CHAPTER-VIII
SUMMARY, CONCLUSIONS AND SUGGESTIONS

The empowerment of women became necessary as they are almost fifty percent of the population and are being discriminated at all fronts. Women play a vital role in the social and economic transformation of a country. The contribution of women to economic development is a complex and multi-dimentional phenomenon. The UN report, prepared at the time of the international development decade of women (1975 – 85), pointed out that women constituted half of the world population, did two-third of the world work hours, but received only a tenth of the world’s income and owned less than a hundredth of the world property. Women constitute about 48 percent of the total population of India. The vast majority of the women live in rural areas and life expectancy of women at birth increased from 40 – 55 years in 1961 to 61.7 years during 1991 – 96.

In Hindu society the status of women has changed from time to time. Position of women in a society is the index to the standard of social organization. The Hindu society is more dynamic and the status of women has changed from time to time. The study of the change of the status of women in the Hindu society clearly points out the dynamic nature of the Hindu social organization as well as Hindu women’s fight for her social, economic, educational and political rights. In the early days of the vedic period, woman in Hindu society had an equal status alongwith man in all walks of life. She received the same education as that of man. She took part in the religious and philosophical discussions with man. Woman practiced hard penances like man. In the Epic period also the status of woman in the Hindu society was equal to that of man. In the medieval period, status of women in Hindu
society underwent several changes. In the medieval India, the status of woman became lower and inferior to man.

There is a long history for the change in the status of woman in modern India. The part played by the social reform movement is of greater significance in bringing about the change. This movements of reformations were started by the enlightened persons like Raja Ram Mohan Roy, Dayanand Saraswathi, M.G.Ranade, D.K.Karve, Mahatma Gandhi and others who fought and succeeded in their attempt to put an end to social evils such as Sathi, ban on widow re-marriage and child marriage.

When Congress Governemtns were formed in 1936 in some of the provinces woman became ministers, deputy speakers and they also became the members of municipalities and local boards. Thus, the Indian woman by participating in politics acquired social status from the status of domestic servants. The constitution , the law of the land, after a careful study, determined to bring about a social revolution through the use of law as an instrument directed towards social change. The attainment of equality of status of woman was one of the specific objectives which is implicit in the preamble, Fundamental Rights and the directive principles of state policy. As a result of this efforts, today one may see that the women in India, socially, economically, educationally, politically and legally is made equal to that of men in modern Indian society.

There has been gradual switch over to employment of woman from traditional to higher status jobs such as Governors, Prime Minister, Chief
Ministers and the Ministers Administrators, Educationists, Doctors, Engineers, Architects, Town planners, Nuclear Physicists, Journalists, Officers in community development projects and in many other professions viz., Defence and Army. The government after attaining Independence introduced many a constitutional and legislative measure to uplift the status of women. The women were made to select professions of their choice and the government allowed women to draw salary on par with men for the same piece of work.

Policies and programs to improve the conditions of women's lives are being implemented by governments in various countries. The most common interventions are those intended to increase women's income, to provide women with the means to control their own fertility and to increase levels of human capital investments in females so that the next generation of women will be better equipped to contribute to the well-being of their families and the nation. Under successive five year plans of the country several measures have been initiated in India to provide employment and training to women. Development of women and children constitutes an integral component of the country's human resource development programmes. Gender focus is given to several of these schemes. For example, under I R D P, 40 percent of the beneficiaries have to be women, Similarly, 30 percent of employment generation under J R Y is meant for women. First time a programme i.e., development of women and children in rural areas (DWCRA) exclusively for women was started in the year 1983.

For quite sometime since independence, women in our country, rural women in particular, were not organized to promote any welfare
programmes for themselves and the society. However, in urban areas, there are isolated and small groups formed by women in the name of "Manila Mandals", Women Teachers' Associations and so on. On the other hand, men in urban areas have had their associations, clubs, trade unions and similar group formations to serve various purposes. Culturally, women were not encouraged in the past to form similar associations, parties, groups, etc., like men, although they did have pressing problems and issues to be solved. The advantages of forming groups, even among the illiterate, are many. They help for periodic interaction among different people and provide opportunities for informal learning for all participants, literate or otherwise. Periodic meetings help the members of groups to interact with one another frequently, discuss and debate among themselves the problems and issues facing them, and thereby enrich their awareness, deepen their knowledge and clarify to themselves their own ideas, attitudes and concepts. All these enable them to reinforce ideas wherever necessary and bring about necessary behavioural changes among them, for development all-round. In Andhra Pradesh, the massive organization of all people under women in the name of DWCRA has been functioning with commendable success leading to all round holistic development. Women in families in general have been repeatedly benefited by the DWCRA. How awareness among women in the state has increased and become 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. In the pages that
follow women's opinion on the following welfare programmes initiated through the DWCRA is presented: (1) Health Education, (2) Health service programmes, (3) Sanitation-cum-clean and green, (4) Immunisation of children, (5) Family Planning, (6) Literacy and Education, (7) Overall women's development programmes and (8) Suggestions given to improve these programmes in future. An index of their opinion regarding the implementation of the programmes is also given.

Development of Women and Children in Rural Areas, (DWCRA), a sub-scheme of IRDP, Integrated Rural Development Programme, was started in 1982-83 with the primary objective of focusing attention on the women members of rural families below poverty line with a view to provide them with opportunities of Self-Employment on a sustained basis. The need for a special programme designed exclusively for women was felt as it was noticed that women members of IRDP, Integrated Rural Development Programme, families were not availing of the benefits of that programme in adequate measure.

However, DWCRA, Development of Women and Children in Rural Areas, and IRDP, Integrated Rural Development Programme, are not mutually exclusive. Women belonging to identified rural families can become members of DWCRA, Development of Women and Children in Rural Areas, and also avail of subsidy and credit under IRDP. The target group for DWCRA, Development of Women and Children in Rural Areas, is same as for Integrated Rural Development Programme.
The Andhra Pradesh State Government has taken up the theme of women's Empowerment as one of the main agenda items to tackle rural poverty and socio-economic issues. Self Help movement through thrift and savings has been taken up as a mass movement by women - a path chosen by the women to shape their future destiny. Development agenda of the State in the last few years has been to place the poor, especially women in the forefront and has also facilitated formation of a large number of Self Help Groups throughout the length and breadth of the State. There are more than 20 lakh women from poor families who have become members of these groups, majority of them are saving one rupee a day. 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 as against a saving of Rs.120 crores by the groups. About 40 per cent of the DWCRA groups in the country are available in Andhra Pradesh state itself. Up to 1994, 10,000 groups have been formed and in the last four years, there was a scaling up in the formation of SHG and the results 69,000 groups have been formed.

Government of India permitted only 50 groups per block to reach saturation levels. Only 4,000 groups were formed in the first ten years of implementation (1983-1993). In 1993-94, Government of Andhra Pradesh requested Government of India to set up allocations under DWCRA and requested to sanction of 10,000 groups. Government of India sanctioned 2,230 groups and Government of Andhra Pradesh formed 5647 groups.
Government of India also relaxed the norm of 50 groups per block to reach saturation level in the case of Andhra Pradesh.

The government of Andhra Pradesh has taken up the theme women's empowerment as one of the main strategies to tackle socio-economic poverty. Self Help movement through savings has been taken up as a mass movement by women - a path chosen by them to shape their destiny for the better. The Development agenda of the State in the last few years of placing the people, especially women, in the fore-front has enabled formation of a large number of Self Help Groups (SHGs) throughout the State, where the majority of women are saving one rupee a day. The State government is consciously making an effort to assist SHGs by providing Revolving Fund under various programmes.

There are about 4.01 lakhs women SHGs in Andhra Pradesh, covering nearly 53.64 lakhs of rural poor women. Andhra Pradesh alone has about half of the SHGs existing in the country. Up to 1994, only 10,000 groups were functioning and in the last six years, there was a massive scaling up in SHG activities. The SHGs are not only resorting to thrift but are also taking small loans out of the corpus available with the group. The group corpus consists of savings, government assistance and also bank loan. Members use the loan out of the group corpus for their personal needs initially. However in the long run, such loans are utilized for income generation activities. An amount of Rs. 1043.78 crores is mobilized as corpus with these groups so far and it is estimated that it would increase to Rs. 1,500.00 crores in the coming one year. The SHGs
are also popularly called DWCRA groups in Andhra Pradesh. This name became popular after the DWCRA programme (Development of Women and Children in Rural Areas) through which women's groups were assisted initially.

It is evident from the table 2.6, that the Three Districts in the three regions occupied the highest position in the coverage of members. In Costal region East Godavari, in Telangana Karimnagar, in Rayalaseema Anantapur District with highest number groups.

Kadapa district is one of the four districts of Rayalaseema Region of Andhra Pradesh state it lies in between East longitudes 77° 59:79°:29 and north latitudes 13°43:15°15. The district is bordered by Nellore at eastern side Anantapur at western side, Chittoor at southern side, Prakasham and Kurnool at northern side. The District divided into 3 revenue Divisions. They are Kadapa, Rajampeta and Jammulamadugu. At present Kadapa district comprises 51 Revenue mandals and 51 Mandal praja parishads with three administrative divisions.

The total geographical area of the district is 15.359 Sq. Km, with accounts for 5.58 percent of the total geographical areas of Andhra Pradesh state and 23.26 Percent of total areas of the Rayalaseema region of the state. There are 15 towns including two corporations, three municipalities and 892 in habited villages. According to 2001 census, there are 6,80645 occupied residential houses and 5,65,987 house holds in kadapa District.

As per 2001 census, the district urban population is 587,753 accounting 22.59 percent and rural population is 20,14,044 accounting 77.41
percent as against 23.35 percent and 72.65 percent of urban and rural pockets respectively in Andhra Pradesh of the total population, the percentage of males is 50.66 (1318093) and percentage of female is 49.34 (1283704).

The cultivation is carried out two seasons i.e., (i) Kharif (ii) Rabi The first season commences from June to September and later one is followed by October to December during the year. The regular and chief crop that are sown in the district during the above two seasons are paddy, Jowar, Bajra, Korra, Redgram, Chillies, Turmeric, Fruits, Vegetables, Cotton, Groundnut, Sunflower Sugar cane, Lemon Citrus and other crops. The major crop in the district is sunflower with a share of 29.85 percent of the cultivated area followed by the rice with a contribution of 24.95 percent, of different crops. Groundnut constitutes 19.42 percent, Bajra in 1.69 percent, ragi in 0.45 percent, chillies in 2.18 percent, Turmeric in 1.81 percent, sugarcane in 0.41 percent, Lemon and citrus in 6.71 percent, plantains in 2.76 percent, vegetables in 4.22 percent and cotton in 5.55 percent of the cultivated area.

The largest source of irrigation comes from K.C. Canal. The area under irrigated K.C. Canal is 38578 hectares (Kharif and Rabi), of which a Net Area irrigated is 24,138 hectares and Gross Area Irrigated is 24,994 hectares. The registered area under Mylavaram Reservoir Project is 30,352 hectares of which actual net area irrigated is 3,602 hectares and gross area irrigated is also same pincha project the registered area is 1,527 hectares. The net actual area Irrigated is 160 hectares. The registered area under lower sageleru project is 4.690 hectares and a net actual area irrigated is 3,672 hectares under upper sageleru project registered area is 2,192 hectares, of which net actual area is 304 hectares. The area irrigated through various
sources of irrigation is as follows: Through canals 16,756 hectares of area are irrigated and 3,531 hectares are irrigated under tanks. Using tube-wells and filter points 1,24,700 hectares are irrigated and from other wells 8,171 hectares is irrigated in the district. Through lift irrigation 1,337 hectares of land is irrigated and 113 hectares are irrigated under other sources of irrigation in the district.

Besides DWACRA, Programmes like TRYSEM, IRDP Merging NREP and RLEG into Jawahar Rojgar Yojana are implemented in the district from the inception.

The data shows that 13.77 percent of the women beneficiaries were benefited from IRDP in 1994-95. over the years, the percentage of women beneficiaries under IRDP has been increasing. It was highest during 2005-06 with 14.83 percent of the beneficiaries so that the data reveals that IRDP is very impressive in providing assistance to the women beneficiaries.

The scheme, development of women and children in rural areas, is being implemented in the district since 1983-84. The main objective of the DWACRA is to raise the income level of women of poor house hold and involve them in social developments, achieving economic self-reliance for them is another goal. The primary thrust of the programme is formation of group of 10 to 15 women from poor house holds at the village level for delivery of services like credit, skill training and infrastructure support for self employment. The strategy of group formation is aimed at improving the
women’s access to basic services such as health, child care, nutrition, water sanitation and education.

In 1995-1996, 2500 women beneficiaries were there constituting 0.83 percent. The number of women beneficiaries had grown over the years the women beneficiaries were highest during 2005-2006 with a number of 80418 constituting 26.54 percent. There are fluctuations in the number of beneficiaries under DWACRA over the years to know whether the growth rate in the number of beneficiaries is significant of not lenior growth rate is calculated.

The regression co-efficient i.e., the value of ‘b’ is 8108.73. It is positive. It means on average, every year 8108 beneficiaries are increasing during the study period. The value of lenior growth rate is 29.42. It reveals that average annual growth in DWACRA group beneficiaries is 29.42 percent. The value of ‘a’ is 21097.28. The rate of achievement during 2005-2006 is very high when compared to other years. The percentage of achievement is 26.54 only.

As per the data there are 60.28 percent of scheduled castes beneficiaries, 07.20 percent of scheduled tribes beneficiaries, 21.88 percent of back ward caste beneficiaries and 10.64 percent of other beneficiaries were benefited under DWACRA. There are fluctuation in the number of beneficiaries under DWACRA over the years. In 2005-2006 there were 24.99 percent of scheduled castes beneficiaries, 23.38 percent of scheduled tribes beneficiaries, 25.71 percent of the backward caste beneficiaries and 25.92 percent of other beneficiaries in the district, which clearly shows that 1/3rd of
the beneficiaries covered under DWACRA belongs to scheduled castes women.

Mydukur Mandal is one of the Developed Mandals of Kadapa District in Rayalaseema region. The total geographical area of the mandal is 38253 hectares consisting of 16 Revenue Villages. As per 2001 census, the total population of mydukur mandal is 72,356 of which, 36,899 are men (50.99 per cent) and 35,457 are women (49.01 per cent). Among the total population, the Scheduled Castes population account for about 17.86 per cent and the Scheduled Tribes population accounts for 3.07 per cent. The total literacy rate in the mandal is 49.72 per cent (35,974). The literate men in the mandal are 64.26 per cent (23,119) and the women literates are 35.74 per cent (12,855).

The Gross Cropped Area in mydukur mandal is about 38253 hectares. Cultivation is carried out in Kharif and Rabi seasons. The first season commence form June and the second season commences from November. The Paddy crop is cultivated in 1.89 per cent (724 hectares). Jowar is cultivated in 2.36 per cent (965 hectares), Redgram is cultivated in 2.53 per cent (845 hectares), Chilies constitutes 2.21 per cent (845 hectares), Mangoes in 1.18 per cent (455 hectares), Lemon in 1.43 Per cent (545 hectares), Cotton in 2.53 per cent (965 hectares), Groundnut in 5.14 per cent (1965 hectares) and Sunflower in 2.26 per cent (865 hectares).

The programme of DWACRA has been under implementation since 1982-83. In the year 1993-94 there were 1675 beneficiaries constituting 4.94 percent. It was the highest in the year 2003-04 with number of 3454 beneficiaries constituting 10.22 percent. There was increasing trend in the
number of beneficiaries under DWACRA over the years. To know whether
the growth rate in the number of beneficiaries is significant or not Lenior
Growth Rate is calculated.

The regression co-efficient i.e., the value of ‘b’ is 23.05. It is positive. It
means an average every year 12643 of beneficiaries are increasing during the
study period. The value of Lenior Growth Rate is 0.95. it reveals that average
annual growth in DWACRA group beneficiaries is 0.95 percent. The value of
‘a’ is 14872.5

In the year 1993-94 There were 215 scheduled caste beneficiaries
constituting 12.84 percent 48 scheduled tribes constituting 2.86 percent 462
backward caste beneficiaries constituting 27.58 percent and 950 other
beneficiaries constituting 56.72 percent were covered under DWACRA.
There were fluctuations in the number of beneficiaries under DWACRA over
this years. In year 2003-04 there were 720 scheduled caste beneficiaries
constituting 20.84 percent under DWACRA, there were 82 scheduled tribes
constituting 2.38 percent 1307 backward caste beneficiaries constituting
37.84 percent and there were 1345 other beneficiaries constituting 38.94
percent

The data reveals that there were under DWACRA 3735 beneficiaries
in Vegetable vending under DWACRA constituting 11.05 percent, there were
3505 beneficiaries in Fruits and flower vending constituting 10.36 percent,
there were 910 beneficiaries in Mat weaving constituting 2.69 percent, there
were 1876 beneficiaries in Cloth business constituting 5.54 percent, there
were 1545 beneficiaries in Leaf plate making constituting 4.56 percent,
there were 2950 beneficiaries in Stone cutting constituting 8.73 percent,
there were 1647 beneficiaries in Bullock tire care constituting 4.87 percent, there were 508 beneficiaries in Bangle vending shop constituting 1.51 percent, there were 965 beneficiaries in Cobler constituting 2.85 percent, there were 719 beneficiaries in Bunk and Trade constituting 2.13 percent, there were 504 beneficiaries in Basket making constituting 1.49 percent, there were 910 beneficiaries in Lime burning constituting 2.69 percent, there were 670 beneficiaries in Shoe making constituting 1.98 percent, there were 450 beneficiaries in Petty shop constituting 1.34 percent, there were 318 beneficiaries in Sheep rearing constituting 0.94 percent, there were 712 beneficiaries in Beedi making constituting 2.10 percent, there were 584 beneficiaries in Kirana shop constituting 1.73 percent, there were 540 beneficiaries in Carpentry constituting 1.59 percent, there were 416 beneficiaries in Brick manufacturing constituting 1.24 percent, there were 670 beneficiaries in Chappals making constituting 1.98 percent, there were 3405 beneficiaries in milch animals constituting 10.07 percent, there were 2910 beneficiaries in Tailoring constituting 8.61 percent, there were 413 beneficiaries in Plough business constituting 1.23 percent, there were 395 beneficiaries in Savaralu making constituting 1.16 percent, there were 614 beneficiaries in Cutpieces shop constituting 1.82 percent, there were 430 beneficiaries in Chandrikalu constituting 1.27 percent, there were 623 beneficiaries in Cart constituting 1.84 percent, there were 716 beneficiaries in Ramlamb Rearing constituting 2.12 percent and there were 170 beneficiaries in Other activities constituting 0.51 percent.

Particulars of the income of the beneficiaries before joining in Mydukur Mandal shows that 23.33 percent of the beneficiaries have the income below
Rs.6000, 13.34 percent of the beneficiaries have the income between Rs.6001 to 10,000. 55.34 percent of the beneficiaries have income between Rs.10,001 to 15,000, 6.66 percent of the beneficiaries have income between Rs.15000 and above. It is found that there are only 01.33 percent of the beneficiaries who do not have any income.

Particulars of the income of the beneficiaries after joining in DWACRA in Mydukur mandal shows that there are 27.34 percent of the beneficiaries who have the income below Rs.6000, 6 percent of the beneficiaries have income between Rs.6001 to 10000, 32.66 percent of the beneficiaries have income between Rs.10001 to 15000, 34 percent of the beneficiaries have income between Rs.15000 and above. It is found that there are no beneficiaries who do not have any income.

In order to know whether the generated income from DWACRA is significant or not, the paired 't' test was applied.

It is inferred that there is significant growth in income generation of sample beneficiaries in Mydukur Mandal after the implementation of DWACRA programme.

Particulars of employment before joining in DWACRA in Mydukur Mandal shows that 59.33 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 22.67 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 18.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes,
Backward Castes and Other Castes have employment between 181 to 240 days and there is no beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 241 days and above. To know

Whether the generated employment is significant or not, paired ‘t’ Test was applied.

It is inferred that there is significant growth in Employment generation of sample beneficiaries in Mydukur mandal after the implementation of DWACRA programme.

Particulars of Net income from DWACRA to the beneficiaries in mydukur mandal reveals that 14.82 percent of the beneficiaries have income below Rs. 6000, 10.18 percent of the beneficiaries have income between Rs. 6001 to 10000, 37.03 percent of the beneficiaries have income between Rs.10001 to 15000, 37.97 percent of the beneficiaries have income between Rs. 15000 and above. It is found that there is no beneficiaries who do not have income (“no income” category).

Particulars of Net Employment from DWACRA to the beneficiaries in Mydukur Mandal reveals that 36.66 percent of the beneficiaries comprising of scheduled caste, scheduled tribes, Backward castes, and other castes have employment between 0 to 100 days, 28.00 percent of the beneficiaries comprising of scheduled caste, scheduled tribes, Backward castes, and other castes have employment between 101 to 180 day, 24.67 percent of the beneficiaries comprising of scheduled caste, scheduled tribes, Backward castes, and other castes have employment between 181 to 240 days and
10.67 percent of the beneficiaries comprising of scheduled caste, scheduled tribes, Backward castes, and other castes have Employment between 241 days and above.

Pulivendala Mandal is one of the Developed mandals of Kadapa District in Rayalaseema region. The total geographical area of the mandal is 16,286 hectares consisting of 20 Revenue Villages. As per 2001 census, the total population of Pulivendala mandal is 62,708 of which, 31,584 are men (50.37 per cent) and 31,124 are women (49.63 per cent). Among the total population, the Scheduled Castes population account for about 10.5 per cent and the Scheduled Tribes population accounts for 3.7 per cent. The total literacy rate in the mandal is 63.10 per cent (39,567). The literate men in the mandal are 58.54 per cent (23,163) and the women literates are 41.46 per cent (16,404).

The Gross Cropped Area in Pulivendala mandal is about 10,112 hectares. Cultivation is carried out in Kharif and Rabi seasons. The first season commence form June and the second season commences from November. The Paddy crop is cultivated in 0.72 per cent (73 hectares). Jowar is cultivated in 9.94 per cent (1005 hectares), Redgram is cultivated in 2.05 per cent (207 hectares), Chilies constitutes 0.29 per cent (29 hectares), Mangoes in 0.14 per cent (14 hectares), Lemon in 0.56 Per cent (57 hectares), Cotton in 1.11 per cent (112 hectares), Groundnut in 44.20 percent (4470 hectares) and Sunflower in 24.99 per cent (2527 hectares).

The Programme of DWACRA was first implemented in the year 1982-83. There were 692 beneficiaries constituting 2.50 percent. It was highest in the year 2003-04 with number of 3875 beneficiaries constituting 14 percent
There was increasing trend in the number of beneficiaries under DWACRA over the years. To know whether the growth rate in the number of beneficiaries is significant or not Lenior Growth Rate is calculated.

The regression co-efficient i.e., the value of \( b \) is 145.39. It is positive and insignificant. It means an average every year 146(145.39) of beneficiaries are increasing during the study period. The value of Lenior Growth Rate is 6.82. It reveals that average annual growth in DWACRA group beneficiaries is 6.82 percent. The value of \( a \) is 1111.50.

The data reveals that in the year 1994-95 there were 70 groups of beneficiaries under DWACRA constituting 02.55 percent. It was highest in the year 2003-2004 with 386 groups of beneficiaries under DWACRA constituting 14.06 percent. There was increasing trend in groups of beneficiaries under DWACRA over the years.

The data also reveals that in the year 1994-95 there were 120 scheduled caste beneficiaries constituting 17.35 percent 90 scheduled tribes constituting 13.00 percent 210 backward caste beneficiaries constituting 30.35 percent and 272 other beneficiaries constituting 39.30 percent were covered under DWACRA. There were fluctuations in the number of beneficiaries under DWACRA over this years. In year 2006-07 there were 212 scheduled caste beneficiaries constituting 25.54 percent under DWACRA, there were 178 scheduled tribes constituting 21.44 percent 215 backward caste beneficiaries constituting 25.91 percent and there were 225 other beneficiaries constituting 27.11 percent in the mandal.
The data shows that there were under DWACRA 2634 beneficiaries in Vegetable vending under DWACRA constituting 9.53 percent, there were 1910 beneficiaries in Fruits and flower vending constituting 6.90 percent, there were 825 beneficiaries in Mat weaving constituting 2.98 percent, there were 1620 beneficiaries in Cloth business constituting 5.85 percent, there were 1604 beneficiaries in Leaf plate making constituting 5.79 percent, there were 472 beneficiaries in Stone cutting constituting 1.71 percent, there were 1068 beneficiaries in Bullock tire care constituting 3.85 percent, there were 417 beneficiaries in Bangle vending shop constituting 1.50 percent, there were 632 beneficiaries in Cobler constituting 2.28 percent, there were 1715 beneficiaries in Bunk and Trade constituting 6.19 percent, there were 384 beneficiaries in Basket making constituting 1.38 percent, there were 806 beneficiaries in Lime burning constituting 2.93 percent, there were 572 beneficiaries in Shoe making constituting 2.06 percent, there were 1215 beneficiaries in Petty shop constituting 4.38 percent, there were 1119 beneficiaries in Sheep rearing constituting 4.04 percent, there were 803 beneficiaries in Beedi making constituting 2.91 percent, there were 472 beneficiaries in Kirana shop constituting 1.71 percent, there were 805 beneficiaries in Carpentary constituting 2.91 percent, there were 1062 beneficiaries in Brick manufacturing constituting 3.84 percent, there were 435 beneficiaries in Chappals making constituting 1.57 percent, there were 3047 beneficiaries in milch animals constituting 11.00 percent, there were 1005 beneficiaries in Tailoring constituting 3.64 percent, there were 316 beneficiaries in Plough business constituting 1.14 percent, there were 305 beneficiaries in Savaralu making constituting 1.10 percent, there were 1473...
beneficiaries in Cutpieces shop constituting 5.34 percent, there were 315 beneficiaries in Chandrikalu constituting 1.14 percent, there were 514 beneficiaries in Cart constituting 1.85 percent, there were 135 beneficiaries in Other activities constituting 0.48 percent.

Income particulars of the beneficiaries before joining in DWACRA of Pulivendala Mandal shows that 20 percent of the beneficiaries have the income below Rs.6000, 32.67 percent of the beneficiaries have income between Rs.6001 to 10,000, 38 percent of the beneficiaries have the income between Rs.10001 to 15,000, 8 percent of the beneficiaries have income between Rs.15000 and above. It is found that there are only 1.33 percent of the beneficiaries who donot have any income.

Income particulars of the beneficiaries in Pulivendala mandal after joining in DWACRA shows that there are 22 percent of the beneficiaries who have the income below Rs.6000, 21.34 percent of the beneficiaries have income between Rs.6001 to 10000, 34.66 percent of the beneficiaries have income between Rs. 10001 to 15000, 22 percent of the beneficiaries have income between Rs. 15000 and above. It is found that there are no beneficiaries who donot have any income.

In order to know whether the generated income from DWACRA is significant or not, paired ‘t’ test was applied.

It is inferred that there is significant growth in income generation of sample beneficiaries in Pulivendala mandal after the implementation of DWACRA programme.
Employment particulars of the selected beneficiaries in Pulivendala mandal before DWACRA reveals that 66.67 percent of the beneficiaries have employment between 0 to 100 days, 13.34 percent of the beneficiaries have employment between 101 to 180 days, 10.66 percent of the beneficiaries have employment between 181 to 240 days, and 09.33 percent of the beneficiaries who have employment between 241 days and above.

Employment particulars of the selected beneficiaries in Pulivendala mandal after joining DWACRA reveals that 14.66 percent of the beneficiaries have employment between 0 to 100 days, 42.66 percent of the beneficiaries have employment between 101 to 180 days, 29.34 percent of the beneficiaries have employment between 181 to 240 days, and 13.34 percent of the beneficiaries who have employment between 241 days and above. To know whether the generated employment is significant or not, paired ‘t’ test was applied.

It is inferred that there is significant growth in Employment generation of sample beneficiaries in Pulivendala mandal after the implementation of DWACRA programme.

Particulars of Net income of the selected beneficiaries in Pulivendala mandal under DWACRA shows that 24.36 percent of the beneficiaries have income below Rs. 6000, 29.49 percent of the beneficiaries have income between Rs. 6001 to 10000, 21.79 percent of the beneficiaries have income between Rs. 10001 to 15000, 16.67 percent of the beneficiaries have income between Rs. 15000 and above. It is found that there are no beneficiaries who does not have any income in the mandal.
Particulars of Net Employment from DWACRA to the beneficiaries in Pulivendala Mandal shows that 52.00 percent of the beneficiaries have employment between 0 to 100 days, 32.00 percent of the beneficiaries have employment between 101 to 180 days, 16.00 percent of the beneficiaries have employment between 181 to 240 days and 9.34 percent of the beneficiaries have Employment between 241 days and above.

Rayachoti Mandal is one of the Developed mandals of Kadapa District in Rayalaseema region. The total geographical area of the mandal is 25168 hectares consisting of 19 Revenue Villages. As per 2001 census, the total population of Rayachoti mandal is 101455 of which, 52002 are men (51.25 per cent) and 49453 are women (48.75 per cent). Among the total population, the Scheduled Castes population account for about per cent and the Scheduled Tribes population accounts for per cent. The total literacy rate in the mandal is per cent (39,567). The literate men in the mandal are 61.11 per cent (34169) and the women literates are 38.89 per cent (21572).

The Gross Cropped Area in RAYACHOTI mandal is about 13625 hectares. Cultivation is carried out in Kharif and Rabi seasons. The first season commence form June and the second season commences from November. The Paddy crop is cultivated in 0.68 per cent (714 hectares), Jowar is cultivated in 9.36 per cent (998 hectares), Redgram is cultivated in 1.98 per cent (206 hectares), Chilies constitutes 0.32 per cent (34 hectares), Mangoes in 0.98 per cent (318 hectares), Lemon in 0.46 Per cent (53 hectares), Cotton in 1.09 per cent (109 hectares), Groundnut in 39.40 per cent (3470 hectares) and Sunflower in 22.98 per cent (2327 hectares).
programme of DWACRA was first time implemented in the mandal during the year 1982 – 83.

The data reveals that in the year 1993-94 there were 1765 beneficiaries constituting 4.28 percent. It was the highest in the year 2004-05 with number of 4003 beneficiaries constituting 9.73 percent. There was increasing trend in the number of beneficiaries under DWACRA over the years. To know whether the growth rate in the number of beneficiaries is significant or not Leinier Growth Rate is calculated.

The regression co-efficient i.e., the value of 'b' is 19.35 It is positive. It means an average every year 844(844.99) of beneficiaries are increasing during the study period. The value of Leinier Growth Rate is 0.66. It reveals that average annual growth in DWACRA group beneficiaries is 844.9 percent. The value of ‘a’ is 2795.95.

The data reveals that in the year 1993-94 there were 172 groups of beneficiaries under DWACRA constituting 6.26 percent. It was highest in the year 2004-20045 with 265 groups of beneficiaries under DWACRA constituting 9.65 percent. There was increasing trend in groups of beneficiaries under DWACRA over the years.

The data also reveals that in the year 1993-94 there were 362 scheduled caste beneficiaries constituting 20.50 percent 86 scheduled tribes constituting 04.88 percent 545 backward caste beneficiaries constituting 30.88 percent and 772 other beneficiaries constituting 43.74 percent were covered under DWACRA. There were fluctuations in the number of beneficiaries under DWACRA over this years. In year 2004-075 there were
4003 scheduled caste beneficiaries constituting 12.72 percent under DWACRA, there were 114 scheduled tribes constituting 2.85 percent 1213 backward caste beneficiaries constituting 30.30 percent and there were 2167 other beneficiaries constituting 54.13 percent in the mandal.

It also shows that there were scheme-wise coverage of beneficiaries 3610 beneficiaries in Vegetable vending under DWACRA constituting 8.76 percent, there were 2824 beneficiaries in Fruits and flower vending constituting 6.86 percent, there were 815 beneficiaries in Mat weaving constituting 1.97 percent, there were 1462 beneficiaries in Cloth business constituting 3.56 percent, there were 1210 beneficiaries in Leaf plate making constituting 2.94 percent, there were 3848 beneficiaries in Stone cutting constituting 9.35 percent, there were 1107 beneficiaries in Bullock tire care constituting 2.68 percent, there were 516 beneficiaries in Bangle vending shop constituting 1.26 percent, there were 813 beneficiaries in Cobler constituting 1.97 percent, there were 1019 beneficiaries in Bunk and Trade constituting 2.47 percent, there were 615 beneficiaries in Basket making constituting 1.49 percent, there were 2420 beneficiaries in Lime burning constituting 5.87 percent, there were 746 beneficiaries in Shoe making constituting 1.82 percent, there were 985 beneficiaries in Petty shop constituting 2.39 percent, there were 972 beneficiaries in Sheep rearing constituting 2.36 percent, there were 840 beneficiaries in Beedi making constituting 2.04 percent, there were 902 beneficiaries in Kirana shop constituting 2.19 percent, there were 730 beneficiaries in Carpentry constituting 1.77 percent, there were 1896 beneficiaries in Brick manufacturing constituting 4.61 percent, there were 718 beneficiaries in
Chappals making constituting 1.75 percent, there were 4815 beneficiaries in milch animals constituting 11.69 percent, there were 3748 beneficiaries in Tailoring constituting 9.11 percent, there were 501 beneficiaries in Plough business constituting 1.22 percent, there were 415 beneficiaries in Savaralu making constituting 1.01 percent, there were 508 beneficiaries in Cut pieces shop constituting 1.24 percent, there were 415 beneficiaries in Chandrikalu constituting 1.01 percent, there were 783 beneficiaries in Cart constituting 1.91 percent, there were 852 beneficiaries in Ramlamb rearing constituting 2.06 percent and there were 1090 beneficiaries in Other activities constituting 2.64 percent.

Income level of the beneficiaries before joining in DWACRA in Rayachoti mandal shows that 54.66 percent of the beneficiaries consisting of schedule castes, scheduled tribes, backward castes and other castes have income below Rs.6000, 22.66 percent of the beneficiaries consisting of scheduled castes, scheduled tribes, backward castes and other castes have income between Rs.6001 to 10000, 9.34 percent of the beneficiaries consisting of schedule castes, scheduled tribes, backward castes and other castes have income between Rs.10001 to 15000, 8 percent of the beneficiaries consisting of scheduled castes, scheduled tribes, backward castes and other castes have income between Rs.15000 and above. Only 5.34 percent of the beneficiaries consisting of schedule castes, scheduled tribes, backward castes and other castes do not have any income.

Income level of the beneficiaries after joining in DWACRA in Rayachoti mandal shows that 37.34 percent of the beneficiaries consisting of scheduled caste, scheduled tribes, backward caste and other caste have income below
Rs.6000, 26.66 percent of the beneficiaries consisting of scheduled caste, scheduled tribes, backward caste and other castes have income between Rs. 6001 to Rs.10000, 22.66 percent of the beneficiaries consisting of scheduled caste, scheduled tribes, backward caste and other caste have income Rs. 10001 to 15000, 13.34 percent of the beneficiaries consisting of scheduled caste, scheduled tribes, backward caste and other castes have income between Rs.15000 and above. None of the beneficiaries have any income.

In order to know whether the generated income from DWACRA is significant or not, the Paird 't' test was applied.

It is inferred that there is significant growth in the income generated by sample beneficiaries in Rayachoti mandal after the implementation of DWACRA programme.

Employment level before joining in DWACRA in Rayachoti mandal shows that 54.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 26.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 14.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 181 to 240 days, there are 06.00 percent beneficiaries belonging to 241 days and above.

Employment level after joining in DWACRA in Rayachoti mandal shows that 13.34 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment
between 0 to 100 days, 30.66 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 33.34 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 181 to 240 days, as against 22.66 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes who have employment between 241 days and above. To know whether the generated employment is significant or not, paired 't' test was applied.

It is inferred that there is significant growth in employment generation of sample beneficiaries in Rayachoti mandal after the implementation of DWACRA programme.

Net Income from DWACRA to the beneficiaries in Rayachoti mandal shows that 29.54 percent of the beneficiaries have income below Rs.6000/- , 36.37 percent percent of the beneficiaries have income between Rs.6001/- to 10000/-, 22.73 percent of the beneficiaries have income between Rs.10001/- to 15000/-, 11.36 percent of the beneficiaries have income between Rs.15000/- and above. It is found that there are no beneficiaries who does not have any income.

Net employment from the DWACRA to the beneficiaries in Rayachoti mandal shows that there are 25.34 percent of the beneficiaries comprising of Scheduled Caste, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 37.34 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 24.66 percent of
the beneficiaries comprising of Scheduled Caste, Scheduled Tribes, Backward Castes and Other Castes have employment between 181 to 240 days, 12.66 percent of the beneficiaries comprising of Scheduled Caste, Scheduled Tribes, Backward Castes and Other Castes have employment between 241 and above.

Out of the total selected beneficiaries at the District level 22.00 percent of the beneficiaries belonged to Scheduled Castes, 16.66 percent of the beneficiaries belonged to Scheduled Tribes, 29.78 percent of the beneficiaries belonged to Backward Castes and 31.56 percent of the beneficiaries belonged to other castes.

Out of the total selected beneficiaries at the District level, 47.55 percent of the beneficiaries are Agricultural Laborers, 37.33 percent of the beneficiaries are Non-agricultural Laborers and 15.12 percent of the beneficiaries are Rural Artisans.

Out of the total selected beneficiaries at the District level, 13.56 percent of the beneficiaries are engaged in Vegetable vending, 10.22 percent of the beneficiaries are engaged in Fruits and Flower vending, 03.33 percent of the beneficiaries are engaged in Sheep rearing, 05.78 percent of the beneficiaries are engaged in Basket making, 18.00 percent of the beneficiaries are engaged in Milk and Curd vending, 02.00 percent of the beneficiaries are engaged in Stone cutting, 12.22 percent of the beneficiaries are engaged in Leaf plate making, 00.89 percent of the beneficiaries are engaged in Milch animals, 01.78 percent of the beneficiaries are engaged in
Rope making, 0.45 percent of the beneficiaries are engaged in Lime burning, 0.89 percent of the beneficiaries are engaged in Business, 0.45 percent of the beneficiaries are engaged in Savaralu making, 0.45 percent of the beneficiaries are engaged in Mat weaving, 8.44 percent of the beneficiaries are engaged in Petty shop, 0.22 percent of the beneficiaries are engaged in Coal making, 12.00 percent of the beneficiaries are engaged in Multi trade, 5.33 percent of the beneficiaries are engaged in Tailoring, 4.00 percent of the beneficiaries are engaged in Sarees business. It is praise worthy that beneficiaries are engaged in different categories of employment after having availed themselves of loans from DWACRA.

Out of the total selected beneficiaries at the District level, 46.23 percent of the beneficiaries are Literates, 34.44 percent of the beneficiaries are Illiterates, 12.22 percent of the beneficiaries are below S S C, 7.11 percent of the beneficiaries are above Intermediate.

At the District level 15.27 percent of the beneficiaries have liabilities to Co-operative banks, 21.44 percent of the beneficiaries have liabilities to Regional Rural banks, 42.52 percent of the beneficiaries have liabilities to Commercial banks, 12.89 percent of the beneficiaries have liabilities to Money lenders and 5.26 percent of the beneficiaries have liabilities to land lords.

At the District level 36.23 percent of the beneficiaries have Irrigated land of 2.00 acres and 22.44 percent of the beneficiaries have Irrigated land of 2.00 acres and above, 8.88 percent of the beneficiaries have 2.00 acres of Un-irrigated land and 5.12 percent of the beneficiaries have 2.00 acres and
above of Un-irrigated land. 27.33 percent of the beneficiaries do not own any land.

At the District level 32.66 percent of the beneficiaries have income below Rs.6000, 22.88 percent of the beneficiaries have income in between Rs.6001 to 10000, 34.23 percent of the beneficiaries have income in between Rs.10001 to 15000, 07.56 percent of the beneficiaries have income of Rs.15000 and above, 02.67 percent of the beneficiaries do not have any income.

At the District level 28.88 percent of the beneficiaries have income below Rs.6000, 18.00 percent of the beneficiaries have income in between Rs.6001 to 10000, 30.00 percent of the beneficiaries have income in between Rs.10001 to 15000, 23.12 percent of the beneficiaries have income of Rs.15000 and above.

At the District level 60.00 percent of the beneficiaries have employment in between 0 to 100 days, 20.66 percent of the beneficiaries have employment in between 101 and 180 days, 14.22 percent of the beneficiaries have employment in between 181 to 240 days, and 05.12 percent of the beneficiaries have employment of 241 days and above.

At the District level 00.00 percent of the beneficiaries have employment in between 0 to 100 days, 45.34 percent of the beneficiaries have employment in between 101 and 180 days, 32.88 percent of the beneficiaries have employment in between 181 to 240 days and 21.78 percent of the beneficiaries have employment of 241 days and above.
It is clear from the data that out of the 450 beneficiaries 140 beneficiaries could increase their income after the implementation of DWACRA programme in the District and it is significant to note that there were 12 beneficiaries who had no income at all before the implementation of DWACRA programme and all the twelve beneficiaries are now getting income after the implementation of DWACRA programme.

The data also reveals that out of the 450 selected beneficiaries 410 beneficiaries could increase their employment opportunities after the implementation of DWACRA programme and it is significant to note that the beneficiaries who had the employment in the range of 241 days are more in number when compared to others in the district.

Suggestions:

1. Rural female work force is a heterogeneous group. Some of the groups have hidden potentials and skills. Hence, while women are brought under certain target groups, traditional skills are to be identified. Programmes are to be undertaken to enhance their skills and capacity building should be a continuous process.

2. Only those group activities be selected for which capital investment is low and complicated technology is not required. Dependence on outside market for raw material, maintenance of equipment should be minimum.
3. Appropriate training, should also be imparted to the group organizers and officials who are responsible for planning and implementation of the scheme.

4. Training should be supported by extension service and adequate supply of inputs, since, otherwise, skills remain underutilized, even after the completion of training. The training institution should maintain close contacts with the trainees in order to assess their performance or ascertain their problems, if any.

5. While introducing any programme for self-employment, local needs and availability of the local resources must be kept in mind.

6. The amount sanctioned under the scheme is often inadequate for economic viability of the group. Therefore, it should be raised to a viable level.

7. To ensure the successful functioning of the groups and to solve their problems, regular supervision of these groups by the officials concerned should be made compulsory. The grass roots level officials responsible for the implementation of the scheme should be given incentives to motivate the groups for better performance.

8. Child care units should be started. Serious efforts should be taken to coordinate the activities of DWCRA, ICDS and also adult education programmes meant for women.

9. An integrated credit plan will result when (1) the concept of overall development with a focus on target groups is adopted (2) integration of credit with supportive services is done (3) integration of economic
activities necessary for rural development is ensured to achieve a balanced growth. A suitable information system for effective coordination, monitoring and control must be adopted by the financial institutions and programme agencies.

10. The magnitude of poverty needs to be quantified in different areas by enumeration rather than by generalization. On the basis of such specific information, targets, should be fixed, and viable cluster of villages be drawn. A better yardstick for identification of households below the poverty line is per capita income compared to the annual family income. Spatial gaps and infrastructural deficiencies must be taken into account in designing regional planning and implementation so as to ensure a balanced regional development among all the regions of the district.

11. As the DWCRA programme is found more successful among rural development programmes, the coverage of self-help groups of women needs to be raised. For effective monitoring of DWCRA, the groups to be covered by each gram Deepika and the DRDA officials should frequently visit the groups located in remote villages for encouraging the members.

12. Growth and sustainability of the group depends mainly on effective monitoring. Monthly review at Grama panchayat level, half-yearly review at mandal/ panchayat level and yearly review at District/ State level is to be made mandatory.
13. The DWCRA programme is to be continued as an independent economic programme rather than as a sub-programme of S.G.S.Y. It could be branded as an effective programme meant for the development of women. Mere appreciation of the programme at the time of elections may not be effective and complete to achieve the desired goals.

14. Lastly, as it is found that there are many difficulties associated with the handling of the schemes, as in-built package should be devised to ensure that the inputs and supportive services, should be available to every member. Simplification of procedures to reduce the delay, effective supervision to avoid corruption are the measures to be taken for the successful implementation of the DWCRA.

15. All the stakeholders must be made to participate, monitor and evaluate the programmes from time to time to ensure better results for the target groups.