

# CHAPTER - V

Summary and Conclusion

## **Summary and Conclusion**

The role of women in development is most intimately related to the goal of comprehensive socio-economic development, and is a strategic question for the development of all societies. In this regard it is worthwhile to quote the words of Pandit Jawaharlal Nehru: "To awaken the people, it is women who must be awakened and if she is on the move, the family moves, the village moves and the nation moves." Thus, long back Pandit Nehru visualized the importance of women in our endeavor for social and economic development.

Defined in its complexity and interaction among all dimensions of human life -political, economic, social, and cultural and so on - development has been conceived as an integral process of economic growth and social progress. This position represents a collective articulation of the desire of the majority of mankind to humanize the conditions of people's lives through the process of development.

Govt. of Andhra Pradesh has undertaken comprehensive eradication of poverty in rural and urban areas through the Indira Kranthi Patham. The Programme for empowerment of women, through formation, development and strengthening of women SHGs and their federations covering one crore twenty five lakh women in rural and urban areas. During the last three years, the Government is also implementing National Rural Employment Guarantee Scheme (MGNREGP) to secure guaranteed wage employment to the rural poor. As a result of these measures, a large number of women and their families in

rural areas are enjoying stable livelihoods, increased incomes and better quality of life.

The Government of Andhra Pradesh sanctioned Rs.7092.71 crores of bank loan during this financial year 2010-2011, given through the 3, 89,444 SHGs.

Under "Pavala Vaddi" incentive Rs.535.59 Crores is given to 11, 33,269 SHGs during 2010-11, thus totaling to Rs.1099.45 Crores since inception of the scheme. To access the credit facility from project side an amount of Rs.975.97 crores is given to 28, 36,081 beneficiaries as Community Investment Fund in Chittoor District.

"Abhaya Hastham" is a Co-contributory Pension Scheme for the women, above the age group of 18 years belonging to the Self Help Groups in Andhra Pradesh. The scheme envisages contribution of Rs.30/- per month by SHG women and Government's co contribution of Rs.30/- per month into her Pension account. The contribution of the member and the co-contribution of the Government have periodically transferred to Life Insurance Corporation of India, for investing diligently for securing better returns on the investment. The corpus thus generated till the age of 60 years will be used for giving monthly pension amount to each women, on crossing 60 years of age.

The Development of Women and Children in Rural Areas (DWCRA) was launched as a sub scheme of IRDP during the year 1992-93 in Chittoor district. After 1994 the programme name was changed as 'Velugu' then it changed in 2004 as 'Indira Kranti Pathakam'. 'pavala vaddi' (Rural) dues (up to 31-3-2010)

pending are 61,304 Groups and the amount to be paid towards pavala vaddi arrears up to 31-3-2010 is Rs.25.27crores and payment disbursed during the Rachabanda till date for 35,953 Groups and the amount disbursed till date is Rs.15.77 crores.

Under the 'Pasu Kranti Pathakam' women got a subsidy of Rs.27.22 crore has been provided in Chittoor district alone for procuring 10,740 mulch animals, all high-yielding breeds.

A sizeable chunk of subsidy has also gone towards providing green grass and fodder for the animals. Similarly, ST families were provided 1,905 animals at a subsidy of Rs.2.34 crore.

Abhaya Hastham (Indira Kranthi Patham Pension and Insurance Scheme for SHG Women) covered 1 Crore 25 Lakh women in rural and urban areas. During the last 3 years, Government implementing Mahatma Gandhi National Rural Employment Guarantee Scheme to secure 100 days guaranteed wage employment to the rural poor.

Govt. of A.P. has brought out Legislation, A.P SHG Women Co-contributory Pension Act 2009. The bill was very recently passed by the AP State Legislature and AP State Legislative Council on 10th and 11th February 2009 respectively.

Under the 'Indiramma' housing programme has from 2006 to February 2010 the government has sanctioned 361,275 houses, but the beneficiaries fully built 3/4 i.e.212, 087 houses (full house constructed and cover the roof).At present for 62,163 houses not start even digging the foundation.

Under the Mahatma Gandhi National Rural Empowerment Guarantee Programme 14, 28,374 persons have applied for work, from 6, 02,363 households in (MGNREGP). Out of 6,02,363 households, 3,12,296 got job cards, out of those 3,03,444 job employment.

Total 24,575 households got 100 days, and 85,629 households got 75 days, it is called full muster, 36,684 persons are still working and 1, 65,408 persons are not yet started the work.

In 2009-10 alone MGNREGA has created more than half a million productive assets, mostly water and soil conservation structures. Each of them has potential to herd out poverty from villages. On the other hand, the Act has not been able to generate the kind of employment demand as expected. It has created at an average 53 days of employment in 2009-10.

Around 70% of the lands in Chittoor district are dry lands and rains fed crops are grown in them. Only 30% is irrigated as against the Andhra Pradesh average (35%). Earlier a variety of dry crops -Millets, Ragi, Bajra, Jowar, Ground Nut, Red gram, Cowpea, Bean pea and Horse gram are grown.

In Chittoor district there are 6,285 schools including 4,546 Primary, 841 Upper Primary and 898 high schools. The district has the highest number of schools in Andhra Pradesh. Moreover, 14 Mandals out of 66 have been declared as "free from out-of-school children" (100 per cent enrolment) by the Rajiv Vidya Mission (RVM).

The district leads in women's empowerment through Self-Help Groups (SHG). As many as six lakh women in the district are part of 52,000 SHGs;

during 2010-11, loans totalling Rs.670 crore were disbursed through banks as against the target of Rs.539 crore. Of this, loans worth Rs.560 crore were given to women from rural SHGs.

According to Census 2011, Chittoor district has a livestock population of about 11 lakh, and nearly 5 lakh families eke out a living from the dairy units. Other one lakh families are indirectly dependent on these units.

Contributing more than Rs.1,250 crore to the gross district domestic product (GDDP), which is close to 15 per cent, the dairy industry fetches what even agriculture cannot at times. Unlike the agriculture sector, which is dependent on the monsoon, the dairy industry is able to make steady progress. It provides stable employment and also generates good revenue.

The district has the largest number of poultries and hatcheries, and thousands of families depend on them. Chittoor contributes nearly Rs.4,500 crore to the nation's exchequer by exporting chicks and eggs to neighboring States.

The district has struggled to implement the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGP). Chittoor district has bagged awards twice for 'Excellence in Implementation' of the scheme. Over 13,94,821 adults were enrolled in 6,00,561 job cards and works worth Rs.245 crore were taken up in the district during 2010-11. In the past four years, 80,000 acres were developed by raising mango orchards and other plants.

Under the Indiramma Housing Scheme, 2.5 lakh houses have been planned in three phases in the district. Of these, 37,000 units have been

completed and handed over to beneficiaries. All the Indiramma housing colonies have been provided with drinking water, electricity, roads, and drainage and toilet facilities.

The analysis was mainly to construct an intuitive measure of MGNREGP performance, focusing on excess demand/demand-supply gaps, changes in their distribution between 2006 and 2010, and whether excess demand became more responsive to poverty and whether hikes in MGNREGP wages are likely to be inflationary.

The analysis expresses that demand widened slightly in the aggregate of Andhra Pradesh state during the period in question. At the state level, in Andhra Pradesh, the gap narrowed substantially.

The analysis of estimated excess demand further reveals that not only was it sensitive to poverty but it became more so over time in districts that were common in 2007-08, 2008-09 and 2009-10.

The analysis has validity, apprehensions expressed about the inflationary potential of recent hikes in MGNREGP wages cannot be ruled out. Further corroboration is, however, required from a more detailed analysis. But no less important is the concern that higher MGNREGP wages (relative to agricultural wage rates) may undermine the self-selection of the poor in it.

The MGNREGP potential for poverty reduction depends crucially on whether excess demand is reduced at a faster pace in highly poverty prone districts and whether trade-offers between poverty reduction and inflation are avoided.

Evidence shows that the process of marginalization of women in development has been intensified by the current processes of economic change and may continue in the future.

The marginal position of a large section of society, and specifically women, can no longer be justified. The structural changes in the economies of developing countries which are likely to follow future developments in science and technology must be based on increased and genuine participation of all members of society, if they are not to result in still greater imbalances or even lead to disaster.

The two facets of the role of women - in production and reproduction - should be conceived as complementary and interactive. In order to release women's potentials for fuller participation in the productive and decision-making processes, there is a need not only for sharing of parental responsibilities but also for institutional provisions which would benefit children and families. Women should have the right, the requisite knowledge and the resources to regulate their reproductive capacity. However, without economic independence women cannot achieve equality. Therefore, measures to expand satisfactory employment opportunities, to improve their economic status and the provision of the necessary infrastructure should be treated as an important and integral part of national and international development strategies (Pandey 2002).

Women in developing countries are a major resource in agriculture, food production and rural development, as evidenced by their numerical proportions, their share of labour in agriculture and food production and the division of

labour by sex in this sector. Their share of labour is particularly significant in view of the fact that in many cases they perform agricultural work in addition to long and arduous work in child-care, household maintenance, cooking, fuel wood collection, as well as food preparation and processing.

Despite women's crucial role in agriculture and food production their potential for accelerating rural development has not often been well understood or appreciated. Inherited biases in the agrarian development approaches have led to an inadequate perception of women's economic role, undercounting or devaluation of their work and thus to a perpetuation of the dependency of developing countries on external factors of production.

Despite international recognition of rural women's right to own land (World Conference on Agrarian Reform and Rural Development-Rome, 1979), attempts to incorporate this principle in land tenure and land development policies have been marginal. Forest policy, including policies for reforestation has yet to recognize the role of women in forest development, even though in some areas women have initiated major protest movement against deforestation which has negatively affected their ability to feed their families and livestock.

Case studies from Asia and Africa indicate that rural women are very dynamic and innovative in these fields when they are given the opportunity to participate collectively in such developmental activities. They also indicate a process of increasing self-confidence among women and an enhancement of their status within their families and community. However, extension of such experiments to other areas will require incorporation of women as a target group

in policies and structures for agrarian reform, and development of forests, agriculture, animal husbandry, silk production, fish culture, land development (including waste lands) etc.

In the context of collective action or organization of women as a group assumes greater importance in the realm of development of women and place them on par with men. Women, despite their equal role in economic activity, were deprived of their justified social position in the society. Among the various experiments and programmes in vogue for development of women, the concept of Self Help Group approach has gained importance and made much inroads in the realm of development of women. The Self Help Groups, with credit and thrift activities as principal activities, attracted the attention of women in Andhra Pradesh and the state has become a pioneering state in terms of promotion of participatory development of women in the country.

A collection of women, either homogenous or heterogeneous, form as a group and pool their savings in a periodical manner. The group, as an independent identity, selects one or two members among them as group coordinators or leaders. The collective leadership circulates the money saved among the needy members of the group with an interest rate mutually agreeable to all the members.

The Self Help Groups (SHGs) so formed have gained prominence in the recent past in view of the conducive atmosphere created by them in terms of bringing the women together. It is often believed that woman in solicitude cannot match man in terms of thinking, collective action and other aspects.

Further, a woman cannot excel herself in solicitude in view of the traditional value system and cultural background. On the other hand, if woman flock together they excel much better than men in terms of better thinking, planning and execution of development works.

The self-help groups which were initially formed as Thrift and Credit societies have metamorphosed as platforms for initiating development activities. The success of certain NGOs in the country in terms of using these woman SHGs to launch collective action for local development initiatives have met with huge success. The success phenomena penetrated to policy thinking of government agencies and led to laying down a new policy of using collective strength of woman (Self-help Groups) for launching development programmes, especially in rural areas. This led to launching of Development of Woman and Children in Rural Areas (DWCRA). After meeting success and facing several constraints in terms of structure of development programmes, Government of India further strengthened the approach with the launch of new programmes titled 'Swarna Gram Sarojgar Yojana' (SGSY).

Thus, using collective action has become order of the day in government as well as non-government sectors. The State of Andhra Pradesh in India with its pioneering policy measures for development of woman has created a conducive atmosphere for formation of self-help groups and also laid conducive policy-measures. This resulted in placing Andhra Pradesh at the top in terms of promoting self-help groups and launching of Participatory Development programmes for woman.

The data was collected through the interview and observation techniques. The collected data was processed, tabulated, analyzed and interpreted with the help of statistical tools like percentage, average etc.. The sample for the present investigation was selected from Chittoor District of Andhra Pradesh. 500 samples were selected from three Mandals, namely, K.V.B. Puram, Vadamalapet and Chandragiri. For improving the empowerment in different aspects of women several welfare programmes such as have been details by the Government of India.

Women, although constitute nearly half of our population, constitute an important segment among Weaker Sections by virtue of their backwardness in terms of social and economic development irrespective of their caste and creed. In the last few decades this aspect was debated much at international level and a global movement was initiated in terms of gender sensitization etc. This in background, an important event took place in Andhra Pradesh i.e., Self Help Group (SHG) Movement, wherein Micro Credit and Thrift among women was popularized as a movement, leading to emancipation of women from the clutches of drudgery of domestic work and placing them on par with men in terms of social and economic development.

Smaller groups, simple financial transactions, participatory and transparent methods of documentation and implementation have attracted the attention of the rural women in Andhra Pradesh. The popularity of the SHG Movement in Andhra Pradesh attracted the attention of researchers in terms of its impact, evaluation etc. However, the process and facilitation aspects were not

covered much and the studies conducted in this regard were confined to smaller sample. As the process and facilitation aspects of SHG Movement indicate the factors responsible for its success at threshold level it paves an important insight in terms of reliability.

This in background, the present study titled 'A Study on Development of women through Welfarism – A study in Chittoor District of Andhra Pradesh' was taken up with the following objectives:

- To study the process of women participation in SHGs,
- To understand the factors responsible for facilitating sustainable interest of women to engage themselves with the SHG concerned,
- To study the impact of SHG movement in respect of various social and economic aspects pertaining to women, and their development through welfare programmes.

The following findings were observed in the study:

- Majority of the respondents, i.e. 365 (73%) are in the age group of 25-45 years.
- The spouses of a majority of respondents, i.e. 323 have a secondary education (64.6%), 74 respondents (14.8%) have primary education, 96 respondents (19.2%) are graduates and a mere 7 respondents (1.4%) are illiterates.
- Majority of the respondents, i.e. 405 (91.1%) are engaged in agricultural activities. The welfare programmes are needed to uplift them and to make them economically empowered.

- 472 respondents (94.4%) have an annual income more than Rs.40,000. The low income of respondents seems to be due to the low level education, agricultural practices, and allied occupational activity.
- A majority of the respondents belong to Hindu religion, followed by 12 respondents (2.4%) who are Christians and 7 respondents (1.4%) who are Muslims. Among the Hindus, a majority are BCs as 336 respondents (69.8%) belong to BC community. Majority of respondents (75.4%) have pucca houses.
- A majority of the respondents (84.6%) are having a nuclear family and only 15.4 percent of respondents are living in a joint family.
- 414 respondents (82.8%) have ration cards, 64 respondents (12.8%) have sugar cards, and 22 respondents (4.4%) have no ration cards at all. Majority of respondents (68.6%) have house site and only 157 respondents (31.4%) have no house site at all.
- The Govt. officers and mass media played a pivotal role in motivating the respondents towards welfare programmes. Quite interesting and thought provoking to note that all the 500 respondents (100%) appreciated that IKP, Pensions, Housing, NREGP and NFBS welfare programmes are being implemented in their village.
- The highest number of groups, i.e. 33 with 292 members (59.8%) are functioning in Vadamalapet followed by 15 groups with 90 members (18.3%) in KVB Puram Mandal and 7 groups with 100 members (20.4%) in Chandragiri Mandal.

- 326 respondents (67.3%) are saving more than Rs.30,000 in the bank. It is quite interesting to note that higher will be the number of respondents. The increasing number of respondents and increasing saving amount indicate the high impact of welfare programmes among the women of the study area.
- A majority of respondents (46.4%) took a loan between Rs.30,000 to 40,000. Majority of the respondents (90.4%) utilized the loan amount for the family purpose. Majority of the respondents (75.7%) liquidated and the remaining are liquidating the loan amount.
- 438 respondents (87.6%) did not receive revolving fund and only 62 respondents (12.4%) received revolving fund to start income generation activity.
- Except corruption other problems can be solved easily as majority of the respondents (86.0%) have no problem at all. 88.4 percent of respondents need own house for their living.
- The Indiramma Housing Scheme sanctioned houses to 378 (85.5%) respondents in three Mandals of K.V.B Puram, Vadamalapet Mandal and Chandragiri and did not sanction to 64 respondents (14.5%).
- 346 respondents received various materials such as cement, iron etc. It is observed that only 32 respondents received all the material required for construction of house.
- Respondents (26.0%) received up to Rs.10000 to 20000 as loan from bank towards the construction of house under Indiramma Housing Scheme.

- 442 respondents benefited through this Indiramma Housing Scheme and the respondents of the study area as it fulfilled the desire of having own house.
- Majority of respondents (66.2%) participated for 41-80 days in MGNREGP. The majority of the respondents (89.1%) received the wage remuneration of Rs.4000 and above in Mahatma Gandhi National Rural Employment Guarantee Programme providing substantial additional income to the respondents.
- 75 percent of the respondents (315) benefitted from NREGP and got substantial additional income and saved, bought gold, and got their houses remodeled. It indicates that NREGP has some impact on the economic conditions of the sample respondent and made the respondents economically empowered.
- 77.0% percent respondents do not receive pension and majority of women (14.0%) receive Old age pension. 30 respondents (6.0%) are receiving Handicapped pension and 15 respondents (3.0%) are receiving Widow Pension.
- 45 respondents (9.0%) are benefitted through National Family Benefits Scheme. It shows lack of awareness in the sample respondents over National Family Benefit Scheme. Majority of the respondents received up to Rs. 30,000/- through National Family Benefit Scheme.
- 255 respondents (52.6%) opined that there is individual development ever after joining the group. But on the contrary 230 respondents (47.4%) viewed that they developed individually after joining the group.

- 93.8 percent respondents participated in the group meetings and got awareness on the group activities. 61.8 percent husband's takes decision in the family affairs. It is heartening to note that ever through women are becoming economically empowered, they are still under husband's clutches owing to illiteracy, demand and dominance.
- 150 respondents (30.0%) could not improve their status even after helping financially owing to lack of awareness and low literacy level. 236 respondents (47.2%) highly improved their status level. 322 respondents (64.4%) opined that their family status in the society improved and 178 respondents (35.6%) expressed negatively.
- 69.6% of the respondents did not face any domestic violence from the husband and his family members. 405 respondents (81.0%) faced no dowry problems. On the contrary, 45 respondents (9.0%) faced dowry problems from mother-in-law and 30 respondents (6.0%) faced from father in law and 20 respondents (4.0%) faced dowry problem from husband.
- 65 respondents (68.5%) are living separately owing to dowry problems faced from their in-laws and 30 respondents living in the nuclear family.
- 435 respondents (87.0%) replied that nobody family is studying in the social welfare hostels and 65 respondents (13.0%) replied that their family are studying in social welfare hostels.
- 440 respondents (88.0%) responded that their children were awarded scholarship and 60 respondents (12.0%) responded negatively that their children were not awarded scholarship.

- 470 respondents (94.0%) do not have handicapped family members and only 30 respondents (6.0%) have handicapped members in their family. 94 percent respondents have no handicapped members in their family.
- 273 respondents (54.6%) improved their economic development through IKP and 227 respondents (45.4%) could not improve their economic status.
- 185 respondents (13.8%) acquired gold, 86 respondents (6.5%) acquired house site, 176 respondents bought sheeps, 500 respondents (37.5%) bought cows and 200 respondents (15.0%) acquired agricultural land. It is quite interesting to note that 188 respondents (14.0%) acquired other assets
- 190 respondents (37.0%) utilized the income for family expenditure, 65 respondents (12.0%) invested in business, 55 respondents (11.0%) gave money for interest, 50 respondents (10.0%) saved as fixed deposits in the bank and bought gold respectively and 47 respondents (9.4%) acquired other assets
- 500 respondents (100%) possessed voter identity cards. They can utilize their right to vote and elect their choice candidate in the elections. 57 respondents (11.4%) did not avail right to vote. 82 Percent respondents expressed nonchalance to participate in Politics. equal number of respondents (48.4%) are members of Telugu Desam and Congress Party.
- Irregularities of Group Leaders (21%), non cooperation among the group members and poor leadership are the major problems faced by the respondents. But these problems can be solved in the long run.

- Majority of the respondents (67.7%) faced the problems of lack of veterinary hospital, drainage and drinking water problems.
- 60 percent of the respondents solve the problems by informing officials, by collecting contributions and conducting Gram Sabhas.

To conclude, the Self-Help Group movement in Chittoor district of Andhra Pradesh has yielded quite a number of positive results in the study area. However, the movement has met with better success due to capability of the women participating in the SHGs to counter the confrontations through their urge for development. In the process of participation in SHGs the women members have acquired a awareness and realized their responsibilities. The empowerment of women is quite noticeable on many a factor, especially enhanced role in decision making process at the family level.

Besides the positive factors, the under current momentum of political proximity, polarization and stagnant leadership at the SHG level, rising expectation level in an atmosphere of under development circumstances have also been observed as part of the study. Given the circumstances, the movement needs to be strengthened further by dovetailing the programme with other economic and social development programmes sponsored by government as well as non-government agencies. Given the strength of collective approach and high level of mutual understanding among the members, the SHGs provide an ideal atmosphere for launching of integrated and innovative development programmes. In the present circumstances of under development, integrated development approach by using Self-Help Groups certainly yield most positive results.