CHAPTER - IV

CONCLUSIONS
The basic and extensive involvements of state in the task of socio-economic development in almost all developing countries has given considerable thought and attention to the problems of development administration. Since the post-war period the states all over the world have taken upon themselves the responsibility of being active agents of change, which consequently had a profound effect on public administration. The essence of development administration is holistic change undertaken through integrated, organized and properly directed governmental action.

The countries where majority of the population is from rural areas and the income is rurally generated, the most significant component of development administration is concerned with the problems of rural areas and rural masses. The common feature of most developing countries in general, and India in particular is their large peripheral population divided into innumerable clustered communities mainly inhabiting in rural areas. The dawn of independence and the consequent establishment of national government force the administrators, planners, economists and the sociologists think about
the media to focus the light of hope, optimism and development among the people of the country in general and the unfortunate, illiterate and uncultured millions of masses living in rural areas in particular. Though the problem of rural development had been a Herculean task for the policy makers and the administrators at the whelm of affairs to solve, still became indispensable and called for prominence.

Poverty and unemployment are the two basic economic evils affecting millions of people in India. Of these poverty has gained considerable attention in the country in view of its negative impact on the living standards of the people. With increasing influence of the rich landed gently followed by the general perception and awareness of the poor, the problem has taken different shapes in its nature, scope and dimensions.

Development is the process of transformation from the state poverty to prosperity, woe to weal, traditionalism to modernity and backwardness to progress. Rural development is a process of accomplishing transformation or change in the socio-economic and cultural conditions of the rural population. It is a strategy of allowing and encouraging the people to meet their own aspirations. It is a method of mobilization of all natural resources, augmentation of trained manpower, capital and technical knowledge ad their utilization by
realization of national goals viz., higher standard of living and change over from conventional to rejuvenation.

The Preamble of Indian Constitution manifests the constitutional commitment on the part of democratic and popular governments and entrusts the latter to take up the task of fulfilling the national goals of achieving social, economic and political justice to all the people irrespective of caste, colour, creed and sex in the country. Even the Directive Principles of State Policy embodied in the Constitution spell out the idea of rural development and the responsibility of the government to act both as an agency and instrument to accomplish the national goals in the establishment of Welfare State in India. To achieve and reach above destination, the programmes of rural development have been envisaged.

Women constitute half of Indian society. The Constitution of India provides equal status, rights and opportunities to women on par with men. They are the equal citizens. However, in practice women are not equal participants in the process of development. Even though they are half of the population, they have been relegated by traditional Indian society to play a secondary role. Their backwardness is reflected in indicators such as life expectancy at birth, literacy rates and wage rates and so on. Women's contribution to national economy in our country particularly agricultural and rural sector is significant. They play an important role in sustaining the well-being of families. The endeavour to
ensure women's access to development has focused attention to rural areas and by the eighties rural women have emerged as the priority group in the process.

Prior to the focus of women towards developmental activities, the Central and State Governments have constituted separate departments for women welfare. After the reorganization and formation of States, all the states in general and Andhra Pradesh in particular diverted its efforts towards the welfare of women in the State by a provision of budget allocations every financial year as well as each five year plan. Besides this, the institutional finance was provided to women by establishing Women Finance Development Corporation through which a provision of margin money loans were arranged for women to take up self-employment activities. Further, in eighties, three important policy decisions were taken by the government like equal right to women in inherited property under the Hindu Succession Act, establishment of all women's university and reservation of thirty percent jobs for women. In addition to these, some more initiatives were taken by government such as provision of free school education, issue of land assets in the name of the wife, allocation of fair price shops to women etc. Overall, the policy framework for women development continued to be characterized by welfare measures for destitutes and working girls, supplementary nutrition programmes and promotion of income and employment generating activities for women of poor families. These
programmes sought specially to support women who are heads of families or whose families are below poverty line in rural areas.

The Integrated Rural Development Programme (IRDP) has been under implementation since 1978-79 and it extended to the whole country from October 2, 1980. A mid-term review of the implementation of IRDP revealed that flow of assistance to women members of target group households and even women and households had been very marginal. To sub-serve the overall objective of improving the quality of life of rural families living below poverty line, a sharper focus on providing assistance to women as part of the Integrated Rural Development Programme was considered essential thus, the Development of Women and Children in Rural Areas (DWCRA) was formulated as a sub-scheme of IRDP in 1982-83 with UNICEF assistance as a pilot project in fifty selected districts in the country and as per the decision taken to cover all districts under DWCRA by the end of tenth plan, sixty additional districts each year were proposed to be covered beginning with 2007-08. Consequent upon the introduction of DWCRA programme in rural areas the women belonging to identified rural families became members of DWCRA and started availing the programme like subsidy and credit under IRDP as the DWCRA are mutually inclusive.

The Government of Andhra Pradesh with an equal concern for the achievement of the women development goals in general and
rural women folk in particular readily adopted the union government sponsored programme of DWCRA and executed the same with equal responsibility in rural areas, in order to improve the quality of life of women by providing an opportunity to take up income generating activities through their existing skills and occupations, utilization of locally available resources, suitable marketing outlets and finally enabling them to achieve self-sustenance even when the help is withdrawn.

Kurnool district is one of the backward of Rayalaseema region of Andhra Pradesh. The rural population constituted more than eighty percent in the district as per 2001 census of which nearly fifty percent are women. The literacy rate of rural women in the district is also very low. There are good number of backward classes, scheduled castes and other caste members present though the scheduled tribe members are relatively less in the district. It has considerable percentage of working class depending on various types of occupations. The cultivators and agricultural labourers constitute highest percentage in the district. Like any other districts, the women in this district are brought under various rural developmental programmes like development programme, caste-group oriented cooperative societies. Twenty-point economic programme, Jawahar Rojgar Yojana and so on. But all the development programmes failed to benefit the women of the rural poor because the traditional socio-economic mores favoured the
men than the women. Various other developmental programmes for their employment have also not done any justice to them. Keeping all these lapses and lacunae in view and to remedy the socio-economic disease of rural women the Development of Women and Children in Rural Areas (DWCRA) programme covering all the sixty six Mandal Praja Parishads was implemented in the year 2007.

The DWCRA programmes are implemented in the Atmakur mandal through an organizational structure which is designed for the implementation of IRDP programmes. As the DWCRA is also like a sub-organisation of IRDP organisation. However, a four-tier structure of organisation for DWCRA from district level to group level is found in Kurnool district.

The DWCRA groups in Atmakur mandal are formed disproportionately and distributed among all the mandals of the district. In the formation of groups in the mandal every year, in certain years large number of groups were formed and in some years very few groups were formed. With the help of revolving fund and subsidy along with the savings of the DWCRA group members various types of income generating activities were identified and executed by the member of DWCRA in their respective villages. The other financial agencies like nationalized banks, regional rural banks, cooperative societies are also participating in DWCRA programmes in Atmakur.
However, the local needs and requirements were taken as criteria for choosing the income generating activity by the members. The Mandal has been the basic unit for the preparation of perspective and annual plans and implementation of the programme as per the approved plan and provide feedback on the impact of the programme. Therefore the mandal development officers are performing the role of chief coordinators at their respective mandals and also see that the plans are prepared in time and implemented effectively.

The DWCRA programme in Atmakur has been implemented not merely as an welfare scheme but is aimed to bring about a change in the quality life of women and children of the selected families in the mandals.

The present empirical study conducted on three Panchayats Kurukunda, Venkatapuram and Siddapuram and nine selected villages, 12 DWCRA groups and 450 sample beneficiary respondents adopting sampling methods like purposive sampling, and random sampling, revealed various interesting aspects of its implementation and its effectiveness, and further brought into light the inadequacies and weaknesses with DWCRA administration in Atmakur Mandal and thus provided the basis for offering general as well as specific suggestions to streamline and promote the performance standards of DWCRA and make it more beneficiary-oriented and development spirited.
Problems of DWCRA:

The present study brought into focus some of the positive achievements credited by Atmakur Mandal in respect of the women welfare programmes in general and the DWCRA programmes in particular. Though all the 66 mandals of the district have been covered by DWCRA activities since 2006-07 in respect of formation of groups, the Mandal showed significant growth in number of groups when compared to other mandals. However it has been the significant character found in the Mandal that whenever the women in the villages liked to form a group they used to resort to it. Consequently there is disproportionate distribution of DWCRA groups found functioning in the villages. The range of number of groups formed in the Mandal stood between 25 and 319. Every year the formation of groups has been in an increasing trend except in certain years. This programme has also provided good opportunities for the women belonged to the weaker section like Scheduled Castes, Scheduled Tribes and the Backward Classes along with the Other Castes involved in the programme. The scheduled caste women’s participation in DWCRA has been significant that more than thirty percent of the group members in the Mandal are formed with scheduled caste women. The backward classes women memberships also touched considerable number which reflected considerable quantum of interest of the women of these categories towards developmental activities. However the scheduled tribes
population is relatively less when compared to the scheduled caste and backward classes, and their participation is also not encouraging. The strength of other caste women members of DWCRA in the Mandal is relatively less because of the reason of their sound, socio-economic status.

The funding pattern for DWCRA programme from the angle of adequacy is not satisfactory because in the light of the total amount of revolving fund released to the DWCRA groups in the Mandal was not incommensurate with the actual fund that had to be released. The revolving fund pro-rata is less than Rs.1000/- which is less when compared to Rs.1657/- for a member in a group of 15 at the rate of Rs.25,000 per group. The savings pattern is also not satisfactory in the district as the savings per group is just fifty percent as expected and the savings per member is also less expected. In respect of choosing the income generating activities under DWCRA, the members have much inclined towards 2 to 3 schemes like Ram and Lamb, vegetable growing and vending and sheep rearing. There have been certain activities which got attracted by very small number of groups.

The empirical study conducted on nine villages of three selected Panchayats of Atmakur brought into light many interesting facts about the working of DWCRA programmes. The comparative study of the three Panchayats namely Kurukunda, Venkatapuram and Siddapuram as stated earlier, that in some villages like Kraken the
number of DWCRA groups are high whereas in village like Siddapuram the number is very low. There is participation of various financial institutions like nationalized banks, regional rural banks and so on in the district funding the DWCRA programmes. It is evident that these banks had not made a well planned and time scheduled programme of funding. There is also imbalance in respect of sharing of the burden of financing among the financial institutions, some banks like State Bank is active in funding whereas the rural regional banks like Grameena Bank and other commercial banks like Andhra Bank are so inactive.

The present study also revealed that the cumulative savings expected compared to the actuals has shown fluctuating trends during the study period. In the beginning years of the DWCRA programmes of these villages the actuals were less than expected. And in the latter year the cumulative savings actuals took an upward trend. But in respect of present savings expected compared to present savings actuals, except during the first two years of the beginning of the programme, the trend of savings actuals continued to take an incremental trend.

The revolving fund sanctioned to the selected villages for DWCRA programme during the study period also showed inadequacy, in Kurukunda and Siddapuram, the average revolving fund released was less than Rs.10,000 and in Venkatapuram it was below Rs.15,000
to the expected amount of Rs.25,000 per group. The revolving fund pro-rata for each member as it calculated at Rs.1667/- per beneficiary, it was just Rs.523 in Siddapuram, Rs.839 in Kurukunda and Rs.1127 in Venkatapuram though the comparative analysis of expected revolving fund of the three villages was less than the actuals, in reality the actuals fell in short of the allocations.

Subsidy is one of the attracting benefits offered to the DWCRA members to motivate them to take up income generating activities for their self development. The present study revealed that the subsidy actuals released to the DWCRA groups in the sample villages by the government under IRDP loans fell in short of what they expected. On an average, usually fifty percent of the loan is provided to Scheduled Castes and Scheduled Tribes, 33 percent to Backward Classes and 25 percent to Other Castes who are below poverty line, gas subsidy per each group. But actual trend of the government showed that the amount released for subsidy was much less and it was just Rs.6000 per group. Especially in respect of Kurukunda village it was just Rs.3000 and in Siddapuram only Rs.5000 per group. There has been a large difference in the subsidy expected by the groups during the study period and the subsidy actually released for the groups. On the whole the difference was (-) 86.41 lakhs.

The study also brought into light the scant attention paid by the government as well as the funding agencies in providing loans to
DWCRA members. Loans are expected by the DWCRA members under IRDP, sanctioned by the government including the revolving fund and also through banks. There has been a wide gap between loans expected by the DWCRA beneficiaries and the loans actually released. During the study period as much as Rs. 139.84 lakhs fell in short of loans actually released compared to the loans expected. Especially the difference was much in Kurukunda. However the loans released in Siddapuram was (+) 5.85% higher than expected.

The programme of DWCRA as a sub-scheme of IRDP was started with the main objective of covering as many women members in rural areas as possible by facilitating the provision of loans through IRDP and Banks. But due to obvious reasons, the percentage of members availed loans in the study villages during the study period on an average showed only 54.67%. In Venkatapuram it was only 10.95%. In respect of the scheduled caste beneficiaries on an average it was 54.78% and in respect of scheduled tribes it was only 29.09%. However the backward class beneficiaries were much ahead with 74.02% higher than the average of all members. In respect of other castes the coverage of members through loans is 62.84% which is also above the general average.

The study further revealed that in respect of Atmakur as a whole where few income generating activities got much attracted by the DWCRA beneficiaries, the same trend could also be seen in respect of
study manuals where the varieties of schemes like vegetable growing and vending and sheep rearing were undertaken. Of the income generating activities selected the village level some are chosen based on their traditional occupation, some are seasonal based in nature depending upon the availability of raw material and some are based on seasonal marketing. Some of the activities could not be continued in view of scarcity of raw materials and some encountered the problem of uncertainty in respect of production as well as marketing. Certain activities which have demand for their products like milk and leaf plate making and multi trade and petty shop could not be attracted by good number of groups because of the risk and the problems involved in transporting and marketing the products.

Regular conduct of DWCRA meetings by the Grama Sevika in consultation with group organizers is a prerequisite for the healthy functioning of a DWCRA group. In these meetings important matters like the objectives of the group, the activities that are to be undertaken by them, preparation of plans, the method of obtaining the loans the day-to-day problems faced by the members both as a group and as individuals are generally discussed. The meetings also help to motivate the members to cultivate the habit of thrift and savings and invest their own many in the business as a major share of investment. The present study reveals that the members have shown lot of interest in attending to the group meetings and on an average nearly 75% of the meetings
were attended by the members. In certain villages Venkatapuram the frequency of attendance was more than 95 percent, this shows the thrust of rural women for development.

The programme of each group in the village every year is evaluated and awarded with grades like A, B and C in some cases certain groups may not raise to the minimum standards and thus left ungraded. Regularity in attending the meetings, records, maintenance, savings behaviour, the financial achievements, repayment of loans and so on are the parameters including the groups participation in government sponsored programmes like Janmabhoomi, Clean and Green and so on. The study revealed that nearly 53 percent of the groups' performance was judged as 'A' grade. The performance record of the groups in various Panchayats of the Mandal varied in some villages – Venkatapuram nearly 81 percent of the groups proved satisfactory in their performance and in village like Siddapuram groups performance was satisfactory.

Beside studying the performance of the DWCRA groups both from their administrative, organizational and operational record adopting quantitative analysis, an attempt has also been made to evaluate the performance and impact of the DWCRA programmes on the socio-economic lives of the rural women in Atmakur Mandal from the angle of the perceptions of the member-beneficiaries. A well-structured questionnaire covering various key aspects touching the
inner depth of the DWCRA programme and its impact on the member beneficiaries, attitudes and approaches has been administered to the selected member beneficiaries in three selected Panchayats and nine villages as stated above. The analysis of the perceptions of beneficiary respondents have brought into light various interesting aspects of DWCRA programme. The sample was representative in character in respect of the respondents age as well as caste component. The Scheduled Caste, Scheduled Tribe, Backward Classes and Other Caste women have represented in the sample. The study revealed that more than 70 percent respondents are illiterate. This has become an impediment for the effective functioning of DWCRA groups in the villages. The groups where the higher percentage illiterates found could not properly understand the objectives, the procedures and the goals of DWCRA programme. Their illiteracy also because an advantage of vested interests of some of the members in the group who were wrongly identified as members and found their place. At every point of the activity the illiterate members were subjected to exploitation by way of making them discouraged, inactive and ineffective. There is absence of good leadership in DWCRA groups due to non-availability of minimum qualified members who could converse with the formalities and procedures involved in grounding the DWCRA programme. Even the funding agencies like the DRDA and its functionaries and the bank
officials also seem to have subjected the DWCRA members to unnecessary risks while sanctioning the loans.

The main objective of DWCRA programme is to help the illiterate below poverty line women in the rural areas to take up a kind of income generating activity mostly related to their traditional occupation or the skills with which they are conversant. But the study revealed that majority of the members are coolies as well as depending on petty business, and very few members represent their traditional occupations. But the official records and the responses of the respondents revealed that high percentage of members were made to attract the schemes like ram lamb, sheep rearing, vegetable vending and jersey cow rearing and so on. This was due to the fact that they were neither skilled in any occupation nor had an occupation of their tradition. As the schemes like jersey cow rearing, and so on need more investment and enable the members to request for more amounts of loan, accordingly these schemes got mostly attracted by the members. Further in view of their lack of skill and experience in these types of occupations, many of the members incurred losses, low income and sometime discontinued their schemes also. In certain cases it was revealed by few members that certain scheme were super imposed on them for the sake of reaching the government targets.
The need and importance of women development programmes like DWCRA could be justified from the point of the socio-economic backwardness of the rural women. Majority of the DWCRA members in the Mandal have no cultivable land or possess only a piece of land with less than one acre which is quite uneconomic to cultivate. In certain Panchayats like Venkatapuram more than 90 percent do not possess an economic size of land holdings. This has converted the women folk mainly into agricultural labourers and coolies to work in other fields. In addition to this they do not have adequate animal property to cultivate their uneconomic land holding and own no milch animals like sheep, she-buffaloes, cows etc., to depend on them. The pattern of residential homes they have also made them to depend on government sponsored developmental schemes for promotion of their income and employment so that they may own a house or renovate their houses as pucca ones. In addition, they also need extra space and accommodation for grounding their income generating like sheep rearing, mat weaving, basket making, rug weaving, jersey cow rearing and so on. They also require additional accommodation to keep their raw material as well as their finished products for sale in safe custody. The present study however revealed that only 55% of respondents have pucca buildings to live and the remaining live in small huts, rented houses and semi-pucca houses. In view of this they faced the problem of accommodation as well as lack of enough place to start their
schemes and have asked for additional financial support from the
government for securing additional accommodation for running their
schemes.

The present study also brought into light the inability of the
respondents who could not invest adequate amounts on the schemes
started by them. Of the 36 groups on which the study was conducted,
only three groups invested more than Rs.6000 and rest of the groups
had their investment below Rs.6000. As it is also revealed that as many
as 24 groups have started the schemes which require more than
Rs.25000. This shows the impact of inadequacy of loans on the size of
the unit as well as the inevitable dependence of the members for
additional loans from rural money lenders. In view of the uneconomic
size of the unit the income also get lessened compared to the
expenditure. The inevitability of the beneficiaries approaching the rural
money lenders was verified with the perceptions of the respondents
collected at the time of survey. As many as 18 groups started that they
approached money lenders to meet the inadequate investment.
Further, whenever the government delayed giving loans or they suffered
loss from the scheme due to various reasons or to renew the scheme
they were compelled to approach the money lenders. It is also proved
that the influence of the money lenders in the rural areas is still found
present in view of the lapses of the government in establishing the
backward and forward linkages. The beneficiaries who took loans from
the DRDA also approaching the other financial agencies for additional loans. Thus multi-agency approach for loans is adopted by the DWCRA members wherein the money lender is also a part.

The pattern of savings and the accumulated savings of the DWCRA members to add to the investment to take up any income generating programme will have greater impact on the DWCRA programme. The DWCRA members were encouraged to get into the fold of DWCRA by cultivating among them the habit of savings with a minimum savings of Rs.10 to Rs.30 per month. The present study revealed the positive realization of DWCRA members towards the importance of savings and their eagerness to start a scheme under DWCRA. Out of the sample respondents, nearly 85% respondents saved the money above Rs.500. The rest of the members also could cultivate the habit of savings and could save below Rs.200 depending on their ability and convenience. This kind of trend could be seen in all the villages upon which the present study is conducted. This is visible evidence to prove that the rural poor women are much interested towards rural development programmes in general and DWCRA in particular.

**Impact of DWCRA on the Members:**

An attempt is also made in the present study to know the impact of DWCRA schemes on the income and employment of DWCRA members in general and the selected respondents of three Panchayats
in Atmakur Mandal of Kurnool district in particular. As stated earlier most of the respondents were agriculturists. As stated earlier most of the respondents were agricultural labourers depending on petty business before they were enrolled as members in DWCRA groups. The present study has reflected a discernable change with a shift from their traditional occupation of agricultural labour to various skilled or unskilled occupations given through DWCRA schemes. All the 36 groups shifted to new occupations. However as some of the activities taken up by members are seasonal, during unseason times they used to go back to their traditional occupation of agricultural labour. There is also a visible change in the income of the respondents seen after the implementation of the DWCRA programme. As many as 42 respondents had no income before their entry into DWCRA but after their entry into DWCRA programme they became income earners.

Besides this, earlier there were 111 respondents whose income was between Rs.3000 and Rs.4800. But this number increased to 194 due to the impact of DWCRA. The impact of DWCRA could also be seen in respect of 105 members whose income earlier was below Rs.1000 and their number reduced to 53. However there is a marginal improvement in respect of those members whose income was between Rs.1000 and Rs.1300 as only 11 respondents shifted to higher income. On the whole 188 (41.78%) respondents income increased due the impact of DWCRA programmes.
The present study also revealed that there has been lot of impact of DWCRA programmes on the unemployment faced by the rural women in the Mandal. The women belonging to the scheduled castes, scheduled tribes and the backward classes including other castes continued to face the problem of unemployment before the implementation of the DWCRA programmes. There were as many as 210 (47%) respondents whose annual employment was less than 100 mandays. But after the implementation of DWCRA programmes the number got reduced to 143 (31.78%). Before the implementation of DWCRA programmes none of the respondents had an annual employment for more than 240 days. But due to the impact of the DWCRA programmes 19 (4.22%) respondents could gain employment for above 240 days. In the same way when there were only 204 (44%) respondents whose annual employment was between 101 to 180 mandays the number under this category increased to 239 (53.11%). Further as many as 13 respondents could jump into the category of 181 to 240 mandays of employment and on the whole as many as 134 (29.78%) respondents gained additional employment in the form of mandays per year due to the impact of DWCRA programme.

The present study also brought into light that the impact of DWCRA programme is much visible in respect of the other castes when compared them to the scheduled castes, scheduled tribes and backward classes. The scheduled castes, the backward classes
including the scheduled tribes of considerable percentage continued to remain in no income group even after the implementation of the DWCRA programmes. The scheduled castes and the backward classes could not have more additional income generated by making a shift from a lower income level to higher income level. But this kind of shift is clearly visible in respect of other castes, scheduled tribes and backward classes beneficiaries, the percentage of those who gained additional income is not even forty percent but it is above forty seven percent in respect of other castes.