CHAPTER III

STUDY DESIGN
AND
METHODOLOGY
This chapter presents the statement of the problem, review of literature, objectives, need for the present study and the methodological aspects of the study.

Human Resource Development has been a serious concern of all third world countries in general and country like India in particular. It is continuous process. It is both a means and an end. So, human resource development in its broadest sense covers social, economic and political dimensions. Therefore, development in any form of the economy is incomplete without developing its human resources. However, it requires sensitivity to changing needs in order to set-up priorities accordingly. The Third World sees people as the greatest asset and believes that true development centers on people and they have to develop themselves by participating in activities that affect their lives. Of late, women and their participation world over have been recognized as an important and integral segment of the population and source of development. Development programmes that tend to ignore and undermine the dire needs of women, their participation and contribution often miserably failed.

Self-help groups are voluntary association of people formed to attain certain collective goals, both social and economic. These are largely self-supporting, self-regulating and self-governing and formed by homogeneous groups. These groups undertake economic and social activities which would improve their standard of living, self-confidence, self-discipline, self-reliance and self-governance and can prove symbolic representatives of rural development in general and human resource development in particular. The present DWCRA programme could be dovetailed with ‘self-help group concept’. Women who are associated with these groups have been recognized as agents of change and partners of development by all agencies and
experts who are concerned with rural development in the spheres of human resource development.

STATEMENT OF THE PROBLEM:

The socio-economic development of any country depends upon its natural and human resources. Of all the resources, human resource plays a vital role because it is the factor that taps and binds all other factors together and transforms the people potentials into realities. It is in this context that the role of human resource comes into light in transforming the people from ignorance to awakening, from darkness to light and changing the people’s thought-ways and act-ways for the overall development of the society.

Today, women in India constitute nearly fifty per cent of its total population and contributing their might and efforts for the overall development of the economy. By making women the focus of development, we can not only ensure the development of children, but also hope for the successful and sustained implementation of programmes concerning, traditional and non-traditional activities such as family welfare, education, health and sanitation, awareness about environment, on going developmental programmes and industry. In consideration of these, many schemes and programmes have been launching and implementing from time-to-time both by the Government and non-Government agencies especially for the development of women and children in rural areas. Development of Women and Children in Rural Areas (DWCRA) is one such programmes exclusively meant for rural women and children. This programme was initially started as a pilot programme in 50 districts in India during 1982-83 including in the State of Andhra Pradesh. However, DWCRA
programme has been in operation in Kurnool district since 1991-92. Over the years, this scheme has been spread over the district and it has been in operation in congruence with the other programmes such as IRDP, Podupulakshmi, Mahila Samriddhi Yojana and TRYSEM. As on today there are about 12,486 DWCRA groups are working. Therefore, the effectiveness and fruitfulness of the programme can be gauged and known only when a detailed study on systematic lines is initiated and probed touching all facets concerning the rural development in general and human resource development in particular especially at the gross-roots level. Thus, the present study is a humble attempt in this direction.

Review of literature:

Hereunder an attempt is made to review the studies as women in general and DWCRA programme in particular. It is also tried to find out the research gaps on the topic.

(a) Studies on Women:

Seetharam (1982) made an attempt to probe into the “Problems of women Development Functionaries in Rural Areas”. He stressed that there is an urgent need for appointment of a High-Powered Commission to inquire into the working conditions of women development functionaries in rural areas to assess their capacities, performance and programme to effect improvements in selection criteria, training needs, job content, job performance, remuneration package, and other service conditions in the light of contemporary developmental needs.
According to Dube (1986)\textsuperscript{2}, and Agarwal (1994), in India the most deep-rooted forms of inequality built into the structure of traditional society are those based on caste and gender. They also held that a number of research findings indicate that women are the disadvantage gender in both rural and urban areas of the country.

Satnam Kaur (1987)\textsuperscript{3} stated in her book "Women in Rural Development", that the most important factor in rural development is the human resources. According to her the full benefit of development can only be realized with people's participation and the role of women can not be isolated from the total framework of development, as they constitute half of this human resource.

Charyulu and Reddy (1987)\textsuperscript{4} "Rural Women" in Decision making, public participation and other basic needs: A study of two South Indian villages analyzed women's opinions on decision-making, social participation and other basic needs. It was found that there is an increasing awareness of the need for better education, health and hygiene and the explorative and suppressive nature of the system. Women preferred to depend on men in several aspects of home and social life, but also have a strong desire to participate in public activities and gain equal status. The authors inferred that efforts to emancipate women should be directed towards organizing, building awareness and collective action, in order to achieve real changes in the status and role.

Sachidananda Sinha et al., (1988)\textsuperscript{5} consider restrictions on the participation and role of women in decision making in the villages of Bhojpur district, Bhihar. The survey covered 120 married women in the age range of 18-49 in three villages situated at a distance of 30km away from urban centre. The authors concluded that
upper caste women have no say in family decision making. The traditional role of women is considered to be inside the home and not outside it. They are regarded as weak and dependent requiring constant protection and finally made this for male dominance.

Mahapatra and Pattanaik (1988) attempted to know measures for improving socio-economic conditions of women. They felt that despite of women’s vital and substantial contribution they are being still under-estimated and discriminated in all walks of life. Therefore, the authors suggested that an integrated approach, where the three-fold strategy of education, employment and health is implemented in letter and spirit, can uplift them from the depth in which our thinking and policies have landed them.

Sarojini Sharan (1988) wrote a paper titled, “Attitudes towards Women must Change”, She was of the opinion that in order to enable women to come out of the protective shell of males, every possible help should be extended to them to gain self-confidence.

Prasad (1989) conducted a study on “Development Programmes for Women in Gujarat during the Eighth Five Year Plan”. He suggested that a full package of careful selection of women entrepreneurship providing finance and all infrastructures would ensure success of their new ventures.

Indu Kapoor (1989) made a study on, “Women and Development – Experiences of Voluntary Organizations CHETNA”. The author emphasized that in the accelerated paces of development in India, especially in the existing field of
women’s development, the Non-Government Organizations (NGOs) sector has a very vital and crucial role to play.

Williams (1990)\textsuperscript{10} in the study examined the status of women within the family in rural Indonesia from historical role they have played in Indonesian society to their current status in household decision making. The study showed that marital duration and the education of both spouses’ fathers are among the strongest predictors of both husband’s and wives’ perceptions of their abilities to affect the marriage decision. Moreover, residence in a larger urban community prior to marriage is particularly important for women in terms of improving decision-making power. The more input the spouses perceive themselves to have had in making the marriage decision, the more they are able to influence later decisions as well.

Ponna Wignaraja (1990)\textsuperscript{11} concluded in his study that the programmes should involve clearly identifiable homogeneous groups of poor women. The author stated that the design should start with awareness creation, building the poor women’s groups, concretization and then initiating a poverty alleviation strategy and process based on their needs, resources, knowledge system and capability. Further he suggested that the investment and credit should be preceded by social mobilization, concretization and building organizations of the poor. According to him as to ensure participation of the poor women and sustain the process, institution building at all levels is required and innovative training and sensitization programmes would need to be properly established.

Sultana (1990)\textsuperscript{12} in his study on “participation, empowerment and variation in development of rural Bangladesh women”, found that women’s participation in paid
work is not sufficient to increase women's autonomy and voice in the family and village. On the other hand, women's group formation, regular savings and income, new knowledge, consciousness – raising and group mobilization together creates an alternative to women's traditional conditions and thus contributed relatively higher status for women in the family and in the village.

Sudhakar Rao (1990)\textsuperscript{13} in his paper 'Group Approaches to Women Entrepreneurship Development' highlighted the potentialities of women and need to sharpen in them for the overall development of women in particular and economy in general. For such the author advocated that an integrated effort, local initiative and dedication for the cause of women entrepreneurship.

Parvati Srinivasan (1991)\textsuperscript{14} in her article "The Menace of Dowry" gave a brief historical perspective and pointed that this practice which originated as a positive and commendable act has ended up as the bane of society, the evil aspect having originated only in the 19th century.

Kalpagam (1991)\textsuperscript{15} in his paper on "Women in the 20th Century" briefly narrated the experiences of five ordinary village women and on the basis of this experiences, he examined the future of India, in the economic, social and political spheres. In conclusion, the article declared that the future of Indian women is closely linked to the future of the third world and that Indian women, like others, have a period of struggle ahead.

In an another paper, 'The Working Women of India' Kalpagam (1991)\textsuperscript{16} discussed various problems such as gender-based discrimination, domestic works of
working women and suggested that such a discrimination as far as possible should be admitted.

A paper on ‘The Plight of Rural Women’ by Gurnad Fathima (1991)\textsuperscript{17}, witnessed the actual life situation of rural women living in the village around Arakonam in Tamilnadu. He concluded that the mobilization, organization and concretization of the poor women of the villages must be initiated, in order to educate and enable them to perceive the oppressive situation in which they are living are immediate necessities.

In an article on “Women’s Education” Balasubramanyam (1991)\textsuperscript{18} tried to describe various provisions for the education of women. The author also called for a redefinition of the role of women in accordance with the adaptive demands of modernization and the formulation of an education policy based on these changing roles.

Padmini Jesudurai (1991)\textsuperscript{19} in her paper “Women and the Law” discussed some of the legal provisions specifically which were enacted to protect women in India. The author contended that the legal provisions in India do offer protection to women to a great extent. At the same time, she conceded that there is a big gap between theory and practice as far as the implementation of these laws are concerned.

Rajalakshmi (1991)\textsuperscript{20} in her article “Indian Women Today” made a general survey of the condition of women all over the world in general and in India in particular. As it is a general survey it covered the major areas such as role assignment, female-male ratio, female literacy, female employment, women and politics, social
status of women, legal provisions of women that affect seriously the life and rights of women.

Gengage and Desingusetti (1992)\textsuperscript{21}, in their study developed a model for developing agro enterprises among farm women in Asia. They strongly believed that it was human who discovered the possibility of domesticating plants for food and beginning the rudiments of hue-culture. They observed that most Asian women prefer work that can be carried out in or nearly home; avoid conflicts between as home maker and wage earner.

Batliwala (1994)\textsuperscript{22} identified three approaches through which women empowerment and there by human development can be achieved. According to him such approaches include (a) the integrated development approach; (b) the economic approach and; (c) consciousness rising cum awareness approach. He asserted that they are not mutually exclusive and have the potential to be linked with each other.

Kurata, Satoko (1994)\textsuperscript{23} in his study “Empowerment of women in self employment programmes: A study to conceptualize empowerment”, explored the concept of empowerment through a commonly planned intervention scheme-income generation/small enterprise projects. Empirical data were collected from an equivalent intervention scheme, self-employment creating programmes for women in poverty in the Mid-Michigan area in the United States. His focus group discussions revealed that empowerment centered on four dimensions-economic, social, psychological and political. The data revealed that empowerment is a process which starts from awareness with individual consciousness, grows into action and broadens to the
collective level. Empowerment according to him is a transformative and bottom-up process in which the beneficiary becomes an agent of change.

Felix De Sonsa and Isabela Cabral (1995) in their study on 'Can reproductive Health Education empowers Women? - A Brazilian Qualitative Study' concluded that a non-formal programme designed to teach health education and sexuality can be an effective tool to bring about women's empowerment in the psychological, cognitive and physical dimensions. The author recommended that this programme should add efforts to empower women in the economic and the political dimensions so that women's strategic gender needs can be fully addressed.

Karl (1995), highlighted that empowering women has been the central agent for both Government and NGO driven-sectoral interventions. Empowerment of women as a goal of development projects and programmes as guide wider acceptance in both developed and developing countries across the world. He also strongly opined that there has been a paradigm shift from micro finance and income generation to a more integrated approach to human resource development.

Reddy G.N. and Ramana Rao (1995) examined and analyzed the concept of empowerment and its associated components with reference to the bottom up struggles of voluntary organizations for the empowerment of women. Evolving a set of indicators of empowerment assessed the impact of the interventions of SEWA, Working Women's Forum and Samakya on empowerment of women. Among the programmes of NGOs, improving income by providing new opportunities of skill training, additional employment, providing credit and marketing facilities were the
main areas of concern of SEWA and WWF. In the case of SAMAKYA, their intervention was limited to provision of credit only.

Krishna Ahooja Patel (1995) in his International Development Studies Series on "Women and Sustainable Development" attempted to analyse the relationship of women to environment and development. The study concluded that while addressing environmental education for women, resource material needs to be selected from a variety of sources, international, national, primary, secondary, policies and grassroots levels. The author also called for fundamental and gross-root changes in the minds of women and men about the development of women in all fronts.

Ghosh's (1995) in his study on "Rural Development and Women Benefits Ground Level Realities" assessed the extent of women participation in rural development programmes. The study inferred that empowerment of women should be done by strengthening, existing mahila mandals at village levels and forming new organizations of women.

Ramanujam (1995) attempted a study on 'Women's Co-operatives and Economic Development'. He suggested that the role of women in the cooperatives could be increased by giving them cooperative education and training.

Neela Mukharjee (1996) while writing on 'Gender Equality and Well-being of Rural Women', stated that the gender position in a poor household affects intra-household inequities as well, causes for violence and relative deprivation of both physical and mental well-being. Besides, she concluded that gender position is the
major determinant of poverty and strengthening the gender position is the primary building block in progressing towards sustainable development.

An attempt was made by Koli and Koli (1996)\(^3\) on 'Role of Women’s Cooperatives in Rural Development'. The paper also identified some of the problems and constraints such as illiteracy and ignorance, financial constraints, limitations of co-operative laws, political hindrance and lack of policy-decision experienced in managing rural women co-operatives.

Nitya Rao (1996)\(^2\) strongly held that a positive change in the lives of poor women was not possible without organized pressure from the women themselves. It was suggested that women’s organizations need support for development of leadership structure ensure democratic functioning, participation in decision making and conflict resolution. The author concluded that the role of women’s organizations should encompass handling cultural struggles, confronting the power structure in tradition, religion, class and gender as well and the members of the organization need to have strong stakes and deep commitment.

Asha Das (1997)\(^3\) in her paper on “Child Development and Empowering Women in India”, stated that the basic approach to women’s development and empowerment continued to be based on the theme of convergence, i.e., non-government organizations in achieving a common objective.

Shanta Kohli Chandra (1997)\(^4\) in his paper on “Women and Empowerment”. He viewed strongly that through empowerment alone the development of women in all dimensions can be possible.
In an attempt on “Grouping Women and Economic Empowerment” Sujatha Viswanatham (1997) viewed that the Government should play role of overseer and facilitator in the affair of grouping women and economic empowerment, a role that it is most competent to play.

Pattanaik (1997), in his paper on ‘Empowerment of Women and Rural Development’. The paper outlined the need for women awareness and participation in rural development programmes especially in the areas such as health, education, political participation of women at the gross root level. He also emphasized that human resource development of women political leaders a sine-que-non in order to make them function effectively as legislative and leader at the gross roots. Therefore, appropriate training needs to be given to the women about different aspects of rural development from time-to-time.

Veenakumari (1998) in her paper captioned “Socio-economic Status of Women in India” emphasized that the orientation of society as a whole regarding the desirability that women should play an equal part in the country’s development was taken as a very important pre-condition for the advancement not only of women but the country as a whole.

In one of the evaluate researches focusing on women empowerment Dawson (1998) observed that empowerment of women and issues linked with advocacy are now in the foreground as development studies move towards a more integrally gendered approach. Many development agencies, according to them, now realize that the key to long-term poverty alleviation in developing countries is empowerment, in
its broadest sense of increasing self-reliance of poor people, and especially poor women.

Sakuntala Narsimhan (1999)\textsuperscript{39}, made an attempt on Empowering Rural Women and Suggested two measures such as imparting behavioural skills and training on occupational skills would enable women to act with more self-esteem such as developing confidence and leadership qualities. However, this aspect of DWCRA relegated to second place, its occupational skills taking precedence.

Raja Kishore, et al., (1999)\textsuperscript{40}, examined the extent of participation of role of rural women and Decision Making process in different areas of Agricultural and factors affecting their participation. It was found that level of participation of women in decision making is influenced by age, level of education, joint or nuclear family, caste, land holding and socio-economic status more than anything else.

Pushazhendi and Jaya Raman (1999)\textsuperscript{41} stated that internal groups are rural poor with active intervention of NGOs, adequately supported by training and financial assistance, ensured and also significantly improved women’s participation both from economic and social aspects. The authors strongly believed that group approach is becoming more and more important as evidenced by the recognize accorded by the Government of India in the on going income generating progammes. Thus, they highlighted that the group approach is an effective mechanism for ensuring effective functioning of self-help groups especially in rural areas.

Patel, et al. (1999)\textsuperscript{42}, in their study indicated that women are disproportionately affected by mental health problems. Since women play multiple
roles such as child bearing and child rearing, primary care-givers or primary earners, all of which act as stressors to her mental well-being. Thus, women's health and their well-being are closely associated with the social, cultural and economic factors that influence all other aspects of their lives and it is a necessity for the proper functioning of the family and the household. Education and creation of employment opportunities is a must for the urban poor women not only for improving their social and economic conditions, but also their health conditions.

Elisabeth Hartwig (2000)\textsuperscript{43} recognized women as a target group for development. According to her the role performed by women as agricultural producers and provides for the family is recognized and rewarded.

According to Gurumurthy (2000)\textsuperscript{44}, women's empowerment cannot be ignored while devising various policies for rural economic development. Women participation, according to him, is a significant one in rural employment activities such as agricultural operations, poultry, sheep-rearing, dairy, fire wood cutting and selling, sale of agriculture produce etc.

Pattanaik B.K. (2000)\textsuperscript{45}, in another study on, "Women welfare and social development", said that women are the vital human infrastructure and their empowerment, economic, educational, social and political would hasten the pace of social development. Investing in women's "capabilities" and empowering them to achieve their "choices" and "opportunities" is the surest way to contribute to economic growth and overall development.
Vijayanth (2000) in her paper “Women’s empowerment through self-help groups – A participative approach attempted to explain the process of women empowerment in terms of levels of awareness creation, decision making, self and group empowerment among women from self-help groups in five slum areas of Chennai. In order to take-up self development programmes, she stressed, that the measures such as building confidence and strength through brain storming sessions, and group activities and inculcated group discipline by entrusting group responsibility.

Panda (2000) in his paper stressed upon women empowerment through NGO intervention. According to him rural development through women empowerment involve a few key elements such as power, autonomy and self-reliance, entitlement, participation, awareness development and capacity building. Thus, for assessing HRD at group and individual level one needs to access each of these elements individually and also collectively.

Nagayya (2000) in his paper Micro finance for self-help group threw light on the importance of micro-credit, thrift on the role played by the financial institutions in the various developmental aspects of rural areas. He suggested that credit and non-credit programmes such as counseling supply of raw material, organizing marketing efforts and bringing technology inputs are supposed to peruse vigorously.

Kamal Vatta and Singh (2001), in their paper made an attempt to describe the process of development of self-help groups in Hoshiarpur district of Punjab. The authors identified weaknesses of self-help groups and evaluated the impact of the groups on income of the members. It is also attempted to study in detail the
experience of three self-help groups, one above poverty line but not obtaining bank loan and the other two respectively belonging to above poverty line and below poverty line categories. Finally, study concluded that undue delays in the sanctioning of loans need to be eliminated to achieve the objective of economic upliftment of the poor.

Pushazhendhi and Satyasai (2001) attempted to evaluate the performance of self-help groups with special reference to social and economic empowerment. Primary data were collected with the help of a structured questionnaire from 560 sample households in 223 SHGs functioning in 11 states representing four different regions across the country. For assessing the impact of the programme, a comparison of pre-SHG (before) and post-SHG (after) situation was followed. The economic and social empowerment was computed using the scoring technique. The results indicated that the impact of self-help groups was relatively more pronounced on the social aspects than on the economic aspects. The empirical findings of the study also revealed that the self-help groups as institutional arrangement could positive contribute to the economic and social empowerment of rural poor and the impact on the latter was more pronounced than in the former. The involvement in the group significantly contributed in improving the self-confidence of the members.

Pattanaik (2001) contended that women have a decisive role to play in the alleviation of household property. Empowering women with property rights and with savings and investment facilities would contribute much more to the household income. Moreover, women participation in income generating activities would raise the gender per capita income. He strongly felt that income in the hands of women
would contribute more to the household development in general and the society at large.

\[ \text{Rao, (2002)52 while attempting women self-help Groups and their profiles from Andhra Pradesh and Karnataka revealed that the existing formal financial institutions failed to provide finances to landless marginalised and disadvantaged groups. The study revealed that 'credit-for consumption', is the major purpose in Andhra Pradesh while it is social functions and purchase of inputs for agricultural in Karnataka. It was also significantly found that the self-help groups were able to achieve economic independence and self-confidence and thus channelising their efforts for the cause of human resource development in both the States.} \]

\[ \text{Pandian and Eswarn (2002)53 in their study on 'empowerment of women through micro-credit'. They held that the financial self-reliance of women both in the house hold and in the external environment led to empowerment of women in other spheres. They further stated that the success of women depends upon capacity building. The capacity building will result in better awareness of health, education, environment, legal rights, improving functional literacy and numeric, better communication skills and better leadership skills.} \]

(B) Studies on DWCRA:

The following pages bring out some of the studies which are exclusively made on DWCRA programme.

The Centre for Regional Ecological and Science Studies in Development Alternatives (CRESSIDA) was undertaken a study of DWCRA in Sikkim, Tripura
and West Bengal (1985)\textsuperscript{54}. The main findings of the study were as follows: The performance of Sikkim in the field of DWCRA is not very impressive in the qualitative terms and the slow progress in Tripura was attributed to inadequate groundwork at the policy and implementation levels.

Punjab State Institute of Public Administration (PSIPA), Chandigarh was undertaken an evaluation study on DWCRA (1985)\textsuperscript{55} and concluded that the failures of DWCRA in Punjab were due to non-release of matching financial allocations by the State Government official red-tapism and dominance of white women groups in Mahila Mandals of Pubjab, unenthusiastic official machinery and lack of involvement of voluntary agencies were also responsible for poor performance of DWCRA programme.

An appraisal of the programme was undertaken in Andhra Pradesh by Chittemma Rao and Vimala (1987)\textsuperscript{56}, focusing on the awareness of the beneficiaries about the existing facilities and the way of utilizing such services. The habit of saving was introduced through DWCRA. This money was used for building infrastructure and marketing support. Then a part of the fund was given as revolving fund for purchase of raw material and the amount was recovered through the sale of finished products.

National Institute of Rural Development (NIRD) (1988)\textsuperscript{57} in its “Evaluation study on DWCRA” covering Bihar, Manipur, Rajasthan and Tamilnadu observed that a large percentage of DWCRA beneficiaries were in agriculture and allied activity sector and a majority of DWCRA respondents were prompt in repaying the loans.
Thangamuthu and Manimekalai (1989) found, in their survey on generation of employment for women through DWCRA, that the beneficiaries had crossed the poverty line with additional income of Rs.285 to Rs.460. The problems faced by the beneficiaries in their trades were scarcity of raw materials and difficulty in marketing.

Gautam and Singh (1990) reported the impact of DWCRA in 4 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 per cent achievement of the target in organizing units of groups under DWCRA, the functional units accounted for only 67.17 per cent. The reasons for this were improper selection of group activities, lack of cooperation 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. The study suggested that an intensive training programme should be imparted right from the level of the members of the groups, organizers and officials at different levels responsible for planning and implementation of the programme.

Premkumar and Rahul Kumar (1992) in their study “DWCRA: A Case Study” tried to highlight the impact of DWCRA on the development of individual families in the Gulbarga district of Karnataka state. The study concluded that all the beneficiaries under study who were found to live below the poverty line prior to the implementation of DWCRA have now crossed the poverty line, employment status improved substantially.

Prithasarkar (1993) in an article on “Women in Development: A Case Study” of West Bengal found that there has been a perceptible improvement in the
economic status of the families to which the DWCRA beneficiaries belong. If properly implemented, according to the author, the scheme of DWCRA may serve as one of the most effective instruments in our plan strategy for rural development.

Reddy and Renuka (1994)\textsuperscript{62} in their paper “DWCRA: A Boon for Rural Women” reiterated the need for and importance of DWCRA programme for the development of women in rural areas. They were also of the opinion that DWCRA is a promising scheme and inferred that the assistance being provided to the members is very meager, no guarantees are extended on behalf of the groups and there is no attempt to combat middlemen’s role in marketing the goods produced by the groups.

Ghosh (1995)\textsuperscript{63} in his study examined nexus between group cohesiveness index and other socio-economic variables like education, status of group members and income generation in groups. The study concluded that unless group cohesiveness is built-up adequately DWCRA groups can not derive the full benefits of the programme.

Yadagiri (1996)\textsuperscript{64} in his study on “Rural poor and a challenging task of DWCRA - A study in Andhra Pradesh”, identified that the DWCRA programme had a positive impact on poverty reduction, social change, family planning and income generating activities. Besides, he found that as many as 94 per cent of the DWCRA members got economic independence and increased their income and able to spend money on nutrition food, clothing, children health and had brought a remarkable change in the consumption pattern, as a frequency in take pulls, vegetables, eggs, milk products had increased.
Meera Rao (1997) undertook a study on “Development of Women and Children in Rural Areas – An Appraisal”, in the State of Karnataka covering fourteen districts. The study found that though all the respondents satisfied with working of the scheme but identified certain problems like marketing, scarcity of raw materials for mat weaving and unstandardised price dairy product crippled the effective functioning of the programme.

Thejeswari and Veerabhadraiah (1997) carried out a study on “DWCRA programme in Mysore District”. The study emphasized that other women in rural areas should be encouraged to participate in this programme, so that they also gain more knowledge about different trades and become self-employed. The authors also suggested that strenuous efforts should be made to address DWCRA members effectively. In this task, according to them, the co-operation of the various agencies concerned, government officials and ultimately the beneficiaries is crucial.

Yerram Raju, B and A.A. Firadausi (1997) in their paper, “Women’s Development: Issues, concerns and approaches” presented the findings of an evaluation study of Development of women and children in rural areas programme in the three districts of Prakasam, Adilabad and Cuddapah in Andhra Pradesh conducted by the authors. The study brought out the patterns of group formation, group dynamics, impact of the scheme on the economic development and social cohesion among the women members and on employment generation. It also highlighted the need for disassociating the scheme from Integrated Rural Development Programme and for allowing it to bloosam as self-help group programme capable of generating income and employment on its own plank.
Manimekalai (1999)\textsuperscript{68}, in her study on DWCRA programme selected 60 women working inquiries, 20 each from private contractors co-operative societies on DWCRA groups and made a comparative analysis of these three groups in respect to their working conditions, earnings and their problems. An interesting observation was that the private contractors paid advances to many of the labourers and made them to live in bandage for ever. Fortunately the DWCRA group could successfully pay off their debts, and able to lead a better life at present.

Apparao (1999)\textsuperscript{69}, was of the opinion that rural women are to be associated with poverty alleviation programmes right from the planning stage to make the programme need based. He contended that there is a need to bring change the attitude of the people (Men, Women, Girls, Office staff etc) towards participation of women in poverty alleviation programmes. Besides, the unfelt needs are to be made felt needs through motivation for better results and ensure better participation of rural women for overall human resource development.

Sharma and Sharma (2000)\textsuperscript{70}, made an empirical study on DWCRA programme in Solan district of Himachal Pradesh. All together five blocks and thirty two groups involving about 402 DWCRA groups were selected for analysis. It was found that lack of proper monitoring and evaluation and political interference, lack of commitment and dedication among the functionaries, lack of awareness about the DWCRA programme were some of the bottlenecks in implementing the DWCRA programme. Finally the study suggested that efforts should be taken to prohibit all kind of political interferences, short-term training programmes must be taken to ensure smooth and effective functioning of DWCRA programme.
Dwarakanath (2001) endeavoured on 'self employment generation and DWCRA - A review'. He felt that unless the potentialities of the women are properly tapped and developed no social transformation and economic development is possible. The specific observations of the DWCRA programme are that development of women became an uphill task mainly due to the absence of strong development administration at the gross-root level and unfavourable power structure. He significantly recalled the fact that economic development and consequently social transformation of rural women is not possible unless they become shareholders at the micro level.

Kokila (2001) in one of her papers on “Credit groups for women workers”, recognized that DWCRA programme is a great boon for women’s development. She also felt that the programme cultivated the habit of savings, thrift and credit policy among the women. However, she felt that the programme is in its infant stage. The paper is also called for Government and Non-Governmental agencies ensuring the growth and promotion of thrift and credit groups. The success of this work depends on the management of thrift and credit on co-operative basis by the women and no erosion of that should be permitted.

A study was undertaken by Indira Kumari and Sambasiva Rao (2001) in Nuzividu division of Krishna district in Andhra Pradesh. The study was highlighted how the DWCRA group members supported themselves for their upliftment as the part of remedy for alleviation of poverty. They further stated that despite the bottlenecks that arose in the functioning of the DWCRA programme, it helped the
majority of women of the division to cross the poverty line and achieve the human development especially in the rural areas.

Dwarakanath (2002) in his paper highlighted need and objectives of self-help groups, literacy, growth of self-help groups in Ranga Reddy district of Andhra Pradesh. He noticed the self-help groups' movement in the district had a greater vision, and empowerment of rural women for overall human development. DWCRA groups in this human cause have contributed a lot for bringing greater awareness among the women groups about socio-economic and political conditions prevailing in and the around district.

Ravisankar and Pargunan (2002), in their paper tried to explore the ideological role that state policies play in constituting and sustaining the sub-ordination of women. They were also of the opinion that DWCRA programme is a boon for women development in particular and development of society especially in rural areas in general.

NEED FOR THE PRESENT STUDY:

There is an increasing recognition for the development of women and children, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to emphasize those rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high
sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. By making women focus of development, we can not only ensure the development of children but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, etc. Hence, a scheme “Development of Women and Children in Rural Areas (DWCRA) is conceived to realize the untapped potential of the rural women for the rural development in general and human resource development in particular.

Besides, it is evident from the review of literature, that voluminous studies were made on women in general and a very few studies were found exclusively on DWCRA programme. However, exclusively no study has been made covering Human Resource Development with special reference to DWCRA programme. Besides, so far, no single study of this nature is undertaken on such a vital issue in Kumool district. Hence, the present study is undertaken with the following objectives.

OBJECTIVES OF THE STUDY:

The main objective of the present study is to analyse and evaluate Human Resource Development with Special Reference to DWCRA programme in Kurnool district. However, the specific objectives of the study are to

1. Understand the concept of human resource development, possible goals; dimensions and target groups especially at the gross-root level of the country.

2. Trace out the origin, growth and development of DWCRA programme in India, Andhra Pradesh and Kurnool district.
3. Study the socio-economic profile of the district and selected group leaders and members of the programme.

4. Analyse and assess the impact of DWCRA programme on selected groups in various facets of human resource development.

5. Finally, to identify the problems and offers suggestions for effective functioning of the programme for the cause of human resource development.

**Sampling Design:**

For a detailed study the entire district of Kurnool is selected for analysis. The district is divided into three revenue divisions viz., Kurnool, Nandyal and Adoni. In all these three divisions there are 54 revenue mandals. As on 31st March 2002, there are 5690 groups in Kurnool, 3789 groups in Nandyal and 3007 groups in Adoni division. Thus, altogether 12486 groups are working in the district.

For selecting the universe for the study, a multistage and purposive sampling technique was adopted in selecting the mandals and the groups. In the first stage three divisions were selected, two mandals from each division and thus, 50 DWCRA groups in Kurnool division, 30 from Nandyal and 20 groups from Adoni were selected. Finally, altogether three divisions, six mandals and hundred groups which are functioning effectively were selected. Again, from each group one group leader and two members were finally selected for analysis. Thus, the total universe for the study constitutes 300 respondents. The following table clearly depicts all such details.
Table 3.1

Total sample universe for the study

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Division (No. of DWCRA groups)</th>
<th>Name of the mandal</th>
<th>No. of groups</th>
<th>No. of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kurnool (5690)</td>
<td>Kurnool, Kallur</td>
<td>50</td>
<td>50 100</td>
</tr>
<tr>
<td>2</td>
<td>Nandyal (3789)</td>
<td>Nandyal, Orvakal</td>
<td>30</td>
<td>30 60</td>
</tr>
<tr>
<td>3</td>
<td>Adoni (3007)</td>
<td>Adoni, Yemmiganur</td>
<td>20</td>
<td>20 40</td>
</tr>
<tr>
<td>Total</td>
<td>(12486)</td>
<td></td>
<td>6 mandals</td>
<td>100 100 200</td>
</tr>
</tbody>
</table>

Method of data collection: The study is basically descriptive and empirical in nature. Therefore, the data for the study were collected both from the primary and secondary data. Primary data were collected by administering a structured interview schedule among the selected respondents. In order to collect detailed information the interview-schedule was divided into seven sections. Section one was intended to collect personal data of the respondents, details regarding economic aspects was elicited section second. Section third was intended to get the information from the respondents on various aspects of training programmes. The DWCRA leaders and members and their exposure to mass media and political awareness as DWCRA members were elicited from section four. Section fifth was intended to data on the social and development value-orientations of selected groups. Section sixth was designed with an intention to evaluate the functional effectiveness of the selected respondents. Section seventh was framed to know the various problems of DWCRA as perceived and identified by group leaders and members.
However, secondary data were collected from the published books, journals periodicals, published reports, unpublished theses and official documents, broachers and official records of SC Corporation and Mahila Banks.

In order to get first-hand information on various aspects of the programme, informal discussions were also made with the district level functionaries, Non-Government Organisations.

Definitions of basic concepts used in the study:

As mentioned earlier, human resource development is a multifaceted concept and can be understood from various perspectives and dimensions. However, one of the approaches of HRD is from evaluating human resource development in the light of awareness, exposure and transformation of attitudes, behaviours and value-orientations of the people. Therefore, the study is confined to study and evaluate the impact of the programme on these selected human resource development facets. Hereunder an attempt is made to define all such concepts, which are used in the study.

- **Human Resource Development:** This refers to the develop level of awareness, exposure and development of the selected group members with regard to mass media and communication, awareness about political, educational, health, sanitation, income generating activities, employment and transformation in social and development value-orientations.

- **DWCRA groups:** These refer to the homogeneous groups constituting of both group leader and members ranging from 10-15 members. These members who are formed and undertaking self-income generating activities such as business,
weaving, tailoring, toys making, pickles-making and live stock. These DWCRA groups are also called as self-help groups.

- **Exposure to mass media**: This refers to level of awareness and exposure of DWCRA members to mass media such as habit of radio listening, types of news and programmes listening, competence of knowledge of languages in terms of speaking reading and writing. Frequency and exposure of cities and town, awareness about political, family planning, social and women problems.

- **Training**: It refers to the opinion of the leaders and members on the various aspects covered in the training programmes and the level of satisfaction they derived. It is the process of imparting the skills on the occupations, up-dating the awareness and exposure on various aspects of her personal development and development of the society.

- **Functional effectiveness**: This refers to the level of confidence on leadership, assessing her position as perceived by her and also perceived by the members and the people. It also refers to how best the leaders are able to represent the problems to the officials and also members have the confidence on their leadership.

- **Social and development value-orientations**: Refer to attitudinal change as they had as a group member in the DWCRA programme with regard to castism, regionalism, conflict orientation, achievement orientation in life and development value orientations etc.
• **Income and employment generating activity:** Refer to the income earning capacity and man-days enjoyed by the members before and after joining the DWCRA programme.

**Statistical techniques used:** The collected data were processed, tabulated and calculated with the help of computers. The data were analysed and discussed with the help of averages, percentages. The data were also presented with the help of appropriate bar and pie diagrams.

**Limitations of the study:** The analysis and findings of the study arrived subject to the following limitations.

1. Human Resource Development as a matter of fact is a broad and dynamic concept and hence it is not possible to select and analyse all the facets of human resource development. Hence the study is confined within the objectives framed for the study.

2. Because of the time and financial constrains the study has been confined to six mandals 100 groups and 300 respondents. Besides, the responses given by the selected respondents to the questions framed in the study were the main basis for arriving the inferences.

3. Despite the care and caution taken by the investigator the respondents because of their illiteracy and ignorance might not responded properly in the sense as expected by the investigator. Therefore, the findings are subject to this reality.
RATIONALE OF THE STUDY:

The present study is a humble attempt evaluating the Human Resource Development through DWCRA programme in Kurnool district of Andhra Pradesh. Kurnool district has been purposefully selected on the ground that it is one of the backward districts of Rayalaseema region and attracted the attention of policymakers, developmental agencies and voluntary organisations for its successful implementation of the DWCRA programme. The study has tried to discuss the concept of HRD and contemplated the essence of HRD in the DWCRA programme and its principles. As stated by Satnam Kaur (1987) in her book “Women in Rural Development” that the most important factor in the rural development is the human resource. Therefore, the potential of human resources which is abundant in developing countries like India must be utilized to the maximum for the rural development. The full benefit of development can only be realized with the people’ participation and the role of women cannot be isolated from the total framework of development as they constitute half of the population. Therefore, the present study in this context is relevant and appropriate. Besides, no study of this kind is made in Kurnool district.

The study within its framework focusses itself to various facets of human resource development with active participation and dedicated involvement of DWCRA members in village developmental activities. Therefore, it is hoped that the findings and inferences of the study which are drawn on empirical lines would undoubtedly help the policy-makers, government and non-government organisations,
researchers, academicians and all those who are closely associated with the affairs and implementation of DWCRA programme aiming at human resource development.
REFERENCES:


