Since recent past the empowerment of women has been a burning issue and has been discussed and debated by policy makers, sociologists, socio-economic reformists, feminists and philanthropists. They have been debating on the issues relating to gender discriminations in socio-economic, political and cultural aspects and how the fair sex has been kept under oppression under the mosque of traditions and customs. In that critical and crucial juncture many of socio-economic reformists with the help of eminent scholars of social sciences have obtained research analysis on this burning issue. Having sagaciously worked on their research, those scholars have expressed their views formed out of their interactions and discussions with many women, on gender discriminations and the prevailing poverty, which has been precarious, and ultimately they have expressed their opinions and suggestions to empower women and eradicate rural poverty. As this thesis is aimed at analysing the empowerment of women through SHGs’ the views of the scholars who have recommended to provide financial services to the poorest of the poor women to achieve economic empowerment and ultimately empowering themselves in all spheres of socio-economic, political and cultural life. Hence in the light of this conceptual view many reviews on “Empowerment of women through SHGs” have been surveyed to examine the impact of Self Help Groups on empowerment of women.

Moreover, a comprehensive awareness on review of literature is essentially required to obtain background information for any good research endeavour, which guides the researcher in designing and analyzing his/her research work.
Since the early 1980s, as have been discussed earlier, numerous studies have examined the various dimensions of micro finance programmes targeted empowerment of women. Several international organizations like Action-Aid, UK, Consultative Group to Assist the Poorest (CGAP) and Overseas Development Authority (ODA) have also conducted case studies and organized workshops in various countries. Primarily these reviews of literature are confined to two interrelated aspects, known as, self-help groups and empowerment of women. Many scholars in India and abroad have highlighted the role of self-help groups in socio-economic development and empowerment of women. A few of those studies have been surveyed under two parts to get insights on SHGs and empowerment of women.

For a convenient presentation this chapter is divided into two sections. The first section is devoted to the Review of Literature which is presented in two parts. The first part presents the ‘Reviews on Empowerment of Women and the second part deals with Reviews on Self Help Groups. The second section picturizes the profile of the study area, i.e. West Godavari district.

2.1. STUDIES ON EMPOWERMENT:

Sujatha Viswanathan(1997) in her studies on empowerment of women establishes that once economic empowerment is achieved it would have major implications on the overall empowerment of women. Intra-family relationships and domestic work culture would change resulting in social empowerment and a more equitable participation of women in decisions concerning the family. Leadership and active participation in group nurture would improve political acumen and eventually help successful political empowerment. Political empowerment in turn would result in more representative planning for women and for strengthening and sustaining of the process of overall empowerment of women. The study emphasises that it is in this context of empowerment and
given the vulnerability and powerlessness of the individual women in the existing socio-economic set up that ‘Group’ strategies acquire great relevance.

Sushama Sahay (1998)\(^2\) extensively deals with a range of literature on women studies with reference to empowerment of women prior to 1989. The study attempts to provide a theoretical framework for empowerment and economic empowerment of women referring to earlier studies. This would help to get insights on women and empowerment approaches and strategies.

Bhatt (1998)\(^3\) examines the question of empowerment and status of rural women in Kumaon division of Uttar Pradesh, India. His study provides better insights on:

(i) The status of rural women within the family in relation to their male counterparts in varied matters such as decision making with regard to monetary and non-monetary matters, help received from men in household activities, traditional customs discriminating against women, freedom of expression and action in family matters;

(ii) The status of rural women in wider society in varied social fields such as membership and participation in cultural and political organizations, movement outside the home, freedom and choice to attend social gatherings such as meals, religious pilgrimages, places of entertainment, leisure time activities;

(iii) The changing attitude of rural women towards factor influencing their status such as dowry system, appropriate age of marriage, equal right of property for men and women, family planning and female employment; and

(iv) The impact of development programmes and welfare schemes introduced by the government for rural women in different fields such as health, education, employment, social and political.
The major aim of Biswas (1999) is to develop comprehensive indicators for measuring women’s empowerment and to formulate a suitable index for measuring the level of women’s empowerment. He identifies 11 indicators. These indicators are: mobility, decision making power, autonomy; economic security and freedom from domination; awareness; participation in public protests and political campaign; contribution to family income; reproductive right; exposure to information; and participation in development programmes. Considering all these indicators and the issues under each indicator, the empowerment index has been developed to measure the level of empowerment of women in the context of Bangladesh. This can be applied cross nationality.

In his study, Kabeer (1999) presents a reflection on some recent attempts to construct indicators of women’s empowerment, focusing in particular on the meanings given to these measures and values embedded within them. He offers a three-dimensional conceptual framework for thinking about women’s empowerment: ‘resources’ as part of the pre-conditions of empowerment; ‘agency’ as an aspect of process; and ‘achievements’ as a measure of outcome.

Leela (2000) argues that development of women is crucial for the social and economic transformation of a country in view of their complex and multidimensional roles. Women have been marginal players in the rapidly changing economic scenario. They have to be brought into the mainstream of the development process as equal partners by giving due recognition to the place, role, aspirations and achievements, which have undergone phenomenal changes in recent decades. She suggests for strengthening the implementation machinery for achieving women development.
The strategy paper (2000)\textsuperscript{7} of the Department For International Development (DFID), UK states that the elimination of world poverty and the empowerment of women go hand in hand. It affirms that the 20\textsuperscript{th} century saw more global social and economic progress than any other century before it, but the scourge of poverty remains; discrimination against women violates their human rights, which also creates a major obstacle to development. DFID’s strategy is broad-based, and seeks women’s empowerment across all areas of development. The paper examines DFID’s objectives for women’s empowerment. It notes that DFID will collaborate with governments, civil society and the private sector for the achievement of these objectives.

Bose (2000)\textsuperscript{8} focuses on the efforts on awareness generation and advocacy of women’s rights and duties in India. He argues that women’s empowerment programmes are still inadequate in combating the exploitation of women. Educating women to empower themselves, individually and collectively is proposed as an effective method of addressing ‘gender issues’ based on a case study of women’s empowerment in Bangladesh.

The book entitled “Modernity, Feminism and Women Empowerment (2001)\textsuperscript{9} substantiates that Gender Asymmetry is a universal fact of life. In many societies across the world, women are discriminated against by law and by customs, rendering them among the vulnerable and disadvantaged social groups. The focus of the book is on gender, and the issues discussed in this volume range from modernity to empowerment. The volume presents the women issues in their holistic perspective underlying and highlighting the dilemmas of women development.

Rizwana (2001)\textsuperscript{10} is concerned with the study of the Maharashtra Rural Credit Programme (MRCP) which has been in operation since 1994. The MRCP has achieved targets between 71 per cent to 90 per cent on various inputs like
awareness building, entrepreneurship decent on various inputs like awareness building, entrepreneurship development, formation of SHGs, linking SHGs to banks, participation of rural women. Rizwana, therefore, conducted a study to assess the working of the MRCP in the context of economic empowerment of women. The study ascertains its success in terms of programme implementation. The study provides better insights on the economic empowerment of women under a specific project like MRCP.

Deepti Agarwal (2001) suggests the need to consider many socio-culture and political factors that inhibit women’s participation at the time of policy formulation. She suggests a framework of policy and programme, which should view women as critical agents of change, provide for direct involvement of women in project formulation, and organising women’s groups for achieving holistic approach towards development policy. The book entitled “Empowering the Indian Woman” (2001) highlights the hitherto latent issues and problems confronting the Indian Women. It is a unique collection of data covering comprehensively the analysis of the concept, multifarious facets and the obstacles that come in the way of women’s real empowerment, as also of the strategies to achieve it in reality.

Vasudeva Rao (2001) portrays the concept of ‘democratic common interest groups’ as alternative rural institutions in Andhra Pradesh. He recounts the success of various forums for community among which SHGs represent one. He argues that community development and empowerment go hand-in-hand.

Leelamma Devasia(2001) draws conclusions from an empirical survey of three villages near Nagpur, India. Accordingly, the study says that the collective domination of men over women called patriarchy had been eased out by the collective action of women by building up nurturing and being in the Mahila
Mandals. The Mandals were transformed into entrepreneurial or Self-Help Groups, which would sustain their empowerment.

Sekhar and Vasudeva Rao (2001) suggests that the knowledge, skills and inputs obtained as ‘distant’ learners could be of immense use to women in consolidating their role in decision-making. They can embark on measures for capacity building among other disadvantaged women, organise the neighbourhood, formulate livelihood strategies and ensure protection against vulnerabilities.

According to Lalitha Rani N. (1996) women form an important segment of the labour force and economic role played by them cannot be isolated from the total framework of development as the role and degree of integration of women in economic development is always an indicator of economic independence and social status.

A conference paper of the United Nations (1992) deals with the promotion of Self-Help Groups for poverty alleviation in Indonesia. Bina Swadaya, a foundation whose aim is to develop self-reliance among the rural poor in Indonesia, is an offshoot of the farmer’s movement for development started in 1958. The foundation aims to help target groups in setting up self-help organizations called Usaha Bersama; to provide assistance to those groups through field workers; to facilitate net working among those interested in rural development in the Indonesian context; and to establish channels through which it may contribute to the development process. This paper considers the strategies adhered to by the foundation; its programme to support Self-Help Groups and gives some recommendations. To conclude, Bina Swadaya strategies in promoting SHGs have improved the standard of living of the poor target groups, both directly and though intermediaries and have matched its target beneficiaries needs and demands.
The Indian economy, which has provided a development model for many countries, is considered to be in a desperate state and faced with social strains, heavy indebtedness and a banking system faced with ruin, comments. Imhasly, B., (1993)\(^{18}\). For him, the liberalized reforms introduced since 1991 including an area banking service with low interest credit have led to the financing of many uneconomic projects. He suggests that there is an urgent need to reform the financial system vis-a-vis local Self Help Groups supported by development agencies to better meet the needs of villages.

Bouman (1995)\(^{19}\) states that financial Self-Help Groups in low-income countries consist of two basic types, Rotating and Accumulating Savings and Credit Associations. He discusses the scope and significance of the financial Self-Help Groups from a development perspective. He concludes that financial Self-Help Groups have aided development.

According to Harper, in India, as in other parts of the developing world, the banking community is extending its services to the rural poor by lending to Self-Help Groups (SHGs). By providing single, larger loans, and relying on the group, or NGOs, to monitor the on-lending of micro-loans, the bank’s transaction charges are reduced, making the whole operation potentially profitable. Therefore, Harper (1996)\(^{20}\) examines this new method and points to its advantages.

Siebert (1997)\(^{21}\) examines local Self-Help Groups in Vietnam and the way in which credit to groups or families are used to encourage small business and aid development.

Qazi (1997)\(^{22}\) gives an account of Self Help Groups (SHGs) in rural India that involve a participatory approach to poverty alleviation and rural
development. He makes a comparison between the economic philosophy of female SHGs and that of DWCRA (Development of Women and Children in Rural Areas).

The Working Paper (1998)\textsuperscript{23} of an action research project of the Institute of Rural Management, Anand, presents an evaluation of eight women’s Self Help Groups promoted in Bidaj village (Gujarat, India). The study reveals that the Self-Help Groups failed in the first three years of their existence to enable members to realise their potential benefits. As a result, the SHGs failed to make any significant impact on the socio-economic life of the women members. This was due to the wrong approach followed in the SHGs formation by the team, misconceptions about SHGs’ goals both among the team and the members of SHGs; and lack of clarity about the concept of SHG particularly by the team leading to failure in ensuring conditions necessary for their successful functioning. This study would help to learn a few lessons about self-help concept.

Puhazhendhi’s (2000)\textsuperscript{24} evaluation study reviews the progress of the Self-Help Groups and quantifies the impact of the SHG-Bank linkage programme on income, employment generation and social development of SHG members in Tamil Nadu.

Lakshmikantan (2000)\textsuperscript{25} analyses the role of Self-Help Groups promoted by ‘SRESOC’ in the life of rural Pilibhit district located in the northern part of Uttar Pradesh State. The study notices the economic and educational advancement of the SHG members and hopes that the successful running of the SHGs in the district can motivate and encourage formation of more SHGs in the region and outside.
Similarly Gurumoorthy (2000) ascertains that the Self-Help group is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. To him SHG is a viable organisation to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities.

Ramana Rao (2001) provides a fund of knowledge on matters connected with micro finance and women empowerment through Self-Help Groups and presents the facts of micro-finance in India addressing the gender question. He reviews the impact of financial reforms and the performance of rural credit structure in India. His study also focuses on the limitations of group strategy and presents recommendations for improving rural credit vis-a-vis Self-Help Groups in terms of women’s empowerment.

Murugun and Dharmalingam (2001) present the vision of Mahlir Thittam of Tamilnadu Women Development Corporation, which supports Self-Help Groups of women for social empowerment, economic empowerment and capacity building the collective organisation of SHG members and their activities, working pattern are analysed in the framework of women’s movement.

Vijay D. Kulkarni (2001) based on an empirical study in Kunasavali village in Maharashtra establishes that the SHG actively builds confidence in women as decision makers, planners, and as bankable people. further it is a win-win situation, wherein the poor women get access to credit as well as make profit.

Barik and Vannan (2001) discuss the wide gamut of issues embedded in the concept of Self-Help Groups. They put forth the arguments to enforce the
view that ultimately SHGs can be developed as a sub-system of primary agricultural cooperative societies at village level.

Satya Sundaram (2001) focuses on the plight of rural women and argues that the Self-Help Groups have emerged in order to help the rural poor, particularly women in securing inputs like credit and other services.

Narayana Reddy, G (2002) in his study on “Empowering Women Through Self-Help Groups and Micro-Credit: The Case of NIRD Action Research Projects” has made an attempt on how Self Help Groups promoted among women as part of Action Research leads to women empowerment. The study describes that thrift and credit is strategic entry point for the action research intervention in Ranga Reddy district of Andhra Pradesh.

The study concluded that organisation of Self-Help Groups and development of their institutional and managerial capacity was an imperative element in the empowerment process of women. The formal financial institutions such as banks DRDA had come forward to extend loans for income-generating activities for SHG members. Women interacted with external agencies and professionals with confidence, which was an evidence of improved social skills and approachability. They were able to particular their needs and seek help from various schemes of development.

Thus, the observations of the study confirm the process that concept of Self Help Group approach ‘would certainly held women to overcome their difficulties and follow successful path of self-development. The study confirms that participation in Self Help Groups would certainly lead to development of certain social skills besides providing economic independence.
Karmakar, Ranjit and Ghosh, Bolanath (2002)\textsuperscript{33}; critically examined the role of women in SHG formation and also the issue of cooperation in a detailed manner through their study entitled “Role of women in the SHG; An emerging possibility to co-operationalization at grass-root”.

The study examined the performance of the Self Help Groups and co-operative societies in Midnapore district of West Bengal. Altogether 20 self help groups emerged in the Sankrail area of the Midnapore district are functioning well in the area. Experiments of SHGs are each SHG comprises 10 – 20 members. Women meet together for the SHG meetings and at the same time they gain some knowledge of different problems of the village and their development also. Groups rotate the money to the needy members for various purposes at a specified interest rate. As the repayment is cent per cent and the recycling is very fast, the savings amount increases faster. The saving habit paves the way for the empowerment of women and builds up confidence in them that they could stand on their own feet. Self Help Groups are linked with the banks for the external credit under the projects of rural development. Banks provide financial assistance for various entrepreneurial activities such as setting up of petty shops, vegetables shops, tailoring – units, charcoal making units and dairying etc. Self-Help Groups enhance the equality of status of women as participant decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

Jyothy, (2002)\textsuperscript{34} and others made a study on SHGs in Tamilnadu titled “Self-Help Groups under the Women’s Development Programmes in Tamil Nadu; Achievements, Bottlenecks and Recommendations” and found that women development depends upon capacity building, awareness on health, education, environment, legal rights, functional literacy and numeracy, communication skills, leadership skills for self and mutual help. The study recommends removal of bias against SHGs by the bank officials, and each bank should have a special
cell to the activities of SHGs and clusters should also favourable disposed towards them to sustain the programme.

In the recent past Puyalvannan P. (2003)\textsuperscript{35}; made a study on SHGs in Tamilnadu. The study “Micro-credit Innovations; A study based on Micro Credit, women empowerment and linking of SHGs with co-operative banks in two districts in Tamilnadu”, was conducted in Trichy and Pudukkottai district of Tamil Nadu.

The study revealed that, SHGs have formed by fifteen approved NGOs in the Pudukkottai and Tricy districts. The members have been granted loans for varieties of purposes, both productive and unproductive. Results have shown that women are credit worthy and responsible users of credit.

The study, thus, supports the view that as far as microcredit is concerned women are at most advantageous stage and it, at initial stages, women are loaded properly through awareness etc. they can cross all the hurdles and can take care of their own economic development.

The study, thus, confirms that SHGs have vital role in the process of developing women and also in enhancing their status. The factors one has to be careful about is composition of the groups, the way trained personnel mobilize the groups etc. need to be taken care of\textsuperscript{36}.

Sarada Devi, M and Rayalu, T.R. (2002)\textsuperscript{37}, in their study on factors functioning in women empowerment in urban areas conducted in Hyderabad, identifies various aspects related to the empowerment of women and assesses the level of differences between working and non-working women in the perception of women’s empowerment.
Study showed that working women perceived more problems due to more power in the family than non-working women. Non-working women faced problems due to powerlessness when compared to working women. Non-working women had more aspirations related to power as they were deprived of required power status in the family. Both working and non-working women felt that their personal freedom and ‘self-interest’ were their first priority in power persuasion.

Institute of Social and Economic Change (2002) made a study on “Micro Finance, Poverty Alleviation and Empowerment of Women; A Study of two NGOs from Andhra Pradesh and Karnataka”. The study attempts to find out the economic and social benefits of the micro-finance programmes on members of micro-finance groups.

Another study in Tamilnadu by B.K. Gopalakrishna (1998) shows that the SHG women showed positive change towards child care, environment, sanitation, drinking water, public speaking and child education. Most of the women showed interest and sending the girl child to school. Even the SHG had gone to extent of prohibiting arrack sales in their area. It indicates the involvement and approach by the SHG in the overall development in their area.

Tara S. Nair (1998) observed that when artificial cleansing of loan purpose will end up in a shift away from the focus on poor to the better off segments of the potential members among the group members. So, strict division in the purpose of lending will have limitation in the out reach mechanism for the poor.

M. Ariz Ahmed (1999) observed that in some parts of the Assam, rural development is very much through SHGs. Because, the women groups in the form of vigilance committees at village level, supervising the execution and
monitoring of the rural development activities. Thus, women groups are not only to empower, but also enabling the women to shape as social activists in implementation of different development schemes. These women groups also involved in prohibition of illicit liquor, afforestation, creating awareness on development schemes. This shows that women are enabled to participate in management of grass root level development.

Self help group focus on change and change-oriented skills, to help women to achieve insight, empowerment, and finding of a new way of life (Snehlata Tandon, 2001)\textsuperscript{42}. All these may not necessarily be achieved in all group situations. However, short term participation by the member’s effect process of change with provision of information and support, whereas long-term involvement makes changes in the life style. This process can be understood as effect of the self-help group on members and also consequent impact on the members.

R.K. Ojha (2001)\textsuperscript{43} also noted that groups should be formed based on the binding force (interest) homogeneity like caste and economic status. Otherwise, non-participation leads to distancing by the members from the group activities.

K. Kokila (2001)\textsuperscript{44} observed that the SHG consists of women from homogeneous occupational background even from neighbourhood, which helps them mutually trust each other. This has facilitated the women to learn to work collectively towards a set agenda and work in a democratic manner. So, the members not only required to voluntarily from the SHG, but also come from same socio-economic and culture situation to maintain the mutual cooperation among the members. The SHG functions with the principle of “contribute according to your ability and take according to your needs”. It indicates that individuals are motivated to work by using their ability and generate surplus to save (and also to repay loan) with SHG.
Vasudeva Rao .D (2001)\(^{45}\) observed that the promotion of democratic common interest groups for women empowerment resultantly improved the literacy among those participating women and also decline in the school drop out among their children.

Once economic empowerment is achieved in terms of availability of credit facilities with better bargaining power, and other basic necessities of life have implications on overall social and political empowerment Lalitha N. And Nagarajan B.S., (2002)\(^{46}\). Women participation with economic strengths in-group activities leads to changed self-image enhanced access to new information, skills, knowledge about resource availability and collective action. It results in improving their ability to take decisions both at home and in community.

Usha Rao N.J. (1980)\(^{47}\) emphasised on the need for women’s empowerment who constitute nearly 50 per cent of the total population of the country. The work stressed on the important aspects for harnessing women’s potentialities for development viz; health, education and training. These important aspects will in turn help women to get employment opportunities and thereby improve their economic and social status in the society.

Malladi Subbamma (1985)\(^{48}\) put forward the objective of the present day women’s struggle as not merely to improve the status and the conditions of women. But women should contribute to solve the problems of the contemporary society. She argues that this should be the real objective of women’s movement. In order to achieve this objective women have to be enlightened and take active part in the struggle for social transformation.

Anil Kumar Gupta \textit{et al} (1986)\(^{49}\) analysed the changing position of women in relation to changes in the structure of the society. An attempt was also made
to study the socio, cultural and attitudinal factors affecting the status of women. It has also raised some important issues like women participation movements, leadership issue, mobilising mechanism, women’s contribution to social and national development were discussed. The volume combined empirical material with theoretical insight and examined the position of women in society in relation to the opposite sex.

Rama Kumari K (2000) discussed the theoretical perspectives of public policy and gave a brief account of status of women in India in general and Andhra Pradesh in particular. An attempt was made to analyse various women welfare programmes and tried to find out how far the objectives of women welfare programmes were realised. She pinpointed the hurdles in the implementation of the programmes for women development. She also suggested measures for effective implementation of women welfare programmes.

Anita Arya (2000) analysed the approaches to the study of women development. Study of the current status of women in our society is one of the core areas of women studies. This exhaustive work consists of three volumes. They are titled 1) Society and Law 2) Education and Empowerment 3) Work and Development.

The first volume focussed on the problems and prospects and throws light on some of the legal aspects in the socio-cultural fields to the women folk. In the second volume an attempt is made to elucidate information on women education and empowerment in a historical perspective. The third volume is designed to provide information on gender and economic participation of women at various levels and indifferent walks of life.

UNICEF report (2000) emphatically argued that ‘It is not governments or organisations, or UN agencies who are the heroes of struggle for world
development. It is the millions of women who labour and do long hours of work under such difficult conditions and for little rewards to meet the needs of their families and their communities. No praise can be too high for their courage and their efforts but it is not praise that they need. It is justice and help. “In view of this argument there is an urgent need to develop the rural women who are a neglected lot hitherto”.

Arun Kumar et al (2002) attempted to highlight the empowerment strategy which is today emerging as a unique Indian response to the challenges of equality, development and peace. The last decade of 20th century has witnessed the emergence of women empowerment as one of the basic issues of human progress. Concern over the status of women has dominated both thinking and rhetoric. The immediate need to capture women’s psyche for solving problems to poverty, illiteracy, violence is felt increasingly at all levels. It is argued that to solve the problems of gender discrimination there is a need to create awareness so that it becomes possible to break the stereotypes and shibboleths of past and move towards a new generation of men and women working together and build new world order that leads to women empowerment.

Yelue, G.S. and Sahoo, Ch.V. (2002) conducted a study on SHG and tribal women empowerment in Nanded district of Maharashtra. The study was carried out on five SHGs comprising 20 members each belonging to Dhangar, Wangani and Golla tribal community in Nanded, Loha and Kandhar blocks. Most of the SHG members were involved in economic activities like goat keeping, small poultry farm, collecting forest product, maintaining livestock etc., The study found an increased awareness among the SHG women on literacy and continuing education, sanitation and health care; more freedom in mobility inside and outside village; financial and service support for self-employment; adoption of small family norm etc. some of them have started working as
sanghatik and saha sanghatika which shows their leadership qualities, improvement in communication skill and building self-confidence.

Boraian M.P. (2003) attempts to assess the process of empowerment of women through SHGs, promoted by eight NGOs which received funds from a donor agency in Andhra Pradesh and Tamil Nadu. The study observe that cash flow in the group and their families has increased, members have greater access to credit and their emergency as well as other needs have been met with ease. The gatherings of women in SHG meeting are not merely meant for collection of savings, distribution of credit, and recovery of loan, it is much beyond all these. Self-help group serve as a forum for human resource and social relations development too. This enhanced their exposure, awareness and knowledge about the external world. SHGs contribute to their overall personality development too. Alcoholism among the husbands is treated as their arch rival by the SHGs. The groups take active part in the proceedings of the Gram Sabha. An impact study of an NGO in Andhra Pradesh observes, in the control village resources and services are mainly male dominated whereas AWAWK villages show a curtailment of male monopoly and a shift towards joint decisions, joint ownership and control. It is concluded that there is a steady reversal from subservience to self-dependence, and secondary citizenship to partnership resulting in greater equity and gender balance.

Chatterjee, S (2003) carried out a study on SHGs in Jampur in Uttar Pradesh. The study brought out some of the important issues of implementation of SGSY in the district. The main objective of SGSY is to bring the assisted poor families above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy. It covers all aspects of self-employment of the rural poor mainly by organising them through SHGs and their capacity building. A major shift of the SGSY from the erstwhile programme is its emphasis on social mobilisation of the poor. Social mobilisation enables the
poor to build their own organisations viz., SHGs. This study reveals that due to banking rules and regulations poor are suffering. There should be flexibility in banking rules. Banks should strengthen adequate manpower.

Ramakrishna, R and Krishna Murthy, B.Ch (2003) analyse the role of SHGs in empowering rural poor in Paravda village of Visakhapatnam. The study reveals that SHG concept has been successful to some extent in achieving social empowerment, economic progress through improving access to institutional credit. The results obtained from the study also corroborate the theory of peer monitoring but to other factors such as rotation of savings by group members, lending for consumption. SHGs have a positive impact on beneficiaries especially women in respect of social and economic empowerment such as improvement in participation in the development programmes, ability to meet government officials, awareness of property rights, improving decision making, improving marketing, communication skills, building self-confidence and positive impact on the living standards of beneficiaries.

Hemalatha Prasad et al. (2004) argues that SHGs need better infrastructure support not only in the form of market complexes, work sheds, good roads, better transport but also in the form of better backward and forward linkages and institutional support wherever possible. Broadly SHGs are following five channels of market viz., local markets, institutional arrangements, exhibitions/meals, distributors/ vendors/ traders and wholesaler and retailers. In view of the increased competition in Liberalisation, Privatisation and Globalisation (LPG) era skill up-grada on in non-farm sector will prepare SHGs for better competition and boost the marketing prospects. She further highlights that the technology interventions are practically non-existent in the current working environment of SHGs and technology action plan is essential for the SHPIs operating in the field.
Rao, V.D (2004)\(^{59}\) studies the all round development achieved by the SHG/DWCRA women groups in Andhra Pradesh. The study observes that the increase in the level of awareness levels after joining the groups about sending the girl child to school, for a period of five years is evident. Data indicate that more women are sending their girl children to school than in the past. After joining the groups there is an increase in the number of women adopting small family norm. The increased role of women in the decision-making process of their daughter’s marriage reflects their enhanced articulation. Increasingly more women are playing important roles in the domestic activities. Through proper guidance women are now able to solve their own problems like drinking water, privacy through low cost sanitation, horticulture through check dams, school for the girl children, road to their village etc. Varying levels of participation by women in the study region reflected the degree of social development coupled with economic independence. The study recommended that more of economically and socially disadvantaged women should be encouraged to form groups.

2.2. STUDIES ON THE WORKING OF SHGs

According to Hall combo susan (1995)\(^{60}\), there is a broad consensus in the development of community about the priority of poverty alleviation and also about the importance of women’s participation and empowerment. In the search for models or even magic solutions to poverty, the significance of participation and empowerment of women is often over looked. Participation and empowerment are essentially functions of process, not models. They occur only because of the process set in motion by the staff or organizations implementing poverty alleviation. To make participation and empowerment of the poor possible, one needs to ensure the participation and empowerment of those staff working directly with poor people.
Yadappanavar (1995)\textsuperscript{61} has undertaken a study of DWCRA groups in Dakshina Kannada district of Karnataka with a view to study the operation of DWCRA groups and to identify strengths and weaknesses of the scheme. The group members carried out the production of cleaning powder with the help of funds obtained under DWCRA scheme. The study revealed that the low price of their products did not attract the consumers, as consumers were very particular about brand name. The study pleaded the government to provide marketing to their products and also impart training to the members to produce good quality cleaning powder so as to enhance the prospects of marketability of their products.

Dodkey (1999)\textsuperscript{62} observed that the Self-help groups or the thrift and credit groups are mostly informal groups, whose members pool savings and re-lend within the group on rotational or need basis. SHGs are organized for poor in general and women in particular. SHGs have been formed around specific production activities and they have promoted savings among their members and used the pooled resources to meet the emergent needs of the members including the consumption and economic means of ensuring access of credit to the poor and vulnerable sections of the society. Having found SHGs an effective and economical approach for disbursement of credit to the poor, banking sector in India has accepted the SHGs as eligible entities for deployment of credit. The study concludes that the SHGs are the solution to accelerate the socio-economic development of the rural poor in India.

Puspalatha and Revanthy (1999)\textsuperscript{63} conducted the micro level study in Nela Kondapally and Mudigonda Mandals of Khammam district of Andhra Pradesh. The objectives of the study were to access the savings and incomes of members adopting before and after approach to analyze the caste composition of groups and highlighted inadequacies of the scheme. This study revealed that monthly incremental income of various groups, varied between Rs. 105/- in the
case of dairy development to Rs. 600/- in the case of garment making and basket making. The study also revealed that caste factor played an important factor in the formation of DWCRA groups. Inadequate of revolving fund, inaccessibility to market, absence of choice by individual members to select desired trades were some of the main inadequacies of the scheme.

Kumaran, K.P. (2000)\(^{64}\) has studied the structure and function of SHGs in terms of saving, delivery of credit and recovery of loan. He also examined the role of self-help group promoting agencies. For the purpose of the field study 90 SHG members belonging to 15 SHGs of Pune district were randomly selected. Based on the empirical study the author has found that monthly meetings were regularly conducted by the chosen SHGs. Further, members’ participation in the meeting was found to be very high. During the monthly meetings the members have discussed mainly economic issues viz. Savings, credit loan recovery and income generating activities. Credit was utilized mainly for consumption purposes. It was found that the loan repayment was regular in case of those SHGs promoted by NGOs. From the study, it was also clear that the micro enterprises set up by the members of the SHGs promoted by NGOs and Banks were more viable and sustainable than those promoted by the D.R.D.A. However, social issues have not been given due attention by the members.

Shelfy. S.L. (2002)\(^{65}\), while summarizing the working and impact of rural self-help groups has stated that micro-finance institutions have improved the asset base and have also brought a sea change in the levels of the living of the beneficiaries. Further, the women participation has also improved the thrift and credit operations. More over, the author stresses the need for micro level field studies to examine the working of SHGS.

Suresh Babu, S. (2007)\(^{66}\) reiterates that today, the self-help group concept is highly appreciated by one and all in every nook and corner of Andaman
district. Andaman Nicobar Island, Port Blair adopted the SHG concept for the advancement of rural women during the year 1994. A large number of SHGs won laurels from the Andaman and Nicobar Administration, Government of India and other agencies like NABARD, KVK-CARI, PRI institutions working in Andaman and Nicobar Islands. The case study of Suresh Babu reveals that the SHGs promoted by cooperatives are doing well for benefit of its members i.e., women in comparison to SHGs promoted by other agencies.

2.3. STUDIES ON THE IMPACT OF SHGS ON INCOME AND EMPLOYMENT

Yadagiri (1996) attempted a study of rural poor covered by DWCRA scheme in A.P. taking particular reference to Nodunoor village in Rangareddy district. The study revealed that DWCRA members obtained an incremental income ranging from Rs. 310/- to 568/-. With regard to sending girl children to school, immunization of children, acceptance of small family norms and in preventing social evils like manufacture of illicit liquor, DWCRA members were better than non-DWCRA members. The members offered thanks to economic independency obtained through DWCRA, they could spend more on nutritious food, clothing and on children’s health and education.

Hashemi et al., (1996) studied the implications of rural credit programmes organized by two agencies such as SGB and Bangladesh Rural Advancement Committee (BRAC), in terms of mobility, economic security, ability to make purchases, involvement in major household decision making, relative freedom within the family, political and legal awareness and involvement in political campaigning and protests. The study brought out the idea that women who are empowered are more likely to join credit programmes.

Rao and Padmaja (1998) point out that in recent times most of the women are contributing to their family income by participating in activities like
agriculture and allied sectors, business, small industries, crafts services and many other callings. They also find that the women are very active in participating in the group and saving money. Most of the women have stated that the programme staff are kind enough and they are co-operating very well to run their groups. All the women are very satisfied about being members of the groups.

The rural women have acquired a secondary status in social life, economic activities and decision-making, Ali Sabari (1998) finds, a number of socio-economic constraints that limit their productivity and role in employment and income generating activities. Rural poor women are fully engaged in agriculture and allied activities including small farm agriculture, live stock, food processing, gathering, small trading and vending. Women successfully, diversified their off-farm activities such as poultry farming, animal husbandry, bee keeping, tailoring, beedi tolling, construction labour, work in factories and work sheds, providing services such as cleaning and washing. The author concludes that the development programmes have largely not achieved the anticipated impact on the socio-economic condition of the women.

Barbara and Mahanta (2001), stress on the role of self-help groups in promoting savings habit and contribution of self-help groups in providing micro-credit in the generation of the income of the poor. The study revealed that more than 80 per cent of the members were from poor families and women were engaged in gainful economic activities. They opined that self-help groups would help the poor people by promoting saving habits, keep free themselves from the clutches of non-formal sources of credit and influence them to engage in large income generating activities.
Sumar K. Datta and Raman (2001)\textsuperscript{72} found that the SHGs were able to provide various credit services such as business loan, consumption loan, loan for settlement of debts and loan for other contingency purposes to their members.

Vasudeva Rao .D (2004)\textsuperscript{73} in his study has examined the impact of the SHGs/DWCRA on the status and the equality of poor women in rural areas and the extent of women participation in the group meetings. Four-Fifths of the SHG members have actively participated in the proceedings of the SHG meeting. A noteworthy factor is that there is a positive relationship between saving and repayment levels and on issues directly related to social development.

Vimala P. (2006)\textsuperscript{74} in her paper has stated that cooperatives in the state have whole heartedly responded to the linkage programme brought out by NABARD. They are playing a key role in the promotion of SHGs by providing the poor with easy access to credit to take various income generating and livelihood support activities. Hence cooperatives can really be viewed as tools of social change and reform in the economy.

John Akoten (2006)\textsuperscript{75} indicates that micro credit and small enterprises play an important role in improving livelihood of rural and urban population in developing countries. There is a significant difference in their mean value of loan both for men and women. Women are getting higher proportion (90\%) rather than men (10\%) because poverty can easily be eradicated through the active participation of women in income generating activities. The most important goal of micro credit is eradicating world poverty by 2015.

2.4. SHGs AND RURAL POVERTY

An analytical study by Khanbaker (1998)\textsuperscript{76} shows that benefit from the programme should be at least as great as the cost of lost working time of households to participate in micro credit programmes. These programmes
enabled women to take up only house based market production on a part time basis along with their usual home based non market production. Group based credit has both responsibilities and benefits. The responsibilities are in terms of meeting attendance, forced savings, shared default risk where as benefits are in terms of training, insurance and consciousness raising. The close monitoring of the programmes makes the participants of fungibles. Micro credit programmes are not relevant for the poorest and the most illiterate because of their poor ability to bear risks.

Several studies have analyzed the importance of group lending activities in different countries. Bhatt and Tang (1998) have brought out there lending arrangements such as group lending with joint liability, individual lending with group liability and individual lending with individual liability. They argue that group lending can reduce the transaction cost and can work well in homogeneous group with high repayment capacity.

Madheswaran and Dharmadhikary (2001) showed that the success of group lending is attributable not only to poor monitoring but also to factors such as lending for consumption purposes, saving and rotation of saving by group members.

Bhatia and Bhatia (2002) point out that the formal financial institutions still hesitate in lending to the poorest sections of the rural people. The self-help groups in mobilizing rural savings and giving credit to the rural poor are good alternatives. The authors are of the view that the group finance will increase accessibility of the rural poor in relation to their financial needs. Individuals who could never have dreamt access to bank finance can hope to be so under group lending.
Impact of micro-credit on poverty alleviation and in reducing gender disparities is observed in the study of Ayanwale and Taiwo Alini (2004). The analysis has also revealed that both men and women could obtain higher incomes when compared to the situation prior to availing the micro-credit.

Amal Mandal (2005) has examined the importance of SHGs in poverty alleviation as the groups are organized on the basis of self-help and mutual help. The author is of the view that the earlier anti-poverty programmes have mainly followed individual approach and have not given serious thought on the need for sustainable income generation. In the light of the past experience, the author has viewed that the group approach is only the way to meet the financial needs through thrift and internal loans.

Neel Hermes, Robert Lenrink (2007) have argued that in India, microfinance has been provided through self-help groups in rural areas primarily to combat poverty and thereby cause rural development. This process itself is considered as an act of rural development, as women constitute 50 per cent of the total population.

2.5. SHGs AND ROLE OF NGOs

Lalitha (1998) made an attempt to study in detail network of microfinance and rural NGOs. The effective partnership between reputed NGOs and banks for promotion of self-help base for credit plus approach to micro enterprises of women would help in their emancipation. The networking among the banks, NGOs and women borrowers can open new vistas in building a new microcredit structure leading to sustainable development.

Chavan and Ram Kumar (2002) made a comparative analysis of the working of state-led microcredit programmes in India with that of the nine NGOs-led microcredit programmes. The study reveals that NGO led micro
credit programmes are successful in ensuring selection, monitoring and repayment performance. A high repayment does not ensure the success of the programme, because the pressure within the group may force those members to borrow from non-formal sources. Thus the above studies have shown that repayment is one indicator representing the sustainability of the programme. The studies are broad enough to consider how they are selecting the members and how they are monitoring their activities to ensure timely repayment.

Rao V.M. (2004)\textsuperscript{85}, in his research paper made an attempt to examine the working of SHGs. The study revealed that about two thirds of the respondents availed the loans after joining the SHGs. Further, it was revealed that nearly two thirds of the borrowings were used for productive purposes. The study results show positive results in Girijan areas where exploitation and backwardness of the people are more. The efforts of NGOs, government departments and social workers have facilitated the effective functioning of SHGs in the study area.

2.6. SHGs AND BANK LINKAGE PROGRAMME

Kaladhar (1997)\textsuperscript{86} studied the design, structure and governance of micro-finance in India. The studies reveal that the outreach of the programmes has been increasing over the years through the help and assistance from SEWA, NGOs, IRDP programmes, co-operative banks and commercial banks. Banking sector reforms have tried to remove some of the imperfections which are dealt in detail by institutional economics.

Sinha and Matin (1998)\textsuperscript{87} made study on the informal credit transactions of micro credit borrowers in Bangladesh. It revealed that in spite of the increased outreach, micro-finance credit had been unable to substitute informal sector. This is because, most often people borrow for consumption and loan repayment purposes and productive investment is not taking place properly. It is because of the increased consumption need that people are depending on micro-finance
situations for credit, but urgency to repay pressurizes them to borrow from informal sources.

Das Gupta (1999)\textsuperscript{88} views the finance as the life blood of any economic activity. India has a long tradition of co-operative financing for agriculture and rural development. The other agencies like Nationalized Grameena Banks, District Rural Development Agency are also involved in integrated rural development programme. The regional rural banks work for creation of farm assets through long-term finance. It is also stated that finance is provided to the people, who work in agriculture, fishing, or who operate small or micro enterprises that provide services and to those, who work for wages or commission. They are particularly effective ways of empowering women. The study states that micro credit has ushered in a new era of hope to the poor in general and women in particular.

Mittal (1990)\textsuperscript{89} has pointed out that the micro-credit especially to poor women entrepreneurs is a notion that mixes ethics and economics and is a socially conscious programme. It stresses the need for implementing theories rather than containing them to academic discussions. The micro credit scheme has proved that the poorest of the poor are credit worthy. The co-operative banks and other commercial banks are providing loans for agriculture and allied activities and for small industries. However, the fact is that these credit facilities have not reached the poor and down trodden doing small business in urban and rural areas especially women. The author states that the micro-credit scheme is a new paradigm of development.

Barik, B.B. and P.P. Vannan (2001)\textsuperscript{90} have said that the programmes of linking SHGs with cooperative banks have to be geared up. So far cooperative banks have covered only 14 states and one union territory. The SHGs would cut down the transaction costs for both banks and the poor rural clients. Further it
would help evolving supplementary credit needs of the poor rural clients. Further it would help evolving supplementary credit needs of the poor by combining the flexibility, sensitivity and responsiveness of the informal credit system. With the strength of technical and administrative capabilities mutual trust and confidence between the bankers and rural poor can be built up. The internationally accepted successful banking experiment of Bangladesh Grameena Bank (BGB) can be viewed as a useful model and the tool of social engineering. Essential Grameena Bank features of exclusive focus on the very poor, bank reaching the poor, open non-partition conduct all business, collective borrower responsibility and mutual support through compulsory group savings, strict credit discipline and close supervision can be ensured.

A study by Dadhich (2001)\textsuperscript{91} was on the evolution of the performance of Oriental Bank Group Project (OBGP) of SHG linkage programme. The SHGs were homogeneous in gender, economic status, religion and social background. The programme had reduced the borrowers transaction costs compared to the bank loans under subsidized programme sponsored by the government. Repayment pattern of the people was as high as 100 per cent because of the positive incentive for higher loans in future.

Namboodiri N. V and Shiyani R.L. (2001)\textsuperscript{92}, in their study have examined the impact of SHGs linkage with banks in promotion of thrift and purveying credit to the weaker sections belonging to the rural areas. The studies revealed that majority of the SHGs are women based and exhibited homogeneity in their economic and social status. The study results have revealed the fact that SHGs promoted by NGOs have shown better results in terms of savings, credit etc. The analysis has shown that due to predominance of consumption loans scope for undertaking income generating (IG) activities has been reduced. The formation of SHGs has led to women participation in development activities.
Navadker, Birari and Kasar (2001)\textsuperscript{93} suggest that the Self-help group bank-linkage should be strengthened to provide micro-credit to the rural poor.

Pitt (2003)\textsuperscript{94}, has mentioned that 90 per cent SHG clients are women in the Grameena Bank of Bangladesh and their consumption expenditure increases 18 taka for every 100 taka borrowed by women. Credit provided to women improves measurement of health and nutrition and educational status of their children. The Grameena Bank of Bangladesh earned name and fame as the pioneer of credit services for rural people. Throughout the country ‘slowly but surely’ more and more people come out of poverty. The Grameena Bank achieved repayment rate of 98 percent from its borrowers, 94 percent of whom were successful.

Bharathi Panda and Sagarik Mahanty (2003)\textsuperscript{95} in their paper have highlighted the need for formation of Self-Help groups in order to extend easy finance to the women belonging to poorest sections of the society. The authors are of the view that the women, do not have control over different resource as such they have little or no decision making power. To over come this malady self-help approach is advocated. Further, the authors have also examined SHG-Bank linkage programme in India, highlighting how the linkage will facilitate in obtaining the necessary financial support, to influence the living conditions of the SHG members.

Shylendra (2004)\textsuperscript{96} stated that through linkage programme NABARD would like to realize the vision of empowering rural poor by improving their access to the formal credit system in a cost effective and sustainable manner to reach the goal of 100 million poor through one million SHGs by 2008.
2.7. SHGs AND EMPOWERMENT OF WOMEN

Narashimhan Sakunthala (1999)\textsuperscript{97} in her study has made use of secondary data to arrive at meaningful conclusions. The main objective of the study is to assess the effectiveness of alternative strategies of development and empowerment of women particularly of poor women from socially disadvantageous groups. The study suggests that instead of economic intervention, it is worth to create awareness among women. The study also reveals that in every area of empowerment, acquiring necessary knowledge and skill will play more effective role.

Manimekalai and Rajeswari (2001)\textsuperscript{98} examined the socio-economic background of self-help women groups in rural micro enterprises, the factors that motivated the women to become self-help group members and eventually entrepreneurs. The study analyzed nature of economic activities and performance in terms of growth indicators such as supplementary finance, marketing and other related aspects and identified the problems faced by self-help group women in running the enterprises and suggested policy measures. The study concluded that the provision of micro finance by NGOs to women SHGs has helped the groups to achieve a measure of economic and social empowerment.

Dwarakanath (2002)\textsuperscript{99} asserts out that women led self-help groups have successfully demonstrated their ability to mobilize and manage thrift, appraise credit needs and enforce financial discipline. The study of self-help groups in Andhra Pradesh reveals the effectiveness of these groups among rural folks about the significance of women empowerment and rural credit. The credit needs of rural women are fulfilled through women groups. They could indeed bring in socio-economic development of women in Andhra Pradesh.
Micro credit and empowerment have been examined by Sudha Rani, Uma Devi, Surendra (2002) in their study on “SHGs Micro Credit and Empowerment. They conclude that participation of women in self-help groups has enriched the empowerment of women.

To sum up, the reviews surveyed on the studies of the distinguished scholars focus on various aspects, namely, the status of women in different sections, in terms of socio-economic and politico-cultural aspects, which lead to the empowerment of women. Besides, these studies do reflect the prominent role of SHGs in contributing to women empowerment. Further, they discussed the need for SHGs in respect of capacity building, awareness building among women leading to their empowerment. All the studies have stressed the importance and need for economic empowerment of women which determine the social, political and psychological empowerment. Thus, these reviews have exemplified the fact that the participation of women in SHGs affects their empowerment.
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SECTION-B
A PROFILE OF THE WEST GODAVARI DISTRICT

2.8. SALIENT FEATURES:

West Godavari District was carved out of Old Godavari District. As it is the western delta of the river Godavari, it is appropriately named as “West Godavari”, with headquarters at Eluru. It came into existence on 15-04-1925.

2.9. TOPOGRAPHY OF THE DISTRICT

The district is bounded by the river Godavari in the East and on the West by Krishna District, on the North by Khammam District and on the South by Krishna District and Bay of Bengal. The district is situated in tropical region between 16°-15'00" North to 17°-30'00" North Latitude and 80°-55'00" East to 81°-55'00" East Longitude. It can be divided into three natural regions viz., Delta, Upland and Agency areas. Its total geographical area is 7,742 sq.kms.

2.10. SOILS

The soils in the district are made up of Alluvial, Black Roger and Red Ferruginous besides a small belt of arenaceous sandy soils along coastal belt. The major types of soils in the district have been divided into 8 types. They are red sandy loams (35.05%), Clay Loams (22.89%), Alluvial (14.00%), Sandy Alluvial (12.53%), Deltaic Alluvial (9.98%), Coastal Sandy Loams (3.14%), Heavy Clays (1.98%), Saline Soils (0.43%).

2.11. CLIMATE AND RAINFALL

In West Godavari District, the climate is moderate both in winter and summer seasons in delta area. In the non-delta area of the district, the heat in the summer is severe, especially in the tracts of uplands and agency areas. The normal maximum and minimum temperatures recorded in the district are 37°C
to 19.8°C respectively. The maximum temperature is usually recorded in the
months of April and May.

The district receives its rainfall mostly and predominantly from South
West as well as North East monsoons, where normal rainfall is 784.0 mm and
246.0 mm respectively. The receipt of actual rainfall during 2007-2008 from
southwest monsoon is 826.8 mm while 201.8 mm from North East monsoon. The
agricultural activity – in the district is deplorable owing to gambling monsoons,
unreliable rainfall and much dependence on tanks, wells and M.I. sources for
irrigation in upland and agency areas.
TABLE 2.1
Population Statistics of 2001 as Compared to 1991 Census

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Population</td>
<td>Lakhs</td>
<td>35.18</td>
<td>38.04</td>
<td>8.13%</td>
</tr>
<tr>
<td>2.</td>
<td>Males</td>
<td>Lakhs</td>
<td>17.64</td>
<td>19.10</td>
<td>8.28%</td>
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<tr>
<td>3.</td>
<td>Females</td>
<td>Lakhs</td>
<td>17.54</td>
<td>18.94</td>
<td>7.98%</td>
</tr>
<tr>
<td>4.</td>
<td>Females per 1000 males</td>
<td>No.</td>
<td>994</td>
<td>991</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Rural Population</td>
<td>Lakhs</td>
<td>27.89</td>
<td>30.53</td>
<td>9.46%</td>
</tr>
<tr>
<td></td>
<td>% to total population</td>
<td>%</td>
<td>79.28</td>
<td>80.26</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Urban Population</td>
<td>Lakhs</td>
<td>7.29</td>
<td>7.51</td>
<td>3.02%</td>
</tr>
<tr>
<td></td>
<td>% to total population</td>
<td>%</td>
<td>20.72</td>
<td>19.74</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td><strong>LITERATES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Males</td>
<td>Lakhs</td>
<td>8.88</td>
<td>13.30</td>
<td>49.77%</td>
</tr>
<tr>
<td>b)</td>
<td>Females</td>
<td>Lakhs</td>
<td>6.96</td>
<td>11.77</td>
<td>69.11%</td>
</tr>
<tr>
<td>c)</td>
<td>Total Literates</td>
<td>Lakhs</td>
<td>15.84</td>
<td>25.07</td>
<td>58.27%</td>
</tr>
<tr>
<td>d)</td>
<td>Literacy rate</td>
<td>%</td>
<td>45.03</td>
<td>65.90</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Main workers</td>
<td>Lakhs</td>
<td>14.61</td>
<td>11.63</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Marginal Workers</td>
<td>Lakhs</td>
<td>0.64</td>
<td>2.49</td>
<td>289.00%</td>
</tr>
<tr>
<td>11.</td>
<td>Cultivators</td>
<td>Lakhs</td>
<td>2.20</td>
<td>2.73</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Agricultural labourers</td>
<td>Lakhs</td>
<td>8.06</td>
<td>8.90</td>
<td>10.42%</td>
</tr>
<tr>
<td>13.</td>
<td>Density of Population</td>
<td>per SQ Km</td>
<td>454</td>
<td>491</td>
<td>8.15%</td>
</tr>
<tr>
<td>14.</td>
<td>Scheduled Caste population</td>
<td>Lakhs</td>
<td>6.29</td>
<td>6.43</td>
<td>2.23%</td>
</tr>
<tr>
<td>15.</td>
<td>% of SC population to total population</td>
<td>%</td>
<td>17.88</td>
<td>16.90</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Scheduled Tribe population</td>
<td>Lakhs</td>
<td>0.85</td>
<td>0.89</td>
<td>4.71%</td>
</tr>
<tr>
<td>17.</td>
<td>% of ST population to total population</td>
<td>%</td>
<td>2.42</td>
<td>2.34</td>
<td></td>
</tr>
</tbody>
</table>
2.12.1 POPULATION AND AREA.

The West Godavari District is extended over an area of 7,742 square kms, with a density of 491 people per square Km. As per 2001 census the total population is 38.04 lakhs, which has increased by 8.13% of declined growth rate. Of the total population male population accounts for 19.10 lakhs and that of female accounts for 18.94, marking a sex ratio of 991 females per 1000 males. As a proof to say that India is a rural country, majority of people constituting 80.26% of the total district population, who account for 30.53 lakhs live in rural areas and the remaining 19.74 percent of the population accounting for 7.51 lakhs are urban dwellers.

2.12.2 LITERACY:

The literacy rate of the district is 65.90 percent which is higher than the state literacy rate of 60.47 percent and the total literates account for 25.07 lakhs in 2001, which has grown by a decennial growth rate of 58.27 per cent against 15.84 lakhs in 1991. Of these total literates, male literates account for 13.30 lakhs and female literates account for 11.77 lakhs. However, the decennial growth rate of female literates (69.11%) is higher than that of male literates (49.77%).

2.12.3 WORK FORCE:

According to 2001 census, the total work force accounts for 14.12 lakhs. Of this total workforce, main workers account for 11.63 lakhs and marginal workers are 2.49 lakhs. There has been a tremendous decennial growth rate by 289.00% of marginal workers who were mere 0.64 lakhs in 1991. Of the total main workers, cultivators account for 2.73 lakhs and agricultural labourers are 8.90 lakhs. Non workers in the district account for 14.97 lakhs.
2.12.4. Community wise population

As regards to community wise population, the scheduled caste population in the district is 6.43 lakhs, which constitutes 16.90 per cent of the total district population. Similarly, the scheduled tribe population of the district is 0.89 lakhs, which constitutes 2.34% of the district population.

2.12.5. Land Utilization

The total geographical area of the district is 7,74,200 hectares. Of this total area 7.07 lakh hectares of land is gross cropped area of which 7.38 lakh hectares is net cropped area.

Of the total area of 7,74,200 hectares, the forests occupy 81,166 hectares of land. The total net sown area is 4,70,927 hectares, of which 29,230 hectares of land is current fallows. A large extent of land spreading over 1,11,118 hectares has been put to non-agricultural uses. Barren and uncultivable land together, is extended over 41,128 hectares. There is 13,771 hectares of land under permanent pastures and other grazing lands and culturable waste land extend over 18,838 hectares. An area of 8,025 hectares is under miscellaneous tree crops and groves which is not included in net area sown.

2.13. AGRICULTURE AND IRRIGATION

The net area cultivated forms about 62.0% of the total geographical area of the district. Out of the net area sown, a large portion of the area is irrigated by the net work of irrigation canals. The irrigation system of The River Godavari, irrigates all the mandals in Delta region, whereas Pendyala, Gatalu, Vigeswarapuram pumping scheme irrigates some parts of Kovvur, Nidadavole, Tallapudi, Polavaram, Gopalapuram mandals. The irrigation system of River Krishna irrigates entire portion of Eluru, Pedapadu mandals and parts of the area in Denduluru and Bhimadole mandals. In upland tracks, there are irrigation
tanks fed by Hill streams besides other number of Tubewells, Dugwells and M.I. Schemes supplement the irrigation sources. On par with East Godavari and Rice Granary of Andhra Pradesh. Paddy forming 63% to 65% of the total area sown with an average yield of 4,455 Kgs/Hect. in the district. The other predominant crops also raised in this district are Banana, Sugarcane, Chillies, Coconut, Maize, Tobacco. The area of oil palm crop is also increasing day by day due to fulfilling the requirement of oil production factory established in Pedavergi Mandal.

2.14. PRINCIPAL CROPS

In West Godavari District several crops are sown. Among them rice, sugarcane, maize and tobacco are the principal crops. Besides jowar, groundnut, cotton, redgram, greengram, blackgram and chillies are sown in this district.

Rice is sown in the major portion of gross area sown, which is extended to an area of 4,46,710 hectares. Sugarcane is the other principal crop, which is sown over 62,894 hectares of land. Maize and tobacco crops are sown over 36,332 hectares and 21,703 hectares of land respectively. This clearly indicates that rice is the most prominent crop among the principal crops.

2.15. IRRIGATION

In the West Godavari district 6.27 lakh hectares is the gross irrigated area, of which 3.71 lakh hectares is net irrigated area.

Irrigation facility to the crops is provided by various sources. The main sources of irrigation in the West Godavari district are canals, tanks, tube wells and other wells. Besides there are also other sources of irrigation.

A large portion of area extending to 3, 63, 363 hectares is under canal irrigation. The area under the irrigation through tube wells which is extended over 2,18,858 hectare ranks second. Tanks do have their share in providing
irrigation to the extent of 22,823 hectares and other wells provide irrigation to 7,665 hectares of land. However, there are also other sources through which an area of 12,203 hectares of cropped area will be irrigated.

2.16. ADMINISTRATIVE DIVISIONS IN THE DISTRICT

For administrative convenience, the district of West Godavari is divided into four Revenue Divisions, viz., Eluru, Kovvur, Narsapuram and Jangareddygudem. Of these four, Eluru is the largest revenue division which comprises 16 mandals. The revenue divisions Kovvur and Narsapuram comprise 12 mandals each and the revenue division of Jangareddygudem comprises 6 mandals only. Once there were 12 Taluks and 16 Panchayat Samithies. They were separated for Revenue and Panchyaati Raj system came into effect from 25-05-1985 with the objective of bringing the administration to the doorsteps of the people. They started functioning from 15-01-1987. Besides, there are 7 Municipalities and 1 Corporation in position at Tadepalligudem, Kovvur, Nidadavole, Tanuku, Narasapuram, Bhimavaram and Municipal Corporation, Eluru.

There are a total of 887 gram panchayats in the district of West Godavari. Of these 887 Gram panchayats, 206 are notified Gram Panchayats and the remaining 681 are non-notified Gram Panchayats.

2.17. LIVE STOCK:

Live Stock has its importance in determining the economic status of the people, since people utilize their products for consumption as well as for other purposes. In this regard, status of livestock is also taken into consideration in assessing the socio-economic standards and conditions of the people. In West Godavari district the total livestock accounts for about 1.06 crore, consisting of various species.
Of this total livestock, the total cattle account for 2,02,748. Of these total cattle, male over 3 years account for 44,179, female over 3 years are 82,228 and the total young stock accounts for 76,341.

The total buffaloes account for 6,90,818, of which, 10,141 are male over 3 years and female are 3,75,786 and the total young stock accounts for 3,04,891.

Total sheep account for 3,28,298 and the total goat are 1,78,049. Horses and ponies are only 4 in the district. Swine or pigs are another live stock that are found in the district. They account for 13,025. There are also other species of live stock which account for 30768. Poultry is another industry/business that is found in West Godavari District, where there are 91,45,445 birds.

This huge number of livestock suggests that beside agriculture, the West Godavari District abounds with livestock.

To provide medical treatment, many veterinary hospitals and dispensaries have been established across the district. There are 11 veterinary hospitals and 84 veterinary dispensaries situated all over the district. There are also 104 live stock units established in the rural areas of the district.

Besides, these hospitals, there is one State Institute of Animal Health at Tanuku, one Animal Health Centre at Eluru, one Centralised Semon Collection Centre at Pentapadu and one Pig Breeding Station at Gopannapalem of the West Godavari District.

There are about 480 officials who have been rendering their services in the district. These officials consist of one Joint Director, 19 Assistant Directors, 90 veterinary assistant surgeons, 48 junior veterinary officers, 30 live stock assistants and 119 veterinary assistants. There are other officials also. They are
Deputy Director, one Radiographer, one lab technician, 2 lab assistants and 2 LN2 plant helpers. During the year 2007-2008, altogether 17,04,181 cases are treated, 13,801 castrations are done, 25,56,542 vaccinations are administered and 2,97,015 cases of artificial inseminations are done. During 2007-08, altogether 110127 calves are born. To provide fodder for this large size live stock, 37,798 acres of land has been brought under improved fodder. Thus the status of live stock is there in the district of West Godavari.

2.18. MINERALS

The economic minerals that occur in this district are Clay, Quartz, Spermica and Chromite. The total deposits of the clay are found mostly in Gopalapuram, Chintalapudi and Nallajerla Ex-Panchayat samithies. The white clay useful for ceramic production is found available at Dwaraka Tirumala and adjacent villages. There is no commercial exploitation of the other minerals mentioned above excepting clay in the district.

There is 2,46,806 Mts of Ball Clay, 32,025 Mts of Fire Clay and 15,788 Mts of Quartz were produced during 2007-2008. In the same year, 18,20,641 Cum of Road metal, 1,58,820 Cum of Building stone, 30 units Kiln of Bricks, 17,97,891 Cum of gravel and 6,45,732 Cum of sand were produced.

These principal and miner minerals contribute their share of revenue to the district of West Godavari.

An amount of Rs. 56,76,519/- was collected for 23 Mts of Ball Clay, Rs. 5,44,442/- for 17 Mts fire clay and Rs. 3,15,750/- was collected for 20 Mts of Quartz.

With regard to revenue from minor minerals, an amount of Rs. 8,35,87,285O from Road metal, Rs. 71,46,952/- from Building Stone, Rs.
1,05,000/- from Bricks, Rs. 3,39,45,819 from Gravel, Rs. 5,44,04,523 from Sand was collected during the year 2007 – 2008. Thus minerals contribute a considerable share of revenue.

2.19. INDUSTRIES:

The industries such as Rice, Sugar, Jute, Oil, Textile, Chemicals, Flour, Food Processing, Agarbatthi, Brick, Knittings, Coir Industries etc., are the large, medium and small scale industries in the District.

Altogether 2,131 large and medium scale industries which have got registered under the factories Act, 1948 have been running in West Godavari District, with their total installed capacity of 6,77,960.68 H.P. These 2,131 industries have been providing employment to 34,840 male workers and 10,777 female workers to eke out their livelihood.

With regard to small scale industries there are 61 units situated on all over mandals of the District providing employment to 1096 workers.

2.20. FORESTRY

The total forest area extended over the district accounts for 81166 hectares, constituting 10.48% of the total geographical area. The spices grown are bamboos and other wood useful for timber, fuel and other miner forests produce like Adda leaves, Beedi leaves, Soapnuts, Tamarind, Honey and fruits. In Polavaram, Buttayagudem, Jeelugumilli mandals the coverage of area under forest that appear in Pedavegi, Chintalapudi, T. Narsapuram, Lingapalem, Kamavarapu kota are of shrub types.

These forest produce contribute considerable share of revenue. The major products such as timber contributes an amount of Rs. 88,18,950/- and firewood contributes Rs. 1,37,900/- worth revenue. Minor produce, Bamboo contributes a
revenue of Rs. 86,79,721/- and the revenue collected from miscellaneous produce is Rs. 5,21,040/-. In total, the forest revenue amounts to Rs. 1,81,57,611/- for the year 2007 – 2008.

2.21.RIVERS

The Godavari is the important river flowing in this district. This river borders the entire eastern boundary of the district. At Vijjeswaram, the river breaks into two branches namely, the Gowthami Godavari (Eastern branch) and Vasista Godavari (Western branch) and flows towards the south of the district before falling into the Bay of Bengal near Antarvedi.

The other minor rivers which feed the irrigation tanks in the upland area are Tammileru, Yerrakaluva, Byneru, Kovvadakalva, Jalleru, Rallamadugu and Gunderu etc.,

2.22.PLACES OF PROMINENCE IN WEST GODAVARI DISTRICT

There is enormous potential for Tourism in West Godavari District, because of its location of religious monuments/temple, and endowed with rich historical or archaeological heritage. The places of religious temples/institutions and historical/archaeological significance in the District are presented briefly hereunder. All efforts are put by the District Authorities for bringing about overall tourism development in the District in view of its vast potentiality and ample scope in this regard.

2.22.1. Bhimavaram :

Bhimavaram is the Mandal Hqs. The place is noted for a big Naturopathic Hospital located in an extensive garden. Of the several temples at the place, Bhimeswara and Someswara are important. The Sivalingam in the temple of Bhimeswara is said to be Swayambhu Lingam (Self manifested). The Sivalingam in Gunupudi Someswara temple is also said to be a Swayambhu. The place is
one of the five Aramas (Pancharamas), the other four being Amaravathi (Guntur), Bheemarama near Samaralakota and Draksharamam both in East Godavari and Krishna Ramalingeswara of Palacole in the District.

2.22.2. Dwaraka Tirumala:

This is a place of Hindu religious importance. Owing to the temple of Lord Venkateswara which also locally known as “China Tirupathi” which is at a distance of 40 Kms from Eluru.

2.22.3. Palacole:

Palacole formerly known as Palakota and Palakolanu is situated at a distance of 10 Kms from Narsapur. The most important item of interest in this town is the Kshira Ramalingeswara Temple which is one of the Pancharamas.

2.22.4. Pattisam:

Pattisam is situated at a distance of 25 Kms from Kovvuru Railway Station. It is one of the ancient and sacred places in South India. The religious importance is due to the shrines of Veerabhadra and Bhavanarayana situated on the Devakuta Parvatham over looking the Papi Hills in the heart of River Gowthami a branch of River Godavari.

2.22.5. Juttiga and Natta Rameswaram (Dakshina Kasi)

Jutiga & Natta Rameswaram are twin villages assumed religious importance on account of the temples of Swayambhulingam known as Sri Uma Vasuki Ravi Someswara Swamy at Juttiga Village and the lingam which is made of shells and cones named as Natta Ramalingeswara Swamy at Natta Rameswaram Village. On every “Sivarathri” Festival day “Edurukolotsavam” is being celebrated at the border place of two villages. Thousands of pilgrims attend those celebrations. It is one of the important pilgrimage centres in the district.
2.22.6. Penugonda

It is the Mandal Headquarter. The importance of the place is believed to be the birth place of Kanyakaparameswari, the goddess of the Vaisyas. The temple of Kanyakaparameswari is the most important religious institution in the town.

2.22.7. Pedavegi:

Pedavegi originally known as Vengi. The capital of the Salankayanas, Vishnukundins and the East Chalukyas and was a flourishing city at the time of Satavahanas. It is a hamlet now with a few visible landmarks.

2.22.8. Khandavalli:

This village is situated at a distance of 12 Kms from Tanuku. It is a very ancient village situated on the banks of Vasista Godavari. This village is also known as Panchalingakshetram owing to the existence of Five Sivalingams in the temple of Markandeswara-Mrukandeswara. This strange phenomena of five lingams in a temple is found only at Benaras and Rajahmundry. Hence this place is considered to be of religious importance.

2.22.9. Tanuku:

Tanuku is the Headquarters of the Mandal and it is said to be the birth place of Adikavi Nannaya Bhattaraka, who undertook the translation into Telugu of Mahabharatha written in Sanskrit by Sage Vedavyasa.

2.22.10. Kolleru Lake:

Kolleru lake is one of the naturally formed fresh water lake in the country which is partly located in West Godavari District and partly in Krishna District. Four decades back Kolleru lake is used to be very colourful with 193 varieties of birds, which migrate every year from October and return in March/April. Most
of the birds visit Kolleru lake flying from distant countries like Egypt, Siberia, Philippines, Arabia, Australia, China etc. and return to their native countries with their Offsprings. Now most of the birds are not coming to Kolleru Lake due to polluted waters and also from shrinkage of waterbed area. Out of the above birds Guda konga is the familiar bird which is otherwise locally known as Kolleti konga. It is one of the most beautiful tourist place and birds sanctuary in the District.

The Supreme Court has ordered for restoration of Kolleru lake area removing all the encroachments and making the lake as birds habitat. Now the Kolleru lake is seen busy with colourful feathers and chirping birds.

2.22.11. Jainism and Buddhism cultures were also prevailed in some places of this district.

a) Jainism: The temple of Pradharma Teerthankara, named Adhinadhudu of Jainism at Pedamiram village near Bhimavaram Town and on a big stone image of sitting posture stature of a Jaina Tirthankara at Penumanchili of Achanta Mandal are samples of existence of Jainism in West Godavari District. In every year Anniversary day of Adhinadhudu at Pedamiram village is being celebrated on Karthika Poornima day in a grandeur manner.

b) Buddhism: The remains of ancient ‘Sangharam’ at Jeelakarragudem, H/o Guntupalli Village of Kamavarapukota Mandal, include a group of Rock-cut Chambers i.e., Caves, remains of a Brick-built Chaitya Hall and many ‘Sthupas’ in different sizes, mostly rock-cut and a few structural, reveal that Buddhism was existed here some centuries ago. This place is picturesquely situated amidst hills of scenic beauty. The history of Guntupalli caves dated back to 200 B.C. Thousands of people are still visiting this historical place. It is believed that the entire development and extension of its growth was during the centuries of 2nd B.C. to 3rd A.D. In the entire Sangharam of this place, either in rock-cuts or in
structures, Gowthama Budha picture impressions are not found. So it is evident that ‘Heenayanam’ Buddhist culture i.e., early ages of Buddhist culture was prevailed in this place.

2.23. OTHER INFRASTRUCTURAL FACILITIES:

2.23.1 Government Medical Facilities:

Public Health: Medical facilities are provided by the government to protect and conserve public health. According to the source from District Medical and Health Department, Eluru, West Godavari, there are different kinds of medical treatments, such as, Allopathy, Ayurvedic, Unani and Homeopathy.

Allopathy:

There is one district general hospital, two special hospitals each one to provide special treatment for the diseases like Leprosy and Tuberculosis. Besides, there are 4 dispensaries. In all these hospitals there are 1104 beds for in-patients at the ratio of 22 beds only per one lakh population. There are 82 doctors in all these health centres to provide their valuable medical services to the needy.

Ayurvedic and Unani:

There are 32 Ayurvedic dispensaries and 4 Unani hospitals/dispensaries in West Godavari district. But, surprisingly no one doctor is there to provide either Ayurvedic or Unani treatment to the public.

Homeopathy:

There are also 12 homeopathy hospitals and dispensaries in West Godavari district, which are without doctors to render homeopathic medical service to the people.
2.23.2. Transport and Communications:

Roads: Different types of roads laid amidst and pass through across West Godavari district with a length of 7379.240 Kms in total. Of this, 89.580 Kms length is of National Highways and 563.868 Kms is of State Highways.

In the total length of the roads that pass across the district is 1147.343 Kms. Of this, the length of rural roads is 1107.597 Kms. The Z.P. taken over roads is 106.510 Kms, of the Z.P. (PR) taken over roads is 4355.08 Kms and the length of Municipal taken over roads is 9.262 Kms.

Of the total length of the roads, the length of cement concrete road is 137.491 Kms and of the black top roads is 3802.355 Kms. A length of 1215.265 Kms is metal roads and 2224.129 Kms length of road is unmetaled.

2.23.3. Fuel and Power

2.23.3.1. Transmission and Distribution

Power of different capacities of voltage is distributed through different voltage lines in West Godavari district.

There is 15.96 km length of power lines with 33KV voltage, 11 KV voltage lines cover a length of 449.78km and LT line cover 119.9 kms in the district.

As presented in the above Table, there are three different types of power stations with different capacities in power generation. The installed capacity of Chettipeta Mini Hydel station is 1 MW  x 0.5 – 1 MW, which generates 3.954325 million KWH of power. The Vijjeswaram Power Stage – 1 is established with 100 MW of installed capacity and 567.461 million KWH of power is being generated from it. The Vijjeswaram Stage – II, generates 577.132 million KWH of power with its installed capacity of 172 MW.
2.23.3.2. Conveyance and Transport:
There are 5,03,036 motor vehicles of different classes to provide conveyance to the public to journey to all directions of their respective destinations and for transportation of goods.

There are 614 carriages or busses to provide conveyance to the public. They include 564 buses of APSRTC and the remaining 50 are private carriages.

The remaining 5,02,422 are the motor vehicles providing transport facility to carry goods to different destinies. Of these, 14,516 are goods vehicles, 18,416 are Tractors and Trailors. Besides, there are 24814 cars, 610 Jeeps, 5401 Taxies, 13,949 auto rikshaws, which also provide conveyance to the people. There are 422076 individual motorcycles, scooters and mopeds. There are 3000 other motor vehicles.

2.23.3.3. Railways:
There are 44 Railway Stations situated at various places in West Godavari district, covering a route length of 101.94 kms of Broad Gauge with double line and 99.11 Kms of single line.

2.23.3.4. Education:
The district of West Godavari flourishes with educational institutions imparting traditional courses, professional courses and Technical courses.

As regards to school education, there are 6410 institutions, which include primary schools, upper primary schools and high schools, in which 946401 students have got enrolled for the year 2007 – 08. Regarding higher education, there are 146 junior colleges and 73 degree colleges, of both Government and Aided Sector. With regard to professional education, there are 4 polytechnic colleges, 10 Engineering colleges and one Medical college in the district.
Besides, there are 3358 Anganwadi centres to impart education to the school dropouts and improve literacy among women. In total 252209 candidates are getting benefited, of whom 198005 are children and 54204 are women.

2.23.3.5 Drinking water Facility

All over 868 villages there are 2158 inhabitations. To all the people living in these inhabitations, drinking water facilities are provided through various sources. There are 2067 public water services, 3044 borewells, 1013 open wells and 3134 shallow facilities to provide drinking water to all the people of West Godavari district.

2.23.3.6 Public Distribution System:

In West Godavari district there are 291 fair price shops to provide various commodities under public distribution system to 1,98,476 card holders. Of this total card holders, 133271 are white card holders, 11301 are AAY Card holders, 361 are Annapurna card holders and there are 53543 pink card holders.

The profile, which has been picturized in this chapter, clearly reveals that the district is endowed with high concentration on agriculture where in major chunk of people of all social categories eke out their livelihood from agriculture and allied activities. Notwithstanding, backward communities and other socially and economically low level categories have been in dormant state without needed development due to their socio-economic backwardness. So, with view to better the socio-economic conditions of these poor people especially of the poor women the government through the district administration have come to their rescues and has brought them into the fold of SHG movement and making the banking to provide micro-credit to the members under the SHG -bank
linkage programme. This has contributed to the socio-economic development of the women members in West Godavari District.
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Item</th>
<th>Unit</th>
<th>Year</th>
<th>State</th>
<th>District</th>
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<td>Area</td>
<td>Sq.Kms.</td>
<td>2001 Census</td>
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<td>Population</td>
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<td>Growth rate over the previous census</td>
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<td>Birth Rate (During the decade)</td>
<td>Births per 1000 pop.</td>
<td>2001 Census</td>
<td>22.9</td>
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<td>a) Death Rate (During the decade)</td>
<td>Deaths per 1000 pop.</td>
<td>2001 census S.R.S. - 2006</td>
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<td></td>
<td>b) Infant Mortality</td>
<td>per 1000 live births</td>
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<td>56</td>
<td>49</td>
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<td>6</td>
<td>Density of Population</td>
<td>persons per Sq.Km.</td>
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<td></td>
<td>b) Urban</td>
<td>in Lakhs</td>
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<td>43.97</td>
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<td>House hold size</td>
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<td>Nos.</td>
<td>2001 Census</td>
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<td>9</td>
<td>Male Population</td>
<td>in Lakhs</td>
<td>2001 Census</td>
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<td>10</td>
<td>Female Population</td>
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<td>18.94</td>
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<td>12</td>
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<td>% of Urban Population to Total Population</td>
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<td>b) Females</td>
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<td>% of SC population to total population</td>
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<td>% ST Population to Total Population</td>
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<td>c) Literates – Total Population</td>
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<td>a) Literacy rate – Males</td>
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<td>b) Literacy rate – Females</td>
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<td>2001 Census</td>
<td>60.47</td>
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<td>b) Workers – Agriculture</td>
<td>Lakhs</td>
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<td>8.9</td>
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<td>a) Normal Rain fall</td>
<td>in mms</td>
<td>2007 – 08</td>
<td>940.4</td>
<td>1153.0</td>
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<td>b) Actual Rainfall</td>
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<td>Gross Cropped Area</td>
<td>Lakhs. Hec</td>
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<td></td>
<td>a) Rice</td>
<td>in Lakh Hect</td>
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<td>39.02</td>
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<td>b) Jowar</td>
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<td>c) Groundnut</td>
<td>in Lakh Hect</td>
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<td>d) Cotton</td>
<td>in Lakh Hect</td>
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<td>f) Redgram</td>
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<td>g) Green gram</td>
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<td>in Lakh Hect</td>
<td>2007 – 08</td>
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<td>i) Maize</td>
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<td>-</td>
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<td>m) Onion</td>
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<td>35 No. of Doctros in all Govt. Hospitals per Lakh Population</td>
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<td>10.9</td>
<td>0.35</td>
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<td>37 Villages Electrified</td>
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<td>Year</td>
<td>Number</td>
<td>Percentage</td>
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<td>Medical Colleges (including Private Colleges) (Allopathy)</td>
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a) Degree Colleges (Govt. + Private aided) (excluding Oriented)  

| Nos. | 2007-08 | 410857 | -      |

b) Junior Colleges  

| Nos. | 2007-08 | 1391367 | 3435  |

c) Schools including Elementary, UPS & High Schools  

| Nos. | 2007-08 | 13691741 | 946401 |

**REFERENCES:**


* * * * *