th>
<th>F calculated value</th>
<th>F Table value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between the rows</td>
<td>r - 1</td>
<td>SSR</td>
<td>$\frac{\sigma^{2}}{DF} = 1$</td>
<td>$F_i = \frac{\sigma}{\sigma^2}$ &lt; 1</td>
<td>F (r-1), (r-1) (c-1)</td>
</tr>
<tr>
<td>Between the columns</td>
<td>c - 1</td>
<td>SSC</td>
<td>$\frac{\sigma^{2}}{DF} = 2$</td>
<td>$F_i = \frac{\sigma}{\sigma^2}$ &lt; 2</td>
<td>F (c-1), (r-1) (c-1)</td>
</tr>
<tr>
<td>Residuals</td>
<td>(r - 1) (c - 1)</td>
<td>$\otimes$</td>
<td>$\otimes = \frac{\sigma}{DF} = 3$</td>
<td>$\sigma^2 &gt; \sigma^2$</td>
<td>F (c-1), (r-1) (c-1)</td>
</tr>
<tr>
<td>Total</td>
<td>r c - 1</td>
<td>TSS</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Correction of Factor (C.F.) = \[ \frac{\text{Grandtotal}}{\text{No.ofBeneficiaries}} = \frac{T^2}{N} \]

Where \( N = r \times c \) (\( r \) = rows, \( c \) = columns)

\[
\begin{align*}
\text{SSR} &= \frac{\Sigma (\Sigma \times r)^2}{nc} \rightarrow \frac{T^2}{N} \\
\text{SSC} &= \frac{\Sigma (\Sigma \times c)^2}{nr} \rightarrow \frac{T^2}{N} \\
\text{TSS} &= \frac{\Sigma (\Sigma \times rc)^2}{n} \rightarrow \frac{T^2}{N}
\end{align*}
\]

\( \Theta = \text{TSS} - \text{SSR} - \text{SSC} \).

\( F_1 \) Cal, \( < F \) tab. we cannot reject the null hypothesis. (due to rows)

\( F_2 \) Cal, \( < F \) tab. we cannot reject the null hypothesis. (due to columns)

It is inferred that there is no significant difference between the rows and between the columns.

3. PAIRED 't' test

To compare the variation in the generation of income and employment before the DWCRA and after the DWCRA, Paired 't' test has to be applied with the following formula.

\[
t = \frac{\bar{d}}{\sqrt{s/n - 1}} \rightarrow t = (n - 1)
\]

where \( d = x - y \)

\[
\bar{d} = \frac{\Sigma d_i}{n}, \quad s = \sqrt{\frac{\Sigma d_i^2}{n} - (\bar{d})^2}
\]
LIMITATIONS

The present study is district-specific target specific as well as time-specific. The secondary data was collected and presented covering 15 years of period only. The field data pertaining the beneficiaries covered under DWCRA programme during the three years i.e., 2002-2005 was collected during the year 2006 and it forms the basis for the last four chapters. The quality and reliability of the data was ensured by repeated visits to the beneficiaries and discussions held with the village elders, banks and the officials administering the schemes. The element of bias and subjectivity was consciously kept under check to make the study as objective as possible. The conclusions arrived at and the inferences drawn are applicable to the sample beneficiaries in the district during the period of operation of the programme. The tools and techniques applied are the most commonly used statistical measures and the data does not permit advanced analytical and econometric methods.