

EMPOWERMENT OF WOMEN IN ANDHRA PRADESH: MEASURES & PROGRAMMES

DOCUMENTED

By

E.D. SETTY, Ph.D.

FOREWORD

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P.V.R.K. PRASAD, IAS



**Dr. MCR Human Resource Development
Institute of Andhra Pradesh**

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FOREWORD

For the past several centuries, there have been attempts to ameliorate the status of women in the society. The privileges or the status accorded to and enjoyed by women differ from culture to culture and from age to age. Sporadic political, social and religious attempts have been there to elevate or treat women as equal to man. We have not so far succeeded in bringing about the equality of sexes. One may write volumes and speak at length on the need for empowerment of women, but in reality and practice it may end as a wishful thinking. The importance that she enjoys at home is different from the way in which she is treated outside. Whether it is political emancipation or ensuring of social equality, it has been in the process for several centuries. One significant and potent factor that would empower women is through their economic contribution. We find a very close relationship between women empowerment and women taking to self-employment or some entrepreneurial activity. Here we emphasize some economic activity exclusively in the domain of women and managed by women. It could be one of the surest ways of bringing about equality between man and woman.

One can think of several approaches to remedy the gender inequality and imbalances in development, but one substantive approach could be promoting self-employment and assisting women to take to some micro-enterprises. The usefulness of this approach depends on how seriously and faithfully it is translated into action. Unless there is something exclusive answering the cause and improving the economic conditions of women, any grand designs, formulation of policies and diluted approaches in the name of women development will hardly bear fruits.

Various conferences and seminars have brought out the point forcefully that integration of women in all sectors of economic and social development is necessary for national development. One could see some kind of reluctance, hesitation and unwillingness and prejudices in respect to encouraging women going in for productive economic activity. There is a need to bring about a change in the attitude of people and the state has to make special efforts to create a facilitating situation to gradually encourage women to move into a state of self-reliance. These

approaches are to be from several angles political, economic, social and religious but one solid effort could be motivating and facilitating women to take up some enterprises. One may speak volumes on why women are to be brought into the entrepreneurial activity. There is a need. If you are to treat them and make them equal to man the more effective means is through economic pursuits.

Different societies and cultures are deeply rooted in discriminatory values and prejudices in respect to women. To cross these social attitudinal barriers is a very difficult task. But we have to make a beginning. Elsewhere and even in the context of India, we had made some beginning. It is worth noting that the Government of Andhra Pradesh is marching forward towards social and economic empowerment of women through better access of women to economic resources, increased mobility, awareness, assertiveness, confidence, self-respect, self-esteem and gender equality. Net-working of SHGs at village, cluster and mandal level are emerging with the pro active role taken by the Government by way of introduction of MACTS Act, 1995 which is encouraging Women's Cooperative Thrift Societies. In the last 5-6 years the Government has been involving the women as active partners in the development process.

Savings and credit or income generation requires a holistic approach to human development, which ultimately leads to community development. The approach towards poverty alleviation should be self-help. Savings plus credit is a good starting point for group formation. Now in Andhra Pradesh the Self-Help Groups (SHGs) have become a forum for the collective unit of the poor against common expression and explanation, to understand individual and common problems and to improve their skills and capabilities to manage resources.

In a relative vacuum and rarity of interest, initiative, knowledge, skills and resources material and human on the part of the downtrodden women folk, the Self-Help Groups function as educational and enabling instruments to gradually elevate the life of the poor to minimum meaningful standard of life. This development is a journey and the destination will be moving forward on and on. The way in which the programmes are being

carried on serves as training for the women folk. Entrepreneurial activities being carried on with assistance from different quarters, it is hoped that it would play a contagious role drawing people from other segments of the population. Here, we may presume though, the self-help groups are functioning collectively, over a period of time, individuals within the group are likely to graduate into successful independent entrepreneurs.

It may be mentioned here that the Government of Andhra Pradesh has sponsored the documentation of Empowerment of Women and the Department of Administrative Reforms, Pensions & Public Grievances, Govt. of India was kind enough to provide financial assistance for documentation of the project.

I congratulate Dr. E.D. Setty, Consultant of this Institute for the efforts he has made in documenting this volume on Empowerment of Women. I am sure, that this book will be of some guidance to the people involved in making women as equal partners in all fields of human endeavour with self-respect and dignity.

PVRK PRASAD, IAS
DIRECTOR GENERAL,
Dr. MCR HRD Institute of AP &
Ex-officio Special Chief Secretary
to Govt. of Andhra Pradesh

18th December, 2003,
Hyderabad

PREFACE

The volume in general speaks of humanistic and constitutional need in terms of empowerment of women detailing the various government orders and institutional building and measures initiated by various departments in empowering womenfolk in Andhra Pradesh.

One could see the measures comprising economic, social, educational more importantly entrepreneurial in providing opportunities especially to the women below poverty line.

Chapter 1 gives a brief historical and constitutional background in terms of the efforts towards empowerment of women. It traces the measures initiated right from attainment of independence and upto the recent times.

As mentioned above, Chapter 2 focuses on legal measures in terms of empowerment of women. Similarly, Chapter 3 briefly expounds the policy formulations with the objective of empowerment of women.

Chapter 4 in substantive detail speaks of the sub-plan in respect of women empowerment. It specifies the percentage of reservation for women in several domains as detailed in the chapter. Chapter 5 as an answer to action part, in order to help the economically marginal women wherein they could not go in for financial assistance from established banks and financial institutions, the government brought in an Act facilitating cooperative finance corporation in aid of women. This Corporation functions meeting the financial needs of those women entering into self-employment and mini-entrepreneurial activities.

Chapter 6 outlines the details and activities of Andhra Pradesh Women's Commission in substance, it stipulates the principles and approaches towards reaching help to the women.

The scheme sponsored by Government of India under the name 'Development of Women and Children in Rural Areas (DWCRA)' in terms of ways and means to help women below poverty line, Chapter 7 at length speaks of the self-help groups which have become part of the DWCRA programme and in a sense, the DWCRÁ Scheme is a kind of an umbrella under which the SHGs in Andhra Pradesh function successfully.

Similar to the institution of cooperative finance corporation, Mutual Aided Cooperative Thrift Societies, called MACTS have been organized which facilitate credit to the women. Chapter 8 speaks of the way in which the MACTS are organized and their facilitating credit to the women for micro-enterprises.

In the effort towards empowerment of women, we may single out a programme called Deepam Scheme introduced by the Government of Andhra Pradesh. Chapter 9 briefly states the objectives and selection criteria in respect of beneficiaries. Though, in terms of monetary benefit and the gadgets provided to the selected women, it is minimal we may consider this as a small facilitating gift from the government.

Janmabhoomi programme was initiated by the Govt. of Andhra Pradesh in 1997 focusing on multi-sectoral development. In this periodic development activity, women constitute an important segment and the SHGs functioning under DWCRA are energized extending to them financial assistance and motivating them to go in for more of self-reliance and take to micro-enterprises. Here, the focus is on encouraging and mobilizing group activity which in turn would strengthen the group and ultimately encourage the individuals to go in on their own starting some business or any kind of enterprise. Chapter 10 speaks of the measures and activities carried out during Janmabhoomi and the contribution of the women to this programme.

As mentioned in Chapter 7, Chapter 11 provides survey findings carried out by the Department of Rural Development, Govt. of India. Chapter 12 is an executive summary of a study carried out on women of DWCRA/SHGs in Andhra Pradesh.

Speaking of the success stories, Chapter 13 highlights the mini-enterprises carried out by the SHGs in the district of Warangal, Andhra Pradesh. Here a specific mention may be made of a very successful Chilli Powder enterprise being carried on by the SHGs in Warangal District. It shows the way in which the women came together, organized, identified the prospects of a particular enterprise and ultimately depending on the rich local resource i.e., cultivation of a particular variety of chillies, the group has started this successful enterprise. It serves as inspiration, encouragement and model to other groups.

Similarly Chapter 14 outlines the success stories of DWCRA in some of the districts in Andhra Pradesh. We may just single out the Erukala Tribe as an ancient tribe engaged in basket making and women of this tribe were organized into SHGs under DWCRA and it is interesting to note how successful they have become now. Chapter 15 briefly tells the successful story of the Erukala Tribe.

Empowerment of women is a most relevant and a stupendous task. Some beginning has been made through several enactments and policy measures, planning and organization to bring about a change in their life. It is a long-way to go. It is not only dependent on the administration but it is everybody's concern. The material documented in this volume emphasizes the imperative need for helping the women under below poverty line and this may open up the other non-governmental organizations and the public in general to understand, appreciate and strive towards empowerment of women. Though it is a long way to go that does not mean we can stop at any point. The document may serve as a kind of information and guidance to everybody who is concerned with empowerment of women, to see a woman equal to man.

DOCUMENTALIST

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December 18, 2003

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The document set over its entire length and addresses to the following departments who provided the original and other sources which formed the basis for this documentation.

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NATIONAL EFFORTS TOWARDS EMPOWERMENT OF WOMEN

Women all over the world are overwhelmingly concerned with the issue of gender equality through women's empowerment. The results are periodically assessed in world conferences, of which we have had four since the Mexico Conference, the last one being in Beijing in July 1995. In the intervening period, national and international conferences deliberated on women's issues including gender equality.

In terms of constitutional, legal and administrative measures as well as enabling support to improve the working and living conditions of women, many initiatives were taken since 1947. Prominent among them are the constitutional mandates for gender equality and justice, enactment of very many new laws and amendment of existing laws to protect and promote the interests of women, setting up of women-specific administrative and economic structures like separate Women and Child Development Department at the union and State Government levels, constitution of the National Commission for Women and also Commissions for Women in several States, State Women Development Corporations, orientation in plan strategy to include women specific and women related programmes, launching of special schemes like Rashtriya Mahila Kosh, Indira Mahila Yojana and Mahila Samridhi Yojana and the foremost among them all, the provision to reserve for women, one-third number of seats to be filled by direct election in Panchayats and urban local bodies and also offices in specified rural and urban local self-government institutions, initiating introduction of the 81st Constitution (amendment) Bill for reservation of seats in Lok Sabha and State Legislatures.

Thus, we have enacted useful legislations to curb indignities on women and provide safety and security and harmony in family and society while some countries are still struggling for the emancipation of women. What we find is that these social legislations, such as those on dowry prohibition, equal remuneration and like, lag behind implementation because the society has not kept pace with the rapidity of legislations, fast

changing societal norms and dynamics of human behaviour and the need of human rights prerogatives. Our culture accords a high position to women. We venerate women and we accord the highest place for the mother in the family, yet women are denied equality of status, contradictory and strange are the human motives. In this context, we are reminded of what A.C.Pigou said in his Welfare Economics. "When we elect to watch the play of human motives, that are ordinary, that are dismal and ignoble, our impulse is not the philosopher's impulse - knowledge for the sake of knowledge but rather the physiologist's knowledge for the healing that knowledge may help to bring". We need remind ourselves that the knowledge that we may gain through conferences and other means must be utilized to heal the ills of society and to bring about sober and sound systems that make the home, the society and the country a place worth living.

Governance is an omnibus phrase. It encompasses social, political and economic empowerment. Gender equality, as in many other areas, is a relative term. While in a female-headed household or matriarchal system, the women may have equality to a large degree, but when it comes to the society, the social status varies considerably from community to community. In general, women lag behind in the equality status. The society and the Government have not been able to shed their inhibitions and reservations in according an equal status to women, notwithstanding very many progressive elements found in many of the religions of the world as well as the Constitutions of various countries.

When it comes to economic empowerment, while women work along with men equally hard if not harder, their work is neither recognized nor taken into account in computing income. The statistics in our country, so also in very many others, show that the number of women in employment of a regular nature has been increasing and women are now to be found in a variety of jobs once considered to be the preserves of men. It is a universal truth that if real empowerment is to be had, women must be economically independent. Many family discords occur mainly because of glaring unequal economic status of couples. It is also

essential that the title of property owned should at least be, in the joint names of the couples if not exclusively in the name of female especially if the property was acquired through money brought from parental home. The role of women in taking decisions in the family affecting economic areas must also be a joint effort of husband and wife, father and mother, daughter and son, brother and sister and so on, involving equally the male and female members. Then alone can harmony be built. As somebody put it, a happy home is heaven in advance.

In our country, the main obstacle for empowerment is the dismal female educational level.

The gender disparity that vitiates the development process has its origin at the most vulnerable point in a woman's life, viz. girl-child growing up in a family. Education of the girl-child is the best remedy to correct the imbalance and no cost is too high to achieve it. In respect of girls' education, we may not be wanting too much in theoretical formulations and planning strategies, our major weakness seems to lie in the lack of sincerity in execution and vigour in implementation.

Women in decision-making process:

In the empowerment route, participation of women in decision making at all levels has special significance, especially in a democratic set-up. It is unfortunate that some countries in the world have yet to confer full voting rights to women.

The empowerment of women and the achievement of equality should not be considered in isolation. The realization of these goals is the only way to build a harmonious, just and balanced society. Let us pledge ourselves to actively pursue the essential requisites for the good of humanity.

Empowerment of Women Through Various International and National Agencies

Poverty eradication assumes great significance in this context. Poverty eradication and empowerment of women are now at the centre stage of development.

A nation can ill afford to leave behind half of its population in its march towards progress and prosperity.

Equality between women and men is a condition for social justice and is also a necessary and fundamental requisite for equality, development and peace.

Bapu's concern for women

Mahatma Gandhi, who was instrumental in bringing hundreds of thousands of women out of their homes to fight in the freedom struggle, did not equate legal equality of sexes with equality of occupations. He believed that there was a basic difference in the roles and functions of men and women but they were complementary. He further asserted that they were not inferior to men and that men and women were equal in law. The amelioration in the condition of women was a necessary precondition to the regeneration of Indian society. So he mobilized women into the national movement, apart from working for their emancipation.

Representation of women in governance

In the annals of evolution of local self-government in the country, June 1, 1993 occupies a prime place. It was on that day a constitutional status to municipal administration in India was accorded by bringing into force the Constitution (Seventy-Fourth Amendment) act. 1992. It is well known that earlier the Constitution did not make local self-government in urban areas a specific constitutional mandate. While the Directive Principles of State Policy refers to village panchayats, there was no specific reference to municipalities except implicitly in Entry 5 of the State List which places the subject of local self-government as a responsibility of the States.

Urbanization is a natural consequence of the economic changes that take place in a country.

Empowerment through grass roots democracy

Everything must start from the beginning. So also is the case with progress and development for these to be meaningful.

Moreover, it must involve both men and women, from the lowest possible levels - grass roots level, as we often refer to them, to enable their total involvement and participation. Unless we the people help ourselves and thereby strengthen the hands of the nation towards peace, plenty and prosperity, there can be no future at all for this nation nor for the suffering millions. While eradication and total abolition of poverty, illiteracy and disease must be the main plank for us to commence our programmes and policies, what needs to be worked out is the modus operandi for successful implementation of these schemes and programmes. In any of the multi-pronged phases involving integrated rural development with its composite, package of potable water, housing, fuel and electricity, health, education and introduction of innovative appropriate technologies, all of them perforce have to deeply involve committed villagers of both the sexes.

Then and then alone can we see the beginning of great future for this great nation with its grand manpower of skilled, trained competent band of administrators and scientists. We do not have a dearth of either technologies or people to transmit these technologies to the relevant strata of society, making them the beneficiaries of the fruits of a grand endeavour. The lacunae must be identified and the gaps filled without any further delay in order to enable both the village and urban level populations subsisting at village on the fringes of big metropolitan cities.

To this end we must set up task forces involving as many people at various levels, as possible including recently retired officers of the Government to enrich the programmes with their excellent experience. While men at all levels must be drafted into these schemes, since women form often more than 50% of any population be it rural or urban or even semi-urban, success will be assured to most programmes by their active involvement and achievement. But many of the women are either hesitant or even reluctant to enter these programmes although several of them have already been drafted into them by various processes of mediation, awareness of their own potential and actual gains for themselves individuals as well as for the whole family and village at large. Despite lack of formal education, many of these women have a native intelligence quotient rather of a high order

and are able to master the three R's (i.e., reading, writing and arithmetic) rather rapidly particularly the arithmetic part of it including computing, etc., of accounts. Better roads and commuting facilities, lighting, availability of fuel for cooking, will free them from unnecessary drudgery of long and arduous chores, and make them available for work for society, village and the nation.

Benefits of modern science and technology must reach the masses in various appropriate levels and phases. This is an ongoing process and many women have adopted and adapted to these facilities. The stress and emphasis on Panchayati Raj and the 33% reservation for women is a great and laudable step in this direction. There is a general feeling that village men folk not only discourage their women to participate in the great national adventure, they also prevent and condemn their involvement. While it is so in some cases it has been observed that by motivating the men and impressing on them the benefits for the whole family would accrue because of such scheme many men are willing and what more, are even glad to have their womenfolk enter all arenas. This is nothing new. The men have been working shoulder-to-shoulder in the fields and have taken it as a matter of fact and necessity. By persuasion and coaxing of men it is easier to ensure the smooth transition into other fields also, mainly political which would then usher in an era of politics and socio-economic progress.

Political empowerment of women

This brings us to the question of political empowerment, a very crucial issue in many of the ongoing debates and concerns throughout the length and breadth of the country. Where do we begin to enable active participation of women in the decision making levels? Understandably it must be at the grass- roots level of the Gram panchayat and to repeat, the 33% reservation for women at all tiers of Panchayat has made a significant beginning and a major contribution. In order to get the elected women to function effectively and safeguard the interests of the village and in particular of women and children adequate training and authority have to be provided to them, by continuous motivation and

awareness procedures of the rich dividends inherent in such empowerment. The constant and beneficial interaction of women with bureaucracy will usher in an era of new perception and comprehension for the women, who thenceforth will need no further guidance. Most of them are quick learners and the spirit of enthusiasm and optimism will affect the entire village population especially the women, most of whom are already in a socially cohesive group, due to the great vision and mission of the Father of the Nation Mahatma Gandhi, who spread the concept and message of cooperative farming, cottage industry benefits, etc., which have grown into small industries.

In this context the 73rd and 74th Constitution amendments which apart from providing a statutory framework for a decentralized democratic polity are intended to ensure the smooth functioning of the three-tier structure. It is now for the Gram Panchayat bodies to take full advantage of this opportunity and through elected men and women start regulating and governing themselves. The women must take full advantage of the 33% representation and without hesitation or fetters of Ghonghat (Veil) forge ahead, in this great effort to enable these women to come forward and acquire and sustain their rights and contribute to the development of the nation. Political empowerment is both a weapon and device in the struggle of women for emancipation from poverty, disease and illiteracy, for by active involvement in the decision-making machinery of the country at all levels will ensure and carve a place for themselves and their girls, daughters, the future citizens of this nation.

A development strategy committed to equity and participation must also give priority to the raising of the social and economic status of women.

Whenever we talk of partnership, we would first see partnership in changing the mindset of man. "Gender Revolution" is the only way of ending the subjugation of women. In India we have achieved grass roots solidarity like the Sathins of Rajasthan, women in chipko movement, women in prostitution, Self Employed Women's Association or SEWA, women in agriculture, women entrepreneurs, women in the anti alcohol movement.

Enlightenment: Key to progress

Our Constitution and our laws give Indian women a number of "Rights" and "Guarantees": protecting women's liberty, equality and freedom. Unfortunately the gap between legal "Guarantees" and "Ground Realities" is, vast.

LEGAL AWARENESS AND HUMAN RIGHTS

Fifty Years of Independence and Status of Women:

We are now recognizing that if women are healthy and educated their families do better. If they are free from violence their families do better. If they have the opportunity to earn and work as equal partners in societies those families do better. Needless to say when those families do better then the communities and nations of which they are part also do better.

Institutionalized mechanisms for gender equality

Institutionalized mechanisms in a democracy for gender equality would naturally include micro and macro level strategies and initiatives. At the micro level, India's record of initiating social legislations and positive discrimination through quota system in local self-government institutions are unparalleled. At the macro level, policy prescriptions for compulsory education, State policies on women, health policy, special dispensation for weaker social groups are too, well known. It may be added that our national policy on women is yet to be officially adopted. Indeed, in a democracy, impediments en route to realizing the goals of gender equality and gender justice could stem from the nature of government, whether it is secular, whether it is truly representative, whether it is one party or coalition and so on. In this matter, we are fortunate in that we have a national Government with wide representation of different shades of public opinion and a common, minimum programme, committed both by the constituent parties election manifestos and through public pronouncements of leaders. Their adherence to empowerment of women is a significant aspect which cannot escape notice. It is a different matter that for some unclear internal differences of some constituents of the United Front Government, some of the

measures, such as the 81st Constitution Amendment Bill aimed at providing 33 1/3 per cent seats for women in State Legislatures and Lower House of Parliament (Lok Sabha) have not been acted upon till now, but the bill to this effect is likely to be introduced in the winter session of 2003. We are all sure that this will be done through the support of women's commission, women's council, women's board, etc., constituted by the Government, apart from those of the independent NGOs working in various fields. It should, however, be admitted that balanced and sustainable development is not a simple matter of Government alone. It is in this context that the relevance of various specialized institutionalized arrangements rendering requisite inputs are recognized and appreciated.

"Poverty affects women more severely. Already suffering from societal bias, they are more vulnerable than men and bear a heavier burden when poverty strikes. Poverty and gender are inextricably linked - gender inequality is strongly linked to human poverty. Generally, the face of poverty is changing, but female poverty continues to remain a constant factor".

Women sustain the community:

Women's place in every community is vital to the well-being of that society; without them both in the formal sector and in the family, most communities would not survive. It is now well recognized that enhancing women's status and enforcing their rights on an equal basis with men will do much to achieve the objectives of Equality, Development and Peace adopted at the Fourth world Conference on women held in Beijing in September, 1995. These are the guideposts for nations and movements to take note of and act upon.

The UN perspective for women's development

The areas identified are:

- (1) The persistent and increasing burden of poverty on women,
- (2) Unequal access to and inadequate educational opportunities,
- (3) Inequalities in access to health and related services,

- (4) Violence against women,
- (5) Peace and conflict resolution and their impact on women,
- (6) Gender equality in economic structures and employment,
- (7) Participation in decision-making at all levels,
- (8) Mechanisms to promote advancement of women,
- (9) Women rights as human rights,
- (10) Access to communication,
- (11) Women and environment, and, lastly
- (12) Survival of the girl child.

Education of the girl-child is the best remedy to correct the imbalance in development process vitiated by gender disparity. Indeed, no cost is too high to achieve it. "Destiny of India is now being shaped in her classrooms", declared the Education Commission (1964 - 66) in their report. It is unfortunate that female members constituting almost half the population of the country have missed their "tryst" with destiny. Even after a quarter of a century, since the stirring assertion of the Education Commission, the female literacy rate, according to the 1991 Census is only 39.19 per cent as against 64.20 per cent for males. In respect of female education in our country, we may not be wanting too much in theoretical formulations and planning strategies. Our major weakness seems to be lack of sincerity in execution and vigour in implementation.

"The web of poverty is too frail to bear the weight of gender". Someone had remarked that "women are like rails, they carry the burden but if they are moved then it means society will be derailed and there will be chaos". Women are important economic agents. Women's income in the poverty groups is critical for household survival. There is an urgent need to ensure timely and effective economic resources like credit, skill upgradation and skill formation, organizational support, marketing facilities, working atmosphere and generally an appreciative outlook towards women in economic activities both in rural and urban areas.

Rights and equality: how to attain

Women's rights and women's equality cannot be achieved unless women in large numbers are visible and active. With this

end in view, the national Commission for Women has been advocating distribution of tickets for more women candidates and further have been lobbying for this with the various political parties on the eve of the Lok Sabha elections.

It would be appropriate at this moment to recall what the Universal Declaration of Human Rights states on the subject: "Everyone has the right to take part in the government of his/her country". The United Nations Economic and Social Commission endorsed a target of 30% women in all levels of decision-making by 1995. In spite of this, globally women constitute ten per cent of legislative bodies and less in parliamentary positions.

In some of the State Legislature of India, we had as high as 18 per cent women members.

Representation of Women in State Legislatures

States/UTs	Year	Total	Women	Year	Total	Women
Andhra Pradesh	1957	252	11	1994	294	9
Karnataka	1957	179	18	1994	224	7
Kerala	1957	127	6	1991	140	8
Madhya Pradesh	1957	218	26	1993	320	12
Punjab	1957	101	5	1992	117	6
Rajasthan	1957	136	9	1994	200	9
Tripura	1957	30	0	1992	60	2
Uttar Pradesh	1957	341	24	1993	425	12
West Bengal	1957	195	11	1991	294	18
Delhi	1972	56	3	1993	70	3

Government commitment to empowerment of women

As observed earlier, we as a nation are committed to the empowerment of women. In clear terms, country's approach paper to the Ninth Five Year Plan (1997-2002) commits:

An integrated approach will be adopted towards empowering women. This underscores harmonization of various efforts on different fronts, viz., social, economic, legal and political. Further, a special strategy of earmarking of funds as 'women's component'

will also be adopted with a close vigil to ensure a flow of adequate share of resources and benefits for women from all development sectors both in the Center and States. To this effect, the Ninth Plan recommends expeditious adoption of the 'National Policy for Empowering Women's along with a well defined Gender Development Index to monitor the impact of its implementation in raising the status of women from time to time.

In the political and administrative spheres, the proposed strategy of quota system for women both in Parliament and State Legislatures and also in Services will be adopted so as to strike a gender balance in decision-making.

For capacity building of women, it is essential that attention is paid to their health, especially the reproductive health and their access to health care services. A life cycle approach to women's health with a special focus on reproductive health and choices will be adopted.

Economic empowerment of women is based on their participation in decision-making process with regard to raising and distribution of resources, i.e., income, investments and expenditure at all levels. The entire effort of empowering women is to help them to exercise their rights in decision-making at all levels and in every sphere both within and outside the household as equal partners in the society.

In civil services, many provincial governments have legislations providing for 30 per cent reservation for women.

India had made five commitments at the Beijing Conference.

These were:

- (i) Formulation of a National Policy on Women
- (ii) Increased investment of 6 per cent GDP on education by 2000 A.D.
- (iii) Universalization of mother and child care programme through the Integrated Child Development Services (ICDS) Schemes; and

(iv) Setting up of Commissioner for Women's Rights

As a follow-up to this commitment, a National Policy for the Empowerment of Women has been drafted after wide ranging consultations throughout the country. The proposed National Policy will continuously guide and inform action and policy in every sector, by incorporating a gender perspective into all plans, policies, programmes, budgetary allocations, appraisals, monitoring and evaluatory exercises.

As a part of support services we have committed to universalizing child care services. We have since done that by sanctioning ICDS projects in the whole country which include 5291 Community Development Blocks and 310 major urban slums in the country. The scheme had been operationalized in nearly 4000 blocks and preparatory work has been started in the remaining areas. We are in the process of finalizing Gender Development Indices and situational profiles of states and districts. This is expected to channelize Social Development programmes with greater intensity in the areas where low levels of development are indicated.

EMPOWERMENT OF WOMEN

While dealing with a complex issue like empowerment of women, it has to be conceded that the life of a human being is many sided. There is an economic aspect, a legal aspect, a political aspect, an aesthetic aspect, a personal aspect, a religious aspect and so forth, but blending into them all is the social aspect. Society is the marvelously intricate and ever-changing pattern of the totality of these relationships. Empowerment of women is influenced and determined to a very great degree by societal attitudes towards gender issues.

When we are to deal with empowerment which has close social relationships, we must discriminate their specific forms, varieties and patterns. We must observe how they crisscross and how they combine. We must note their responsiveness to changing conditions, changing demands and changing needs. These will enable us to adopt acceptable strategies.

Women's issues cannot be considered in isolation. It is the society which liberates and limits the activities of human beings, sets up standards for men to follow and maintain whatever the imperfections and tyrannies it has exhibited in human history, as it is a necessary condition of every fulfillment of life. Society is a system of usages and procedures, of authority and mutual aid, of many groupings and divisions, of controls of human behaviour and of liberties. It is the web of social relationships. And it is always changing.

We are aware that many social legislations aimed at improving the status of women are not really implemented for want of social acceptance e.g., Dowry Prohibition Act, Child Marriage Restraint Act., etc., Our endeavour should be to inform and influence the society about the need to enlist men and women in partnership towards progress of every section of people - men, women and children. There is too much of violence against women but the society remains a silent spectator. Men oppress women not because of their biology, nor because they are innately more aggressive, they do so because they benefit from doing so. This is the origin of 'class' legislation creating and upholding an insurmountable difference between the sexes.

Participation of Women in Public Affairs

Women's deprivation has many facets. These encompass not only denial of social and economic rights, but civil and political rights as well. In every society, women are denied opportunities which can be economic, political and social in every field, be it access to health and basic education, employment, information and technology, access to productive assets, access to shelter and so on.

One of the main reasons impeding the march of our Indian women to progress and equality is the essential structure itself. Unless the archaic patriarchal attitude towards women is altered, no positive changes can happen in the affairs of any nation.

The female character should possess the mild and retiring virtues rather than the bold and dazzling ones, great eminence in almost everything is sometimes injurious to a young lady; whose

temper and disposition should appear to be pliant rather than robust; to be ready to take impressions rather than to be decidedly marked, great apparent strength of character, however, excellent is liable to alarm both her own and the other sex, and to create admiration rather than affection”.

A deep concern with the status of women and the recognition that the progress of the nation is integrally linked with the advancement of women, have underpinned Indian approach to planned development since Independence. Mahatma Gandhi was a champion of women's rights. He emphasized that, “subjugation and exploitation of woman was a product of men's interested teachings and woman's acceptance of them.” The leaders of the nation recognized that freedom gained without the active involvement of women would be a hollow and fragile freedom. The Constitution guarantees equality to women, it also empowers the State to adopt special measures of affirmative discrimination in favour of women. The Constitution further imposes a fundamental duty on every citizen to uphold the dignity of women.

It is ironical that in matters of deprivation and gender discrimination there is a certain amount of uniformity. Lack of education and training and absence of awareness intensify deprivation. In such a situation, women of all groups are excluded not only from political and social and economic power but also from the power of knowledge as well, While comprising half of humanity contributing two-thirds of the world's workforce, they earn only one-third of the total income and own less than one tenth of the world's resources. The objectives of development are to enlarge people's choices for a reasonable living and increase people's capabilities to exercise such choices. When fruits of development reach the intended groups, human rights violations are also curbed, as a consequence. Nowhere are these challenges more stark and daunting than in case of poor women. The situation is aggravated due to a general societal inability and apathy to be able to discern these inadequacies of the development response. Many women are often conditioned into insensitivity and unquestioned submission to biases and

discrimination, which they view as socially ordained and irrevocable. It is this ideology of patriarchy and the accompanying culture of silence which needs to be challenged and broken if development is to touch the lives of women, no matter to which diversified groups they may belong to.

It is the empowerment strategy which is today emerging as a unique Indian response to the challenges of gender justice, sustainable development and human rights guarantees. If women are to be empowered, it is necessary to provide support services. If women are to be economically empowered, they are to be provided with additional channels of credit, training, employment, management skills and social security. And if women are to be politically empowered, the imperative is to resort to different forms of affirmative discrimination, such as quotas of reservation in various political apparatus, to enable them to participate in decision-making process. Women have to be given access to knowledge, power and resources. If women are to be persons in their own right, they must be in control of their own bodies. In India we have moved a long way in all these fronts and the results are not disappointing. A strong women's movement supported by NGOs and national machinery keeps a vigil to ensure gender equality and justice.

It is noteworthy that the last decade of the 20th century has seen the emergence of gender as one of the basic issues of human progress. Concern over the status of women has permeated both thinking and rhetoric. The immediate need to capture women's insight for solving basic problems of poverty, illiteracy, environmental degradation and violence is being felt increasingly and at different levels. The challenges before us is to use this concern and this increased awareness to break the stereotypes and move towards a new generation of men and women working in partnership to build a better world for all of us and posterity.

(Source:- Adopted with grateful thanks "Women and Development" - Perspectives from Selected States of India, Volume-2 - Edited by P.R. Reddy, P. Sumangala, B.R. Publishing Corporation, New Delhi, 1998.)

WOMEN EMPOWERMENT THROUGH LEGAL MEASURES

The question and process of women empowerment is a stupendous task which had several attempts in the annals of Indian history. The question of women empowerment is not simply unique to India but it is a global question. Attempts and the degree of empowerment of women vary from century to century and from culture to culture or from nation to nation. One may know of formal legislative attempts and through informal kind of learning about the changes in the ethos of behaviour of people vis-à-vis women. One may try to bring in social change in respect to according equal and respectable status to women in an informal way. But once you bring in legislative measures which operate as civil law will have the force in bringing about equality and enhancement of status of women. Before we look into the kind of measures or schemes that are initiated by the government of Andhra Pradesh and some non-governmental organizations (NGOs), we may have a brief look into the legal process that has gone so far in the process of empowerment of women. In this context, the material that follows throws some light of what has gone until now.

The contemporaneous juristic orientations, legislative projectiles and societal attitudes apparently accord wide spectrum of immunities, privileges and rights to women. But the gulf between the principles and pragmatism has transmuted into reality her inferior status. In spite of continuing resurgence of feminism and heightened awareness of the task of socio-economic emancipation of women, malefic deficiencies and distortions in the policy making and programme implementations kept Indian women in impoverishment of body, mind and soul and in continued suppression, subordination, and super-ordination by men. Institutional and attitudinal impediments continue to defy her human worth and dignity and mock at the credibility of Rule of law. Inherently, patriarchal societal system which has been approved by all the major religions was a dominant wherewithal for gender discrimination. Her qualities of softness and suavity, her physical and psychological dependence during the long periods

of carrying, nursing and feeding the child, her contradicting roles at home and work and lack of interest and time to participate in the political decision making process may be added factors for her continued degradation and servitude.

Yet, there is a relative and discernible change and gradual evolution in the empowerment and entitlement of women. The processual transformation of society from ancient, medieval to modern age of development variegated ameliorating spells in her status. After all, social systems never change overnight, though the change is inevitable. Change always will be uneven and partial and extremely slow when religious ordinations and societal psyche oppose it or are unwilling to accept such change. Law ought to adopt, adjust and supplement to the needs of the society and it is supposed to generate, activate and accelerate ordered social change. Arthur T. Vanderbilt observed, "dissatisfaction must inescapably result if the law fails to keep pace with economic, scientific, political and social changes".

Law as an instrument of social change aims at achieving equilibrium by orderly regulation of social relationship, removing social "irritants", manifested by objectionable, unjustifiable, indiscriminate, inequalities and positively providing for the welfare and security of all the subjects. The quality of a polity is estimable by gauging the speed and frequency at which rational, reformative changes are brought about through the instrumentality of law. One can judge a society by the way it treats its weaker members. India inherited from the past the menacing, cankerous malady of discrimination of women which is sought to be obliterated through the instrument of law.

Legal Status of Women at Different Stages in Indian History

Legal Status of Women in Ancient India

This period can be approximately considered to be 4000 B.C. to 1300 A.D.

Vedic Period

Vedas or Srutis are considered to be most ancient and paramount source of Hindu system of jurisprudence. During this period (4000 - 1000 B.C.) women were treated relatively equitably and with a fair deal. Women were allowed to recite Vedic verses and perform Yagna. It is said that there were 32 women compilers of Rigveda who expounded or expanded the Vedic literature. There were no child marriages during this period and women were free to marry anyone irrespective of caste. However, there were indications in many verses of male members having domination or proprietary rights over women. Taittiriya Samhita speaks of women as "destitute of strength" and so, unfit to have the portion of the property, though she was given position of respectability in the family. Rigveda (IX: 85) mentions, "Be thou mother of heroic children, devoted to the Gods, be thou queen in the father-in-law's house. May all Gods unite the hearts of us two into one".

Throughout the Vedic period the marital union was considered sacramental and indissoluble union and polygamy was not acclaimed. Srutis ordain that he shall not leave the wife in discharge of dharma. The principle of exogamy was followed in marriages. The Vedic literature gave importance to an aurasa son (natural born legitimate son) for spiritual benefit and continuation of family and in his absence, one can find references to, Kshetraja (soil born), putrika putra (daughter's son), Kanina (modern born), Dattaka (adopted) sons, though Rigveda clearly mentions "Oh! Agni, no son is he who springs from others". Patriarchy was followed and head of the joint family (Karta) was to be a male.

Smriti Period

This is a period (800 B.C. - 200 A.D.) of marked deterioration in the legal status of women. Manu smriti (200 B.C.) in particular was very harsh towards women and sudras. During this period her status was apparently eulogized and she was given a respectable position as a queen of the house. It was ordained that where women are honoured, there the Gods are pleased.

He only is a perfect man who has his wife himself and his offspring (Manu IX: 46). It was also said that only those who have wives can fulfill their due obligations in the world (Mahabharat, Adi: 74). In Ramayana, the wife is considered to be the very soul of the husband (Ramayana 11, 37, 23-24). However in practice she lived in servitude. Male chauvinism is manifest in the following observations in Smritis. It was said that the wife should ever treat the husband as God, though he be characterless, sensual and devoid of good qualities (Manu V: 154). There is no higher world for a woman than that of the husband (Vasishata XXI: 41). None should eat the food offered by a woman who disobeys her husband.

A Hindu marriage was a sacramental indissoluble union to beget a son for salvation. Hence, no widow remarriage was recognized and she was supposed to maintain her purity and chastity even after the death of her husband (Manu V - 160 - 161). Husband was allowed to have concubines (Avurdhasthri). Adultery by the wife was considered as greatest sin. Inter varna marriages were disapproved. Sapinda marriages were prohibited. Though by implication the age at marriage for a male could be fixed as attainment of majority no such indication can be arrived at with regard to age at marriage for a female. Child marriages were prevalent and were validated. In the recommendatory conditions of marriage it was mentioned that she must be beautiful, younger in age and shorter in stature than the husband. Sati found its sanction during this period.

“Let the sonless widow keeping unsullied the bed of her husband and abiding with her venerable protector enjoy with moderation the property until her death”. This constituted women’s estate. Though she was entitled as a matter of right, maintenance from the joint family, she could not be the head or karta of the joint family and she could not become a coparcener. However, throughout this period she was entitled for stridhan for which she had absolute powers as an owner and it could become her fresh stock of descent capable of being inherited.

The smritis were subject to further analysis, systematization and classification in the subsequent period (700 A.D. to 1760 A.D.) and many digests and commentaries were written. The authoritative texts that were prevailing in South India brought certain liberal construction in favour of women. For instance Vasista's text requiring husband's consent for adoption was interpreted as the consent of nearest sapindas of the husband and hence a widow was able to adopt.

Status of Women during Mauryan Period

Kautilya's Arthashastra conferred certain rights on women like right to remarriage, subject to surrender of deceased husband's property to the relatives and children if any; abandonment of husband when he was of bad character, went abroad for a long period, or where he was a traitor, lost virility or fallen from his caste or endangers wife's life; women's right to earn an independent livelihood; right to maintenance. However, right to remarriage was limited to the brother or near relative of the husband. Megasthenese recorded child marriages during this period, especially in peninsular India. This period was also marked with the development of Sulka which should be settled on the bride by her parents.

Though Buddhism which flourished during this period, approved patriarchy, it gave women a fair deal by allowing them to join in Bikshu sangha. Only grown up girls were considered competent to marry and it secularized the marriage. Sati was checked.

Legal Status of Indian Women during medieval Period

With the recurrent attacks of foreign invasion and establishment of Muslim rule, the elders of Hindu society started imposing more vigorous restrictive regulations on Hindu women, ostensibly in the interest of her own preservation of chastity, prestige and honour of the race. Child marriages and the evil of Sati (self immolation of the wife on the death of her husband)

were widely prevalent, practiced and enforced. Female slave trade and female infanticide was also in practice. Polygamy was widespread among both Hindus and Muslims. "Purdha" system was grafted into Hindu system especially among the upper caste. The status of Muslim women was no better as they suffered easy talak, female infanticide etc. There was a sigh of relief during the period of Akbar as he abolished sati. But, the status women was at its lowest during the period of Aurangzeb.

Legal Status of Women during the British Period

History records traces of women patriots like Ahalyabai and Lakshmi bai of Jhansi. However, their contribution to the emancipation of women was not much. Albuquerque (1510), Portuguese Viceroy prohibited sati. The last Peshwa, Bajirao was also against sati. However, East India company and subsequent British rulers adopted the principle of 'non-interference', 'slow', and 'cautious' approach in changing the personal, legal status of natives. Warren Hastings declared in the year 1772 that in all the matters regarding inheritance, succession, marriage, and caste and other religious usages, the law of Kuran with respect to Mohammedans and those of the Sashtas with respect to Hindus shall be invariably adhered to. However, at the instance and insistence of native Indians and because of public upsurge, some fragmentary reformative legislations were passed during this period. As a sequel to the public movement headed by Raja Ram Mohan Roy, Abolition of Sati Act of 1829 was passed during the period of William Bentick. Besides prohibiting Sati, it was provided that the persons helping in any way even in voluntary sati were liable under culpable homicide. Keshav Chandrasen was instrumental in getting Native Marriages Act, 1872 which abolished early marriages, polygamy and allowed widow remarriages and intercaste marriages. Pandit Ishwara Chandra Vidyasagar and Prof. Karve were instrumental in getting Hindu Widow Remarriage Act, 1856 passed. Caste Disabilities Removal Act, 1850; Parsi Marriage and Divorce Act, 1865 in which monogamy was enforced and divorce was allowed; Christian Marriage Act of 1872, the Legal Practitioners (women)

Act of 1923; Child Marriage Restraint Act, 1929, Arya Marriage Validation Act, 1937; Hindu Women's Right to Property Act, 1937; Hindu Women Right to Separate Maintenance and Residence Act, 1946; Hindu Marriage (Removal of Disabilities) Act, 1946, were other fragmentary reformative legislations which granted women certain entitlements but created some more problems. For instance her proprietary rights have repercussions on joint family system, clamouring for reforms and the need for adopting archaic Hindu Law to the modern needs, resulted in the establishment of Hindu Law Committee in 1941 which recommended the gradual codification and rationalization of Hindu Law. This committee was revived in the year 1944 under the chairmanship of Sir B.N.Rao which submitted its report in the year 1946. Based on these recommendations, four legislations covering major portion of Hindu Law could be passed in the years 1955-56.

Dr. Annie Besant lectures of "Wake up India" worked as cementing force for the unity of Indian Womanhood in 1914. Gandhiji's call for non-violent participation of women in freedom struggle worked miracles towards awakening of women and their emancipation. In the year 1927 the first All India Women's Conference was held at Pune which discussed the need of education, problems of early marriages and women discrimination. The Government of India Act of 1935 provided Franchise and Civil services under the Crown for women also. The period of freedom struggle can be considered as dawn for women resurgence. It gave an impetus to women's movement as well, wherein the women could come out of their reclusion, unite and voice their grievances, though with limited success.

Protection of Women Under the Indian Constitution

Indian constitution is a fundamental social document designed to achieve planned social change. The political revolution completed by the attainment of independence and assurance of political justice irrespective of sex, creed, race or caste, through the principles of the constitution is sought to be strengthened and supplemented by social and economic

revolutions constitutionally planned especially through Part III, Fundamental Rights and Part IV, the Directive Principles of State Policy which are considered to be the core and conscience of the constitution. It may be noted that by the time Indian Constitution came into force at international plane, universal declaration of Human Rights was already adopted in 1948 and India was a signatory to it. Among other things, it guaranteed equal status for women. Adoption of the constitution on 26th November 1949 and its coming into force on 26th January 1950 can be considered as a remarkable achievement especially towards emancipation and empowerment of women.

Status of Women under Personal Laws

Legal Status of Muslim Women

Quran, the paramount source of Islamic Law says "O! men, fear your Lord, who hath created you out of one man, and out of him hath created his wife..." (Ch. IV). Under Mohammedan Law, marriage is a civil contract which has for its design and object the right of enjoyment and procreation of children. The legal capacity of a wife is not lost, on marriage and she retains the same powers of dealing with her property, entering into contracts, to sue or being sued. Consent of the woman in marriage is vital and if it is not obtained, consummation against the will of the woman would not validate the marriage. Two male witnesses or one male witness and two female witnesses are required for a marriage agreement. Conferment of dower on women is an essential aspect of Muslim marriage. Polygamy upto four wives living is recognized under Mohammedan law provided the husband can treat them equitably and justly (Quran IV - 3) and it does not permit polyandry. Attainment of puberty is another requirement of marriage. Guardianship in marriage (Jabar) manifests patriarchal element, as the mother can become a guardian in marriage only in the absence of the father and other paternal relations.

Status of Women Under Codified Hindu Law

Hindu law was subject to fragmentary reformative legislations during 50's as noted hereunder:

Hindu Marriage Act, 1955

Hindu Adoptions and Maintenance Act, 1956

Hindu Minority and Guardianship Act, 1956

Hindu Succession Act, 1956

The Hindu marriage Act of 1955 mostly secularized the institution of marriage, though Hindu marriage still partakes the character of sacramental nature because customary ceremonies of either party to the marriage are still prerequisites (S - 7). Monogamy is strictly enforced (S - 5). There is no bar for widow remarriage. The age at marriage is prescribed at 21 and 18 for the bridegroom and bride respectively. However, child marriages continue to be valid even though the parties responsible to them are punishable. Consent of the woman is implicit in the provisions relating to marriage (S - 5) (ii) and S - 12 (c). Wife is entitled to annul marriage and obtain divorce on diverse grounds including husband's adultery, cruelty, desertion, insanity, leprosy, venereal disease, conversion, renunciation of the world, and presumption of death; non-resumption of cohabitation after judicial separation or after the decree of restitution of conjugal rights. Wife has certain special grounds in addition to above grounds namely, husband's pre-Act polygamous marriage, unnatural offence, non-resumption of cohabitation after a decree of maintenance, repudiation of child marriage. Divorce by mutual consent is another important matrimonial remedy (Ss - 13, 13A, 13B).

Hindu Succession Act of 1956 can be considered as a milestone in the direction of economic emancipation of women. She has become class I heir in various capacities, if a male Hindu dies intestate after the commencement of the Act.

"There will never be a generation of great men until there has been a generation of free women or free mothers".

- *Ingersoll.*

Indian civilization seems to have given the woman a place in the society where she could exercise her ability, her judgment without having to forfeit any of her essential femininity. Though historical events and ideas disfigured some of this structure, twentieth century as well as the breakthrough given by the freedom struggle removed some of the disabilities in one rapid sweep.

Law and Social Change

Social Legislations for Women - Dialects and Dynamics

Socio-economic justice of our country can be achieved by providing equality to women along with men in all fields, and special protection in needed areas. Not only at home but also in the community which needs the hands and talents of women for development. In the modern world the role of women extends much beyond home and now she is adopting a career of her own and sharing equally the responsibility for the development of society in all aspects.

The term 'social legislation' is used by legislators, academicians, lawyers and others very frequently, but no adequate efforts appear to have been made to define it precisely. It may be used to name the collection of social norms which are generally directed towards fulfillment of desired social goals in a given society. The social legislation also enables action to prevent social ill-health and to preserve and promote social health.

Conclusion

In its advance the above analysis clearly shows that the transformation in the legal status of women has been slow and sluggish and the legislative field is marked with wide gaps still to be abridged. The frail packages of Legislative hieroglyphics towards emancipation and entitlement of women often met with operational pitfalls and implementation failures due to administrative lax. The distance between social realities of status of women and legislative dilettantism defied the solution to the women's problems. It is a ground reality one has to confess to with sorrow and indignation that social change occurred at high speed with necessary changes in law in all the walks of human life except with regard to the facet of status of women which still remains bleak. Though transformation of patriarchal society requires attitudinal changes, necessary legislative support may generate and activate such changes.

Adoption of uniform civil code is necessary as it is a constitutional mandate to the state under Article 44 and also is a vital link in the emancipation of women from the shackles of religious fanaticism manifested and perpetrated in the different personal laws. Some of the directive principles of the state policy enshrined in the constitution aiming at equalizing protecting women should be made as Fundamental Rights making them enforceable. There is no gain in saying that there are piecemeal legislations to implement the same, as they are ridden with deficiencies and inadequacies. Right to work may also be considered for making it as a fundamental right in so far as women are concerned towards meaningful economic emancipation of women.

In the same country women belonging to various religions are treated variedly with varying degrees of discrimination. In a country which is secular, the people are supposed to be subject to secular laws uniformly by making territorial application of laws. Even if it is indicated that codification of different personal laws is a prelude to the adoption of uniform law, it may be submitted that those attempts were also fragmentary and half-hearted. Hindus

are still governed by uncodified law relating to joint family partition, antecedent debt etc., which work to the disadvantage of women. The fragmentary legislation also manifests inherent male domination. So of the Hindu Marriage Act relating to archaic and brutal remedy of restitution of conjugal rights shall be abrogated in the interest of maintaining worth and dignity of women. With regard to guardianship female shall be recognized as the first natural guardian before father. The concept of coparcenary property, backbone of patriarchal heritage has to be changed so as to make all class I heirs simultaneously eligible to such property as if it is a self acquired property.

In the property agenda Muslim woman requires protection against triple 'talak' which made the institution of marriage as a one sided engine of oppression. Her right to maintenance under S - 125 of the Criminal Procedure Code should be restored.

The law relating to marriage and divorce with reference to Christians still suffers from colonial hangover and requires a speedy legislation atleast to keep them on par with the other women.

Penal laws require continuous revision in view of recurrent high incidence of violence against women. Women are becoming the victims of violence not because of their misconduct but of misfortune and because of the state's failure to check it. The state is ostensibly responsible for such omissions and hence, the female victim must be suitably compensated and rehabilitated as a matter of right. Imposition of increased mandatory punishment can also be recommended for the offences against women.

Plethora of labour welfare legislations, in fact confer a wide spectrum of rights on women but still the need for reformation remains. As observed by National Commission for Labour women continue to be discriminated in the payment of wages and the worst sufferers were those women who were ignorant, unskilled and semi-skilled unorganized workers in the lower strata. The recommendations made in the report on status of women of 1974 has met with only partial success. Extension of maternity benefit

to those outside the ambit of the law; plugging of loop holes in the law; provision for crechery, enforcement of equal wages and minimum wages; vocational training, better payment for work done by home based women, betterment of working conditions in the unorganized sector, definite quota of reservation for women for training within the industry are some among those recommendations. It is in the interest of women if a comprehensive single code of labour welfare legislations is passed.

Dowry Prohibition Act of 1961 (as amended in 1983, 1984, 1986) is another piece of legislation which is respected more on its breach. Lack of psychological preparedness and subconscious hostility towards the law made it ineffective.

Some of the revolutionary medical advancements witnessed in the 20th century have their adverse impact on the status of women. Sex determination through amniocentesis with consequential termination of female foetus, surrogate motherhood threaten the worth and dignity of women and hence require special comprehensive central legislation to curb the same.

Legislation is one of the weapons in the armoury for social change. Struggle against patriarchy and gender hierarchy and attitudinal changes coupled with political will are the prerequisites towards total emancipation of women. Evolution of new norms of social life requires opposite levels of public opinion involving societal consciousness about the need of evaluation of new norms and psychological preparedness of the public to receive the same. Dominant public opinion automatically tends to become law. As rightly observed by Violet Alva

"We need a revolution within us for an evolution in society and unless that revolution comes about from within, social legislation, even though it expands in every field, will not achieve, results".

This is true with regard to emancipation and entitlement of women.

In the empowerment of women what has been done or accomplished, as a legal process has been minimal and sporadic. We have a long way to go. Even though as is evident the law by itself does not operate. It is the people who have to understand respect and live up to the sanctions of legal measures. Empowerment of women is a long journey and we may have to pass through may be several ages, miles to cover to reach the destination where there is absolute equality between men and women. Once we look at the process of evolution and the growth of civilization we could be optimistic that we will reach that state of society where there will be no gender discrimination. All the states are working towards that end.

Source - Adopted with grateful thanks from 'Women, Law and Social Change', by T.V. Subba Rao, & V. Hemalatha Devi published in the book entitled "Women and Development" - Perspectives from Selected States of India, Volume-2 - Edited by P.R. Reddy, P. Sumangala, B.R. Publishing Corporation, New Delhi, 1998, pp 901 to 930.

POLICY TOWARDS EMPOWERMENT OF WOMEN

INTRODUCTION

In order to achieve the objective of Swarna Andhra Pradesh and Vision 2020, a Cabinet Sub-committee was set up to give their recommendation on the women empowerment policy. Consequent to the submission of this report, the salient features of the policy were placed before the Cabinet and the Cabinet has approved the women empowerment policy.

The main thrust of the policy is convergence of all the activities pertaining to the women in order to improve education, health, nutrition, and overall development of the social and economic indicators for women and children in the State. The strategy involves coordination with various departments of the State Government with a special thrust on awareness campaign on legal and legislative measures for the welfare of the women. The policy also calls for setting up a Women Development Agency at the District level in order to ensure that adequate focus is given on the women and child development activities and on gender sensitization.

OBJECTIVES

- Increasing gender sensitization.
- Addressing gender inequality in education and employment.
- Increasing gender sensitivity in case of health, welfare and economic programmes.
- Prevent atrocities against women.

INITIATIVES:

In the last five years from 1995 to 2000 the Department has initiated various activities for the development of women and children by allotting budget of Rs. 440.61 crores under the following schemes:

- Integrated Child Development Services - a Project
- Children in need of Care & Protection (Child Welfare Institutions)
 - Crèches
 - Balwadies
 - Children Homes
 - Balavihars
 - Shisuvihars
- Women Welfare Institutions
 - Service Homes
 - State Homes
 - Working Women's Hostels
 - Women's Technical Training Institute
 - Home for Aged
 - Home for Collegiate Girls
 - Women Welfare Branches
 - Rescue Homes
- Nutrition
- Women Education
 - Girl Child Protection Scheme
 - Balika Sumrudhi Yojana
 - Kishore Balika Pathakam

Integrated Child Development Services:

Under Integrated Child Development Schemes, children up to 6 years of age are covered. The scheme is implemented in 251 erstwhile blocks/urban slums. Under this scheme supplementary nutrition, women and child welfare centers, immunization, pre-school activities, referral service and health checkup have been taken up during 1995-2000 and an amount of Rs 65313.38 lakhs of budget is provided for benefiting 1,10,56,732, children and 26,01,584 women. During the year 2000-2001 a budget of Rs. 15940.57 lakhs is provided.

The infant mortality rate has come down in Andhra Pradesh from (1981 to 1991) 86 to 66 for every 1000 births. And it is

proposed to reduce the IMR from 66 to 15 per every 1000 births by 2020 in Andhra Pradesh state.

The maternal mortality rate has come down from 4.36 to 3.8 for every 1000 live births. The information on maternal mortality rate collected during the end line survey indicated that the overall maternal mortality rate was less (330/100,000 live births) than the State average of 450. The common causes of maternal deaths were difficult labour or tetanus. And it is proposed to reduce the incidence of 3.8/1000 to 0.5/1000 by 2020.

No. of Projects started and beneficiaries covered year-wise are:

Table I

Year	Projects	No. of Anganwadi Centers	Beneficiaries	
			Women	Children
Phase I				
1995-1996	209 Projects	29615	473840	2013820
1996-97	209 Projects	29615	473840	2013820
1997-98	209 Projects	29615	473840	2013820
Phase-II				
1998-99	251 Projects	36877	590032	2507636
1999-2000	251 Projects	36877	590032	2507636

In these projects in Phase-I, 1050 Anganwadi Centers were constructed with budget provision of Rs. 13.62 crores and in Phase-II ICDS 7082 Anganwadi Centers, 30 Child Development Project Officer buildings and 4126 handpumps were drilled with an amount of Rs. 127.00 crores.

1. Creches:

In these crèches food, clothing and non-formal education is provided to the children in the age group of 0 to 6 years who belong to low-income group families. There are 229 crèches functioning all over the state. During the period 1995-96 Rs. 1441.61 lakhs was provided benefiting 6870 children every year.

2. Balawadies:

In these institutions children of 3 to 6 years belonging to urban slums and backward rural areas are enrolled and non-formal pre-school education is imparted through 166 institutions. During the period 1995-2000 Rs. 874.08 lakhs was provided, benefiting 4980 children every year.

3. Children Homes:

They are residential educational institutions oriented for the girls in the age group of 6 to 15 years through 81 homes. During the period 1995-2000 Rs 1530.64 lakhs was provided benefiting 5050 girl children every year.

4. Balavihars:

These are recreation centers for school children and school dropouts from the low-income groups and socially backward classes for whom recreation activities are not within their reach. Throughout the State there are 28 Balavihars for the benefit of 840 beneficiaries every year. During the period 1995-2000 budget provided is Rs. 1699.99 lakhs.

5. Sisuvihars:

In these centers abandoned infants and orphans below 6 years are accommodated. The infants are being given on legal adoption to child-less couples. There are three institutions in the state located at Hyderabad, Chittoor and Vijayawada accommodating 90 infants every year. During the period 1995-2000 budget provided was Rs. 34.94 lakhs.

6. Women & Child Welfare Centers:

These centers provide childcare facilities including pre-school education and snacks to women and school dropouts. Training is also imparted on nutrition and childcare education. There are 46 centers in the state accommodating 2760 during 2000-2001 an amount of Rs. 5151.04 lakhs is provided to cover

Crèches, Balwadies, Balvihars, Children Homes, Sisuvihars, which have been clubbed during 2000-2001 under services for children in need of care and protection.

WOMEN WELFARE INSTITUTIONS

During 1995 to 2000 the Department has taken-up various activities for the welfare of the women by allotting budget of Rs. 3588.38 lakhs under the following schemes.

1. Service Homes:

These Homes are meant for destitute women, helpless widows and deserted wives, who are in the age group of 18-35 years. Rehabilitation is provided through Job course and training cum production units. There are 5 Service Homes in the State for rehabilitation of 4200 needy women every year. During 1995-2000 an amount of Rs. 331.97 lakhs was provided to the Service Homes.

2. State Homes:

These Homes are meant for women discharged from correctional institutions that are unable to protect themselves from adverse social forces and also for those women who voluntarily seek shelter. During their stay, skilled training is imparted to them for their livelihood after their departure from the Home. There are 4 State Homes in the State. During 1995-2000 an amount of Rs. 270.27 lakhs was allotted to cover 2250 beneficiaries.

3. Working Women's Hostel:

These hostels provide food, shelter and other facilities including security to the workingwomen who are away from their families, on payment prescribed by the Government. During 1995-2000, 18 hostels have been functioning in the state and an amount of Rs. 429.55 lakhs was released to cover 4800 inmates.

4. Women's Technical Training Institutes:

The institutes are meant for imparting 3 year Diploma Course in Engineering, Architecture, Computer and other technical trades. Especially inmates of the Departmental Institutes are given preferential admission. During 1995-2000 Rs. 195.18 lakhs was provided to train 2720 girl students. During the year 2000-2001 a sum of Rs. 60.63 lakhs was provided.

5. Home for Aged Women:

These homes provide peaceful and comfortable living for old, destitute women. The Government provides free food, shelter and clothing for life. There are two old age Homes in the state. During 1995-2000 Rs. 42.31 lakhs was provided to shelter 400 old women.

6. Home for Collegiate Girls:

The inmates of Children Homes who pass X class are admitted into these institutions to pursue higher studies of their choice. There are six collegiate Homes in the state. During 1995-2000 an amount of Rs. 131.17 lakhs was provided to cover 1140 students.

7. Women Welfare Branches:

These Branches are meant for women of 15 to 45 years of age group. Training in tailoring and other crafts is imparted to these women. There are eight Women Welfare Branches in the state. During 1995-2000 an amount of Rs. 449.98 lakhs was provided for the benefit of 14400 women.

8. Rescue Homes:

There is one rescue home at Hyderabad for rehabilitation of court-committed cases under the provision of Suppression of Immoral Traffic Act of 1956 and the convicted are kept in the Home. An amount of Rs. 30.54 lakhs was provided during 1995-2000 to rehabilitate 150 women.

During 2000-2001 an amount of Rs. 979.85 lakhs has been provided for Maintenance of all women institutions.

NUTRITION

Nutrition programme and food security and better nutrition standards for improving the health of children, adolescent girls, pregnant and lactating mother and women in general, during the period from 1995-2000 an amount of Rs. 17587.64 lakhs was provided for 9300986 beneficiaries. During 2000-2001 6556.00 lakhs were provided for supplementary nutrition.

WOMEN EDUCATION

The thrust area for women empowerment policy is women education. Women Development and Child Welfare Department is launching a special Programme on literacy mission for giving them basic reading ability initially.

LITERACY RATE AND RANKS FOR SOUTHERN STATES

TABLE - I

State	Male	Female	Total	Rank (in India)
Andhra Pradesh	55.13	32.72	44.09	26
Karnataka	67.26	44.34	56.04	20
Kerala	93.62	86.17	89.81	1
Tamilnadu	73.75	51.33	62.66	12
India	64.13	39.29	52.21	-

In order to encourage girl enrolment and retention in primary classes upwards, the department has followed convergence approach and issued G.O. 49 jointly with Education Department. This G.O. provides linkages between Anganwadi and primary school, thereby bringing school dropouts and unenrolled girls back to the school. As on date 6,412 Anganwadi Centers are upgraded as Early Childhood Education Centers out of 8,042 Anganwadi

centers. In addition to this, the Department provides education in all welfare homes for children in difficult circumstances and the following schemes are provided for educating the children as future mothers.

Girl child protection scheme:

Girl child protection scheme is introduced in the year 1996-97 to promote adoption of the small family norms, to benefit girl children in poor families by promoting Family Planning and to encourage enrolment of girls in schools to reduce school dropouts. During the period 1996-2000 Rs. 71.54 crores was provided for benefiting 143591 girl children. During the year 2000 - 2001 an amount of Rs. 25.00 crores was provided to cover 41667 beneficiaries. The achievement in this programme was cent percent.

Kishora Balika Pathakam:

Kishora Balika Pathakam was started in the year 1997-98 to generate awareness against child labour, to discourage early marriage and to achieve 100% elementary education especially for girls through.

- Bridge course
- Skill training programmes
- Workshops and exposure visits.

During the period 1997-2000 Rs. 2.16 crores was provided for benefiting 69400 Kishora Balikas. During the year 2000-2001 an amount of Rs. 1.73 crores was provided to cover 64000 Kishora Balikas.

Balika Samrudhi Yozana:

Balika Samrudhi Yozana launched in the year 1997 by Government of India, New Delhi is a long-term strategy to change social attitudes and behavioral practices through the girl child while raising her status. During the period 1997 - 2000 Rs. 4.24 crores was provided for benefiting 84742 individuals.

The above two KBP & BSY programmes are under implementation.

The women empowerment policy envisages the following strategy:

1. WOMEN LITERACY:

It is proposed to increase female literacy rate from existing 32.72% to 52% by 2005 which requires about Rs. 15 crores per year up to 2005. It envisages

- Compulsory Primary Education
- Rural Oriented Education
- Adult Women Education and
- Education through media and other means

2. GIRL CHILD PROTECTION SCHEME:

It is a novel programme and first of its kind in the country. It envisages fundamental change in the attitude of society that considers the girl child a burden.

3. KISHORE BALIKA PATHAKAM:

To achieve the following:

- 100% elementary education especially for girl.
- Discourage child marriages
- Equal opportunities for women

4. INTEGRATED GIRL CHILD LABOUR REHABILITATION PROGRAMME

- Withdraw girl below 14 years engaged in various occupations and their enrolment in schools. Education to be assured
- Sensitize community to stop child labour

- Girl Child labour rehabilitation by avoiding hazardous occupations

5. INFANT MORTALITY RATE:

- Improved neo-natal care
- Total coverage under immunization
- Reduction in low birth weights
- Reduction in the number of deaths due to diarrhea and acute respiratory problems.

Preventive Measures:

- Pregnancy and birth care
- Avoiding frequent deliveries
- Proper nourishment
- Breast feeding
- Medical facilities
- Institutional deliveries
- Health education to would be mother
- Immunization

6. MATERNAL MORTALITY RATE:

- Reduction of incidence from 3.8/1000 to 0.5/1000 by 2020
- Total ante-natal coverage
- All deliveries to be Institutionalized
- Emergency medical care
- Ambulance services for referral care

Strategies:

- Targeting Nutrition and Health days

- Pregnancy care (early Registration of pregnant women, Antenatal checkup, identifying at risk)
- Planned interval in between pregnancies
- Proper nourishment and food security
- Institutional deliveries (Supervised, safe delivery)
- Medical facilities (Strengthening)
- Immunization (Universal coverage of Immunization Hepatitis)
- Awareness and Health Education and IFA availability
- Inter-sectoral co-ordination. (Govt.-NGOs)
- Poverty alleviation programmes.

7. **INTEGRATED CHILD DEVELOPMENT SERVICES - I C D S:**

- Supplementary Nutrition to 0 to 6 years, children, pregnant and nourishing mothers
- Immunization for pre-school children and pregnant mothers
- Health checkup
- Referral education
- Pre-school education
- Health and nutrition education

Phasing of I C D S project from 2000-2004:

Table I

Year	No. of Projects	Anganwadi Center
1999-2000	251 (209+42)	36877
2000-2001	286	42676
2001-2002	321	48744
2002-2003	351	53585
2003-2004	351	53585

Table - II**COVERAGE OF BENEFICIARIES UNDER SIX COMPONENTS OF ICDS SCHEME**

	1999-2000	2000-20001	2001-2002	2002-2003	2003-2004	2004-2005
Supplementary Nutrition Programme	3097668	3584784	4204036	461040	4610340	4610340
a. Children	2507636	2901968	3403332	3403332	3732180	3732180
b. Women	590032	682816	800704	878160	878160	878160
c. Pre school	1475080	1707040	2000760	2195400	2195400	2195400
d. Immunization	2802652	3243376	3803684	4171260	4171260	4171260
e HealthCheckup	3097668	3584784	4204036	4610340	4610340	4610340
f. Nutrition & Health Education	590032	682816	800704	878160	878160	878160
Referral Services	Pregnant mother and at risk children required specialized treatment will be referred by the Anganwadi Center to Primary Health Center					

8. NUTRITION:

1. Expansion of coverage under supplementary nutrition Programme.
2. Medical interventional like providing Iron pholic acid and deworming tablets, etc.
3. Encouraging development of kitchen gardens
4. Improving standard of family diet.
5. Bringing attitudinal and behavioral changes.

Table - I

SUPPLEMENTARY NUTRITION

The Nutrition value of food provided to the beneficiaries

		Daily Ration		Nutrition value	
		Adult	Child	Adult	Child
CARE	Corn Soya Blend	130 gms	65 gms	620cal	26 310 cal
	Soya Salad Oil	16 gms	8 gms	gms of protein	13 gms of protein
RTE (Ready to Eat Food)	Sweet Ready Mix / Snack food	135 gms	80 gms	516 cal	304 cal
				17 gms of protein	

Table - II

FINANCIAL REQUIREMENTS

(Rupees in Crores)

	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005
General ICDS	84.69	84.69	88.13	96.94	106.63	178.20
WB ICDS	49.41	86.54	102.79	93.09	60.92	—
TOTAL	133.90	171.03	190.92	190.03	167.55	178.20
COMPONENT WISE ALLOCATION						
Allocation for SNP	123.60	143.04	167.74	183.96	183.96	183.96
Pre School	5.83	9.70	14.00	17.25	17.25	17.25
Health Component	2.25	5.51	5.91	6.21	9.12	9.12

9. ECONOMIC SUPPORT PROGRAMME:

- To inculcate saving and banking habits among women groups
- To identify areas where women can be productively employed.
- To equip the women for sustainable long term remunerative activity

STRATEGY

GROUP LOANING

- Women below Poverty line
- Each group consists of 15 women
- Maximum loan facility Rs. 5,000/- each
- Savings Period six months for loan eligibility.
- Interest rate 6 1/2% per annum.
- Recovery of Loan in 10 equal monthly installments

CMEY

- Each Group consists of 15 Women
- Minimum Thrift amount Rs. 5000/- accumulated over a period of 6 months.
- Margin money loan facility is 50 times thrift made by beneficiary,
- Maximum margin money eligibility Rs. 50,000/-

ACTION: PLAN

Year	Name of the Scheme			
	Group Loan		CMEY	
	Financial (Rs. In lacks)	Physical (Groups)	Financial (Rs. In Lacks)	Physical (Groups)
2000-2001	1725.00	2300	1150.00	3600
2001-2002	2156.25	2875	1437.50	5750
2002-2003	2587.50	3450	1725.00	6900
2003-2004	3018.75	4025	2012.50	8050
2004-2005	3450.00	4600	2300.00	9200
TOTAL	12937.50	17250	8625.00	33,500

10. TRAINING:

- Training in employment and market skills to illiterates and semi-literate and literate women.
- Encourage women in self-waged employment.

STRATEGY

- Setting up of training centers at divisional level in a phased manner
- Setting up of mobile training units at village level
- Residential Programmes
- 200 to 300 women in each pranganam and 60 at divisional level
- Free hostel accommodation and training
- Qualified teaching staff
- Conduct field visits to gain knowledge
- Training in Entrepreneurship Development Programme
- Post training, follow-up for placement for self-wage employment
- Coverage of trainees under Rajarajeswari Insurance Scheme

ACTION PLAN

Year	No. of Centers	No. of Beneficiaries	Budget (Rs. In lakhs)
2000-2001	33	15,080	686.00
2001-2002	43	15,680	734.00
2002-2003	53	16,280	782.00
2003-2004	66	17,060	844.40
2004-2005	79	17,840	906.80
Total	274	81,940	3953.20

11. RESERVATION OF 33 1/3% FOR WOMEN:

- a. Implementation of 33 1/3% reservation for women in employment by Government Departments, Corporations and Public sector undertakings.
- b. Implementations of carry forward system vacancies in employment and education.
- c. Monitoring of reservations in all departments & Institutions by Regional Deputy Directors and project Directors of W.D & C.W Department by inspections.
- d. Officers of Commissionerate comprising Commissioner, Joint Director, Deputy Director and Asst. Director may also be assigned with the inspecting powers to verify implementation of 33 1/3% reservations of any office, Department and educational Institutions in the State Level.
- e. Any Government Department or undertaking in the State making appointment for women to the extent of 33 1/3% should communicate copies of such appointments to the inspecting authorities both at District and State Level.

12. ALLOCATION OF 1/3RD BUDGET FOR WOMEN ACTIVITIES:

This budget allocation should be done by all Departments for women activities. Proper monitoring of 1/3rd budget from the respective Departments may be done by constituting a high level committee.

13. LEGAL MEASURES AND AWARENESS PROGRAMMES

1. Create awareness on the prevailing laws relating to women and children.
2. Provide counselling service to those material maladjustments and family disputes.
3. Provide preventive and rehabilitative services to women and children who are victims of atrocities and exploitation
4. Provide referral services like free legal aid, short stay, treatment, vocational training etc.,
5. Conduct mobile camps in rural and urban slum areas where women are facing problems due to lack of awareness.
6. Conduct home visits at villages/interior levels as part of counselling services.
7. Conduct monthly meetings with mother committees and women groups regularly.
8. Participate in issues including gender sensitization with subordinate police officers in their monthly crime meeting conducted by the Superintendent of Police.
9. Constitution of Dispute Resolution Group at district level with a sub-judge MRO, MPDO, Project Director, DW & CD Agency. A representative of District Collector and lawyers representing Family Court.
10. Adopting community convergence approach through NGO's and CBO's campaign will be done for.

- a. Prevention of Child Marriages
- b. Implementation of Dowry Prohibition Act, 1961
- c. Strict implementation of Immoral Traffic Act, Equal Remuneration Act, Indecent Representation of Women (Prohibition) Act, Prenatal Diagnostic Techniques (Regulation of Prevention Act, 1994) i.e., Infanticide and probation of Sale of Girl Child.

AWARENESS PROGRAMME:

1. Creating awareness on women rights, family planning, aids & drugs, health and common women diseases.
2. Ensuring immediate legal step to curb all social crimes against women like rape, kidnapping, molesting, ragging etc.,
3. Strengthening of Self-Help Groups (DWCRA Mother Committees)

ACTION PLAN

Year	No. of Centers	Amount (Rs. In lakhs)
2000-2001	33	26.520
2001-2002	43	37.388
2002-2003	53	50.179
2003-2004	66	68.635
2004-2005	79	89.776
	Total	272.498

1. STRENGTHENING OF WOMEN GROUPS AND MOTHER COMMITTEES:

1. Selection of core groups to activate DWCRG group & Mother Committees.
2. Train the Core Group teams at Mandal Level in Programmes.
3. Using them as change agents.
4. Networking of Self-Help Groups.

17. DISTRICT WOMEN'S DEVELOPMENT AGENCY:

1. The District Women Development Agency will be the focal point for interacting with all local bodies, NGOs and others or various women related programmes irrespective of the Department, which Finance such programmes.
2. The District Women Development Agency will prioritize programmes, which are required at the field level and channelise funds of the various Government Departments appropriately to those activities, which are absolutely necessary to improve the condition of women.
3. The DWD Agency will also monitor and supervise the implementation of Various Programmes including if necessary government funded NGO projects and developmental programmes.
4. The DWD Agency will also prepare training module and access funds as deemed necessary for implementing such training programmes at the District level.
5. The DWD Agency will also set-up monitoring mechanism to have an effective development strategy towards women's empowerment at the District level.
6. The DWD Agency will act as catalyst for all the women related programmes. It will also be a bridge between Government, NGOs and local bodies.

7. The DWD Agency will be the nodal point for women for redressal of grievances for building a sustained development for the term benefit of women.

Following is the composition of District Women Development Agency.

1.	District Collector	Chairperson
2.	Superintendent of Police	Member
3.	District Educational Officer	Member
4.	District medical & Health Officer/ Senior Lady Medical Officer	Member
5	Project director, DRDA	Member
6	Project Director, ITDA	Member
7	Municipal Commissioner	Member
8	Asst. Director, Industries	Member
9	Asst. Director, Agriculture	Member
10	Asst. Director, Horticulture	Member
11	Project Director, Women & Child Development Agency	Member
12	Two women representatives of local banks	Member
13	Two reputed non Government Organizations (Local)	Member
14	District Manager, Mahila Pranganam	Convenor

16. Works on Women's Empowerment through Convergence

- To train on teamwork for economic sustainability.
- Co-ordination of Government Departments and NGOs.

Convergence of all activities relating to women

- While the appeal of economic Programme will be to attract women's groups for an economic and remunerative activity, the main objective is to organize women in-groups to monitor the social development indicators intensively.

Our thrust areas for these women's group will be:

- Basic education for all women in the self-help groups.
- Launching a literacy mission for giving them basic reading ability initially.
- Launching health related programmes, which will cover family planning, counseling, Aids counselling and other health related problems specific to women, children and their families.
- Special programmes for nutrition with emphasis on iron deficiency, mal-nourishment, iodine deficiency etc.
- Concentration on adolescent girl child and improving dietary habits of mothers and children.
- Launching an insurance scheme for adolescent girls and mothers in productive and reproductive age groups.
- Launching an awareness campaign for women issues including legal aspects.
- An environment related programmes for conversation including water, energy, bio-diversity and ecological issues.

Marketing Support:

Major areas for intervention for the long term and sustainable economic support programmes are:

Identifying markets which will provide a long term and sustained income for the women's groups - specially for every woman so that she does not have to depend on agricultural labour.

- Work on design development to meet the market requirements.
- Quality improvement and sustained high quality performance to sustain the market access.
- Promotion of the product, exhibitions, etc.
- Improved/appropriate packaging for long shelf life, prevention, transportation, exportability, etc.
- Publish material, pamphlets, etc to popularize products made by women's groups.

INSURANCE PROGRAMME:

For adolescent girls and mothers in productive and reproductive age groups are suggested.

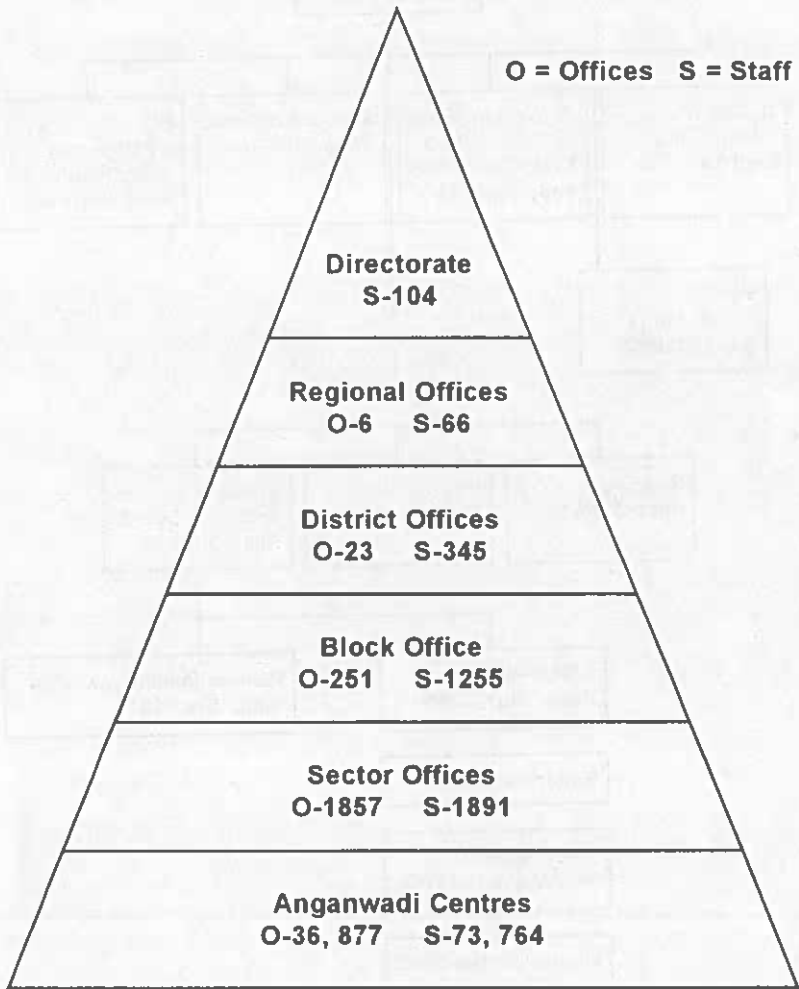
- The objective is to encourage families to contribute towards an Insurance Fund, which could be administered by the Government.
- Get women coverage for health care, supplementary nutrition, family Planning Programme, immunization as well as legal aid in the event of family disputes, criminal and other offences against women.

SANITATION AND DRINKING WATER:

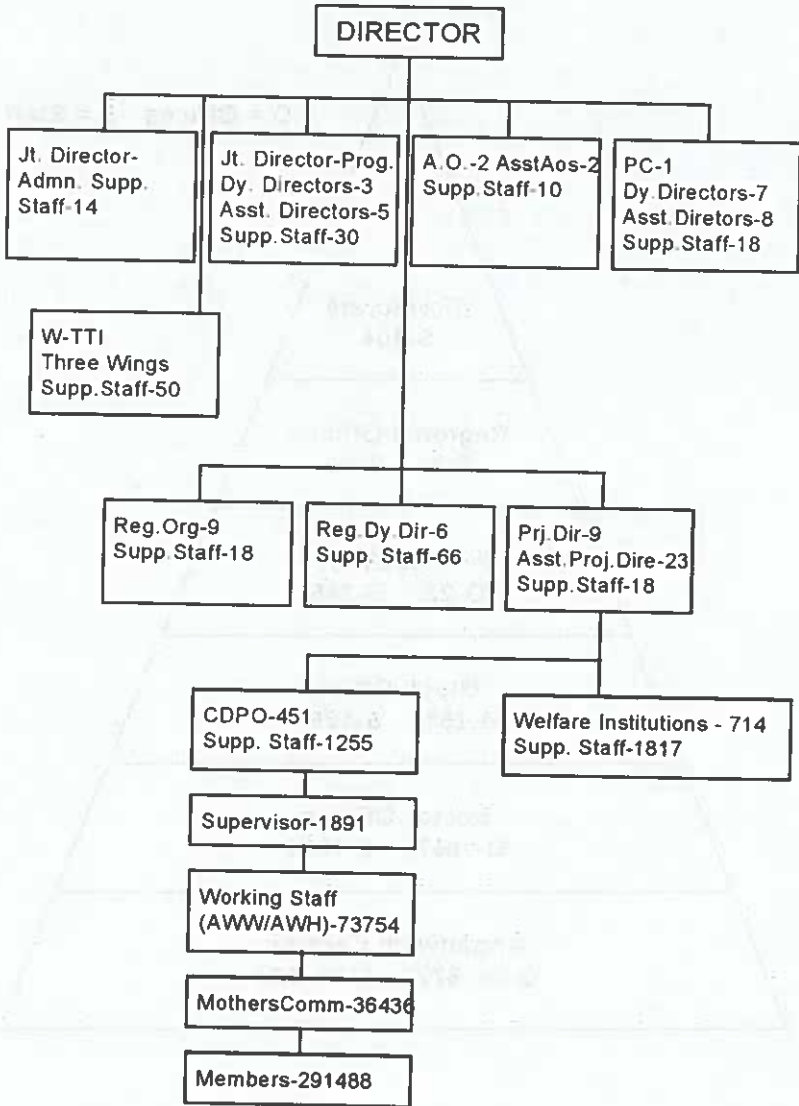
To have awareness Programme for improved sanitary facilities and safe drinking water as well as target specific groups, using funds available locally and internationally in launching basic facilities, which are required for improving the quality of living conditions for women.

The following two diagrams represent arrangement for implementing of programmes indicating number of personnel at the officer level and the staff associated in each Wing in a hierarchical set up.

IMPLEMENTATION ARRANGEMENT - HIERARCHICAL SET UP



IMPLEMENTATION ARRANGEMENT - PERSONNEL DETAILS



PMES - CORE, FUNCTIONAL & DEPARTMENTAL INDICATORS

S. No	Core Indicator	Functional Indicator	Unit
1.	Nutrition	Low Birth Weight	Percent
		Children (0-3 Months) exclusive breast-fed.	Percent
		Children (6-9 months) breast-fed with supplementary food.	Percent
		Children (20-23 months) breast-fed with supplementary food	Percent
		Children underweight	Percent
		Children Wasting	Percent
		Children Stunting	Percent
		Vitamin "A" doses	Percent
2.	Nutritional anemia	Registration at Anganwadi	Percent
		Hemoglobin level tested	Percent
		Severe cases	Percent
		Adolescent girls Reported/referred/ treated	Percent
		Pregnant Mothers Moderate cases reported / treated	Percent
	Lactating Mothers	Consumption of IFA tablets and deworming	Percent
3.	Welfare of Children	Admission	Percent
		In-country adoption	Percent
		Inter- country adoption	Percent
		Results class wise	Percent
4.	Child abuse	Infanticide cases reported	Percent
		Foeticide cases reported	Percent
		Bonded child labour	Percent

		Child maid servant Street children Child prostitutes Child trafficking	Percent Percent Percent Percent
5.	Care & support to disabled children	Children with disability Children in institutions Children in Schools	Percent Percent Percent
6.	Juvenile Children Welfare * Delinquent * Neglected	Restoration to parents Admission in institutions Rehabilitation	Percent Percent Percent
7.	Welfare of Women	Skill Upgradation Settlement in life	Percent Percent
8.	33 1/3 % reservation	Roster points Filled up Carry forward	Nos
9.	1/3 budget allocation	Department wise monitoring	Nos
10	Atrocities on women o Rape o Dowry o Violence o Family disputes	Reported/ booked/ convicted Rehabilitated Reported/booked/convicted Reported/booked/convicted No. of cases counseling done Amicable settlement Booked/convicted	Nos Nos Nos Nos Nos Nos Nos

**PMES - CORE, FUNCTIONAL &
DEPARTMENTAL INDICATORS**

S. No	Departmental indicator	Unit	Achievements (2000-2001)	Target (2001-2002)
1	Children covered under SNP	Nos	14,45,385	16,62,192
2	Children covered under Pre- School	Nos	7,99,136	9,19,006
3	Children covered under Immunization	Nos	10,71,950	12,32,742
4	Children covered under growth monitoring	Nos	21,43,901	24,65,486
5	Children receiving deworming	Nos	6,93,900	7,97,985
6	Children under normal grade	Nos	6,65,355	7,65,158
7	Children under grade I	Nos	7,50,365	8,62,919
8	Children under grade II	Nos	5,78,853	6,65,680
9	Children under grade III	Nos	1,28,634	1,47,929
10	Children under grade IV	Nos	20,692	23,795
11	Children admitted in primary schools	Nos	2,91,488	3,35,211
12	Children covered under Health check-up	Nos	4,40,407	5,06,468
13	Child death recorded Under 1 Year	Nos	26,800	
	Under 5 Years	Nos	NA	
14	Women covered under health check-ups	Nos	1,70,059	1,95,567
15	Mother's referred to hospitals	Nos	11,013	

16	Adolescent girls enrolled in ICDS	Nos	6,93,900	7,97,985
17	Adolescent girls received deworming & IFA tablets	Nos	6,93,900	7,97,985
18	Adolescent girls attended maternal school	Nos	36,308	41,754
19	Abandoned children admitted in the Shishuvihars	Nos	46	
	Children found normal	Nos	41	
	Children Found mentally retarded	Nos	5	
20	Children given for adoption	Nos	3	
21	Girls children sent to children's homes	Nos	5	
22	Boys admitted in social welfare hostels	Nos	3	
23	Children enrolled in GCPS	Nos	21,000	
24	Children admitted in children homes	Nos	4,277	
25	Girls appeared for 7th class	Nos	454	
	Girls passed	454		
26	Girls appeared for X th class	Nos	218	
	Girls passed	Nos	109	
27	Girls admitted in collegiate homes	Nos	156	
28	Girls completed college studies	Nos	32	
29	Working women admitted in WWH	Nos	580	

30	Women admitted in service / state homes	Nos	418	
	Women trained	Nos	336	
	Women rehabilitated	Nos	62	
	Girls got married and settled	Nos	14	
31	Cases registered by legal and family counselling centers	Nos	690	
	Cases settled	Nos	560	
32	Anganwadi helpers trained			
	Orientation training	Nos	1,415	2,830
	Refresher training	Nos	Nil	1,000
33	A W Ws trained			
	Job course	Nos	1,920	3,840
	Refresher course	Nos	126	252
34	Supervisors trained			
	Job course	Nos	204	408
	Refresher course	Nos	Nil	100
35	CDPOs trained			
	Job course	Nos	77	154
	Refresher course	Nos	14	28
36	Training to senior officers of the Department	Nos	42	84
37	Computer Training	Nos	15	115
38	Training to members of the mothers committees	Nos	1,140	2,280
39	Other kinds of trainings	Nos	122	244

THE ACTION TAKEN BY THE DEPARTMENT - ANALYSIS STRENGTH

- Introduction of participation of stakeholders group called Mothers Committees in the management of Anganwadi centers. Mothers Committees are catalysts, participants & recipients. For every Anganwadi, 8 mothers representing 4 categories of beneficiaries (0 - 3 Yrs, 3 - 6 Yrs, adolescent girls & pregnant/ lactating women) are constituting Mothers Committee. There are 36,877 Mothers Committees with a membership of 2,95,016 women.
- Formation of Resource Groups (TOTs).
- A training module for capacity building of Mothers Committees prepared.
- An Annual Activity Calendar cum self-appraisal for Mother Committees prepared.
- 3 day Residential Training to Mothers Committees along with Anganwadi workers conducted.
- 'Taruni Tarangalu' a monthly magazine launched for establishing communication with Mothers Committees.
- The construction of 8,816 Anganwadi buildings entrusted to Mothers Committees, 8151 buildings have been completed.
- Recruitment of Anganwadi workers & helpers delegated to Mothers Committee.
- 5,847 Anganwadis developed on a play school model.
- 23,905 nutrition melas organized during the 15th round of Janmabhoomi (Mahila & Sishu Janmabhoomi, June 2001).
- Introduction & implementation of weekly Mathrugoshti at Anganwadi centers.
- Women Empowerment Policy approved.

- Employees training policy in place.
- Starting State Women Administrative Training Institute (SWATI) in order to complete the backlog of training.
- Formulation of adolescent girls integrated development policy.
- Household survey on adolescent girls in 251 projects completed. Data is under computerization.
- Kishori Shakti Yojana (KSS) launched in 23 blocks with further expansion to 63 blocks.
- Preparation of IEC policy and strategy.
- In order to bring behavioural changes for improving the nutritional level of Women & Children, Nutrition Health Education (NHED) strategy developed.
- Development of Mother & Child Growth Monitoring Card for 63 projects on a pilot basis.
- Conduction of workshops to prepare action plan for strengthening of Anganwadi centers as village resource centers for women & children.
- Development of requisite softwares on monitoring the scheme.
- Preparation of master plan for the computerization of the department
- Launching of the web-site "anganwadi.com"
- Establishing Local Area Network (LAN) in the Directorate.
- Development of GIS monitoring package (Rangareddy & Krishna districts)
- Launching of PMGY in 93 projects with current year expansion to 129 projects.

- Procurement of goods worth 21.50 crore as per the approved action plan.
- The administrative & management training to Assistant Directors & Deputy Directors at ASCI.
- 4,664 Anganwadi centers got inspected from 6-11th August 2001 in order to assess functioning of Anganwadi centers, Mothers Committees coverage of beneficiaries, to identify & analyze the reasons for ineffective functioning, for developing strategies and to develop strategies for strengthening & streamlining the delivery mechanism at Anganwadi centers.
- Performance indicators of the Department finalized (10 Core Indicators & 39 Departmental Indicators).
- Performance Monitoring & Evaluation System (PMES) introduced in the department with backup support of software.
 - Standardization of all reporting formats.
 - A training module on PMES for field functionaries developed.
 - Half-yearly performance of the department assessed.
 - Time schedule for reviews prescribed for all functionaries.
- In order to know the functioning of ICDS in tribal blocks of 8 agency areas of the State 3,933 Anganwadi centers and 923 Mini Anganwadi centers were inspected from 10-16th December 2001.
- For improving the facilities of 118 homes serving orphan children & destitute women, yoga, meditation, library, sports & other facilities like solar water heating system, improvised cooking facilities, specially designated beds & almirahs are being provided.

- In all, 81-girl children homes "Bul-Bul & Guide Unit" introduced in order to inculcate discipline.
- External evaluation of Girl Child Protection Scheme taken up.
- Workshops for improving the functioning of all 118 institutions and bringing quality improvement in monitoring of atrocities on women conducted.
- The adoption system streamlined.
- 10 defunct schemes of 597 institutions with 1134 staff are being redeployed.
- In order to improve the functioning & coverage of the department and sustain the initiatives taken, a re-organization plan of directorate submitted to the Government.

WEAKNESS

- Universalization of ICDS could not be achieved.
- Supplementary Nutrition could not be provided in all new projects.
- No budget was released under Women Empowerment Policy.

Budget 2002-2003

S. No.	Name of the Scheme	Rs. In Lakh Department Plan Outlay 2002-2003
1	Service for children in need of care and protection	36.00
2	Children Home (SCP)	8.99
3	Children Home (General)	17.98
4	H.Qrs Grant in aid	3.37
5	Assistance to APWCFC	143.00
6	GCP General	2,607.00
7	GCP SCP	508.00
8	GCP TSP	234.00
9	State Commission for Women	33.00
10	Nutrition - General	11,410.00
11	Nutrition - SCP	742.00
12.	Nutrition - TSP	297.00
13.	Rescue & Rehabilitation of victims of trafficking	100.00
14.	IEC (Campaign)	23.00
	Total (A)	16,163.34
15.	PMGY - SCP	3,036.00
16.	PMGY - TSP	1650.00
	Total (B)	4,686.00
	Centrally sponsored Schemes	
17.	ICDS	9,020.80
18.	World Bank ICDS	5,935.19
19.	PMU (ICDU - WB)	193.69
20.	ICDS - Tribal	1,088.17
21.	Balika Samruddi Yojana	99.00
	Total (C)	16,336.85
	Grand Total (A+B+C)	37,186.19

Source:- Strategy Paper on Women Empowerment, Women Development, Child Welfare & Disable Welfare Department, Govt. of Andhra Pradesh.

WOMEN DEVELOPMENT SUB-PLAN INTRODUCTION

A detailed plan for women development was formulated for the year 1997-98 and subsequently some themes and objectives were pursued in all programmes related to women empowerment. As a full-fledged plan, though related to 1997-98 is included here for its comprehensive nature.

In preparation of women's sub-plan, an attempt has been made to draw distinction between what is known as "women's component plan" and "women's sub-plan". The nomenclature "women's Component Plan" has been avoided as it may lead to an idea that the plan constitutes programmes for "women only" and that such components are built into the general plan.

The scope of women's sub-plan is much more extensive and emanates from the principle of gender equality. Women's sub-plan aims at building programmes and projects with 1/3 allocation for financial and physical targets of the total budget of each sector, however if the allocation of the budget the sum total of women only programme and the general programme where women are finding a place amounts to a minimum of 1/3 of the total budget, the overall objective i.e. allocation of a minimum 1/3 of the total budget for women is also achieved.

It is important to emphasize here that the economic and social development of women is not the exclusive responsibility of the Department of Women and Child Welfare as such a premise would push women to a limited growth scenario. In reality, women are central participants in agriculture, in industry and major consumers of the social services sectors like health, nutrition, education, water supply and sanitation. As women's needs are also cross-sectoral, gender thereby becomes a cross cutting concern.

Although development planning is perceived as being gender neutral, in practice it can become gender blind or gender biased, both in formulation and implementation of projects and programmes. This may happen due to:

1. Assumptions and present ideas about the roles of men and women, which are culturally constructed and not naturally given.
2. Social cultural norms about gender stereo-types which not only make the planners biased, even unconsciously, but even influence women who perceive their own disempowerment and lack of status a "right" and "just".

Gender Planning takes into cognizance the needs of women arising out of their gender roles. Women are heterogeneous group with varying class, race, ethnic, caste and religious interests. But gender is the common thread that binds them together. Gender pertains specifically to the relations between men and women in various areas; society, culture, the economy and the family. Gender relations derive from gender roles - the distinction of work between men and women. This often is based on relations of inequality in terms of allocation of power, decision-making and access to resources.

It will be a fallacy if the preparation of women's sub-plan bases itself only on the existing status-quo situation, i.e., the already given gender roles. Each department was requested to re-examine their existing schemes and programmes to ensure that the same are not based on present assumptions about the women's needs and women's work. They were also requested to have a neutral and examine if women can be brought into the traditional male domains.

However, this Department also is aware of the fact that the women's sub-plan can not take an immediate fanciful flight off the traditional social and cultural structure and that the transition from the traditional social and cultural structure and that the transition from the traditional to the non-traditional has to be a matter of time spanning over next few years. But this Department requested other Departments to take steps toward crossing the barrier so that women find their place in the mainstream of developmental process.

MONITORING MECHANISM

Needless to say that Women's sub-plan would require periodic monitoring as the same has to be fine-tuned in the process of implementation. Implementation of the women's sub-plan would also require sensitization of the field officers of all departments concerned to dovetail the delivery system to the requirements of the women. It is also found that in certain Departments, there are gap areas where further innovative planning can be done for women.

A decision has been taken by the Chief Secretary that the monitoring of the implementation of the Women's Sub-Plan would be done on quarterly basis under the chairmanship of the Chief Secretary along with all departments concerned.

A State Level Committee which met on 3.3.1997 also decided that each Department should ensure that District Women's Sub-Plan is also prepared by them and instructions given to the Collectors to review the same with district officials concerned.

AGRICULTURE DEPARTMENT

Women play a vital role in Agriculture. Most of the farm operations are carried out by the women. They include women from small and marginal farmers as well as agricultural labourers. 70% of the total women workers in Andhra Pradesh of cultivators and agricultural labourers.

Therefore, it is necessary to improve the socio-economic position of the women farmers and their facilities belonging to small and marginal farmers community as well as labourers.

There is a specific training programme of women in agriculture being implement with 100% Netherlands's government assistance. The valuation of this project has shown that there is a net increase in the income of the farm families. The programme aims at improving the knowledge in production system and

agriculture and skill in agriculture operation performed by women. It is intended during 1997-98 the training component to a major extent in all the schemes will be utilized for training women in agriculture on the lines of Netherlands assisted project. This itself will account for 5% of the budget. In addition more than 50% of the assets like farm implements sprinklers, sprayers, farm machinery etc., will be extended to the women farmer's accounts for 30% of budgetary provisions in the schemes.

While the Training help in improving the farming system and operations, the assets will help them in bettering of their crops grown by them and got increased net household income.

To assist a budget provision of Rs.5232.76 lakhs for developmental programmes during 1997-98 Rs.1759.268 lakhs is proposed for the benefit of women.

Women Sub-plan for 1997-98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
I	Externally Aided Project: Training of Women in Agril with the Netherlands assistance.	100.000		100.000	
II	Centrally sponsored Scheme: Integrated Programme for Rice Dev. programme ICDP-Rice.	1106.560		354.000	
	Intensive Cotton Dev. Programme.	200.00		54.000	

III	Subacs	114.690	Physical target will be fixed based on the Financial provision for the year 1997-98	28.622	Physical target will be fixed based on the financial provision for the year 1997-98
IV	National Pulses Dev. Project	188.520		58.600	
V	Oil seed Production Programme	2069.600		720.000	
VI	Accelerated Maize Dev. under Technology Mission on Maize (ICDP Coarse Cereals)	40.000		12.000	
VII	Central Sector Scheme Community Nurseries	22.400		8.91	
VIII	Intensive Cultivation of Maize & Millets demon. in SC/ST areas	3.300		0.990	
IX	Special Mesta Development Program	46.230		13.660	
X	Promotion of Agril. mechanization through small tractors.	156.600		53.000	
XI	National Watershed Dev. Programme in Rainfed Areas	1184.860		355.458	
	TOTAL	5232.760		1759.268	

HORTICULTURE DEPARTMENT

It is a well known fact that women play a pivotal role in the Horticulture sector participating in all the on farm activities apart from the preplanning and post harvest activities.

They play a major role in all the major areas of this sector like vegetable farming, floriculture, nursery management, plant propagation, mushroom cultivation, post harvest techniques like grading, preserving, processing and storage. In new technological areas like tissue culture where mass production of plant is done in highly aseptic conditions, women again play an important role because of the dexterity with which they can handle the tissue for transferring and multiplication.

VEGETABLE FARMING

In crops like Tomato, Brinjal, Chillies, Cabbage, Cauliflower, wherein first the nurseries are raised, women are involved for sowing and maintenance of the tender seeding. Transplanting of vegetables seedlings in the main field, which is back breaking work is again done by women only.

Since chemical weed control is not in vogue, hand weeding is done by women only. In vegetable, harvesting is never completed in one picking, but continues for 2-5 months and women only can pick up the ready to harvest produce from plants. It is especially so in crops like Bhendi (ladies finger), Tomato, Brinjal where over ripening or delayed harvest makes the vegetable either unfit or fetches less price. Harvesting and making small bundles of leafy vegetables is exclusively women's work. Cleaning, drying (chillies), preserving and processing by pickling etc, are done by women only. Even marketing of fresh vegetables is done by women by carrying the produce from their farms in basket to the nearby market.

KITCHEN & NUTRITIONAL GARDENING

Woman is the best person to know what is required for her family and with her caring hands, she can raise the plants like

leafy vegetables, drumstick, tomato, brinjal, lime, papaya, mango, guava, banana etc., so as to maintain the nutritional standards of the diet of her family. This enables her to use her kitchen gardens produce for home consumption and also to supplement the family income by selling of vegetables.

FLORICULTURE

In tradition flower crops like jasmine, Crossandra and Chrysanthemum, where again the picking is very important in terms of stage of picking and the time and skill required, women has no substitute. Similarly the marketing is also managed effectively by her, since the freshness of the flowers has to be maintained till it is marketed.

Even in cut flowers production, like roses, gladioli, gerberas etc, weeding, picking, grading and packaging is very important because the price depends upon the bud stage and length of the stalk wherein woman is more skilled.

MUSHROOM FARMING

Since, it is not a land-based activity, woman has a major role to play in it. In view of high perishable nature of mushrooms and also the hygienic conditions required for cultivation, woman is found to be a better worker.

PLANT PROPAGATION

Plant propagation techniques like grafting, budding, layering are also done by women for producing mango, cashew, guava etc., plants. Filling of polythene bags and watering and other nursery care is taken up by women only.

Thus, woman is here in all those activities of horticulture wherein skill, patience, care and love for plants is required. Considering the role, she plays in Horticulture sector, a separate allocation for women 's well deserved by her. It would not only make her feel secure, but reorganization of her physical labour will further motivate her to do the best.

Women Sub-plan for 1997-98

S. No.	Name of the programme	Target		Women	
		Financial (in lakhs)	Physical No.	Financial	Physical No.
A)	BENEFICIARY ORIENTED SCHEMES				
1.	Integrated Dev. of Coconut With coconut Dev. Board Authority	60.00		30.00	
2.	Centrally Sponsored Schemes for Oil palm Cultivation	1285.00		462.00	
3	Central Sector Schemes Integrated Dev. of Spices (100%)	176.40		70.56	
4.	Central sector Scheme for Dev. of Tropical & Arid Zone fruits (100%)	133.97		45.00	
5.	Esst. Of Nutritional Gardens in Rural Areas (100%) (No. of beneficiaries)	15.00		15.00	
6	Centrally sponsored Scheme for use of plastics in Agriculture	755.00		453.00	
7	Central sector Scheme for Dev. of Betel vine (100%)	4.00		1.35	
8	A.H.R.D (World Bank Assistance)	55.42		1.35	
9	Tribal Sub-plan 1. Oil palm Dev. Scheme 2. Use of Plastics in Agri. Drip Irrigation				

	3. Popularization of New Technologies i. Tissue culture ii. Hybrid Veg. Seedlings 4. Scheme for Mango High Density	24.00		8.00	
10	Special Component Plan	60.00		22.00	
11	Central Sector Scheme for Root & Tuber Crops (100%)	5.00		2.00	
12	Veg. Minikits (100%)	4.50		4.50	
B)	LABOUR INCENTIVE SCHEMES:				
1.	Plantation Crops (Cashew) (100%)	292.00		102.20	
2.	Central Sector Scheme for Dev. of Cocoa (100%)	5014		1.70	
3	Development of Mushroom (100%)	20.00	-		
4	Central Sector Scheme for Prodn. & Dist. Of Veg. Seeds (100%)	9.00		6.00	
5	Central Sector Scheme Dev. of Commercial Floriculture (100%)	70.00		9.00	
	GRAND TOTAL (A+B)	3118.43		1245.91	

SERICULTURE DEPARTMENT

Sericulture is a labour intensive industry which is capable of providing income through out the year. It is estimated that 5 no. of persons involved directly or indirectly in one acre sericulture, of which 60% comprises women work force. Keeping this potential, in view much emphasis has been given for the development of women through sericulture in national Sericulture Project , which was funded by World Bank and Swiss Development Co-operation. During National Sericulture Project period there has been tremendous emphasis on women development through sericulture and also special campaign was taken up with special programmes during 1994-95.

Under WID action plan a total of 38.000 women have been covered under the schemes

1. Assistance to women groups
2. Women group formation
3. Study tour to women
4. Women formers meet
5. Assignment of Govt. land to women
6. Credit facility to women under on farm & Non farm sectors etc., and training to upgrade skill and knowledge enhancement of managerial autonomy i.e. by creating more access to markets after monitoring and evaluation of the WID Programmes, they are being continued under plan for the year 1997-98 also.

Under 1997-98 Plan, it is proposed to benefit 2880 women beneficiaries under the following schemes of WID action plan for which an amount of Rs. 15.00 lakhs is earmarked. Scheme-wise details are mentioned below.

STUDY TOUR

Under this scheme, 300 women beneficiaries in 10 batches are going to be benefited. An amount of 0.75 lakhs towards stipends to women beneficiaries, Rs. 4.00 lakhs towards propulsion changes and Rs. 0.50 lakhs towards miscellaneous expenditure is earmarked.

ASSISTANCE TO WOMEN GROUPS

It is proposed to provide one time direct financial assistance for six registered and stabilized women groups as revolving fund or as margin money to raise funds from other financial institutions to undertake group activity. Totally 90 women beneficiaries are going to be benefited. An amount of Rs.3.00 lakhs for six groups at the rate of Rs.0.50 lakhs each group is earmarked.

SILK WEAVING TRAINING

A total of 100 women weavers are going to be benefited under this scheme. A sum of Rs. 4.36 lakhs is earmarked, out of that, a sum of Rs. 2.34 lakhs towards stipends for 3 months to 100 women weavers & trainees for 3 months to 10 master weavers, a sum of Rs. 1.00 lakhs towards raw material cost plus Rs. 1.02 lakhs towards looms & accessories cost for 10 training centers at the rate of Rs. 20,220/-each.

FARMERS MEETS

A total of 2390 women sericulturists are going to be benefited under this scheme in transfer of new technological methods in mulberry cultivation and silkworm rearing in 2 days farmers meet. A sum of Rs. 2.39 lakhs is earmarked towards DA for 2 days at the rate of Rs. 100/- each beneficiary.

In addition to the plan schemes 1997-98, it is proposed to cover overall 33 1/3 % programmes for women under the schemes like:

1. Purchase of cocoons in cocoon markets

2. Construction of rearing sheds
3. Work sheds cum houses
4. Health package schemes (Reelers, weavers)
5. Supply of Seri kits.

WOMEN SUB-PLAN FOR 1997-98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	A.P State Sericulture Research and Development Institute	30.00	35.000	-	-
2	Incentives for quality silk production and to increase reeling and twisting capacity in the State	35.00	35.00	10.50	10.500
3	Women Development Programme	15.00	2,250	15.00	2,250
4	Market intervention	20.00	20.000	10.00	10.000
5	Procurement of Tasar Seed cocoons	16.00	25	8.00	125
6	Providing assistance for model rearing houses for production of quality cocoons	60.00	855	40.00	570
7	Free supply of sericulture kits to farmers, reelers and tasar rearers	10.00	2,000	5.00	1,000
8	Extension support activities for productivity clubs conduct of farmers meets, study tours & Demonstration plots under on farm and non-farm sectors	15.00	75	6.00	25

9	Bonus incentives rate to seed producers.	15.00	25.00	1.00	1,660
10	Crop Insurance to Bivoltine rearers	7.00	-	-	-
11	Maintenance / providing addition facilities to the existing infrastructure	33.00	-	-	-
13	Human resource development schemes	5.00	1,500	1.50	450
14	Workshed cum house to silk coop. Societies	37.50	1,000	14.45	300
15	Thrift fund cum savings security schemes for weavers coop. Societies	2.50	160	0.75	50
16	Health package scheme for reelers and weavers	26.00	8,500	12.00	2,200
17	Interest subsidy to Coop. Central Bank	6.00	-	-	-
18	Project package scheme for establishment of Handlooms development centers and quality dyeing units	30.00	10	12.00	3
19	Market development assistance (Rebate on sale of silk cloth)	35.00	196	3.00	10
20	Interest subsidy on capital investment for silk reeling and twisting	20.00	270	7.00	80
21	Share capital assistance to SERIFED	20.00	-	-	-
22	Indo-Swiss project Sri-2000	-	5,000	-	1,500
	TOTAL	44.00		146.20	

ANIMAL HUSBANDRY DEPARTMENT

Women play important role in management of livestock. They look after the cattle after they return from grazing, feed them, milk them and look after their welfare. Women from weaker section take the animals for grazing and gather fodder etc. therefore from the beginning; many of these animal based schemes were sanctioned for women folk.

The Animal Husbandry Department has evolved a number of schemes, which will benefit the rural poor. In view of 1997 being declared as Year of women, schemes like dairy units, sheep units, poultry units are sanctioned in favour of women in rural areas. During the first year of IX five-year plan; the Animal Husbandry Department has devised certain schemes in which women can play a vital role. 33 1/2 rd of such schemes are allotted in favour of women.

The following main schemes are formulated with women component incorporated into it.

1. Calf Rearing Scheme
2. Sheep Rearing Scheme and
3. Fodder Development Scheme.

CALF REARING SCHEME

After Green Revolution, the scientists of India have achieved remarkable success in white revolution. At present, India occupies second position in milk production in the world and as per estimates will be in first position by 1998-99 in milk production. This has become possible by taking up crossbreeding of local cattle through frozen semen technology by using exotic breeds of bulls like Jersey, Holstein Fresian etc. for these cross-breeds, to perform well in later years of their lives, it is very essential to give good nutritious food in their calf-hood. Being poor, many farmers are not able to provide good nutritious feed to these calves. The Animal Husbandry Department has drawn an innovate

scheme in which feed will be supplied to the A.I., born female calves from the age of 4 months to 28 months (when they would have calved and start giving milk) at a total cost of Rs. 5200/-. The feed will be supplied at 50% subsidy. Thus, the farmer has to bear Rs. 2600/- when she will get the matching amount for feeding these crossbred calves. During 1997-98, an amount of Rs. 35.00 lakhs are provided for this schemes to include 1345 calves under this schemes, out of which, 461 women beneficiaries will be selected under this scheme under women sub-plan, at a cost of Rs. 12.00 lakhs. Details of district-wise figures are provided in the annexure.

SHEEP REARING SCHEME

After cattle, sheep are very popular with the farming community. Unfortunately, due to traditional methods of management and poor health care, the farmers are not getting proper returns. With a view to help poor farmers increase meat production in the state, sheep units consisting of 20 ewes and 1 Ram will be supplied to the farmer on 25% subsidy. The cost of each unit, as per NABARD specifications is Rs. 22,000/- and out of this Rs. 5,500/- will be provided as subsidy. Rs.25.00 lakhs are provided under this scheme and a total of 455 units will be sanctioned. Under women component, 163 sheep units will be sanctioned to women folk.

FODDER DEVELOPMENT

In Dairy management, 70% of the expenditure will be on the feeding of the animals. Now that grazing lands are shrinking and farmers are going in for commercial crops, a stage has reached, when farmer has grown fodder especially for his animals. Excellent high yielding fodder seeds are available in the market. By proper scientific management, the farmer not only gets more fodder, but the fertility of this land is maintained. For this purpose, the Animal Husbandry Department has chalked out Fodder Mini-kit Distribution Programme, under which they supplied with 5 Kgs, to 10Kgs of seed sufficient for 25 cents to 50 cents. The cost of each kit is Rs. 100/- and will be supplied on 50% subsidy. Rs.

45.00 lakhs are provided for this purpose and 90,000 mini-kits will be supplied, out of which 30,000 kits are earmarked for women in the rural areas.

WOMEN SUB-PLAN FOR 1997-98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	Control of Foot and Mouth Disease through Vaccination Programme on 50% subsidy for S.Cs/S.Ts (C.S.S.-State Share)	9.00	-	-	-
2	Continuation of Animal Disease Surveillance Scheme (C.S.S. State Share)	2.00	-	-	-
3	Continuation of Integrated sample Survey Scheme (C.S.S)	8.00	-	-	-
4	Expansion of Breeding & Artificial Insemination Service	76.00	-	-	-
5	Calf-Rearing Scheme	35.00	-	12.00	-
6	Sheep Development through Semi- Intensive Management System	25.00	-	9.00	-
7	Distribution of Fodder seed Minikits	45.00	-	15.00	-
	TOTAL	200.00		36.00	

FISHERIES DEPARTMENT

FISHERWOMEN GROUPS UNDER DW CRA

The main object of the scheme is to increase the income through participation in income generating activities. The fisherwomen are the key persons in selling the fish in markets on retail basis. The fisherwomen need some financial assistance for purchasing fish and to generate income by selling the purchased fish. For this purpose the fisherwomen are encouraged for contribution from their saving for generating quick returns. During 1995 - 96 a total of 1171 groups were formed with a financial assistance of Rs.12.99 lakhs given by respective DRDAs. During 1995-96, 906 groups were formed and obtained financial assistance of Rs. 46.006 lakhs. During 1997-98, 634 groups were formed upto December 1996 ending with a financial assistance of Rs. 26.33 lakhs from DRDAs.

ORGANIZATION OF FISHERWOMEN COOP. SOCIETIES

The fisherwomen were encouraged to organize into Fisherwomen Coop. Societies for promoting the marketing of fish by women members of the respective societies. There were 69 Fisherwomen Coop. Societies upto 1995 - 96. Proposals are received for organization of 7 Fisherwomen Coop. Societies during the year 1996 - 97.

EARMARKING OF 30% WOMEN BENEFICIARIES UNDER FFDA SCHEMES

The women beneficiaries are encouraged to take up fish culture by excavating of their own fishponds with the financial assistance from the Fish Farmers Development Agencies/brackish Water Fish Farmers Development Agencies. During 1995-96, 32 women beneficiaries were given financial assistance for construction of fishponds. During the current year 4 women beneficiaries were given assistance for construction of fish ponds through Fish Farmers Development Agencies and 1 was trained.

During the year 1996-97, 4 women were given assistance for construction of ponds in 2.8 Ha in Srikakulam and Krishna Districts, 5 Women beneficiaries were given assistance for inputs in 2.5 Ha in Nellore District and 1 woman was trained with stipend in Srikakulam District.

ALLOTMENT OF GOVT. BRACKISH WATER LAND TO FISHER WOMEN

During 1994 - 95, 53 acres of Brackish Water Land has been distributed to 53 women beneficiaries. From 1995 - 96 onwards, on further progress allotment was made due to Supreme Court orders in State.

WOMEN SUB-PLAN FOR 1997 - 98

(Rs. In lakhs)

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	Enforcement of Marine Fishing Regulation Act		-		Regulation Activity
2.	Coastal Aquaculture Regulation		-		Regulation Activity
3.	Motorization of Traditional Craft	100			Sea Going Fishermen are beneficiaries
4.	Group Accident Insurance Scheme		-		Insurance Premium
5.	Construction of ponds for fish/prawn culture				
	1. S.C. Component	32	7.00	14	
	2. Tribal Sub-Plan	12	1.00	2	
6.	Construction of Fishing Fishing harbour at Machilipatnam		-		Infrastructure Scheme

7.	Reservoir Development Scheme		-		New Centrally sponsored scheme
8.	Housing for Fishermen		2,000		Housing Coop. Is executing women will be given adequate representation
9.	Artificial reefs		5		New Development Programme
10.	Inland Fisheries Statistics		-		Staff Scheme
11.	Intermediate Fishing craft				New scheme for boats in Sea.
12.	Inland Fish Marketing				Infrastructure Scheme
13.	Training & Extension				Training Infrastructure
14.	N.C.D.C. Scheme				Marine Inputs out Infrastructure scheme
15.	Subsidy for exemption on Central Excise Duty on H.S.D. Oil				Subsidy for mechanized boats
	TOTAL	16		8.00	

CO-OPERATIVE DEPARTMENT

Out of total outlay of Rs. 200 lakhs under "Cooperation" an outlay of Rs. 49.50 lakhs has been identified as women component.

The following are the details of the Schemes proposed.

(Rs. In Lakhs)

S. No.	Schemes	Outlay	Women Component
1.	Mutually aided Cooperative Society Act Propagation	5.50	1.83
2.	Special Component Plan	30.00	10.00
3.	Tribal Area Sub-Plan	14.00	4.67
	Total	49.50	16.50

The Schemes are as follows:

PROPAGATION OF A.P.M.A.C.S. ACT 1995

In order to work out the strategies to popularize APMACS Act 1995 it is proposed to conduct workshops/Seminars/Radio Talk etc. in outlay of Rs. 1.83 lakhs is proposed for the benefit of women members during the year 1997 - 98.

SPECIAL COMPONENT PLAN

An outlay of Rs.30 lakhs has been proposed in the annual Plan 1997 - 98 for implementation of SCP to provide financial assistance to A.P. Cooperative Farming Societies and Labour Contract Cooperative Societies for the benefit of the members of the said societies. Out of the total outlay in SCPP of Rs.30 lakhs, outlay of Rs. 10 lakhs is to be earmarked for the women members of the Farming Cooperative Societies and Labour Contract Cooperative Societies.

TRIBAL AREA SUB-PLAN

For the year 1997 - 98 an outlay of Rs. 14 lakhs has been provided as financial assistance to the members of the Farming Cooperative Societies and Labour Contract Cooperative Societies in tribal Areas. Out of total outlay of Rs. 14 lakhs under TASP an outlay of Rs. 4.67 lakhs has been earmarked for the benefit of women members in Cooperatives in tribal areas.

CENTRAL SECTOR SCHEMES

Out of total outlay of Rs. 673.20 lakhs under central sector schemes an outlay of Rs. 26.00 lakhs has been identified as relevant component out of which, an outlay of Rs. 8.67 lakhs has to be earmarked for women for the year 1997-98, for implementation with the assistance from GOI (Govt. of India).

This special scheme is intended to improve the economic standard of weaker sections through the Women Welfare Cooperatives.

PHYSICAL TARGETS

Under physical targets as per the projections of A.P. State Cooperative Bank, it proposes to disburse short-term loans Rs. 1100.00 crores and long-term loans Rs.250.00 crores during the year 1997 - 98. The loaning programme benefits 3.01 lakhs women members @ Rs. 15,000/- per individual on an average.

WOMEN SUB-PLAN FOR 1997 - 98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	I.R.D.P.	83.36	1,00,000	33.34	3.01
2.	State Plan Schemes	200.00		16.50	
3.	Under Central Sector Schemes	673.20		8.67	
4.	S.T. & L.T. Loans	1350.00 (Crores)		450.00 (Crores)	

EDUCATION DEPARTMENT

STATUS OF GIRLS EDUCATION IN ANDHRA PRADESH

The analysis of various educational parameters shown hereunder give panoramic view on the status of girls' education in Andhra Pradesh.

Percentage of Enrolment	Boys	Girls	Total %
Primary Schools	53%	47%	50%
Upper Primary Schools	55%	45%	50%
High Schools	58%	42%	50%
Drop out Ratio			
Primary Schools	51.28%	49.35%	50.31%
Upper Primary Schools	65.17%	68.47%	66.82%
Teachers in Schools	Men	Women	
Primary Schools	74,338	35,102	
Upper Primary Schools	28,882	18,786	
High Schools	65,873	40,753	
Literacy Rate (1991 Census)	Male	Female	
	55.13%	32.72%	44.09%
Sex Ratio	972 Women for 1000 Men		

Even though women population constitutes 48.5% of the total population, the educational benefits are not reaped proportionately. The gap in enrolment between Boys and Girls is increasing from primary stage to High School stage. The dropout ratio of girls is increasing more rapidly from primary stage to upper primary stage than that of Boys. There is wide gap between the literacy rates of Men and Women as per 1991 census.

Factors responsible for poor educational status of girls in Andhra Pradesh

- Deep seated social, cultural belief in favour of education of boys compared to girls.
- Domestic and agricultural tasks are the major causes for girls dropping out of schools.
- Inadequate and unattractive accommodation in schools.
- Long distance to the nearest school, leading parents to fear for their daughter's safety.
- Low-level literacy of parents at home as well as poor value of education.

INTERVENTIONAL STRATEGIES

The following are some of the interventional strategies proposed to improve education amongst girls. They are:

1. Increasing access by opening schools in school-less habitations and by involving mothers in planning and management.
2. Ensuring universal enrolment through Mothers Association and mass campaign.
3. Improving facilities in the existing schools to attract more children by:
 - a. Reducing teacher pupil ratio by appointing required no. of teachers.
 - b. Providing better physical facilities through community participation.
4. Making school attractive through supply of play materials and audio-visual equipment.
5. Running Non-Formal Centres with flexible timings

6. Running "Open Schools" as an alternative.
7. Providing vocational skills through vocational education and
8. Environment building to mobilize the local community support.

To translate the above interventional strategies into action points, schemes are formulated for IX Five Year Plan as well for Annual Plan 1997 - 98. The details of the schemes evolved with exclusive financial assistance by state Government, Centrally Sponsored matching schemes, exclusively centrally sponsored schemes, Tenth Finance Commission and Externally Aided Project are furnished hereunder:

ACCESS

The Government of Andhra Pradesh is endeavouring to fulfil the constitutional obligation under article 45 for providing free and compulsory Education for all children irrespective of sex, caste and economic status through formal, non-formal and open school system. During the past five decades there has been phenomenal expansion of elementary education. So far 97.3% rural population are having primary schools within a walking distance of 1.00 Km. About 75% have Upper Primary Schools/Upper Primary Sections within a distance of 3Kms. During Ninth Five Year Plan an amount of Rs. 2000.00 lakhs is earmarked for opening of schools in all school-less habitations. In the current year an amount of Rs. 17.75 lakhs is allocated for opening of 60 new schools in school-less SC/ST habitations. At the primary stage co-education schools are opened allowing both girls and boys of age group 6-11 years to join in the schools.

In order to ensure proper training to the teacher candidates of DIETs Pre-Primary Centres are attached to the DIETs. So far six such pre-primary centers are opened and in all of them lady teachers are appointed on remuneration basis.

ENROLLMENT

The gross enrolment in classes I to V is 79.30% for Boys and 70.32% for Girls during 1995-96. In case of classes VI to VII, it is 51.17% for Boys and 37.67% for Girls. The gap in enrolment ratio between boys and girls is widening rapidly from primary stage to upper primary stage.

In order to achieve universalization of enrolment in Classes I to V and Universal retention. A.P. Government have decided to create 3000 special teacher posts under OBB to reduce teacher pupil ratio. An amount of Rs. 445.25 lakhs is in the annual Plan 1997-98 for this purpose while in IX Five Year Plan an amount of Rs.2670.00 lakhs is provided for this purpose. The Government of Andhra Pradesh has taken lead to reserve 33 1/3% of posts for women in the recruitment. So, 33 1/3% of posts to women in the recruitment. Therefore, 33 1/3% of women as teachers and 46.5% as girl students will be benefited by this scheme.

MID-DAY MEAL SCHEME

Government of Andhra Pradesh has introduced mid-day meal programme from 1995-96 onwards as an incentive to primary education not only as nutritional support to Primary Education but also to increase enrolment and to reduce drop-outs. In the year 1996-97 it is implemented in 982 Mandals in 22 districts. Nearly 54.12 lakhs of children are benefited, out of which 24.35 lakhs are girl students. During 1997-98, it is proposed to extend this scheme to other Mandals as well as urban areas also.

PROMOTION OF GIRLS EDUCATION UNDER X FINANCE COMMISSION GRANTS

The Tenth Finance Commission has selected promotion of girls' education as one of the priority areas since low female literacy has been a source of many social evils. The Government of Andhra Pradesh has identified two districts Viz., Mahaboobnagar and Medak with female literacy below 20% and 17 more districts with female literacy rate between 20%-40%. The

scheme will be covered in 1490 schools under girl child project. During the annual plan 1997-98, an amount of Rs. 1718.50 lakhs has been provided under girl child project and for provision of additional facilities like drinking water in primary schools and drinking water and toilet facilities in Upper Primary Schools.

S. No.	Schemes	Ninth Five Year Plan	Annual Plan 1997-98	Flow to Women Components	
				Ninth Five Year Plan	Annual Plan
1.	State 100%	12799.00	1299.50	2188.75	437.75
2.	State share on matching Schemes	10000.00	2000.00	3075.00	926.84
3.	X Finance Commission	5916.00	1718.00	5916.29	1718.50
4.	Central Share on matching schemes	16646.00	2434.81	9091.00	1792.00
5.	Central share on 100% CSSSchemes	54922.00	4965.79	7887.20	1578.25
6.	Externally Aided	2000.00	34.11	10000.00	17.10

The scheme wise budget provision made for state and centrally sponsored schemes are furnished in Annexures.

ADULT EDUCATION

There are 8 schemes in the Department of Adult Education, out of which four are existing schemes and four are new schemes. The existing schemes are of Total Literacy Campaign, Post Literacy Campaign, State Level Administration and District Level Administration. The new schemes are Continuing Education, Grant-in aid to State Literacy Mission Authority and strengthening of District Level Administration.

The total budget outlay for the 9th Five Year Plan proposed is Rs 55221.12 Lakhs out of which the Central share is Rs. 40070.12 lakhs and the State share is Rs. 15151.00 lakhs. The financial outlay for the annual plan 1997-98 is Rs. 13356.10 lakhs out of which the Central share is Rs. 11106.10 lakhs and the State share is Rs. 2250.00 lakhs.

WOMEN COMPONENT IN THE STATE PLAN PROGRAMMES

The target groups of Total Literacy Campaign, Post Literacy Campaign and Continuing Education are mostly weaker sections (SC & ST) including women. About 50% of the target group covered under these programmes are women of all castes. Therefore, in IX Five Year Plan and Annual Plan 1997-98 almost 50% will be spent on women component.

Accordingly, the financial targets for women beneficiaries for the IX Five Year Plan and Annual Plan are Rs. 26183.00 lakhs and Rs. 6382.24 lakhs, respectively.

The physical targets for women beneficiaries are 44.29 lakhs in the IX Five Year Plan under Total Literacy Campaign and Post Literacy Campaign and 33.80 lakhs under Continuing Education.

The physical targets for women beneficiaries under Annual Plan 1997-98 are 10.44 lakhs under Total Literacy Campaign and Post Literacy Campaign each and 1553 lakhs under Continuing Education

TECHNICAL EDUCATION

		Non-Plan	Plan	Total in lakhs
1.	Total Provision for Technical Education Department:v			
	a) Revenue Account	5391.93	1240.00	6631.93
	b) Capital Account	-	1600.00	1600.00
	TOTAL	5391.93	2840.00	8231.93
2.	Budget Provision for Women's Institutions:			
	a) Polytechnics	651.88	342.30	994.18
	b) Domestic Science Training College and Girls Vocational Institutes	43.23	20.00	63.23
	c) Grants-in-aid	65.00	2.00	67.00
	TOTAL	760.11	364.30	1124.41

FAMILY WELFARE DEPARTMENT

The Family Welfare Department oversees the implementation of:

1. The Family Planning Programme; and
2. Child Survival & Safe Motherhood (CSSM) Programme.

The budget of these two programmes during 1996-97 is as under.

Programme	Budget Allocation	Allocation on Estt. Drugs supplies & maintenance	Allocation on Programme	Estimated % of Expand on women
1. Family Planning	10494.54	8379.54	1941.75	90%
2. C.S.S.M	341.00	-	170.50	50%
3. Area Projects	3338.74	-	-	-
TOTAL	14167.14			

Under the Family Planning programme 96% of participants (in terms of permanent and temporary methods) are women. Hence the compensation amount under Family Planning Programme also devolves accordingly upon women.

Under the CSSM Programme, 50% of the funds are allocated for women programmes and for antenatal care (T.T of pregnant women, IFA tablets, medical termination of pregnancy microsurgical recanalisation, mothers meetings). 1-lakh mothers and 156 lakh children are covered under Universal Immunization Programme.

As far as area projects are concerned, these are World Bank aided India Population Projects which are specifically sanctioned components and therefore cannot be broken up into components for men and women.

FOREST DEPARTMENT

Women play an essential role in agricultural production in our State's Economy. They also make important contribution to household's cash income in the rural areas, especially in the interface village of forests. Deforestation has brought negative consequences on food security. More time is spent on gathering fuel wood. The increased time for gathering fuel wood leaves less time for cash earning activities. On an average 3 to 4 hours of valuable time of the housewife is lost in fuel gathering.

So novel, innovative schemes are proposed in which the women beneficiaries get employment in raising nursery stock in their backyard or nursery centers. These seedlings will be distributed to households, to plant them on field bunds, around their homes and wherever there is place. This will help the women to get all their requirements of fuel, fodders and fruits at their doorstep. The surplus material can be sold and additional income generated to the household. In addition to this as an important role of the women, the children can be provided with better nutrition products.

JOINT FOREST MANAGEMENT & ROLE OF WOMEN

Women are being actively involved in the constitution of Vana Smarakashana Samithies. They are involved in micro planning, decision-making and also execution of the works. Preference is being given in formulating the management priorities to women's requirements.

In the 2,124 Vana Samrakshana Samthies found, there are 1,76,511 women members out of the membership of 3,76,600 constituting a percentage of 45%. In the management committee there are 5,533 women members out of the 20,000 members of the managing committees.

SUPPORT ACTIVITIES UNDER JOINT FOREST MANAGEMENT

Maximum priority is being given to such items like supply of improved chullas, constructing wear tanks, biogas plants and also training centers for developing skill for the rural women especially in forest areas.

It is proposed to engage 25 women extension worker under A.P. Forestry Project for motivating women for participation in the forest activities.

Women Sub-plan for 1997-98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1	Survey & Settlement of Forest Boundaries	15.00			
2	Forest Protection	37.00		20.00	8.00
3	Comprehensive W.B. Project Forestry	5981.00		3000.00	1200.00
4	Fuel & Fodder Project	150.00		100.00	40.00
5	Raising of shelter belt plantation (inland)	50.00		40.00	16.00
6	UCSS F.F.P Central Share	150.00		100.00	40.00

7	A.P.Sch. of Forestry	10.00		
8	Silvicultural Research	4.00		
9	Publicity	10.00		
10	CSS of NTFP inc. Medicinal Plants	85.00	50.00	20.00
11	Environmental Forestry & WL sanctuaries	109.00	60.00	24.00
12	UCSS Sanctuaries	90.00	30.00	12.00
13	UCSS Project Elephant	35.00	20.00	8.00
14	N.Z.P	15.00		
15	O.Z.P.	100.00		
16	Afforestation etc.in Machkund	479.00	300.00	120.00
17	CA of NF Land under TGP, NLR	128.67	100.00	40.00
18	Kurriool	28.71	20.00	8.00
19	GA of H land under FCA 1980, Mahabubnagar	55.00	40.00	16.00
	TOTAL	7532.38	3880.00	1552.00

HOUSING DEPARTMENT

Government have decided to provide 30% of reservation for women in the other organized sectors for employment in Government and also reservation in the local bodies. Government also proposes to reserve one-third benefits to women in the other developmental sectors also. As far as A.P. State Housing Corporation and A.P. Urban Development & Housing Corporation are concerned the following is the status with regard to the housing of women and allocating one third of its resources for women beneficiaries in construction of houses.

In respect of rural housing, Government has already issued instructions as part of the guidelines vide G.O.Ms. 87 of Housing Department dt. 24.10.1996 that out of the beneficiaries selected 30% of them shall be women in each category as far as possible and in any case if the same is not met with in each constituency

the number should be met as a whole in the district. Collectors have been asked to ensure this percentage.

It can be seen that percentage of allotment for woman beneficiaries is covering around 20%. Efforts will be made through proper regulation of this by increasing its percentage and reach the level of one-third as far as possible. However, the Government's decision to allot house sites in the recent past to women beneficiaries as part of the housing programme is helped in identifying the beneficiaries. However instructions can also be given to take up housing colonies on priority where there are large number of women beneficiaries of whom the patta is in joint name figure as major percentage so that the overall contribution could increase significantly.

The Corporation does not implement any other direct beneficiary oriented Programme for any such reservation.

The Corporation has recently taken up activity for training about 12,000 women masons and subsequently to take up construction of Anganwadi Centers using their services. This training programme is being organized by the Corporation through its Nirmithi Kendras in Coordination with the Department of Women & Child Welfare. Women Development & Child Welfare Department is funding the Programme. The training aspect and further facilitation of the construction and monitoring the same would be done by the A.P. State Housing Development and Child Welfare Department. This will go a long way in making them slowly skilled masons and subsequently to participate in the rural housing activities and also taking up independently construction activities in the rural areas on their own. Government may give direction to the Department of Rural Development to tie up self-employment programme for these women after this training and construction of Anganwadi Centers is completed. The Programme announced by the Chief Minister under the Chief Minister's Youth Empowerment Programme could also be considered for these groups. However Corporation does not have any monetary resource for such activities under its budgetary support and the soft ward requirement related to the training can be done by the Corporation through trained officers and engineers through suitable financial arrangement with the departments concerned.

The Corporation also intends to adopt a scheme available with the National Housing Bank for shelter to women exclusively wherever independent women or women headed families would like to have their own houses subject to the condition that they should have their own house site or Government given site etc, they could be grouped together for taking-up housing programme. Specially this programme would be useful for such disadvantaged section who earlier were working as sex workers etc. if the Women Development and Child welfare Department can identify specific group with house site the A.P. State Corporation can organize project reports for tapping the loan on reduced cost from the National Housing Bank subject to the condition that Government also provides suitable subsidy.

Women Sub-plan for 1997-98

(Rs. In Lakhs)

Target		Women	
Financial	Physical No.	Financial	Physical No.
-	3,06,608	11,884.32	1,02,192

INDUSTRIES DEPARTMENT

PRIME MINISTER'S ROZGAR YOJANA (PMRY)

Projects up to one lakh rupees are covered under PMRY for ISB sectors. All candidates, including women having family income not exceeding Rupees 24,000/- per annum, within the age group of 18-35 years and having passed matriculation /ITI or equivalent technical course sponsored by Government, are eligible. This Programme is likely to continue during 8th five year Plan & 9th Five year Plan.

KHADI VILLAGE INDUSTRIES BOARD (KVIB)

The Board extends financial help to 28 village industries, consisting of 96 schemes, for the benefit of rural artisans. During 1994-2000, it is proposed to cover at least 3300 women in addition to those already covered in specially earmarked village industries such as fruit processing, textile industry, palm leaf and fancy articles, papad, pickles etc. manufacturing. The Board also

proposes to impart training to women at Rajendranagar training center in cottage match, oil, leather, soap, palm leaf and fancy articles.

HANDICRAFT

The A.P. Handicrafts Corporation has taken up the implementation of developmental schemes by way of training from the funds made available by the State Government under plan and non-plan funds. Besides this, the Corporation is also implementing a number of training programmes with the assistance of other departments such as NORAD, Development Commissioner (handicrafts), DRDA, APSTEP etc. the training programmes have two dimension one, the revival of traditional and lesser known crafts, and the other, to make artisans self sustaining right from the start, i.e. during the course of their training programme itself, by marketing the products made by them etc.

ANDHRA PRADESH STATE FINANCIAL CORPORATION (APSEC)

The Corporation has been laying great emphasis in developing self-employment opportunities and operates attractive promotional schemes such as Mahila Udyam Nidhi scheme for Women Entrepreneurs, Composite Loan scheme, Single Window Scheme, national Equity Fund Scheme etc. to help various categories of entrepreneurs, the Corporation is operating 23 schemes of financial assistance and all women entrepreneurs are also eligible for setting up of industries under these schemes, subject to satisfying other norms of the Corporation.

MUNICIPAL ADMINISTRATION DEPARTMENT

NEHRU ROZGAR YOJANA

Introduction

According to the Seventh Plan estimates, about 28% of the Urban population, or 50.5 million people were living below poverty line in 1984-85. But of these, about 60% or 30 million

people are estimated to belong to the category of women and children. A significant proportion of the under poor belong to scheduled Castes and Scheduled Tribes. The Nehru Rozgar Yojana seeks to address itself to this problem of urban poverty.

Objectives

The Nehru Rozgar Yojana has been designed to provide employment to the urban unemployed and underemployed poor. The employment through the creation of socially and economically useful assets in the urban local bodies. The Programme also seeks to involve the people's representative at the grassroots level - namely the elected representatives of municipal bodies - in the task of alleviating the conditions of the urban poor.

The Nehru Rozgar Yojana launched now consists of three schemes and infrastructure support for urban poor beneficiaries.

1. Schemes for setting-up of micro enterprises and providing training and infrastructure support for urban poor beneficiaries.
2. Scheme of wage employment for creation of socially and economically useful public assets in the jurisdictions of urban local bodies.
3. Schemes of employment through housing and shelter up gradation in low-income neighborhoods mainly for the urban poor and economically weaker sections and training and infrastructure support for promotion of construction skills among beneficiaries.

Special Target Groups

While the target group of the Yojana is urban poor, women beneficiaries and beneficiaries belonging to Scheduled Castes and Scheduled Tribes will constitute special target groups. It is expected that broadly 30% of the beneficiaries under the scheme of micro enterprises and housing and shelter upgradation would be women.

WOMEN SUB-PLAN FOR 1997-1998

(Amount in Rupees)

Sl. No	Name of the District / Name of the Municipality	Financial Target		Physical Target	
		Total Funds Women	30% of the Funds to Women	Total Target ((c) 4000)	30% of (the of Target to Women ((c) of 5000)
1	Amudalavalasa	88,500	26,550	22	5
2	Itchapuram	72,800	21,840	13	4
3	Vizianagaram	427,700	128,310	107	26
4	Saluru	118,400	35,520	30	7
5	Bobbili	115,500	34,650	20	7
6	Parvathipuram	120,200	36,060	30	7
7	Bheemunipatnam	112,900	33,870	28	7
8	Gajuwaka	451,000	135,300	113	27
9	Kakinada	734,200	220,260	134	44
10	Amalapuram	125,100	37,530	31	6
11	Peddapuram	111,200	33,360	28	7
12	Samalkot	139,800	41,940	35	8
13	Pithapuram	126,000	37,800	32	8
14	Mandapet	113,700	34,110	28	7
15	Ramachanrapuram	99,900	29,970	25	6
16	Tuni	126,600	37,980	32	8
17	Eluru	561,500	168,450	140	34
18	Bhimavaram	315,400	94,620	79	19
19	Kovvur	103,100	30,930	26	6
20	Nidadavole	115,400	34,620	29	7
21	Guivada	267,300	80,190	67	16
22	Machilipatnam	404,500	121,350	101	24
23	Jaggiahpet	96,400	28,920	24	6

24	Nuzvidu	117,200	35,160	29	7
25	Pedana	69,600	20,880	17	4
26	Tenali	374,100	112,230	94	22
27	Repalle	97,900	29,370	24	6
28	Macherla	114,500	34,350	29	7
29	Sattenapalli	115,100	34,530	29	7
30	Ongole	267,100	80,130	67	16
31	Chirala	228,100	68,430	57	14
32	Markapur	118,200	35,460	30	7
33	Kandukur	114,200	34,260	29	7
34	Nellore	840,500	252,150	10	50
35	Chittoor	359,900	107,970	90	22
36	Tirupathi	443,700	133,110	111	27
37	Pungnur	86,900	26,070	22	5
38	Ananthapur	440,600	132,180	110	26
39	Guntaka	302,600	90,720	76	18
40	Hindupur	190,500	57,150	48	11
41	Rayadurg	107,000	32,100	27	6
42	Cuddapah	312,200	93,660	78	19
43	Proddatur	341,200	102,360	85	20
44	Adoni	383,200	114,960	96	23
45	Nandyal	317,700	95,310	79	10
46	Khammam	335,600	100,680	84	20
47	Yellandu	106,500	31,950	27	6
48	Kothagudem	234,500	70,350	59	14
49	Bhainsa	75,800	22,740	19	5
50	Nizamabad	620,200	186,060	155	37
51	Kamareddy	125,400	37,620	31	8
52	Karimnagar	387,600	116,280	97	23
53	Ramagundam Nac	622,700	186,810	156	37

54	Koratla	101,300	30,390	25	6
55	Bhongir	110,900	33,270	28	7
56	Mhaboobnagar	297,500	89,250	74	18
57	Narayanpet	87,200	26,160	22	5
58	Gadwal	105,600	31630	26	6
59	Wanaparthy	100,300	30090	25	6
60	Medak	93,700	28110	23	6
61	Sadasivapet	80,000	24000	20	5
62	Zaherabad	103,200	30960	26	6
63	Tandur	118,600	35580	30	7
64	Malkajiri	343,400	103020	86	21
65	Rajendrnagar	234,100	70230	59	14
66	Kukatpalli	488,600	146580	122	29
67	L.B.Nagar	141,500	124350	104	23
68	Kabra	240,400	72120	60	14
69	Uppalkalan	207,300	62190	52	12
70	Qutubulapur	274,400	82320	69	16
71	Alwal	216,100	64830	54	13
72	Sirilingampally	189,900	56940	47	11
73	Vikarabad	107,900	323370	27	6
74	Mpl.Corn.of Hyderabad	7,913,300	2373990	1978	475
75	Mpl. Corn. of Visakapatnam	1,863,200	538960	456	112
76	Mpl.Corn. of Vijayawada	1,928,100	578430	452	116
77	Mpl.Corn. of Warangal	1,218,500	365550	305	73
78	Mpl.Corn. of Guntur	1,225,500	367650	306	74
79	Mpl. Corn. of Kurnool	646,800	194040	162	39
80	Mpl. Corn. of Rajamundry	873,100	216930	218	52
	Total	32,507,800	10,060,100	7895	1952

WOMEN EMPOWERMENT AND SELF EMPLOYMENT DEPARTMENT

Development agenda of the state in the last few years placing the women in the forefront has enabled formation of 4.75 lakh women Self Help Groups covering 65.40 lakh rural poor women in the state which is about half of the Self Help Groups organised in the country. The Women Self Help movement in A.P. not only became a model to other states but got focused across the world. To strengthen the SHG movement, the state government established a separate commissionerate "Women Empowerment & Self Employment" exclusively for bringing the socio and economic empowerment of women in the state. Women empowerment and Self Employment programmes like women SHGs, SGSY and other social security schemes (NSAP), Gruhini, Deepam and other rural development programmes are being implemented by the department. Earlier programmes like IRDP, TRYSEM, SITRA, DWCRA were implemented by the rural development department.

The salient features of the programmes are as follows.

I. INTEGRATED RURAL DEVELOPMENT PROGRAMME (I.R.D.P)

Integrated Rural Development Programme, a major Self Employment Programme for poverty alleviation in the world, was introduced during 1978-79 with an objective to enable identified rural poor families to cross the poverty line by providing them productive assets and inputs in the primary, secondary or tertiary sector through financial assistance by way of Government of subsidy and term credit from financial institutions.

Under the scheme 41.57 lakh families were assisted with Rs.1169.23 crores upto 1998-99. The scheme was merged in Swarna Jayanthi Gram Swarajgar Yojana (SGSY) which was introduced w.e.f., 1.4.1999. Under the programme around 40% women headed families were covered.

II. DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

The programme was started in 1982-83 with an objective to raise income level of Rural Women of Poor households so as to enable their organised participation in social development towards economic self reliance to improve women's access to basic services of Health, Education, Sanitation, Child care and Nutrition etc., through group formation. The government provided Rs.25,000/- to each women group for undertaking economic activities and ancilliary services like nutrition etc.,

Under the Programme 1,02,035 Women Self Help Groups covering 14.81 lakh women were assisted with Rs.191.40 crores upto 1998-99 and later the scheme was merged with SGSY.

III. SUPPLY OF IMPROVED TOOLKITS TO RURAL AREAS. (SITRA)

Under the programme 88,929 toolkits were distributed to rural artisans with an amount of Rs.21.13 crores. The percentage of women beneficiaries was around 40%.

IV. TRAINING OF RURAL YOUTH FOR SELF EMPLOYMENT (TRYSEM)

Under the programme 1.72 lakh rural youth were trained for taking up Self and Wage Employment with an amount of Rs.41.84 crores.

V. OTHER PROGRAMMES:

Women Empowerment and Self employment department is in charge of implementation of the self employment, social assistance and SHG programmes of SGSY, NOAP, NFBS, State Revolving fund and SHG Bank Linkage programmes. The scheme wise performance is shown below.

A. SELF HELP GROUPS (SHGs)

Self help movement through savings has been taken up on massive scale for rural poor women. The success of the Self Help Groups in Andhra Pradesh has been a national model with 4.75 lakhs of groups covering 65.40 lakhs of rural poor women with a total corpus of Rs. 1728.18 crores available with the groups.

B. STATE REVOLVING FUND

For ensuring financial viability of SHGs, the Government of AP made a special provision in state budget under State Revolving Fund since 1998-99 to assist the Self Help Groups at the rate of Rs.10000/- per each group and this is first of its kind in the country. This support is provided in addition to Government of India's grant under SGSY. An amount of Rs. 268.00 crores has been released and 2.93 lakh Women Self Help Groups had been assisted since 1998-99.

C. SHG BANK LINKAGE

Under SHG linkage programme; NABARD, Commercial Banks and Regional Rural Banks are providing direct assistance to the SHGs. 4.00 lakh SHGs have been assisted with loan mobilization of Rs.1841.67 crores since 1998-99. The government waived stamp duty on all loan documents executed by the SHGs and also provided 50% subsidy on the interest accrued on loans extended to SHGs.

D. "DEEPAM" - LPG CONNECTIONS TO DWCRA / SHG WOMEN.

Government of Andhra Pradesh launched DEEPAM Scheme on 9.7.1999 for distribution of 10.00 lakh LP Gas connection to the SHG women of below poverty line families in rural areas with a aim to reduce dependence on forest fire wood to improve their health status to remove drudgery to conventional cooking and to improve the general environment of the state. 25.10 lakh LPG connection have been sanctioned so far to the rural women SHG members in the state.

E. "GRUHINI" - HOUSING SCHEME FOR DWCRA GROUPS

For the benefit of rural women Self Help Groups whose annual income is below Rs. 32,000/- and who have no pucca houses, the government has introduced a new housing scheme 'GRUHINI' with IAY funds from Government of India. The maximum unit cost is Rs.40,000/- which consists of Rs.10,000/- as subsidy and Rs.30,000/- as loan from banks. It is taken up on a pilot basis in all the 22 rural districts through successful 'A' grade women SHGs and allotted 36,452 houses during the year 2003-04.

VI. MID-DAY MEALS PROGRAMME - INVOLVEMENT OF DWCRA GROUPS

In rural areas, the DWCRA/ SHGs are appointed as implementing agencies under "Mid-Day Meal Programme" taken up by the government for the ongoing school children of primary classes from 2nd January 2003 in the State. 53,156 women SHGs (DWCRA groups) are working as implementing agencies under "Mid-Day Meal Programme" in all the 22 rural districts.

VII. SWARNJAYANTI GRAM SWAROZGAR YOJANA (S.G.S.Y)

This is a centrally sponsored scheme funded by the government of India and the state government in the ratio of 75:25. All the existing schemes upto 1998-99 - IRDP, TRYSEM, TOOLKITS, DWCRA, GKY and MWS have been merged in the new scheme called SWARNAJAYANTI GRAM SWROZGAR YOJANA (SGSY). This programme has come into existence w.e.f. 1.4.99.

The objective of the S.G.S.Y. is to bring poor families above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy. The key elements in this programme are the choice of activity based on local resources and aptitude as well as the skills of Swarojgaris.

The financial allocation, releases and expenditure for the years 1999-2000, 2000-2001, 2001-2002, 2002-2003 and 2003-2004 are as follows.

(Rs. in lakhs)

S. No.	Item	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004
1	Allocation	8292.75	7070.69	4091.08	4984.03	5651.84
2	Releases	8281.37	5853.88	5282.45	4217.73	4949.58
3	Expenditure	10044.08	7082.46	6240.76	5800.68	4908.12

140699 beneficiaries have been assisted during the year 2003-04 upto Feb' 2004 out of the target of 1,59,156.

VIII. SGSY Special Projects.

The Government of Andhra Pradesh has taken up the following special projects under SGSY for creation of employment opportunities and economic empowerment of the rural poor women in the state

Sl. No	Name of the Project & Beneficiaries	Bank Component	Subsidy (Rs. in lakhs)	Total	No. of Beneficiaries
1	2	3	4	5	6
1	Economic Generation through Coir production by Women SHGs in East Godavari District	0.00	1452.00	1452.00	13800
2	Poverty Alleviation through use of Improved Agricultural Technology in Chittoor District	0.00	1500.00	1500.00	10000 Acres

3	Action Plan to create Technologically qualified Global Workers in Ranga Reddy, Medak, Nalgonda & Warangal districts	539.00	799.21	1338.21	12000
4	*Economic Generation through Fashion Designing and Garment Manufacturing by Women Self Help Groups in East Godavari District.	855.00	1200.00	2055.00	13680
5	*Gollapalem Lift Irrigation Scheme on Aleru Drain in Inkollu Mandal of Prakasam District.	0.00	295.00	295.00	1481
6	*Economic Assistance to 6275 IAY (Innovative) Houses Swarozgaris in Madakasira Block Ananthapur district	361.00	621.00	982.00	6275
7	*Development of Marine Fisheries in Srikakulam District	627.00	837.00	1464.00	6100
8	Employment Generation in Rural Areas of Nellore District.	298.50	1201.20	1499.70	10250
9	Providing Assistance to Self Help Groups federated into mutually aided thrift and credit Co.op societies, Nalgonda	—	284.00	284.00	24111

10	Income Generation of SHGs through imparting skills in Textiles processing and Garment manufacturing in Visakhapatnam District.	489.60	726.72	1216.32	6080 families
11	Development of Handicrafts clusters of Kalankari painting at Srikalahasti in Chittoor District.	60.00	298.74	358.74	300 beneficiaries
12	Development of Tribal Jewellery Handicraft cluster in Nalgonda Dist.	15.54	48.40	63.94	150 beneficiaries
13	Sustainable livelihood opportunities for Rural poor SHG women through Integrated Dairy Development in Warangal District	625.00	875.00	1500.00	5000
14	Development of Handicraft cluster of silver filigree at Karimnagar District.	82.50	100.80	183.30	250
15	Development of Etikoppaka Handicrafts cluster in Visakhapatnam District.	30.00	111.50	141.50	300
16	Innovative sheep development for up-liftment of weaker sections in Medak district (Beneficiary contribution Rs.131.00 lakhs)	131.00	280.55	411.55	

IX. NATIONAL SOCIAL ASSISTANCE PROGRAMME

The following (2) schemes (1) NOAP and (2) NFBS are being implemented.

(i) National Old Age Pension Scheme [NOAP]

Under this scheme, the Government of India is giving Rs.75/- per person to all the people above 65 years of age who are destitutes having little or no means of subsistence. The State Government has added the sanction of NOAP by allocating separate state budget. The Government of India transferred the scheme to the State Government w.e.f., 2002-03 for implementation.

Under this scheme, the Government of India has allocated a target of 4,66,000 and the State Government has added a target 10,53,400 making a total of 15,19,400 persons including 25,000 weavers.

During the year 2003-04 (Feb'04) the Government of A.P. have added 4.00 lakh pensions to its target making the total of 19,19,400 pensioners.

(ii) National Family Benefit Scheme (NFBS)

Under this scheme, the Government of India provides an assistance of Rs.10,000/- on the death of any primary bread earner who is within 64 years of age 2,79,672 families have been assisted with an amount of Rs. 227.69 crores under family benefit scheme since 1995-96. An additional amount of Rs. 12.50 crores have been released (Feb'04) to cover the pending applications of 25,000 families for assisting before 31st March 04.

(iii) Maternity Assistance for Women Agricultural Labourers in Rural Areas.

Maternity Assistance for Women Agricultural Labourers In Rural Areas was introduced as a State Sector Scheme with an aim to provide relief from manual work to the pregnant agricultural

labour during their advanced stages of pregnancy and immediately after delivery. Under the scheme the government is providing Rs.900/- per beneficiary.

19,82,810 pregnant women were assisted with an amount of Rs.107.41 crores upto 31st March'2001. The programme has been transferred to Medical, Health and Family Welfare department w.e.f. 1st April'2001

SOCIAL WELFARE DEPARTMENT

SC women are provided one year training in tailoring with a stipend of Rs. 50/- per month. On completion of training a sewing machine is provided and market is arranged by assigning stitching hostel uniform for the social welfare hostel boarders.

LIBERATION, REHABILITATION AND ECONOMIC DEVELOPMENT OF JOGIN WOMEN

The incidence of the system of Jogins/Basavis in AP was first surveyed in the year 1985, and in the survey 16,287 Jogin women were identified. About 80% of them were found to belong to the SC.

On the basis of the survey, various socio-economic measures have been undertaken for eradication of this practice and rehabilitation of the affected women. A special legislation called the AP Devadasis (Prohibition and Dedication) Act 1988 was enacted for abolishing this system.

In order to liberate the Jogins from exploitation and rehabilitate them, allotment of house sites and financial assistance for housing admission of children into schools and hostels, pensions, assignment of land and its development by digging of wells, adult education etc., have been taken up. The objective of the programme of rehabilitation is to secure economic independence for the Jogins so that they will not be socially exploited while simultaneously bringing about social change.

TRAINING IN NURSING FOR SC/ST GIRLS UNDER MULTI-PURPOSE HEALTH WORKERS TRAINING/ANM TRAINING

There are a large number of SC/ST vacancies in Govt. Hospitals/Nursing Homes. There is considerable unemployment among educated SC/ST girls. It is, therefore, proposed to train a substantial number of them in nursing and auxiliary midwifery.

TRAINING IN TEACHER TRAINING CERTIFICATE PETs & BEds FOR SC & ST GIRLS

The number of girls studying B.Ed., PET and TTC is very small, accounting for a large number of vacancies, keeping this in view it is proposed to increase the seats in the existing 9 government institutions and universities level institutions for BEd, 3 PET Centres and 23 TTCs exclusively for SC/ST girl students by 40 seats in BEd, 75 seats in PET and 75 seats in TTC course in each Institution.

EDUCATION

Rs. 750 lakhs has been provided to benefit of SC girl students for providing a scholarship of Rs. 265/- per student per annum in the lowest literacy mandals of the district.

OLD AGE PENSIONS

Under the scheme a sum of Rs. 30/- per month per head is sanctioned to poor and indigent people of 65 years and above, irrespective of sex.

OTHER SCHEMES

- Inter-caste Marriages
- Monetary relief and legal aid to the victims of atrocities against scheduled castes and schedule tribes.
- Alternative occupation for those engaged in unclean occupations.
- Financial assistance to voluntary organizations engaged in welfare of SCs.

(Rs. In Lakhs)

S. No.	Schemes	Annual Plan 1997-98	
		Total Outlay	Flow to Women
1.	ADMINISTRATION		
1a.	Construction of Office Buildings and ASWOs Offices cum Transit Godown buildings	100.00	0.00
1b.	Computerization of Head-quarters office	10.00	0.00
1c.	Computerization of District Offices	20.00	0.00
	TOTAL	130.00	0.00
2.	GOVERNMENT HOSTELS		
1.	Provision of essential amenities to Govt. Hostel Buildings	55.00	0.00
2.	Short-term coaching to Xth Class failed Govt. Hostel boarders.	10.00	6.00
3.	Development of nurseries and kitchen gardens in Govt. Hostels	22.00	6.00
4.	College Hostels for SC girls	75.00	75.00
	TOTAL	162.00	84.00
3.	SCHOLARSHIPS		
1.	Compulsory Education for increasing literacy among SC children	1500.00	750.00
2.	Incentives from 2nd to 10th classes for retention in schools	1400.00	560.00
	TOTAL	2900.00	1310.00
4.	SCHOLARSHIPS AND OTHER EDUCATIONAL FACILITIES TO SCs.		
1.	Book-banks to Medical, Engineering, Veterinary, Agrl, B.Ed., MBA, LAW, B. Pharmacy, Fine Arts, Ayurvedic, Homoeopathy and Polytechnic students.	50.00	15.00

2.	Supply of instruments & calculators to Polytechnic and Engineering students	10.00	3.00
3.	Financial assistance to referred Medical & Engineering students.	3.00	1.00
4.	Financial assistance to SC advocates and training in Administration of Justice	15.00	5.00
5.	Residential Centralized Schools	300.00	100.00
6.	Residential Schools for Jr. College buildings	200.00	0.00
7.	Research & Training Centre	5.00	0.00
8.	Scholarships and other educational facilities to the children of those engaged in unclean occupations.	50.00	15.00
9.	Opening of Libraries in SC localities	15.00	5.00
10.	Construction of Res. Polytechnics & it is and office and workshop buildings	20.00	0.00
11.	Monetary assistance to SCs for studies abroad	10.00	0.00
12.	Increase of seats in two Veterinary Colleges	0.00	0.00
13.	Incentives to best boarders and Wardens etc.	1.00	0.30
	TOTAL	679.00	144.30
5.	TRAINING PROGRAMMES		
1.	Trg. & Orientation Programme	20.00	6.00
2.	Pre-examination Training Centres	110.00	33.00
3.	Building for AP Study Circle	10.00	0.00
4.	Building for P.E.T.Cs	50.00	0.00
	TOTAL	190.00	39.00
6.	HEALTH & HOUSING PROGRAMMES		
1.	Community Services	50.00	0.00
2.	Common facilities in SC Localities	15.00	0.00

3.	Supply of nutritious food to 0-6 children among SCs.	58.00	58.00
	TOTAL	123.00	58.00
7.	ECONOMIC DEVELOPMENT SCHEMES		
1.	Development of leather workers	70.00	21.00
2.	Financial assistance to distressed poor	20.00	10.00
	TOTAL	90.00	31.00
8.	IRRIGATION & OTHER DEVELOPMENT SCHEMES		
1.	Irrigation & other allied activities in the lands of SCs	200.00	0.00
	TOTAL	200.00	0.00
9.	A.P.S.C.C.F.C. LIMITED		
1.	Development of Surplus lands	91.00	0.00
2.	Investments in APSCCFC Limited	825.00	247.00
3.	Construction of Buildings for Boys Hostels	200.00	200.00
4.	Construction of Buildings for Girls Hostels	200.00	200.00
5.	Loans to SCs for purchase of Agriculture lands	100.00	100.00
6.	Financial assistance for development of assigned lands & Digging of irrigation wells	50.00	0.00
	TOTAL	1466.00	547.00
10.	SOCIAL INTEGRATION		
1.	Special Criminal Courts (POA)	50.00	0.00
2.	Construction of Community Halls	200.00	0.00
3.	Erection of Dr. B.R. Ambedkar Statues	10.00	0.00
	TOTAL	260.00	0.00
	TOTAL: WELFARE OF SCs	6200.00	2213.30

WELFARE OF BACKWARD CLASSES

The Backward Classes Welfare Department is responsible for planning and execution of specific programmes for the amelioration of BC in the State.

The major schemes implemented by this department are maintenance of hostels, award of various types of scholarships, maintenance of residential schools, implementation of various job oriented training programmes and many other allied activities.

WOMEN SUB-PLAN FOR 1997-98

(Rs. In Lakhs)

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	Post-Matric Scholarships	600.00	30,000	200.00	10,000
2.	Reimbursement of Tuition fee	120.00	32,000	40.00	10,700
3.	Stipends to ITI Students	10.00	1,200	3.33	10,700
4.	Residential Schools-cum-Junior Colleges Maintenance	500.00	17	176.50	6
5.	Construction of hostel buildings	150.00	25	54.00	3
6.	Construction of Residential School Buildings	300.00	9	100.00	3
7.	Short term Training programmes	40.000	460	13.33	150
8.	PFTGs for IAS & IPS	75.00	280	25.00	93
9.	Community Halls & B.C. Bhavan	10.00	1		-
10.	Administration Headquarters	15.00	Staff Scheme	4.00	Staff Scheme
11.	Administration-Dist. Offices	80.00	Staff Scheme	20.00	Staff Scheme
	TOTAL	1900.00	636.16		

ANDHRA PRADESH BACKWARD CLASSES COOPERATIVE FINANCE CORPORATION LIMITED

The Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad was started functioning in the year 1974.

The main objective of the Corporation is to address itself to the task of economic uplift of the members of Backward Classes in Andhra Pradesh. The objectives mainly contemplate economic support scheme to the Backward Classes.

(Rs. In Lakhs)

S. No.	Scheme	Budget Estimates 1997-98
1.	Investment in A.P. Backward Classes Coop. Finance Corpn. (20% Margin Money)	1100.00
2.	Subsidy to professional artisans and Hardworking groups among Backward Classes	50.00
3.	Managerial Subsidy to A.P. Backward Classes Coop. Finance Corporation Ltd., Hyderabad	50.00
	TOTAL	1200.00

As per the survey of the Corporation, the total B.C. population as on 1.3.1981 was 2,17,95,190 working out to about 40% of the total population. Among 93 communities of Backward Classes in the State, 53 castes are occupational groups like Carpenters, Goldsmiths, Blacksmiths, Weavers, Shepherds, Fishermen, Toddy Tappers, Tailors, Potters, Barbers, Washermen, Wadderas etc., these 53 communities pursue 16 different occupations.

These caste groups which are economically and socially backward have not been able to develop for want of adequate finances, besides suffering from the absence of modern technical know-how marketing facilities etc.

The main function is to fill up this gap and act as an instrument for planned economic development of Backward Classes.

SHARE CAPITAL

The authorized share capital of the Corporation is Rs. 100.00 Crores. The share capital of the Corporation is provided by the Government by way of budget allocations.

DISTRICT BACKWARD CLASSES SERVICE COOPERATIVE SOCIETIES

The District Backward Classes Service Coop. Societies have been established in the year 1975 through which the objectives of the Corporation are achieved. The Corporation provides margin money to the District Backward Classes Services Cooperative Societies from out of the share capital provided by the Government implementation of economic support schemes by mobilizing institutional finances.

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION SCHEMES

With the establishment of National Backward Classes Finance & Development Corporation, at New Delhi in the year 1992-93 under the Ministry of Welfare, Govt. of India which provides finances as Term Loan to the identified beneficiaries to the extent of 85% of the unit cost on a cheaper rate of interest. There is a big leap in the activities of the Corporation.

So far, Govt. of Andhra Pradesh provided a block guarantee to the extent of 40.00 Crores to the National Backward Classes Finance & Development Corporation for repayment of loans. So

far, the Corporation has drawn a sum of Rs. 20.46 Crores for implementation of several economic support schemes and about 25,000 backward classes families were benefited through establishing viable units sanctioned by the NBCFDC.

Another amount of Rs. 64.00 Crores is proposed to draw from the National Backward Classes Finance & Development Corporation during the year 1996-97 & 1997-98 for implementation of 10,000 bore-wells, to rehabilitate the recent cyclone victims belonging to Backward Classes and other economic support schemes as per the breakup given below:

For 1996-97		Rs. in Crores
1.	10,000 Borewells Scheme	12.90
2.	Rehabilitation of cyclone victims	26.00
3.	Other Economic support schemes	2.10
TOTAL		41.00
1997-98		
1.	10,000 Borewells Scheme	12.90
2.	Rehabilitation of cyclone victims	8.00
3.	Other Economic support schemes	2.10
TOTAL		23.00

ACTION PLAN FCR 1997-98

In the current year, the Corporation's one of the main thrust is on small and marginal farmers to whom minor Irrigational facilities are proposed to be provided in the shape of 5,000 Irrigation bore wells with the assistance of term loan from National Backward Classes Finance & Development Corporation, subsidy from the DRDAs, apart from margin money from the B.C. Corporation.

Equal importance is given to occupational groups in the current year under state normal schemes. It is proposed to cover 20,000 families belonging to this group at a total cost of about 20.00 crores. They will continue to receive focus in the year to come, as almost all artisans are from Backward Classes.

Further, the schemes for rehabilitation of cyclone victims taken up in the year 1996-97 are to be continued in the year 1997-98 also.

During the year 1996-97, Entrepreneurial Developmental training programmes were organized in the districts of Srikakulam, Ra. gareddy, Mahabubnagar and Cuddapah in collaboration with the APITCO. A group of 30 prospective beneficiaries in each of these EDPs were trained and among them 30% were women beneficiaries. All these trained candidates will be assisted financially to setup viable units. There is a proposal to cover some more Districts in this year 1997-98. The National Backward Classes Finance & Development Corporation and IDBI have agreed to render financial support for their training programmes.

Scheme-wise details of budget allocations for the year 1997-98 is furnished hereunder.

INVESTMENT IN APBCCFC (20% MARGIN MONEY LOANS)

As per the pattern of assistance, the Corporation provides financial assistance by way of 20% margin money loans to the backward classes. The Dist. Backward Classes Service Coop. Societies identify the beneficiaries among the backward classes whose annual income is less than Rs. 11,000/-. Remaining 80% comes from the commercial banks. National Backward Classes Finance & Development, DRDA subsidy etc.

For the year 1997-98 special emphasis is laid on assisting occupational groups who constitute about 60% of families with the Bank Loan assistance. Out of this 33% are women beneficiaries covered. Further 5,000 borewells for the beneficiaries of small and marginal farmers are proposed to be taken up with the assistance of NBCFDC, New Delhi to help 5,000 backward class families among them 33% of the beneficiaries will be women.

For all the above, a sum of Rs. 11.00 Crores is proposed towards 20% margin money during the current financial year 1997-

98 which includes a financial target of 33% to women beneficiaries i.e., Rs.363.00 lakhs.

SUBSIDY TO PROFESSIONAL ARTISANS AND HARD WORKING GROUPS

The Corporation provides subsidy to professional artisans and Hard working groups among BCs at the rate of 25% of the unit cost or Rs. 1000/- whichever is less. This is in addition to 20% margin money and bank loan.

A sum of Rs. 50.00 lakhs is proposed for this scheme for the year 1997-98 to help 5,000 families. Out of this 33% of women beneficiaries will be covered.

WOMEN SUB-PLAN FOR 1997-98

(Rs. In Lakhs)

Scheme	Total Targets for 1997-98		Target Proposed for Women beneficiaries	
	Financial	Physical	Financial	Physical
1. 20% Margin Money from Occupational Groups I.S.B. Sector	550.00	5,500	250.00	2,500
	550.00	5,500	150.00	1,500
2. Subsidy to professional artisans and hard working groups	50.00	5,000	20.00	2,000
TOTAL	1,150.00	16,000	420.00	6,000

A.P. WASHERMEN COOPERATIVE SOCIETIES

The A.P. Cooperative Societies Federation, Hyderabad was established exclusively for Rajakas and the following schemes are being implemented.

PROVIDING FINANCIAL ASSISTANCE (LOANS TO WASHERMEN)

The Federation is providing loan assistance to the Primary Washer men Coop. Societies for benefit of washermen members @ Rs. 1,000/- to each member repayable in 36 months on simple interest of 5% from out of the share capital contribution being provided by the Government on yearly basis to purchase washermen implements such as Iron Box etc.

ECONOMIC SUPPORT SCHEMES TO WASHER MEN

Under this scheme the members of the Primary Washermen Cooperative Societies will be provided a loan of Rs. 3,000/- each to establish a mini-laundry in the following pattern of assistance.

20% Margin Money from A.P. Washer men Cooperative Societies Federation	Rs. 600.00
25% Subsidy from A.P. Washer men Cooperative Societies Federation	Rs. 750.00
50% Term Loan assistance from N.B.C.F.D.C., New Delhi	Rs. 1500.00
5% beneficiary contribution	Rs. 150.00
Total	Rs. 3000.00

WOMEN SUB- PLAN FOR 1997-98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	Share Capital Contribution to PWMCS	50.00	5,000	16.67	1667
2.	E.S.Ss	40.00	2,962	13.33	987
	Total	90.00	7,962	30.00	2354

TRIBAL WELFARE DEPARTMENT

The Scheduled Tribes (ST) population according to 1991 census is 41.99 lakhs which constitutes 6.3% to the total population of the State. The sex ratio is 960 female for 1000 male in tribal population. The literacy of female is 8.6% whereas in the case of male is 25.25%. The Department of Tribal Welfare is proposing to take up programmes to improve the tribal women through the Plan schemes.

The total plan budget during 1997-98 is Rs.11367.90 lakhs of which nine schemes are under individual target schemes under which tribal women can be given special input of development. The total budget provision under these schemes is Rs. 8676.00 lakhs. As against the provision of Rs. 8676.00 lakhs, Rs. 3836.00 lakhs is proposed for women / girl target group which constitute 44%. Scheme wise details are as follows

TRAINING OF TRIBALS FOR EMPLOYMENT AND UNEMPLOYMENT RELIEF

Training / coaching is given to tribal youths for EAMCET, ECET, BSRB clerks, computer training, Group-I and Group-IV of APPSC etc. As against the provision of Rs.130.00 lakhs, an amount of Rs.33.00 lakhs is set apart for giving coaching / training to women only. As against a target of 2000 S.Ts., it is proposed to cover 500 women at an average cost of Rs.6500.

MARGIN MONEY ASSISTANCE FROM TRIBAL COOPERATION (TRICOR)

TRICOR sanctions margin money to assist S.T. families who are below poverty line. As against the provision of Rs. 100.00 lakhs, Rs. 35.00 lakhs is set apart for women development programmes. As against a target of 44,000 families, it is proposed to cover 13,000 women beneficiaries. TRICOR already has a programme to cover 30% of women beneficiaries in their action plan every year.

REHABILITATION OF POOR YANADEES

For development of Yanadi families who are not having subsistent income, an amount of Rs. 28.00 lakhs is set apart in the budget and as against which 50% of the budget is Rs.14.00 lakhs is earmarked for development of women. As against a target of 560 families, 280 families are proposed to be assisted where the benefit will be passed on directly to women members of the family.

EXTERNALLY AIDED PROJECTS

For development of tribals, under externally aided projects, the schemes like - thrift groups, grain banks are being formed with women, the schemes provide for matching grant to the extent of 50%. The women are also involved in establishment of horticulture orchards, backyard gardens, seed production sites, demo plots etc. Further, most of the funds spent under education and health components are expected to reach the women beneficiaries as emphasis is laid on the enrollment and retention of girl children and on providing MCH services mothers and children.

ASHRAM SCHOOLS

The habitation pattern in the tribal areas has necessitated of ashram schools which are nothing but schools attached with hostel facilities. As against a budget provision of Rs. 1035.00 lakhs, Rs. 260.00 lakhs is set apart for women borders studying in the schools. It is expected to benefit 19,000 women beneficiaries.

Hostels

Hostels are maintained to provide residential facilities for S.T. students. As against the budget provision of Rs. 95.00 lakhs, Rs. 25.00 lakhs is set apart for benefiting 15,000 girl boarders.

POST-MATRIC SCHOLARSHIPS

Post-matric scholarships are being awarded to S.T. students. As against a budget provision of Rs. 100.00 lakhs, Rs. 7.00 lakhs is set part for woman S.T. students, 2,000 women students are targeted out of a total target of 40,000 for the State.

S.C.A FOR ITDA/MADA/DTG/PTG

An amount of Rs. 3,000.00 lakhs is provided under Special Central Assistance for family oriented schemes under ITDA/MADA/PTG/DTG programme as 50% subsidy. As against Rs. 3000.00 lakhs 50% budget i.e. 1500.00 lakhs is meant for assisting women targeted group. The women families targeted under their programmes are 25,000.

RESIDENTIAL SCHOOLS

For quality of education of S.T. students, Residential schools are opened exclusively for women beneficiaries. As against a provision of Rs. 200.00 lakhs, Rs. 62.00 lakhs is set apart for women beneficiaries. The women targeted beneficiaries are 3,600.

WOMEN SUB-PLAN FOR 1997-98

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
I	Total Plan Budget for 97-98	11367.90	3836.00		
II	Provisions for individual target promoted subject Schemes	8676.00	-		
1	Training for employment & unemployment relief	130.00	33.00	2000	500
2.	Financial Assistances through TRICOR	100.00	35.00	4400	13000
3.	Rehabilitation of poor Yanadees	28.00	14.00	560	280

4	Paternally Aided Projects	3988.00	19000.00	50000	25000
5	Ashram Schools	1035.00	260.00	73000	19000
6	Hostels	95.00	25.00	63000	15000
7	Post Matric Scholarships	100.00	7.00	34000	2000
8	S.C.R for (ITDA/MADA/ DTG PTG)	3000.00	1500.00	53000	25000
9	Residential School	20.00	62.00	15252	3600
	TOTAL	8676.00	3836.00	334812	103380

MINORITIES WELFARE DEPARTMENT

DEVELOPMENT OF MINORITY WOMEN

The work participation rate among minority women has been found to be abysmally low, which is responsible for the low household income of minorities, and their widespread poverty. The low literacy levels and poor skill profile and minority women have mainly contributed to this unfortunate state of affairs.

In view of this, women development has been one of the priority areas of intervention of the Minorities Welfare Department. A deliberate effort has been made to ensure that minority women avail themselves of the benefits flowing from the schemes sponsored by the Department. It is a matter of gratification that the minority women constitute about 36% of the beneficiaries of the schemes of A.P. State Minorities Finance Corporation and other schemes of minorities welfare sponsored by the Department during the last decade.

The Department has been implementing an innovative scheme of imparting vocational skills to neo-literate minority women residing in slums in order to enrich their income generating potential. Keeping in view the fact that the Girl Children among minorities are studying in Urdu medium schools, the Department has been implementing a pioneering scheme aimed at improving their classroom performance. This scheme has paid rich dividends

in terms of their performance at S.S.C. examination. The Department proposes to establish A.P. Urdu Open School during the current financial year itself with a view to providing an opportunity to school dropout minority children in general and their girl counterparts in particular for enabling them and their girl counterparts in particular for enabling them to restart their education. The A.P. Urdu Academy provides scholarships to Urdu Students and female students who constitute a major chunk of beneficiaries.

In view of their urban base, minority women have not been availing themselves of the benefits of the DWCR scheme. Keeping this in view, the Department has formulated a scheme "Development of Minority Women in Urban Areas", on the pattern of the DWCR, exclusively for the development of Urban-based minority women.

WOMEN'S SUB-PLAN FOR 1997-98

(Rs.in Crores)

Name of the programme	Target		Women	
	Financial Rs.in Lks	Physical No.	Financial Rs.in Lks	Physical No.
Ap State Minorities Finance Corporation Limited	1290.00	17,655	430.00 (33.3%)	5,885 (33.3%)
Providing Planning guidance & Export Services to Prospective Entrepreneurs among Minorities	45.00	1,500	15.00 (33.3%)	500 (33.3%)
Integrated development of Minorities in Old City of Hyderabad through Anti-Poverty Programme/Self-Employment Programme	100.00	1,583	33.33 (33.3%)	528 (33.3%)
Organizing Vocational Training Programmes for Minority Women	60.00	3,000	60.00 (100.0%)	3,000 (100.0%)
Development of Minority Women in Urban Area	60.00	6,000	60.00 (100.0%)	6,000 (100.0%)

Improving Classrooms performance of School Children/ Educational Rehabilitation of Child Labour	54.00	5,580	18.00 (33.3%)	1,860 (33.3%)
Constitution of AP Madarasa Education Board	50.00	—	—	—
Improving Participation of Minorities Competitive Examinations	24.00	2,400	8.00 (33.3%)	800 (33.3%)
AP Open Urdu School	24.00	6,000	8.00 (33.3%)	2,000 (33.3%)
Cultural Developments:				
I. Preparation of Plan and Schemes for developing Wakf Institutions	24.00	8	--	--
II. Repairs and protection of Wakf Institutions	100.00	867	--	--
III. Assistance to Wakf Board as Revolving fund for the Development of Wakf Properties	100.00	4	--	--
IV. Assistance to AP State	100.00	--	--	--
V. AP Urdu Academy	36.00	7,200	12.00 (33.3%)	2,400 (33.3%)
Construction of Urdu Bhavan cum Community Centres	250.00	25	—	—
Assistance to Institutions working for Cultural development of Minorities	50.00	17	—	—
Acquiring Printing and preserving Rare Oriental Classic Manuscripts	20.00	—	—	—
AP Minorities Commission	12.00	—	—	—
Non Statutory benefits (Scholarships)	25.00	6,500	8.33	2,167
Const. of Haj House at Hyderabad	25.00	—	—	—
Total	1485.00	61,480	550.00	25,328

WOMEN DEVELOPMENT & CHILD WELFARE DEPARTMENT

Andhra Pradesh is one of the few States in the Country, where a separate Commissionerate and separate Department in the Secretariat are functioning to look after the welfare of women and children.

WOMEN WELFARE ACTIVITIES

Various welfare measures like providing shelter, food, clothing, health care, training in skills and trades, education etc to the economically deprived categories of women such as women convicted by the Court of Law, destitute and deserted women, are extended through a variety of departmental institutions like the Rescue Home, State Home, Service Home, Home for Aged Women Home for Collegiate Girls, Women Welfare Branches and Working Women's Hostels.

TRAINING

The Department runs a number of training institutions meant exclusively for girls and women. The Women's Technical Training Institute at Hyderabad is organizing 3-year diploma courses in Civil Engineering, Architecture and Computers. Various job-oriented technical training courses like typewriting, shorthand, nurse's training, dress making, printing and dyeing of fabrics, tailoring and embroidery are being run by the Department through the many Vocational Training Centres and District Craft Training Centres located throughout the State.

INTEGRATED CHILD DEVELOPMENT SERVICE PROGRAMME

In addition to the above institutionalized services, various economic and developmental programmes and relief measures are being implemented through the ICDS programme in 209 ICDS projects in the State, of which 110 are covered by a World Bank assisted project.

The ICDS which mainly caters to children below 6 years and pregnant and lactating mothers in the age group of 15-45 years provides a package of services which consists of

- Supplementary nutrition
- Immunization
- Health check up
- Referral Service
- Nutrition and Health education
- Non formal education

SUPPLEMENTARY NUTRITION

The supplementary Nutrition Programme is one of the important programmes covering children upto the age of 6 years and pregnant and lactating mothers in the age; group of 15-45 years. The beneficiaries are from families; below the poverty line and are selected on the basis of the extent of malnutrition.

SPECIAL SCHEMES IN THE WORLD BANK ASSISTED ICDS PROJECTS

- Income Generating Activities:
- Women's integrated learning for life
- Adolescent Girls Scheme I
- Adolescent Girls Scheme II
- Nutrition Rehabilitation Centres

ANDHRA PRADESH WOMEN COOPERATIVE FINANCE CORPORATION LTD. (WOFCOR)

WOFCOR was established in the year 1975 with the objective of financing schemes meant for the economic upliftment of women below the poverty line in the State. The Corporation undertakes programmes in the sectors of agriculture, small industry, village industry, trades, business and employment oriented schemes by providing technical knowledge through training and financial assistance under margin money loan programme & group loaning.

The following are the activities of the Corporation:

- Lending and recovery of Margin Money & Group Loans
- Running training-cum-production units at Hyderabad (Screen Printing, Printing Press, wool knitting and printing & Dyeing unit)
- Organising training programmes in 20 Telugu Bala Mahila Pragathi Pranganam under TRYSEM and NABARD
- Construction of Working Women's Hostels
- Processing of proposals of NGOs under NABARD and STEP
- Management of production units in 20 BSSKs.

WOMEN SUB-PLAN FOR 1997-98

(Rs.in Crores)

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	Women Welfare Programmes	896.58	13,085	896.58	13,085
2.	ICDS Programme (Women Coverage)	1000.00	22,34,000	1000.00	22,34,000
3.	A.P. Women Cooperative Finance Corporation	100.00	10,00,000	100.00	10,00,000
	Total	1996.58	12,47,085	1996.58	12,47,085

DEPARTMENT OF YOUTH SERVICE

The number of women youth associations proposed to be covered under Chief Minister's Empowerment of Youth Programme during 1997-98 is not less than 3000 and all these Women Youth Associations and individuals women numbering about 3000 are proposed to be involved in programmes like Youth

Leadership Training, youth Festivals, Seminars, Workshops, Community Development Programmes, Youth Exchange Programme etc.

WOMEN SUB-PLAN FOR 1997-98

(Rs.in Crores)

S. No.	Name of the programme	Target		Women	
		Financial	Physical No.	Financial	Physical No.
1.	Youth Welfare	76.00	10.000	25.00	3,000

STATEMENT OF DEPARTMENT-WISE WOMEN SUB-PLAN FOR 1997-98

S. No.	Department	Financial	Physical
1.	Agriculture	1759.268	—
2.	Horticulture	1245.910	—
3.	Sericulture	146.200	30,720
4.	Animal Husbandry	36.000	—
5.	Fisheries	8.000	—
6.	Co-operative	45025.170	3,01,000
7.	Education	6470.440	—
8.	Family Welfare	2112.250	—
9.	Forests	3880.000	1,552
10.	Housing	11844.320	1,02,192
11.	Municipal Administration	98.620	1,971
12.	Rural Development	106.970	7,27,287
13.	Welfare of Scheduled Caste	2213.300	—
14.	Welfare of Backward Classes	1086.160	39,754
15.	Welfare of Scheduled Tribes	3836.000	1,03,380
16.	Welfare of Minorities	550.000	25,328
17.	Women Development & Child Welfare	1996.580	12,47,085
18.	Youth Services	2500.000	30,000
	TOTAL	84915.188	

ANNEXURE

GOVERNMENT OF ANDHRA PRADESH

ABSTRACT

**Women's Development and Child Welfare Department -
Declaration of 1997 as the year of Gender Equality with Social
Justice - Orders - issued.**

**WOMEN'S DEVELOPMENT AND
CHILD WELFARE (PROCESS) DEPARTMENT**

G.O.Rt No. 77

Dt. 28.02.1997

Read the following: -

From the Chairperson, National Commission for Women
Government of India, New Delhi D.O. Lr.No. 17/(18) /96, NCW,
dt. 30.12.96.

ORDER:

The National Commission for Women, government of India, has designated 1997 as the year of Gender Equality with Social Justice. It has also suggested that the State Government Departments and agencies could provide active support and cooperation in attending to the following items recommended by the Central Core Committee of the Commission and achieves the objectives fully.

1. Suitable schemes of demonstrative Character could be introduced for tribal women (Cooperative societies, for collection of minor forest produce); for fisher folk, dhobis, leather workers, scavengers, agricultural labourers and/or other appropriate groups; artisan groups like potters, quarry workers etc., belonging to Backward Classes bonded labourers and others.
2. Government agencies at the Center, State, District and below district levels should be involved in all activities.
3. NGOs, both those of women and those of the Scheduled Castes, the Scheduled Tribes, the Backward Classes and the Minorities should be associated.
4. Arrange exhibitions in as many places as possible depicting India's achievements over 50 years through photographs, charts, models etc.

5. Organisation of Camps.
 6. Sponsoring of few appropriate studies on subjects like customary laws of tribal people, traditional health practices of tribal areas, institution of Dais, women agricultural labourers, low literacy pockets and low literacy groups.
 7. Organising Grameena Banks/Loaning facilities.
 8. Holding Regional conferences/seminars, workshops.
2. State Government after careful consideration of the objectives proposed by the National Commission for Women have declared "1997 as the year of Gender Equality with Social Justice".
 3. The State Government decided to implement the following agenda for this year.
 1. Implementation of Women's Sub-Plan by all relevant Departments
 2. Setting up of legal counselling cells in all Districts.
 3. Gender sensitization of all officers at District and Mandal levels.
 4. State Awards for prominent women who have done special work in women's fields.
 4. All Government Departments/Organizations shall observe the 1997 as the year of Gender Equality with Social Justice to achieve all the above objectives.
 5. The Director, Women's Development and Child Welfare shall monitor the activities and send progress reports to the Government periodically.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF
ANDHRA PRADESH)

CHANDANA KHAN
Secretary to Government

To

The Director, Women's Development and Child Welfare
All Departments of Secretariat.

All Heads of Departments/All District Collectors.

The Commissioner, Information and Public Relations Andhra Pradesh, Hyderabad.

GOVERNMENT OF ANDHRA PRADESH**ABSTRACT**

Women's Development and Child Welfare Department -
Preparation and Implementation of Women's Sub-Plan - Orders.

**WOMEN'S DEVELOPMENT AND CHILD WELFARE
(PROCESS) DEPARTMENT**

G.O. Ms. No.15

Dt. 3.3.1997

Read the Following: -

From the Secretary to Government of India, Ministry of Human Resource Development, Department of Women and Child - Development, New Delhi, D.O. No.5-1/96 IMy, dt. 18.7.1996, and dt.9.1.1997.

In the reference read above the Government of India, Ministry of Human Resource Development have informed that the State Government may consider preparation of Women's Sub-Plan for women to ensure that women are specifically targeted in terms of financial and physical benefits in all the State Government schemes in the Plan. The Government of India has taken up the matter of Women's Component plan with the Planning Commission so that the same is made an integral part of the IX Plan strategy. It is also intimated that the Planning Commission has already integrated this concept in its guidelines for the IX Plan preparations.

2. The proposed Women's Sub-Plan will take into its orbit self employment programmes, welfare programmes and other developmental programmes in Departments like Rural Development, Agriculture, Industries, Fisheries Animal Husbandry, Social Welfare, Tribal Welfare, Revenue etc., which are in the general category and would earmark a minimum of 1/3 of its budget to be spent on women.

3. The proposal has been examined in detail and the Government have approved the preparation of Women's Sub-Plan commencing from the financial year 1997-98. In pursuance of this decision all the departments concerned are requested to earmark 1/3 of the funds available under their Budget whenever possible, for the self employment programmes, welfare programmes and other developmental programmes, exclusively for women in consultation with the Planning Department, in the Annual Plan of 1997-98 and in the Five Year Plan.
4. This order issues with the concurrence of Finance and Planning (Planning & Finance Wings) Department vide their U.O.No.396/Secy.Plg./97, dt. 1.3.97 and U.O.No. 405,Spl.S.C./97, dt. 1.3.97, respectively.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF
ANDHRA PRADESH)

M.S. RAJAJEE
Chief Secretary to Government

To

The Director, Women's Development and Child Welfare, A.P. Hyderabad
The Social Welfare Department,
The Social Welfare (Tribal Welfare) Department,
The Backward Classes Welfare Department
The Minorities Welfare Department
The Panchayat Raj, Rural Development & Relief Department
The Industries & Commerce Department
The Agriculture & Co-operation Department
The Animal Husbandry & Fisheries Department
The Housing Department
The Environment, Forests, Science and Technology Department
The Education Department
The Health Medical & Family Welfare Department
The Municipal Administration & Urban Development Department

Source:- Women Sub-Plan 1997-98, Department of Women Development & Child Welfare, Govt. of Andhra Pradesh.

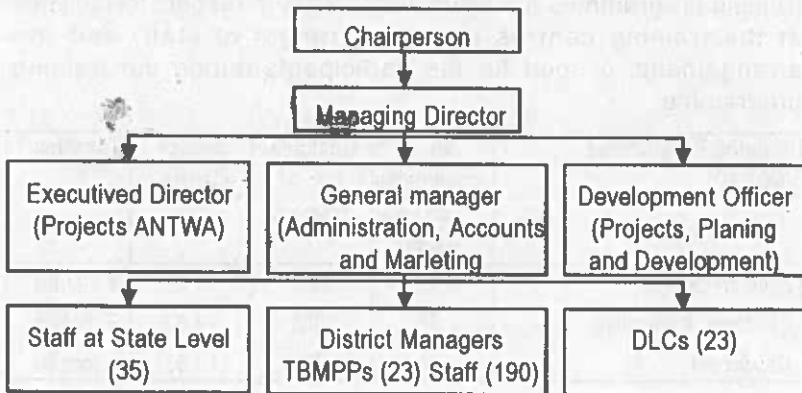
COOPERATIVE FINANCE CORPORATION IN AID OF WOMEN

One of the statutory bodies working towards empowerment of women is the Andhra Pradesh Women's Cooperative Finance Corporation which was established in the year 1975 with the aim of empowerment of women on the eve of International Women's Year. But it was only in the year 1987 that the role of APWCFC was enlarged with the establishment of The District Resource Centre, one in each of the 23 districts of Andhra Pradesh. These Centres are called the Telugu Bala Mahila Pragati Pranganams, each one of which is set-up in approximately 10 acres of land with all the required infrastructure facilities.

Ever since the Corporation has been actively working towards its aim. It has made a substantial Progress in the years and constantly strives to perform better with the cooperation and support of one and all. The corporation was registered on 18/03/1975 wide T.A.No.693/75 under the provision of section 7, of AP Co-operative societies Act.1964.

ORGANOGRAM

The Corporation is a Government of Andhra Pradesh undertaking and functions as a part of the Department of Women Development, Child and Disabled Welfare. The hierarchy of the organization is as depicted below:



PROGRAMMES & SERVICES

Vocational Training

A variety of vocational training programmes are conducted by APWCFC for the benefit of the target group women under various schemes. The programs include various trades such as Food Processing, Designing and manufacturing of garments, embroidery, screen printing, lace making, block printing, jute articles manufacture, etc., and other courses like computer programming, personal secretary, health workers, lab technician, etc. During the current year (2002-2003) 10,625 women with a financial involvement of Rs.408.03 lakhs have either undergone or are undergoing training courses. These programs are progressing with the assistance of Government of India (NORAD/STEP) and other agencies like DRDA, SC Corporation, ITDA, Municipalities, etc.

The training programmes are organized in every district at a centre located within the district and the training has started from the 1st July, 2003. The duration of the each training programme is six months. In terms of number of participants in a batch it ranges from 20-30. As of now, two batches of participants are trained in a year. In terms of basic qualification of the participants it ranges from 7th to 10th class. There are certain programmes offered relevant to some crafts and arts mostly focusing on self-employment. Only in a few centres one or two additional programmes are organized. Herein, a total number of training programmes are listed with details in respect to facilities at the training centres and the strength of staff, and the arrangements of food for the participants during the training programme.

Training Programmes (NORAD)	No. of candidates Batch1/ Batch2	Qualification of trainees	Date of starting Batch 1	Duration
Food processing	25/25	10th	1.7.03	6 months
Electronic Assembling	25	10th	1.7.03	6 months
Handicrafts	30	7th	1.7.03	6 months

Screen printing	30/30	10th	1.7.03	6 months
Computer	30/30	Inter/10th	1.7.03	6 months
Block printing	25/25	7th	1.7.03	6 months
Bee keeping	20/20	10th	1.7.03	6 months
DMG	25/25	10th	1.7.03	6 months
Hosiery	25/25	Min. qual.	1.7.03	6 months
Personal Secretary	25/25	10th	1.7.03	6 months
Jute Products	25/25	7th	1.7.03	6 months
Leather & Rexene	25/25	7th	1.7.03	6 months
Footwear	25/25	10th	1.7.03	6 months
Hand Embroidery	25/25	7th	1.7.03	6 months
CHW	20	10th	1.7.03	6 months
Canteen Management	20	10th	1.7.03	6 months
Lace making	25/25	Min. qual.	1.7.03	6 months
Consumer Electronics	25	10th	1.7.03	6 months
House keeping	25/25	10th	1.7.03	6 months
Beautician	30	10th	1.7.03	6 months

- **Entrepreneurial Development Programmes (EDPS):** 50 women per month.
- **ANTWA:** @ 360 annual target per district, 40 per batch (9 batches) for 21 days training.
- **Sensitization Programmes:** 100 women every month, 10 days in a month.
- **Demonstration Programmes:** 2 programmes covering 20 candidates
- **Production Activities:** printing & book binding, hosiery, tailoring, soft toys,
- **Anganwadi Training Centres (AWTCs):** quarterly 35 AWs impart training in 6 courses in nutrition, health, preschool education, etc.
- **Incubators:** Providing existing machinery to women entrepreneurs/ groups on rental basis.
- **Mother Units:** Tamarind Processing.

- **Land Utilization:** Cultivation of orchids, vegetables, kitchen gardening, flowers, vermicompost.
- **Business Counseling Centres (Taruni Vikasa Kendrams):** Providing information on various schemes, aiding and counseling women for setting up micro enterprises. Consultancy services to prospective women entrepreneurs are also provided.

Facilities

- Capacity/strength of the hostel for 400
- 100 % residential
- TV/Refrigerator
- Daily programmes
- Recreation
- Library
- Vehicle

Staff strength

- **UDC:** To assist pranganam officer and to look about the accounts.
- **LDC:** To attend periodicals
- **Store Keeper:** In charge of stores
- **Matron:** In charge of stores, equipments, hostel
- **Crèche teacher:** To attend first aid to the inmates to keep the premises neat and clean and in charge of and to conduct the adult education classes to the inmates.
- **Driver:** To take trainers on filed units and bring provisions
- **Day watch man/Gardner**
- **Night watch man:** to look security

Meals

- Breakfast, Lunch, Tea and Dinner

Other Activities

- Counseling
- Field visits
- Guest Lecturers
- Excursions

Examination Cell

Primarily, courses are affiliated to Sri Padmavathi Mahila Viswa Vidyalayam, Tirupathi. The syllabus is as prescribed by the SPMVV., Tirupathi and they conduct examination after completion of the course. The University provides technical guidance to the Pranganam and also awards Diploma to the candidates. The ANM course in 4 centers viz., Vizianagaram, Anantapur, Adilabad & Nizamabad was recognized by A.P. Nursing Council. Lab Technicians & Lab Attendant courses in 5 centers recognized by institute of Preventive Medicine, Government of Andhra Pradesh. Since 1997 SPMWW, has stopped conducting examinations.

A separate examination cell at Head Quarters level was started during 1997 for conducting examinations and issuing certificates etc. Further, subject wise committees have also been constituted with experts from various departments/fields for looking after the finalization of syllabus, mode of conducting examinations etc. Employment Codes also obtained for some courses from Commissioner, Employment and Training for conducting examinations and issue of certificates.

ENTREPRENEURSHIP DEVELOPMENT PROGRAMS (EDP)

Exclusive programs are conducted at the District Resource centers or the Mahila Pranganams to impart and develop Entrepreneurial, Managerial and accounting skills among the beneficiaries. These programs boost the moral of the women and help them learn the art of independent living.

SENSITIZATION PROGRAMS

Sensitization Programs are training programs conducted for general awareness to the trainees about the various departments such as women welfare, DPAP, DPEP, PR, DPIP, medical and health, etc. So far 55,152 women have been covered under these training programs and it is proposed to cover 12,600 women during 2003-04 with a financial involvement of Rs.27.60 lakhs.

MICRO-CREDIT

Under this scheme 20% of the project cost is provided to the eligible women individual for projects financed by commercial banks as initial investment. In 1995 for further convenience the scheme of group loans was introduced. Under this scheme a group of 15 women regularly saving for 6 months are identified and provided with an initial investment amount. This scheme has again strongly helped in developing women entrepreneurs. However the scheme has been discontinued since 1999 onwards due to non-allocation of budget.

INTEGRATED GIRL CHILD LABOUR REHABILITATION PROGRAM (IGCLRP)

As per the 1991 census Government of Andhra Pradesh has 16.61 lakhs of child labour. Out of this 8.55 lakh i.e., 51% are girls. Most of the girls are in the age group of 8 to 14 years and discontinued their education at primary level and working as labourers in agriculture sector (cotton fields), beedi industries, domestic labour and other Occupations. While there has been perceptible improvement in the education of boys, the girl children are being neglected and denied the opportunity. Negative attitudes and the traditional values of the society coupled with gender discrimination are responsible for such sorry state of affairs.

Considering the urgent need to intervene, the Government of Andhra Pradesh have started girl child labour programme known as "integrated Girl Child Labour Rehabilitation Project" to rehabilitate girl child labourer who are working in hazardous/non-hazardous occupations, agriculture sector and other sectors. The Andhra Pradesh Women's Co-operative Finance Corporation Limited is implementing this programme since 1997 in all 23 Telugu Bala Mahila Pragathi Pranganams in Andhra Pradesh covering 100-child labour in each district. The main aim of the integrated girl child rehabilitation project is for bringing attitudinal change in the society towards education of girl child and eliminate child labour practice through implementation of bridge course in Mahila Pranganams.

The girl child labour programme is being implemented in all the 23 districts of Andhra Pradesh from 1997-98.

Main Objectives of the Girl Child Labour Rehabilitation Programme:

- With drawing girls below 14 years of age engaged in various hazardous, non-hazardous, agriculture and other sectors.
- Motivating the parents of girl child labour for girl child education.
- Sensitizing the community to stop child labour practices.

**Rehabilitation Programme
(implementation of Bridge course)**

- Identify the girl child engaged in various labour activities.
- Sensitizing of parents and community about girl child education and stop girl child labour practices in collaboration with local NGOs.
- Admit 100 girls in each Mahila Pranganam and impart bridge course along with vocational training for adolescent girls for a period of 10 months.
- Providing free residential accommodation, nutritious food and medical care.
- Special attention on extra curricular activities for all-round development of girl child.
- Creating awareness about child rights, early marriages and gender equalities among the children.
- Conducting study tours to girls.
- Conducting parent's meeting regularly.
- After completion of the bridge course, mainstream them into formal education. The girls are being admitted in residential schools and hostels for further education.

Details of Girl Labour Rehabilitated

The details of the girl child labour rehabilitated through Telugu Bala Mahila Pragathi Pranganams are as follows.

Sl. No.	Year	No. of Girls Admitted	No. of Girls completed bride course	No. of Girls mainstr-eamed	Financial Amount	Released Incurred
01.	1997-98	1792	1487	1128	100,00,000.00	44,06,095.00
02.	1998-99	2507	1985	1621	100,00,000.00	83,34,280.00
03	1999-2000	2388	1909	1518	—	74,81,794.00
04.	2000-2001	2300	2004	1670	44,75,000.00	83,09,000.00

During 2001-2002 Integrated Girl Child Labour rehabilitation programme is being organized in the following (10) districts with the financial assistance of ILO (International Labour Organization) @ 120 children i.e., 1200 Girl children in each Mahila Pranganam with a financial out -lay of RS.67,68,000/-

Sl. No.	District	Strength
1	Adilabad	66
2	Krishna	120
3	Karimnagar	120
4	Medak	120
5	Nalgonda	100
6	Khammam	120
7	Krishna	120
8	Guntur	120
9	Nellore	127
10	Cuddapah	90
		1103

The programme was launched on 15.8.2001 and 1103 Girl children are undergoing bridge course which will be completed by 15.6.2002. Advance plan was made to mainstream all the children by 30.6.2002

During 2001-2002, 513 children are undergoing bridge course in the following districts with the finance support from DPEP (District Primary Education Project).

Sl. No.	District	Strength
1	Vizianagaram	80
2	East Godavari	31
3	West Godavari	66
4	Prakasam	30
5	Chittoor	84
6	Kurnool	45
7	Rangareddy	77
8	Warangal	100
		513

Advance plan is made to mainstream all the children by the end of June 2002 in Co-ordination with officials of Education department by admitting them in former schools and hostels.

During 2002-2003 It is proposed to take up the programme for 60 children in each Mahila Pranganam i.e., 1380 Girl Children in the State with the financial assistance from District Primary Education Project (DPEP)

WORKING WOMEN'S HOSTEL/DAY CARE CENTER

With the progressive change in the economic structure of the country, more and more women are living out of their homes, in search of employment in big cities urban and rural areas. One of the main difficulties being faced by such women is lack of suitable and safe accommodation. Voluntary Organizations have been approaching the Government of India, from time to time for financial assistance with view to provide hostel facilities to such women.

The Government of India have realizes the difficulties face by such women and decided to introduce a scheme with grant-in-aid for construction of expansion or existing building for providing hostel facilities to working women in Cities, Smaller Towns and also in Rural areas. There are 14 WWH operating in various places. The corporation has set them up in direct collaboration with GOI.

Objective	For Providing hostel facilities to Working Women
Targeted Beneficiaries	Single working women, unmarried women, divorced/separated, women married but husband out of town, women who are being trained for employment provided the training period does not exceed one year and girl students for a period of five years, on the condition that first preference will be given to working women only. The category of women, who are being trained for employment and the girl students together, should not be more than 30% of the total number of women in hostels.

Completed Projects

Sl. No.	Location	District	Sanctioned Strength	Contact Person & Address
1	Kurnool	Kurnool	50	1) Superintendent WWH, Kurnool 2) P.D., DW&CDA, Kurnool
2	Mahaboob-nagar	Mahaboob-nagar	50	1) Superintendent WWH, Mahaboobnagar 2) P.D., DW&CDA, Mahaboobnagar.
3	Anantapur	Anantapur	52	1) Superintendent WWH, Anantapur 2) P.D., DW&CDA, Anantapur

4	Vizia-nagaram	Vizia-nagaram	50	1) Superintendent WWH, Vizianagaram 2) P.D., DW&CDA, Vizianagaram
5	Visakhapatnam	Visakhapatnam	50	1) Superintendent WWH, Visakhapatnam 2) P.D., DW&CDA, Visakhapatnam
6	Rajah-mundry	East Godavari	50	1) Superintendent WWH, Rajahmundry, East Godavari 2) P.D., DW&CDA, East Godavari
7	Eluru	West Godavari	50	1) Superintendent WWH, Eluru West Godavari 2) P.D., DW&CDA, West Godavari
8	Nellore	Nellore	50	1) Superintendent WWH, Nellore 2) P.D., DW&CDA, Nellore
9	Nalgonda	Nalgonda	50	1) Superintendent WWH, Nalgonda 2) P.D., DW&CDA, Nalgonda
10	Kushaiguda	Rangareddy	150	1) Manager, WWH, Kushaiguda, Hyderabad.
11	Jubilee Hills	Hyderabad	48	1) Manager, WWH Jubilee Hills, Hyderabad
12	Nizambad	Nizambad	50	1) Manager WWH, Nizambad
13	Guntur	Guntur	50	1) Superintendent WWH, Guntur2) P.D., DW&CDA, Guntur

Under Construction	Sl. No.	Location	District	Proposed Strength	Contact Person Address
	1	Visakhapatnam-II	Visakhapatnam	50	PD, DW&CDA, Visakhapatnam
	2	Khammam	Khammam	50	PD, DW&CDA, Khammam
	3	Srikakulam	Srikakulam	50	1) Superintendent WWH, Srikakulam 2) PD, DW&CDA, Srikakulam
	4	Karimnagar	Karimnagar	50	PD, DW&CDA, Karimnagar
Targets 2003-04	Sl. No.	Location	District	Proposed Strength	
	1	Ongole	Prakasam	50	
	2	Warangal	Warangal	50	
	3	Jubilee Hills	Hyderabad	50	
	4	Kadapa	Kadapa	100	
	5	Kurnool-II	Kurnool	100	

NGOs

The Corporation as a nodal agency is processing proposals forwarded by Non-Governmental Organizations and monitoring the schemes thus undertaken. It is into processing the proposals for grant-in-aid from Government of India under schemes such as NORAD and STEP. These schemes help set-up employment and income generating units for women. The Corporation also monitors the proper implementation of the thus sanctioned programs. Hence the corporation makes sure that the funds are being utilized in the proper manner, reaching the beneficiaries giving them the complete advantage of the schemes.

- Database of NGO's
- Application Form for NORAD (Fresh Proposal)
- Application Form for STEP
- Checklist
- Application Form for NORAD (Continuation Proposal)
- Blacklisted NGO's

Database of NGOs

Sl. No.	Name of the Organization	Name of the Course	Amount Recommended by the APWCFC	Year received	Funds	No. of beneficiaries	Remarks
1	Kamalakar Memorial Charitable trust	Computer	355000	1998-1999	334000	60	
2	Vimala mahila Mandali Nellore	Rexine Goods	198450	2001-2002	86225	20	
3	Sandra Subarao Memorial Educational Society Nellore	Honey Production	148950	2001-2002	115700	50	
4	Sri Sai Baba Mahila Society Hyderabad	Leather Toys	397800	1999-2000	132300	100	
5	Vivekananda Educational Society Vanasthalipuram	Computer	359040	99-00	302500	60	
6	Rural Health Education Community Development Society, Badwel, Cuddapah	Taitoring	442575	-	-	-	

7	A.P. Harijana Christava Venukabadinavargala Taragatula Seva Sangham, Pedapadu	Beatician	402840	1999-2000	35400	30
8	Sanjay Memorial Tech Education Society, Chittoor	Computer	333000	1998-99	333000	60
9	Loventile Educational Society, Chittoor	Rexine Works	135000	2001-2002	67500	
10	Sri Raghavendra Swami Mahila Mandali	Type & Shorthand	239400	2000-2001	229950	50
11	Praja Abhydaya Mahila Mandali, Vijayawada	Secretarial Practice	176000	-	-	-
12	Vasavi Mahila Mandali, Vijayawada	Type & Shorthand	22820	-	-	-
13	Raja Rajeshwari Women Welfare Association, Hyderabad	Printing & Book Binding	342900	99-00	100575	50
14	Church Of Christ & Soci- al Services Organisation, Amalapuram, EG	Computer	352440	-	-	-

15	Omkar Rural Development Guntur	RMG	200421	2000-2001	191035	50
16	Sree Sakthi Mahila Mandali, Cuddapah	Leather craft	397800	-	-	-
17	Sravanthi Educational Society, Ramakrishnapuram, Bapatla	Tailoring & embroidery	349110	-	-	-
18	Satyavani Educational Society	Fashion Designing	401400	-	-	-
19	Society for Promoting education & economic Development, Anantapur	Beautician	320760	-	-	-
20	Radha Mahila Sangham, Proddutur, Cuddapah	Dairy Project	713475	-	-	-

		1999-2000					
1	Vijaya Harijana Mahila Mandali Plot No 38 Gafoor Nagar, Kurnool	Computer	480000	6/2/00	2002-2003	302500	60
2	Community Development Social Service Society 2-128-2, Kondagipalli, Chinnachowk, Cuddapah	Typewriting & Secretarial practice	118170	17/12/99	2000-2001	121253	50
3	Navjeevan Rural Development Association, 6-6-675-B2, Venkatraonagar Ananthapur	Garment making	142200	6/12/99	-	-	-
4	Kiranam Organization for the Welfare of Disabled Vanathaslipuram, R.R.Dist	Typewriting & Shorthand	206955	6/12/99	2002-2003	112914	-
5	Integrated Development Agency, Nandigama, Krishna Dist	Computer	473175	6/2/00	-	-	-

6	Women's Organization for Rural development & Technical Advance Human Welfare Society Saroornagar, Hyderabad	Typewriting	321340	6/2/00	-	-	-
7	Namratha ANM Multipurpose Health Workers Training Institute Porukonds, East Godavari	Nursing-MPHW	320040	6/2/00	-	-	-
8	Navajeevan Jyothi Society, Vidhyuthnagar, New Dilukhnagar, Hyderabad	Screen printing & letter printing	219420	6/12/99	-	-	-
9	Jayalakshmi Mahila Mandal, Kovuru, Nellore	Modern dress making	363500	7/12/99	-	-	-
10	Siva Rama Educational and social service society Kalluru, Kurnool	Electronic Assembling	400000	1/12/99	-	-	-
11	Siva Rama Educational And Social Service Society, Kalluru, Kurnool	Computers	480000	17/12/99	-	-	-

12	Stree Empowerment Vikas Association, Vijayanagar Colony, Hyderabad	Printing & manufacturing of Note Books	720000	9/7/99	-	-
13	Khadi Silk Gramodyoga Samithi Dhommara Nandyala, Cuddapah	Handloom Weaving (STEP)	71973030	1/7/99	-	-
14	Chaitanya Kala Mandali, A-Camp, Bhudavarapet, Kurnool		467460	29/3/00	-	-
15	All Saints Christian Educational Society, Nehru Nagar, Visakhapatnam	Computers	480000	29/3/00	-	-
16	Rajyalakshmi Women Welfare Association, Kothapeta, Kurnool	Readymade garments	330390	16/9/99	-	-
17	Sri Venkateshwara Rural Development Youth Society, Bhagyanagar Colony, Cuddapah	Computers	400000	16/9/99	-	-

18	Sri Devi Educational & Technical Society Habsiguda, R.R Dist	Fashion technology	359514	1/2/99			
19	Bharathi Mahila Voluntary Service Organization, Kavali, Nellore	Beautician	160000	7/7/99			
20	Janavikas Samithi Bhudida Gunbtha Racha palli, Cuddapah	Computers	480000	7/12/99			
21	Sri sailakshmi Mahila Mandali, Purchur, Prakasham Dist	Printing & Binding	333450	6/12/99			
22	Parijatha Educational Society, Ramanthapur, R.R Dist	Electronic Assembling	480000	14/3/00			
23	Gideon Kumar Voluntary Service Society, Balanagar, Hyderabad	Computers	480000	22/3/00			
24	Chukka Educational Society Rayudupalem, Kakinada, East Godavari	Tailoring	400000	16/3/00			

25	Rayalaseema Raithu Karmika Abhivridhi Sangham, Ananathapur	Dairy forming (STEP)	4000000	10/3/00	-	-	-
26	Khadi Silk Gramodyoga Samithi Dhommara Nandyala, Cuddapah	Khadi Silk weaving (renewal)	379440	14/3/00	2000-2001	169050	5
27	Thrusha Integrated Development Society Hyderabad	Computers	400000	2/3/00	-	-	-
28	Navachaitanya Yuvaka Mandal Eudpalli, Nagaram Mandal, Guntur	Computers	480000	23/3/00	-	-	-
29	Sneha Voluntary Organization Hanumakonda, warangal	Computers (renewal)	431000	2/3/00	-	-	-
30	Rayalaseema Raithu Karmika abhivridhi sangham Ananathapur	RMG	400000	2/3/00	-	-	-
31	Sri Jhansi Lakshmi Bhai Mahila Sangham, Kommara, Athili mandal, WG	Soft Toys	333270	2/3/00	2001-2002	138863	100

32	Rural Integrated Dev Activities Society Sriramnagar, Kurnool	Type & Shorthand	330000	2/3/00	2001-2002	109988	50
33	Integrated Development Agency Nandigama, Krishna Dist	Printing & B. Binding	427680	2/3/00	-	-	-
34	St. Anthony's Educational Society	Leather bags	366415	18/2/00	2001-2002	135975	30
35	Malkajiri, Secunderabad	Type & Shorthand	330000	18/2/00	-	-	-
36	Sri Durga Educational Society, Sundharayer street, Chittoor.	Secretarial Practice	295575	18/2/00	-	-	-
37	Integrated Rural Development Welfare Society Pulivendula, Cuddapah	Computers	480000	28/3/00	-	-	-
38	Indira Memorial Weaker Section Dev Society, Nethajinagar, Nidibrolu, Guntur	Lace making	360000	28/3/00	2001-2002	93473	50

39	Venkateshwara Mahila Mandali, Bradipet, Guntur	Computer (renewal)	390500	9/3/00	1999-2000	355000	60
40	Parijatha Educational Society, Ramanthapur, R.R Dist	Type writing	352035	9/3/00	2001-2002	19988	50
41	Parijatha Educational Society, Ramanthapur R.R Dist	Beautician	221750	7/3/00	-	-	-
42	Sri Sai Educational Society, Malkajgiri, Secunderabad	Leather trade	278640	7/3/00	-	-	-
43	Vivekananda Youth club Deverakonda, Nalgonda	Computers	4800000	7/3/00	2002-2003	302500	60
44	Sri sai Educational Society, Malkajgiri, Secunderabad	Beautician	204075	7/3/00	-	-	-
45	Siva Rama Educational and Social Service Society, Kalluru, Kurnool	Dairy (STEP)	4000000	8/3/00	-	-	-

46	Chukka Educational Society Rayudupalem, Kakinada, East godavari	Computer &DTp	302715	8/3/00	-	-	-
47	Parijatha Educational Society, Ramanthapur, R.R Dist	Computers	480000	10/3/00	-	-	-
48	Sradha Voluntary Organization Lalgadi, Matakpet, Shameerpet Mandal, R.R Dist	Tailoring & Embroidery	324779	2/3/00	2001-2002	11418	50
49	Aruna Mahila Mandal, Nellore	Leather	435150	18/2/00	-	-	-
50	Rural Organization for Social Education, Tipupati	Dairy (STEP)	400000	1/7/99	-	-	-
51	Kallimari Rural Education & Dev Society, Muninadugu, Ananthapur	Agarbathi	285500	18/9/99	-	-	-
52	Indira Gandhi Mahila Mandal, Charlapalli R.R Dist	Plastic Moulding	400000	2/1/7/99	-	-	-

53	Bharathi Mahila Voluntary Service Organization, Kavali, Nellore	Garment making	205000	7/7/99	-	-	-
54	Chaitanya Rural Dev. Society, Vodipeta, Cuddapah	Computer	716940	7/7/99	-	-	-
55	Samatha Abhydaya Sangham, Near Rajagiri Building Southern Street, Eluru	Fashion designing	771390	26/6/99	2001-2002	114018	50
56	Radha Krishna Mahila Mandali, PC Naidu Nagar Stone Housepet, Nellore	Computers	329760	9/7/99	-	-	-
57	Bhavani Educational Society, Malakpet, Hyderabad	Soft Toys	381510	13/7/99	-	-	-
58	Village Society Vanasthalipuram, Hyderabad	Computers	431100	13/7/99	-	-	-
59	Grameena Jana Jagruthi Rotari Nagar, Khammam	Computers	465600	21/7/99	-	-	-

60	Vigneshwara mahila Mandali Podalkur, Nellore	Type & Shorthand (renewal)	229950	22/7/99	-	-	-	-
61	Rahuls Medical & Health Services Society Kothakota Mahaboobnagar	Computers	480000	1/7/99	-	-	-	-
62	Sri venkateshwars Mahila mandali dendluru WG	Computers	400000	9/7/99	-	-	-	-
63	Bethesda Rural Economical Association for Dev, Tuni, EG	Type writing	358200	9/7/99	2002-2003	109988	50	-
64	Dr B.R Ambedkar Mahila Tailoring training center Kothapet, R.R Dist	Tailoring	465000	26/6/99	-	-	-	-
65	Kiranam Sachilavayalanag R.R Dist	Printing & Dying	652770	9/7/99	-	-	-	-
66	All India Mercy Minority Educ Society, Cuddapah	Medical Lab Technician	251280	12/7/99	-	-	-	-

67	Swaroopa Mahila Mandali, Rajahmundry3	Type & Shorthand	360540	6/2/00	-	-
68	Bharathi Mahila Voluntary Service Organization, Kavali, Nellore	Type & Shorthand	425000	7/7/99	2000-2001	167475 50
69	Association For Launching Awareness In Rural Masses, Hyderabad	Leather & rexene	651240	9/7/99	-	-
70	Lalitha Mahila Mandali Ananthapur	Lace making	400000	9/7/99	2000-2001	93473 50
71	Janaki mahila mandali Nellore	Modern dress making	381000	9/7/99	2000-2001	114018 50

2000-2001						
1	Navabharatha Educational Society, Kothapeta, Dhone, Kurnool	Shorthand	279900	27/4/00	-	-
2	Spandana Abhudaya Mandali, C-9 Balajinagar, madhuranagar, Hyderabad	Soft Toys	125140	2/1/4/00	-	-
3	Sunitha Mahila Mandali, Eleshwaram	Computers	480000	3/6/00	2001-2002	302500 60
4	Priyadarshini Yuvajana Sangham, Athmakuru, Kurnool	Type & Shorthand	279900	7/6/00	-	-
5	Adivasi Seva sangham, Ramakrishnapuram, Bapatla	Computers (renewal)	355000	4/6/00	2000-2001	355000
6	Priyadarshini Yuvajana Sangham, Athmakuru, Kurnool	Beautician	123325	4/6/00	-	-

7	Jayastee Mahila Mandali Madhira, Khammam	Handloom weaving (renewal)	141000	2/6/00	2000-2001	88200	100
8	Adarsha Mahila Mandali, R.R Dist	Fashion Technology	250000	20/7/00	-	-	-
9	RASS tirupathi	Dairy (STEP)	1,17,45,900	20/7/00	-	-	-
10	Center for Rural Dev Malakpet, Hyderabad	Printing & Dyeing	356975	21/6/00	-	-	-
11	Rural Integrated Community Dev Action Society	Ready made garments	390500	10/6/00	2001-2002	114018	50
12	Sravanthi Education Society, Bapatla Guntur	RMG	153400	9/6/00	-	-	-
13	Jhansi Mahila Neighbourhood Development Society, Yellareddyduga, Hyderabad	Beautician	303600	24/7/00	-	-	-
14	Rubina Women Welfare Association, Kurnool	Computer	480000	20/7/00	-	-	-

2001-2002					
1	Mother Theresa Yuvathi Mandli, Cuddapah	Dupian Silk Yawn Twisting training	719784	A.P Secretariat Lr No. 928/WCFC/ D2/ 2001 dt 8/8/2001	-
2	Kasthurba Mahila Mandlai Nalgonda	Tailoring & embroidery	604044	Forwarded to A.P in Memo No 2480/ WCFC/D2/2001 dt 29/8/2001	-
3	K.S.R Memorial Charitable Trust, Naidupeta	Computer	425000	3034 26/6/201	2001-2002 177500
4	Needs Effective Welfare Society Nagarjunanagar Hyderabad	Computer	480000	3344 26/7/2001	-
5	Action Co op, Chintapally (Vil.) Manjira Barrage (Po.), Sangareddy (Mdl.), Medak (District.)-502 297	Screen Printing	392100		-

6	Renuka Mahila Mandali, Nalgonda	Ready made garments	234900	5250/WCFC/D2/02 dt:4.2.03	-	-
7	Raghavendra Mahila Mandali, 22/92, Sagwadi Street, Near Dr.Moulali Clinic, Kurnool Dt-518001	Type & Shorthand	167475	4836/WCFC/D2 dt:3.2.2003	-	-
8	Navachaitanya Rural Development, D.No.2/95-2, Kolimigundla Village, Kolimigundla (M), Kurnool Dt-518123	Readymade Garments	191035	5445/WCFC/D2/03 dt:3.2.2003	-	-
9	Vani Educational Academy, H.No. 186, Seetarampuram, Jaggayyapet, Krishna dist	Ready made garments	191035	5403/WCFC/D2/02 dt:3.2.3003	-	-
10	Oxford Educational Society, Pulirama rao street, Kankipadu (Krishna)					

11	Lokmanya Tilak Legal Aid & Rehabilitation Associates, 18/217, Sukariabad, Machilipatnam, Krishna District	Computers	240000	5446/WCFC/D2/2003 dt:3.2.2003	-
12	Janahitha Vatsalya Complex, Vatsalyapuri, Kondayapadu Road, Nellore-524004	Dairy Unit	9911600	1221/WCFC/D2/02 dt:8.3.2003	-
13	DOVE, 1-92/2/A, Prabhatnagar Colony, Chaitanyapuri, Dilshuknagar, Hyd-500060	Dairy Unit	13051000	678/WCFC/D2/03 dt:8.3.2003	-
14	Rashtriya Seva Samithi (RASS), 9, Old Huzeer Office Building, Tirupathi-5750	Dairy Unit	10584300	1141/WCFC/D2/03 dt:8.3.2003	-
15	Praja Sankshema Seva Sangam, Near RTC Road, Uracheruvu Road, Ongole, Prakasam Dist.	Dairy Unit	4000000	322/WCFC/D2/2003 dt:8.3.2002	-

16	Viswasanthi Balananda Kendram, H.No-37-1 (406) 15/2/2 Bhagyanagar, Old SSN Hostel, Ongole, Prakasam District	Dairy Unit	90000000	882/WCFC/D2/2002 dt:8.3.2003	-	-
17	Susi Subrahmanya swami seva Samithi, Pantrampalli, Chittoor	Leather Craft (Continuation Project)	719000	1655/WCFC/D2/ 2002 dt:8.3.2003	-	-

2003 - 2004						
18	Rayalaseema Integrated Educational Development Society	Medicinal Plants		24/WCFC/D2/2003 dt:9.4.2003	-	-

Anganwadi Workers' Training Centres (AWTCs)

Pranganams are also functioning as centers of training for anganwadi women. Training is one of the most vital components of the ICDS programme. It is of immense importance for quality improvement in the ICDS service delivery and the resultant improvement in the quality of early childhood care for survival, growth and development. The aim is to develop all functionaries into agents of social change, to play the role of not only as service providers but also of mobilisers of community support.

The main objective of the general orientation is to familiarize the Anganwadi Worker with the existing status of women and children in the Country/region and the need for organizing programmes particularly the ICDS, for their development.

It also introduces the worker to the objectives, services, scope, beneficiaries, staffing pattern of the ICDS programme and their own roles and responsibilities vis-à-vis that of the Supervisor, CDPO, MO, LHV and the ANM.

The AWWs who constitute the front line functionaries at the village level are trained at Anganwadi Workers' Training Centres (AWTCs). The AWTCs are located peripherally within the district. At present, there are 22 Anganwadi Training Centres functioning, which were sanctioned by the Director, Women Development & Child Welfare Department, A.P., Hyderabad and are attached to Telugu Bala Mahila Pragathi Pranganams of A.P. Women's Cooperative Finance Corporation, Hyderabad. The following courses are conducted in each Anganwadi Training Centre.

- Job Courses Training to AWWs
- Refresh Course Training to AWWs
- Orientation Training for AWHs
- Preparation of Instructional aids

MARKETING

The Corporation is making efforts to employ better marketing strategies and increase the demand for the products made by these women groups and individual women. As a first step Tharuni outlets are set up in Hyderabad and at a couple of other district headquarters to enable the women sell their products and help them get the deserving returns. 13 Melas or Exhibitions were also conducted involving 386 women with a turnover of Rs.16 lakhs. To give a lot more exposure to these products Tharuni e-store is being launched soon which will surely be a boost to the sales of these exclusive products.

PRODUCTION UNITS

148 production units have begun operation in the year 2002-03 to provide employment and a source of income to the women trained in various courses with a turnover of RS.2.4 crores. This has created employment opportunities for 768 ex-trainees and women groups and provided them with a platform to make a beginning before they can have their own set up. The corporation has also set up the Mother units in these District Resource Centers to standardize the quality of packaging of the products.

NEW INITIATIVES

INCUBATORS

As a part of the new initiatives taken up by the Corporation Incubators have been set up at some of the District Resource Centers. Incubators are fully equipped production units that are hired by the eligible women groups or individual women at nominal charges to begin their production and business. These incubators help support them till they are capable of establishing their own set up. The existing Incubators cover activities like baking, sari rolling, food processing, hosiery, embroidery, dress manufacturing, etc. So far these Incubators are functioning in 19 District Resource Centers.

MOTHER UNITS

The mother unit is a concept through which certain centralized services are provided on behalf of those skilled women who lack entrepreneurial skills by providing economic activity towards their self-sustainability by Mahila Pranganams. The centralized services include procuring raw materials, distribution of semi-finished products to the skilled women, collecting back the finished product, pricing, branding etc. In order to make products more attractive, quality packaging and standardization is also done.

THARUNI VIKASA KENDRAMS or BUSINESS COUNSELLING CENTERS

These Business Counselling Centers are set up and operating in 8 District Centers. They are intended to help, inform, guide and counsel the woman business aspirants in aspects related to the management of the ventures undertaken by them. So far 546 women have been counselled and benefited from this kind of help desks.

LAND UTILIZATION

The land that is available in the District Centers is proposed to be put to optimum use by developing it for cultivation. It could include the cultivation of medicinal plants, floriculture, horticulture, kitchen garden, etc. The objective will be to create more means of income at the same time exposing the trainees to various methods of cultivation.

ANTWA

Andhra Pradesh Training for Women in Agriculture and Allied Sectors (ANTWA) is a 6-year project under implementation in collaboration with the Government of Netherlands and the Agricultural Department in 12 districts of Andhra Pradesh. This component comprises of four activities namely capacity building, training-cum-production centers, marketing and institutional building. Under marketing HAATs are to be set-up.

- PROJECT BRIEF
- PROJECT BACKGROUND
- EXECUTIVE SUMMARY
- TRAINING IN VALUE ADDED SKILLS (CAPACITY BUILDING)
- TRAINING CUM PRODUCTION CENTERS (TCPCs):
- CONVERGENCE
- INSTITUTIONAL LINKAGES
- MARKETING LINKAGES
- INSTITUTIONAL BUILDING

Project Brief

Project Name	Andhra Pradesh Training of Women in Agriculture and Allied Sectors (ANTWA) - Phase II
Project Agreement	The project agreement is between the Government of India and the Government of Netherlands
Date of Agreement	20 August 2001
Financial Assistance	Total Budget INR 4403.5 lakhs Netherlands Funding (85 %) INR 3743.0 lakhs GoAP Funding (15 %) INR 660.5 lakhs
Project Components	Agriculture (INRs. 2714.4 laks) Value Addition and Enterprise Development (IN Rs.1689.1 laks)
Project Duration	Six years (2001-2007)
Project Location	12 Districts in Andhra Pradesh, India Srikakulam, Vizianagaram, Visakhapatnam, Prakhasam, Anantapur, Chittoor, Cuddapah, Kurnool, Khammam, Nalgonda, Rangareddy, Warangal

Managing Organizations	Department of Economic Affairs, Ministry of Finance, GOI, Department of Agri. Extension, Ministry of Agriculture, GOI
Executing Agencies	Department of Agriculture (DOA) and Andhra Pradesh Women's Cooperative Finance Corporation Limited (APWCFC), Government of Andhra Pradesh
Coordinating Officials and Addresses	Commissioner and Director of Agriculture Directorate of Agriculture, Fateh Maidan, Hyderabad
	Managing Director, APWCFC, 8-3-322, Ameerpet, Hyderabad
Official Date of the Project	Start 01 December 2001
Date of Issuance of this Report	10th July, 2003
Period of Coverage	1st October, 2002 to 31st March, 2003

ANTWA - PROJECT BACKGROUND

The Long-term objective of ANTWA II is to promote the holistic development of marginal women farmers and agricultural labourers by exposing them to the relevant technologies and entrepreneurial opportunities so that they may have greater access to information, resources and technology in agriculture and allied sectors, all aimed at enhancing their capacity to contribute towards increased productivity and income and ultimately consolidating their strategic bargaining position.

The project is broadly divided into two components viz., training in agriculture sector and training in value addition and Micro-enterprise development. While the agriculture component is implemented by the Department of Agriculture, Government of Andhra Pradesh, the mandate for implementation of the value addition and micro-enterprise development component rests with the Andhra Pradesh Women Cooperative Finance Corporation

(APWCFC). The main aim of APWCFC's involvement in the project is to attain the objective of providing value added training in agri-products and entrepreneurship development for 13800 women in 12 districts from small and marginal farm households and landless agricultural labour households.

The training is imparted through establishing 60 small agro input/food processing units over a period of five years in the 12 districts at Mahila Pranganams. These units would serve as the practical training ground for the women producers in skill development as well as in management practices such as inventory management, raw material source, working capital management, human resource requirements, quality etc. This would equip the women at the end of such hands on training to be able to plan their activities for entrepreneurship and undertake a realistic exercise of business plan preparation at the end of the training.

A market place for products made by women will be constructed. The concept is to provide a permanent location with 150 stalls, a conference hall and an information centre. The HAAT will be fully furnished to facilitate as permanent campus for various women groups from all over the state to exhibit their products and exchange their views in marketing strategies and other aspects.

ANTWA - EXECUTIVE SUMMARY

This report has been structured to focus on the impact of the project implementation in 12 districts in capacity building training, establishing of training cum production centres and marketing linkages in achieving the long-term objective of sustainability of the project. It gives a comprehensive picture of the quantitative and qualitative achievements, during this half-year. During 2002-2003, 1800 women were proposed to be trained in 6 batches consisting of 25 women per batch and establishing of 24 TCPCs in need based trades.

The project was in inception phase up to June, 2002 and from July, 2002 to September, 2003 preparatory activities like project sensitization through Kalajathas in the selected Mandals and Villages, District Advisory and District Coordination meetings for convergence with line departments, Brainstorming sessions for identifying need based trades for setting up two TCPCs at Pranganams for capacity building trainings, identifying trainees for the training. Selection of 1st batch trainees has been taken up out of the selected 12 Mandals and 36 villages per district in all the 12 districts and setting up of Training cum Production Centers (TCPCs) were completed by the end of September.

Actual training started from October, 2002 and 5 batches in each district have been trained up to March 2003. The broad based trades on which TCPCs have been established and capacity building training has been imparted are bio-fertilizers and bio-pesticides, tamarind processing, nursery raising, grafting techniques, dairy and dairy product management and fruit and food processing.

De-centralized HAATs have been envisaged for providing better marketing opportunities to farmwomen and also for effective utilization of these market platforms by more number of women. Two sites have already been identified at Khammam and Jubilee Hills, Hyderabad. The District Collector of Khammam had allotted 6.5 acres of land at Eddumallaram Village in Khammam Rural Mandal for construction of HAAT. The Hon'ble Chief Minister of Andhra Pradesh had laid the foundation stone.

ANTWA - TRAINING IN VALUE-ADDED SKILLS (CAPACITY BUILDING)

This training activity covers skill development by enhancing the capacities of the farmwomen through need based participatory training in Mahila Pranganams (TBMPPs). The training imparts necessary skills to women in production of value added products in agro based and allied sectors.

Target Group

Broadly the target group comprised the households within the project area living below the poverty line consisting of landless, marginal farmers and small farmers, giving preference to women headed households.

During 2002-2003 it was proposed to train 150 farmwomen from 12 Mandals and 36 Villages. These 150 women were to be selected out of 360 women selected by Agricultural Department for pre harvest training from 12 Mandals in each districts.

Size of the batch and selection criteria:

Each batch comprised of 25 women (12+13) from 6 villages in 2 adjacent Mandals.

- The criteria for selection of trainees from VBTs:
- Physical progress
- Training profile:
- Training Arrangements:
- Description of the Training Programmes

The criteria for selection of trainees from VBTs:

A pre-training format has been administered to elicit personal, social, economic, political and agricultural background of the selected women farmers of the village based training programmes. This helped in understanding their problems and assessing their training needs. On basis of these training needs farm women with entrepreneurial qualities for capacity building programmes have been selected by orienting them on value addition component.

Physical progress

During 2002-2003 two trades have been selected for each district based on resource availability, existing technology, skills and market potentialities. These trades have emerged based on the brainstorming sessions conducted in each district with the participation of the heads of the line departments, financial institutions, NGOs and prospective trainees. The effort resulted in giving capacity building training and setting up two TCPCs in each district. The broad based trades that have emerged are Bio Fertilizers and bio-pesticides, tamarind processing, nursery raising, grafting techniques, dairy and dairy product management, fruit and food processing in which the training has been imparted.

However, only 125 women were given training during 2002-2003 in 10 Mandals per district, as there was delay in conducting of VBTs by the Agriculture Department. The decision was taken to cover the balance of 25 women during the month of April, 2003 (2003-2004) in the State Level Coordination Committee held on 18/02/2003.

Training profile

District	Activity	Partici- pants	Mandals Covered	Villages Covered
Srikakulam	Bio Fertilizers and Bio Pesticides	75	6	18
	Tamarind Processing	50	4	12
Vizianagaram	Bio Fertilizers and Bio Pesticides	75	6	18
	Tamarind Processing	50	4	12
Visakhapatnam	Bio Fertilizers and Bio Pesticides	75	6	18
	Tamarind Processing	50	4	12
Prakhasam	Bio Fertilizers and Bio Pesticides	75	6	18
	Milk and Milk Products	50	4	12
Chittoor	Bio Fertilizers and Bio Pesticides	75	6	18
	Nursery Raising and Grafting Techniques	50	4	12

Cuddapah	Bio Fertilizers and Bio Pesticides	75	6	18
	Nursery Raising and Grafting Techniques	50	4	12
Ananthapur	Nursery Raising and Grafting Techniques	75	6	18
	Tamarind Processing	50	4	12
Kurnool	Bio Fertilizers and Bio Pesticides	75	6	18
	Nursery Raising and Grafting Techniques	50	4	12
Khammam	Bio Fertilizers and Bio Pesticides	75	6	18
	Milk and Milk Products	50	4	12
Nalgonda	Bio Fertilizers and Bio Pesticides	75	6	18
	Fruit Processing	50	4	12
Warangal	Food Processing	25	2	6
	Bio Fertilizers and Bio Pesticides	100	8	24
Rangareddy	Bio Fertilizers and Bio Pesticides	75	6	18
	Milk and Milk Products	50	4	12

Training Arrangements:

The following arrangements have been made in each district for organizing the 21 days training in two trades.

- 2 Class rooms have been identified and kept ready
- Trade wise course curriculum has been prepared in consultation with the relevant training institutions.
- Course materials and handouts for the trades identified have been prepared.
- Identification of trainers, and of training institutions for selection of resource persons and for visits has been finalized.
- Identification of sites for field visits for the finalized trades within the District/State have been selected.

Description of the Training Programmes

- **Bio-fertilizers & bio-pesticides:** the participants have been trained on preparation of bio-fertilizers viz. vermicompost and green manures and bio-pesticides such as tobacco decoction, neem based pesticides and nuclear polyhedral virus (NPV) for reduction of cost of inputs in agriculture and eco-friendly by nature.
- **Dairy and Dairy Products Management:** The Participants have been trained in fodder cultivation, nutritional requirements, health and hygiene aspects of milk cattle and milk products preparations
- **Tamarind Processing:** The Participants have been trained in raw tamarind de-seeding, de-fibreing and pressing in the cake-forming machine. The product called flower tamarind in the shape of brick is packed, labeled and marketed.
- **Food Processing:** The Participants have been trained in the local nutritional food model for the malnourished children and lactating mothers, which are distributed through Anganwadi Centers and Mother Committees by Women Development and Child Welfare.
- **Fruit Processing:** The Participants have been trained in the local available fruits which are processed into ready to drink juices, squashes and jams.
- **Nursery Management & Grafting Methods:** The Participants have been trained in the flowering plants and orchard plants which can be propagated by different methods. The techniques involved in these methods are taught and the trainees are asked to practice them in the local nurseries and orchards.

A self-monitoring comprehensive register has been designed and introduced for monitoring the training programs under capacity building and TCPCs which is taken up batch wise through Mahila Pranganams under ANTWA project. The register provides detailed information on training and it's budget, process

of selection of women, trainees' background with their photographs, the lesson plans, the exposure visits and the equipment and raw material purchase and use, attendance of trainees, visitors remarks and the efforts for and results of micro enterprises set up by trained women. This register has helped in monitoring the implementation of the programme batch wise in each wise.

ANTWA - TRAINING CUM PRODUCTION CENTERS (TCPCs):

During 2002-2003 two TCPCs which emerged from the brainstorming session have been set-up per district.

- Criteria for selection of TCPCs
- Arrangements made for training cum production centers
- Practical Training Profile

Criteria for selection of TCPCs:

While finalizing the trades the following factors have been kept in view.

- Resource availability
- Technologies/ skills existing
- Marketing potential
- Needs of the prospective beneficiaries.

Arrangements made for training cum production centers:

- Installation and trial run of machinery/equipment: once the trades have been identified suppliers of machinery and equipment have been identified and the required machinery and equipment has been procured following the district purchase procedures and the same have been installed and trail run has been done before the actual training.

- **Procurement of raw material for the trades identified:** Necessary raw material suppliers have been identified and raw materials are procured while following the purchase procedures.
- **Identification of resource persons for training:** The subject specialist in the relevant fields and the institutions have been selected trade wise for taking the theory and practical sessions and field visits.

Practical training has been given to 125 women per district in Bio Fertilizers and Bio Pesticides, Tamarind processing, Nursery raising, grafting techniques,

Practical Training Profile:

District	Activity	No.of women trained
Srikakulam	Bio Fertilizers and Bio Pesticides Tamarind Processing	75 50
Vizianagaram	Bio Fertilizers and Bio Pesticides Tamarind Processing	75 50
Visakhapatnam	Bio Fertilizers and Bio Pesticides Tamarind Processing	75 50
Prakhasam	Bio Fertilizers and Bio Pesticides Milk and Milk Products	75 50
Chittoor	Bio Fertilizers and Bio Pesticides Nursery Raising and Grafting Techniques	75 50
Cuddapah	Bio Fertilizers and Bio Pesticides Nursery Raising and Grafting Techniques	75 50
Ananthapur	Nursery Raising and Grafting Techniques Tamarind Processing	75 50
Kurnool	Bio Fertilizers and Bio Pesticides Nursery Raising and Grafting Techniques	75 50

Khammam	Bio Fertilizers and Bio Pesticides	75
	Milk and Milk Products	50
Nalgonda	Bio Fertilizers and Bio Pesticides	75
	Fruit Processing	50
Warangal	Food Processing	25
	Bio Fertilizers and Bio Pesticides	100
Rangareddy	Bio Fertilizers and Bio Pesticides	75
	Milk and Milk Products	50

ANTWA - CONVERGENCE MEETING

The convergence meeting has been held on 05/09/2003 by both the Departments of Agriculture and APWCFC for follow up of already trained trainees under both the components. A decision has been taken to hold a State Level Workshop for all the heads of the line departments to sensitize them on the ANTWA programme and request them to include ANTWA women for financial support in their developmental schemes for agricultural component and also for establishment of micro enterprises under the post harvest value addition and enterprise development component implemented By the Corporation. The meeting has been chaired by Smt Rita Moulik, Sr.Programme Officer, RNE and Smt Archana Laxmanan, Representative of Ministry of Agriculture, GOI as an observer.

ANTWA - INSTITUTIONAL LINKAGES

A brainstorming session has been organized with the financial institutions and leading NGOs implementing RMK scheme for establishing financial and marketing backup linkages for setting up of micro enterprises for the trained batches. The SC, BC and ST Corporations and APRLP and AP WELL projects and leading NGOs in the districts have come forward to have direct linkages with the ANTWA project in establishing the financial and marketing linkages.

On the basis of these deliberations, guidelines have been issued for processing financial assistance and marketing linkages with these developmental organizations

ANTWA - MARKETING LINKAGES

HAAT (Marketing Place):

APWCFC as a part of de-centralization of HAAT for providing better marketing opportunities to farmwomen and also for effective utilization of these market platforms by more number of women has identified sites at Khammam and Jubilee Hills, Hyderabad. The District Collector of Khammam had allotted 6.5 acres of land at Eddumallaram Village in Khammam Rural Mandal for construction of HAAT.

ANTWA - INSTITUTIONAL BUILDING

- **Coordination between Department of Agriculture (DOA)**
- **State level Coordination committee meeting**
- **State Level Advisory Committee Meeting**
- **District Advisory Committee and District Coordination Committee Meetings**
- **Report on Regional Conferences**
- **Monthly Review Meetings**
- **Visitors**
- **Logistics and Equipment**
- **Bulletins**
- **Convergence Meeting**
- **Video Recordings, Photos and Newspaper Coverage**
- **Baseline Survey**

- **Monitoring and Evaluation**
- **Participation in Kisan Mela**
- **Impact of the training: Success stories**
- **Reporting**
- **Financial Status**
- **Workshop**

CORE FUNCTIONS

The major aspect that forms an integral part of the Vision 2020 is empowering of women of all social strata. The empowerment of women and upliftment of their social status is only possible by providing them with wider opportunities and access to quality education, better health conditions and employment opportunities. The Corporation works with these guidelines and aims at the basics of the programs and the schemes that are undertaken. Hence its function is to achieve these objectives to enable improvement of living conditions in the rural areas by exposing the woman to a world of learning and earning.

Under the aspect of progress and prosperity through poverty eradication and social welfare and the agenda for education the vision 2020 aims at women upliftment and has taken up the theme of women's empowerment as one of main agenda items to tackle rural poverty and socio - economic issues.

POLICIES

To achieve the targets and aims set by Vision 2020 in the field of women welfare the Andhra Pradesh Women's Cooperative Finance Corporation has committed itself to the following initiatives and policies.

CITIZENS CHARTER

Sl. No	Institution	Facilities /Services	Services to whom	Charter /Display/ Campaign mode	Time for application processing	Officials/ Officers to contact
1	Telugu Bala Mahila Pragathi Pranganam	<ol style="list-style-type: none"> 1) Skill Development of women by providing Training 2) Advise/ Counselling of women for starting own units 3) EDP 4) Sensitization Programmes 5) Demonstration 6) Girl Child Labour Rehabilitation Programme 7) Mother Units 8) Incubators 	Women Between 18-35 years Adolescent Girls upto 17 years	Press Release. Display on Notice Board Through the Meetings of Field functionaries.	<ol style="list-style-type: none"> 1. Within (30) days from the Notification in every half-year. 2. 2 To 8. Same day 	District Manager in all Districts.

2	ICDS Project / District Women & Child Development Agency	1) Processing of the proposals of NGOs and recommending to Government of India under NORAD/S TEPWWH.	NGOs	Criteria guidelines will be Displayed on the Notice Board. Result of Processing will be displayed through Interactive Sessions through workshops	Within (90) days of submission of Applications.	CDPO of ICDS Project /Project Director of DW&CDAs in all Districts.
3	Working Women's Hostels	Boarding & Accommodation	Working women/ students	Display on Notice Board on Hostel. Press Notification regarding sanctioned strength. Vacancy position and criteria for admission.	Immediate depending on eligibility & vacancy position	Manager, Working Women's Hostels, Jubilee Hills, Kushaiguda & Nizamabad.
4	Tharuni Resource Centre	Marketing of the Products	Women entrepreneurs / Women Groups	Press Release. Display of Notice Board. Organisation of Exhibitions - cum sale whenever organized.	Continuous Process.	Smt. Vijaya Sree Prasad. N. Consultant. B.M.K. Revathamma, MM & DM's APWCFC, Hyd.

SUCCESS STORIES / PERFORMANCE YEAR 2002-2003

- Through Vocational Training Programs 10,625 women have gained training in various fields.
- 11,366 women have been covered as a part of the EDP program.
- This year saw 26,154 women being benefited by the sensitization/ awareness programs.
- Demonstration and workshop programs were conducted for training the women in semi-trades such as floral arrangements, preparation of jams and jellies, fabric painting, interior decoration, gardening, sari rolling, etc., and covered 14,723 women in this program.
- Under the IGCLRP program 1572 girl children have been enrolled in the Bridge schools. Through the years 10,546 girl children have completed the Bridge course and 7526 of them have entered the mainstream attending formal schools.
- During the year 3140 AWWs were trained at the Anganwadi Training Centers.
- In the said year 148 production units have begun operation, creating employment for 768 ex-trainees and women groups.
- Through Tharuni 13 melas were conducted involving 386 women entrepreneurs. They turned out to be a major success with a turnover of Rs.16 lakhs.
- Incubators were set up and let out for hire at nominal rates to the trained women to start their production.
- Mother units were set up to help improve and standardize the product and packaging quality.
- Business Counseling Centers have been functioning to help women set up and manage their self-employment ventures.

ABOUT THARUNI

Tharuni is the store that provides the much required market link for the products that are manufactured by these women of lower economic strata in an effort to stand on their own and earn their own living. The sale of these products enables these women in improving their living conditions. The women who manufacture these products are destitute, deserted, deprived, and socially and economically backward in their background and are in need of financial and ethical support.

The Andhra Pradesh Women's Cooperative Finance Corporation has set up these Tharuni outlets to bring to light the skill and the efforts that go into manufacturing these products and to create a market for them.

The products are varied and of good quality and most importantly purchase of these products will help and benefit a woman who needs it. Please check our Tharuni store for the list and description of the products.

SUCCESS STORIES

SUCCESS STORY FROM KHAMMAM DISTRICT

Name : A. Padma

Course : Preparation of Candles, soaps, shampoos, phenyl and acids.

Background: Padma comes from a family belonging to low-income group. The income of her husband is insufficient to provide the family with the basic needs. She approached the District Training Centre or The Pranganam and joined the three months training course for preparation of candles, soaps, shampoos, phenyl and acids in the year 1997. Now she has established herself in the business and supplies her products to Government concerns like DRDA, TTDC, DPAP, TBMPP and some private schools in Khammam. She is now supporting her family financially and leading a better life.

SUCCESS STORY FROM GUNTUR DISTRICT

Name : T.Charulatha

Course : D.C.P

Background: Charulatha had taken up the Computer Diploma course from the Pranganam in the year 1998-99 with an intention to become financially independent and bring more income to the family. She secured a loan from the bank under the PMRY scheme and has set up Pavan Graphics. Her job work includes Designing of books, pages, posters, brochures, etc. She earns an average of Rs.4000/- per month from this source and has successfully established herself.

SUCCESS STORY FROM NALGONDA DISTRICT

Name : M. Saroja

Course : Block Printing and Tie and Die

Background : Saroja belongs to the lower economic strata and was in much need to generate some income to survive. Despite the lack of any substantial educational qualifications she acquired training from the pranganam or the training center in the field of block printing and tie and die. Now her income per month is approximately Rs.1000/- and is trying to further develop the production unit by taking a loan from the bank under the PMRY scheme.

SUCCESS STORY FROM NIZAMABAD DISTRICT

Name : A. Vanitha

Course : Soft Toys

Background: Vanitha completed her schooling up to Class 10th. As their family could not afford any further education she decided to take up a course in the District training Center and make a living. She joined the course for soft toy preparation. Now she earns a decent income by selling her products in the market and also teaching a few others the making of soft toys. This move has given her confidence and satisfaction.

SUCCESS STORY FROM HYDERABAD DISTRICT

Name : A. Veerabhadramma

Course : Designing and Manufacturing of Garments or DMG

Background: Veerabhadramma is a mother of two and with her husband's earnings it was difficult to run the family. She learnt of the courses being offered at the Pranganams and with a hope to bring home some income joined the DMG course in the year 2002. After the completion of the training the corporation provided her with a sewing machine. Now she earns around Rs.1000 per month. She has also procured orders from some shops and had developed her enterprise.

SUCCESS STORY FROM KRISHNA DISTRICT

Name : V. Vijaya Kalayani

Course : Personal Secretary

Background: Vijaya has completed her Intermediate. She was very keen on earning some income for her family when she was introduced to the Pranganam. She took up the course of personal secretary for a period of six months where she was introduced to computer skills and office management skills. This course has helped her procure a job as a typist-cum-warden in a local residential college. She is very happy with the development and thanks the Pranganam for the support.

SUCCESS STORY FROM KARIMNAGAR DISTRICT

Name : J. Rajitha

Course : Beautician

Background: Rajitha is the elder of two daughters to her father who is a farmer by profession. She is unmarried girl and wished to lend a helping hand to her father. After completing her education she joined the beautician course in the training center. Now she runs her own beauty parlor by the name Jahnvi Beauty Parlor. She has been very successful in her endeavor and earns a monthly income of Rs.5000/-. She also trains others now including her younger sister.

SUCCESS STORY FROM TIRUPATI

Name : N. Bharathi

Course : Screen-Printing

Background: Bharathi has studied up to class 10th and then received training in the field of screen-printing from the Pranganam in the year 2002-2003. Now she is working at a local screen-printing office and her monthly income is close to thousand rupees per month. She gets immense satisfaction from the fact that she is earning her own livelihood at a very young age. She also provides financial help to her parents.

SUCCESS STORY FROM VIZIANAGARAM

Name : T.K.Sujatha

Course : Hand Embroidery

Background: Sujatha acquired training in the field of hand embroidery through a course conducted by the Corporation in the district Pranganam in the year 2001 for six months. Now she is very successfully using these skills to earn a decent income of Rs1200 to Rs.1500 per month. She is working from home and taking up assignments of saris as well as dress embroidery.

SUCCESS STORY FROM WARANGAL

Name : B. Sattermma

Course : Lace Making

Background: Sattermma has personally led a very trying life being an orphan with no education and then getting married to a man who constantly harassed her. She was in need of financial support but had no educational qualification. At this point of her life the vocational training offered at the district Pranganam proved to be a blessing. She took up the lace-making course for a span of six months. Now she is earning an average of Rs.800/- per month and is financially secure.

SUCCESS STORY FROM KADAPA

Name : Varalakshmi

Course : Community Health

Background : Varalakshmi is an ex-trainee of the Kadapa District Pranganam. She was trained in the field of Community Health, one of the various courses offered as a part of training programs by the corporation at the Pranganam. This course has helped her acquire a job in local children's hospital with monthly pay of Rs.800/-.

SUCCESS STORY FROM EAST GODAVARI DISTRICT

Name : S. Durga

Course : Screen-Printing

Background: By attending the screen-printing course offered at the district Pranganam and successfully completing this six months course Durga is now earning an average of Rs.1000/- per month by running her own small establishment at her house. She takes up small orders of wedding cards and other related works. This has given her the satisfaction of being able to support her parents financially.

SUCCESS STORY FROM ANANTAPUR DISTRICT

Name : S. Chinnamma

Course : Electronics

Background: Chinnamma is the eldest child in a six-member family. As she comes from an economically backward situation it was very important for her to take up a job that would help support her family. Under these circumstances she contacted the Pranganam and learnt of the various vocational courses offered there. She decided to take up the Electronics course. Now she brings home a decent monthly income by repairing the electronic goods in her village.

Source:- <http://www.apwcfcltd.org> & www.tharuni.org

ANDHRA PRADESH WOMEN'S COMMISSION - ITS ACTIVITIES

Under the Act IX of 1998, the Andhra Pradesh Women's Commission, Hyderabad, came into existence with effect from 1-6-1999 and it is functioning from Budda Bhavan, Secunderabad, from 10-12-1999.

The Andhra Pradesh Women's Commission is headed by the chairperson and six members.

The term of the chairperson and the Members is five years. The Commission is manned by a Director and other staff sanctioned by the Government.

Broadly, the object of the Andhra Pradesh Women's Commission Act is to improve the status of the Women. To achieve this object, the Act lays down the functions of the Commission. A reading of Sections 15,16 and 17 of the Act gives an impression that the role of the Commission in brief is that of a guardian of the women. The commission is empowered to plan, guide and supervise the status of the women at all stages and on all aspects of the women life - social, educational and economic and empowerment. The commission can suggest legislation to improve the existing laws and also for supplementing the existing laws with new laws. It can inspect the places of work, living places like hostels, custodial places like jails etc., and educational institutions and any other women institutions. It is empowered to enquire into the unfair practices violating constitutional and statutory rights, committed against the women. When the accused are found guilty, it can suggest to the Government to prosecute them. To achieve this object of fining of the accused, the Commission has been empowered with powers of a court both civil and criminal, to the extent of taking necessary steps to gather the evidence. The Commission can conduct research and suggest to the Government the ways and means of empowering and bettering the status of the women in all fields.

LAW AND AMENDMENTS

Amendments to the existing laws

During this period, the Commission sent recommendations to the Government of Andhra Pradesh for bringing an amendment to section 125 of the code of Criminal Procedure for enhancement of maintenance amount from Rs. 500/- p.m., to Rs. 3,000/- p.m. to the neglected wives and children. This recommendation has been accepted by the Government of Andhra Pradesh and Bill No. 8 of 2000 was passed by the Andhra Pradesh Legislature.

The Commission recommended for inclusion of the offence punishable under section 498-A of the Indian penal code in the table of Section 320 (2) of the code of Criminal Procedure making section 498-A of the Indian Penal Code as a compoundable offence with the permission of the Court. This is also a part of Bill No. 8 of 2000, which is awaiting the assent of the president of India. Making Section 498-A of I.P.C. a compoundable offence gives a chance to the reconciled spouses to start afresh their marital lives. It is the practical experience that in Courts at various stages, be it a trial or appeal or revision, the reconciled couple are not able to compound their cases after reconciliation since section 320 (9) Cr.P.C is a bar.

Enactment of New Laws

The commission recommended to bring a new law viz., Compulsory Registration of Marriages Act for registration of all marriages with local authorities. Such registration of marriages will be conclusive proof of the factum of marriage.

The wives who go to court in bigamy cases especially, need not prove the sanctum of marriages. It may be noted that in number of bigamy cases the wives are losing their cases by reason of their failure to prove the first or second marriage of their husbands.

AWARENESS PROGRAMMES

It is essential that the women should have basic knowledge about the laws that affect them such as Sections 494 and 498-A of the Indian Penal Code, Dowry Prohibition Act, Marital Laws and Property Rights etc., or at least somebody at the grass-root levels like villages to advise them or to guide them to protect themselves. It is often found that in the Districts and Rural areas, especially the women are approaching either the personnel of the Women Welfare Department or Anganwadi workers or Supervisors or approaching the same personnel through women organizations like DW CRA groups, Mahila Mandals etc. The Commission felt it necessary that knowledge of basic laws affecting women should be imparted to all the personnel of Women Welfare Department, who can guide and help the distressed women. In this process the Commission envisaged a three-phased action plan of training for these officials.

In the first phase the one-day Legal Literacy classes were conducted for the Regional Deputy Directors, Project Directors and Assistant Project Directors of all the districts of the State. In the second phase the above legal training programme was conducted for C.D.P.Os, A.C.D.P.Os and Supervisors of Grades I and II of Women Development and Child Welfare Department of Hyderabad, Rangareddy, Medak, Nalgonda, Nizamabad, Mahabubnagar and Krishna districts. The training for the above officers in the remaining districts will be covered shortly. In the third phase all the Anganwadi workers and other departmental personnel who work at grass-root level will be covered. Nearly, 24,000 personnel of Women Development and Child Welfare Department will be trained in legal literacy. The Commission envisages to complete this programme by 31.3.2001. The knowledge imparted to these officials will be in the Department till they retire, though transferred from place to place.

The Commission is preparing a small legal kit giving fundamentals of basic laws affecting the women.

The Commission believes that for empowerment of women and improving the status of the women, it is absolutely necessary to bring awareness among the women on all aspects of life. Education and literacy are the means through which awareness can be achieved. Through education only, the women will be able to achieve their objects/ goals in life. Therefore, the Commission is concentrating on bringing awareness about the necessity of education among the women. The Commission also believes that it is essential to strengthen the character of the women by instilling courage and self-confidence.

The Commission has undertaken tours in nearly seven districts and conducted awareness meetings with Mother Committees, self-help groups; DWCRA women and other Anganwadi workers of Women Welfare Department. The Commission has also conducted conferences with Project Directors, Regional Deputy Directors at the State level to bring awareness among the rural women. The Commission has also conducted meetings with Child Development Project Officers at district level and Mandal level and explained them how to bring awareness among the rural women.

VISUAL EDUCATION TO CHILDREN

The Commission has also observed during the visits of Anganwadi centres that visual education to the children under six years is necessary. In this connection the Commission advised to paint pictures of animals, birds, flowers, fruits and colours on the walls. The Commission has also advised to paint walls upto 5' from the floor-level to enable the children to write or draw on the walls giving self-expressions. This was recommended to the Government and the Government has given instructions to the Department of Women Development and Child Welfare for its implementation.

The Commission also recommended several agro-based courses to be introduced in the Telugu Bala Mahila Pragathi Pranganams making use of the land surrounding the Pranganams. These proposals also have been accepted by the Government.

A monthly News Letter was started from September, 1999 to bring awareness among the women to depict the activities of the Commission.

ECONOMIC EMPOWERMENT

With the awareness, economic empowerment is essential for the upliftment of the women.

Several women, though trained in different crafts and vocational training are not able to find a footing in commercial market. Women trained in fashion technology and dress designing and fabric printing are one such category. By virtue of their training in these vocational courses, in their efforts for self-employment, these women have been designing textile products and selling them in a limited market, namely to their neighbours, relatives and friends. Thus they were not having any access to the wider concept of marketing. In order to display their creative talents and to provide exposure to them and to the society and access to the marketing concept and to build up self-confidence in them, the Commission has organised an exhibition-cum-sale of their products exclusively designed by them. This concept of exhibition-cum-sale was very well received and they made good business and developed self-confidence in themselves.

FORMATION OF CREATIVE WOMEN TEXTILE COOPERATIVE SOCIETY

To strengthen their efforts towards self-employment, the Commission motivated them and formed them into a co-operative Society under the banner "Creative Women Textile Co-operative Society" with 26 members. With the guidance of the Commission these young entrepreneurs, under their banner of Creative Women Textile Co-operative Society, have participated in Exhibitions organised by other prestigious institutions viz., 1. Lepakshi Handicrafts on the Necklace road; 2. in the exhibition organised by Rural Development Department, Government of India at Pingali Venkatarama Reddi Hall near Tank-bund.

On their own efforts, they organised a Textile Products Exhibition-cum sale as Business Mela inviting other women entrepreneurs as well, at T.T.D. Kalyana Mandapam, Himayathnagar, Hyderabad, from 4-8-2000 to 8-8-2000.

DRYING OF FISH

The Commission visited the coastal villages in Andhra Pradesh to look after the living of the fisher women. The Commission observed that the fisher women are facing lot of difficulty in drying the fish in open places under the Sun. This resulted loss of their time. They are not having economic development, because of their adopting the old methods in drying the fish. So the Commission felt it necessary to introduce mechanized drying of fish to save their time. The Commission also studied various aspects of drying fish by driers with Fisheries Department officials and C.F.T. officers and decided to impart training to the fisher-women of the coastal areas in this regard. The Commissioner, Rural Development Department has extended his co-operation by meeting the expenses in this regard.

BEE-KEEPING:

The Commission felt it necessary to impart training in Bee-keeping to the women with the help of A.P.Khadi and Village Industries Board. In this aspect the Commission has visited the Institute of Agricultural Research, New Delhi to study Bee-keeping. Selected women candidates will be trained in phased manner. Bee-keeping gives women self-employment and increases agricultural and horticultural products by 30% to 40%.

ART EXHIBITION

In order to give exposure to the women artists, the Commission has conducted an Art Exhibition on 29-12-1999.

INSPECTIONS

The Commission visited a number of S.C., S.T., B.C., and Social Welfare Girls Hostels in Hyderabad, Rangareddy, Kurnool and Krishna Districts. Several suggestions were made to the

concerned officials for making best use of the existing facilities and also to get over certain shortcomings. The Commission tested the educational standards of inmates and suggested to the Matrons that they should keep a watch over the studies of the inmates.

The Commission inspected the women prisons at Chanchalguda, Hyderabad; Warangal; Kurnool; Guntur and Vijayawada and found that in general, the health conditions in the prisons are good. The Commission suggested to the Wardens to encourage the under-trial prisoners to learn and participate in vocational training imparted in the prisons during their stay.

The Commission also visited the Short-stay Home at Hyderabad and directed the Matron to keep the Commission informed about the progress of the cases of the inmates.

LEGAL COUNSELLING

During this period the Commission had received 471 petitions, out of them only six cases are pending.

In the cases where the matter is subjudice, the Commission cannot interfere. The petitioners were informed and explained the course of action they should take in their cases.

In some cases petitioners are complaining about the Police inaction. Since the Commission cannot conduct parallel investigation into crimes registered, the concerned Police Officers were called for with the Case Diaries. After examining the Case Diaries and questioning the Police Officials, the Police officials were advised to complete the investigation expeditiously and to file charge sheets. Later they reported compliance.

There are 13 cases of sexual harassment at work places. In one case where the accused was to retire shortly, for an effective result, the Commission directed the petitioner to lodge a private complaint before the Criminal Court. The accused tendered apology and the issue ended in a compromise.

In cases where the petitioners appeared with witnesses, after enquiry, the Commission referred the matters to the concerned authorities for taking appropriate action.

In 59 cases of differences between the spouses, they were called and counselled for reconciliation. In the remaining cases, the petitioners were called and tendered proper legal advice and the course of action to be taken.

In cases of civil nature calling for a decree of the Court, where the petitioners are poor, they were directed to approach the concerned Legal Service Authorities of the concerned districts to enable them to obtain decrees from the civil courts.

SUBJECT STUDY

Several woman-related issues require a deep study. As a preliminary step, the Commission, conducted a Workshop on 5-2-2000 on the following subjects.

- Prostitution - prevention/regulation - rehabilitation of sex workers - prevention of Child Prostitution - prevention of HIV and AIDS - Family Planning.
- Ways and means to generate awareness among women as regards literacy - economic betterment of women.
- Suggestions for enactment of New Laws and for Amendments to the existing laws for improvement of status of the women.
- Harassment of women - measures for prevention - Dowry Prohibition - Domestic violence.

Several experts in their respective fields participated in the workshop and their views and suggestions were given to the Commission.

The Commission is studying the suggestions made by them to make a positive recommendation to the Government of Andhra Pradesh.

Source:- <http://apwc.aptg.gov.in/index.html>

ROLE OF DW CRA IN EMPOWERMENT OF WOMEN

INTRODUCTION

Government of Andhra Pradesh has given basic impetus for women's empowerment as the starting point to tackle rural poverty and socio-economic issues. Through self-management technique women are brought together to shape their future destiny by forming into Self-Help Groups. These groups have started basically with thrift and savings. But with the passage of time, these groups have evolved into a force by their numbers, unity and solidarity. Today they are in the forefront for lobbying and advocacy for their justifiable demands throughout the state. Approximately there are 4.75 lakh Self-Help Groups in Andhra Pradesh covering 65.40 lakh women. They could mobilize Rs. 1728.19 crores corpus fund. These women groups are basically engaged in micro-enterprises as the main source of income generation for which the critical input, i.e. capital is made available by Self-Help Group.

After attaining economic development, women groups have taken up the path for social development and they are marching fast in this direction. A recent study of 1000 groups in three districts of Andhra Pradesh has shown changes for better in the following areas: sending the girl child to school, providing better nutritious food to the children, reducing family size, frequent interface with the Government officials, self management of the group, etc., there is considerable improvement in the women's participation. Similarly women's participation in local self-government and community based organizations (CBOs) like Vana Samrakshana Samithi, Water Users Associations, Village Development Committee and Village Education Committee has shown an increase over time. In the household affairs also, there is an improvement in the decision making by women from these Self-Help Groups. As a consequence women are planning of occupational mobility due to their awareness, skills acquired, availability of capital and channels for marketing. In addition, family members of the women belonging to Self-Help Groups are also planning for better social mobility.

WOMEN SELF-HELP GROUPS OF ANDHRA PRADESH

Self-Help movement through savings has been taken up as a mass movement by women - a path chosen by them to shape their destiny for better. Development agenda of the State in the last few years of placing the people, especially women, in the fore-front has enabled formation of a large number of Self-Help Groups (SHGs) throughout the State where the women are saving one rupee a day.

A Women's Perspective:

- To enjoy equal status with men in the family
- To live in dignity (freedom from humiliation)
- To meet basic needs like drinking water, fuel for cooking nutritious food for the family, safe livelihood and adequate shelter.
- Self-sufficiency
- Health & Education
- Government within the reach
- Decision-making capacity within and outside the household.
- Leisure
- Freedom from violence, conflict.
- Mobility
- Ability to make choices

Another motivating factor and key to mobilization was the "Kalajatha" - a powerful medium that packed its messages in the popular cultural idiom and forms, messages also linked literacy with basic problems of livelihood and enable them to question the exploitation of the poor and the women in the society. The final message was to escape from poverty, and resist oppression. These messages struck a chord of sympathy amongst women of the weaker sections.

Simultaneously the call for becoming literate by the District administration was not perceived as a threat by the local vested interests. Women participated in the massive environment building, met daily for evening classes and participated in the discussions with men on various social issues. The presence of District Collector and other Government Officials and Non-Governmental Organisations gave the campaign legitimacy and comfort in the eyes of conservative sections of the Society.

WHO IS A SELF-HELP GROUP MEMBER

She is

- An agriculture labourer in the field;
- A fruit, vegetable, fish vendor in the street;
- A stone crusher in the quarry;
- A basket maker working under a tree;
- A petty shop keeper in a bunk;
- A brick maker;
- A construction worker;
- A farmer working in the fields;
- A manager of milch cattle at home;
- A weaver;
- A potter and
- A provider of her family
- A woman like you and me
- A worker

Availability of credit is the basic requirement to any citizen, more so, to a poor person. Credit, should be timely as well as easily available. Formal institutions, including nationalized banks are unable to meet the micro credit requirements of the poor people, as normally credit for income generation has been

institutionalized rather than micro credit for various purposes. This has left poor persons with no option except to depend on moneylenders for credit. Moneylenders with abundant common sense offer timely - but an exploitative credit, which acts as a poverty trap to the poor. Various studies have proved that in rural India, a person taking credit from money lender for health or for a ritual like marriage forever goes the below poverty line.

Poverty, as we understand, is a complex phenomenon and it cannot be solved only by providing income generation assets but through comprehensive personality development of poor person enabling him/ her to meet various needs.

Self-Help is the best approach:

Experiments in various developing countries proved that the poor can be helped by organizing them into small self-help groups. To touch the core of poverty, women are the best agents. Hence women self-help groups (SHGs) have become the ray of hope to the developmental practitioners. Government of Andhra Pradesh having realized the power and potential of Self-Help groups in alleviating the poverty has started mobilizing the poor women into Self-Help groups. It is the unique phenomenon where government has taken the role of NGO and started mobilizing poor into Self-Help groups.

A typical SHG constitutes 10-15 like-minded poor women living below poverty line. Often the women belonging to neighbourhood communities, sharing thoughts and problems with one other form into SHG. Members of SHGs save equal amounts as decided in their groups. The movement of SHGs started with a slogan 'save a rupee a day'. Of course there are a number of groups today who are saving more than Rs.2/- or Rs.3/- a day.

There are about 4.75 lakh women SHGs in Andhra Pradesh covering nearly 65.40 lakh rural poor women. Andhra Pradesh alone has about half of the SHGs existing in the country. Up to 1994, only 10,000 groups were functioning and in the last seven years, there was a massive scaling up in SHG activities. The

SHGs are not only resorting to thrift but are also taking small loans out of the corpus available with the group. An amount of Rs. 1728.19 crores is mobilized as corpus with these groups so far and it is estimated that it would increase to Rs.2000.00 crores.

DWCRA SCHEME

Development of Women and Children in Rural Areas (DWCRA) Programme was introduced in Andhra Pradesh in 1982-83 with UNICEF Cooperation with the primary objective of focusing attention on the women members of the rural families living below the poverty line with a view to provide them with opportunities of self employment on a sustained basis. The women members of DWCRA form groups of 10 - 15 women each for taking up economic activities suited to their skills, aptitude and locally available resources. This programme also aims to improve women's access to basic services like Health, Education, Child-Care, Nutrition, Water and Sanitation. There has been a phased extension in the coverage of districts every year and by the 1994-95, DWCRA has been extended to all the 22 rural districts in the State. Spread of the programme in the State is as follows:

1983-84-Srikakulam, Cuddapah, Adilabad,

1986-87 - Mahabubnagar, Anantapur,

1988-89 - Medak, Vizianagaram,

1989-90 - Prakasam,

1990-91 - Karimnagar,

1991-92 - Nellore, Nizamabad, Kurnool,

1992-93 - Chittoor, Nalgonda, Warangal,

1993-94 - Khammam, Rangareddy, Visakhapatnam,

1994-95 - East Godavari, West Godavari, Krishna, Guntur.

DWCRA aims at women because when resources are scarce and services are few, it is always the women who are most affected, there by children. Merely bringing in outside aid is not enough, there should be a lasting impact on the quality of life of rural poor women.

1. AIMS AND OBJECTIVES

- Improving the Status and quality of life of poor women and children in the rural areas.
- Enabling women to improve their earning capacity.
- Improving the impact of ongoing development programmes by stimulating, supplementing, strengthening and integrating them.
- Involving the community in planning and implementing the programme so that need based development activity will be carried on by the communities even after outside assistance is withdrawn.

2. Recommends

The selection of like-minded poor women living in the neighbourhoods.

3. Provides

- Group support to individuals.
- Access to resources and credit for purchasing income generating assets or working capital for an economic activity.
- Awareness about political and social situation.
- Information required for better living and environment.
- Build capacity of women to improve their status and quality of life.
- Access to service like safe drinking water, housing, preventive and curative health care, education, functional literacy, applied nutrition, pre school education and child care.
- Access to appropriate technologies and skill upgradation.
- Self-esteem/self-confidence - Face the society and the world confidently.

- Self-help and self-governing capacity.

SALIENT FEATURES:

1) Group Approach:

DWCRA programme focuses on organisation of women into groups to foster a collective approach to their problems and improve their lot by enhancing their bargaining power and also to resist exploitation. These organised women can pull many of the resources of the Governmental Programmes into the village for their benefit. Hence they will be in a position to harvest the opportunities from schemes, resources, services and the laws meant to help them.

2) Participatory Approach:

Government Staff and women groups work as partners.

3) Revolving Fund:

Under DWCRA Rs.25,000/- is provided to the group as lumpsum grant. The members can use it collectively or share it on prorata basis and it can be used for any income generating activity. This is a common fund which is recouped and revolved periodically. Over and above this, if needed IRDP subsidy and bank loans can also be availed.

4) Not target driven:

DWCRA programme is not target oriented in the conventional sense of the term. It has targeted coverage all the women living in BPL (Below poverty line) families in 5-6 years depending on the availability of funds.

There are no sectoral targets since the groups themselves decide on the work they will undertake. Generally the poor women only feel the necessity of group organization with savings as a base to provide a platform for them to stand together and muster strength.

5) Thrift and Credit:

DWCRA recognizes that banks do not cater to the consumption needs of rural women, hence they selected 'Thrift and Credit,' for self-reliance. Within the group, women are encouraged to save their own money (Rs.10, Rs.20, Rs.30 per month) as a common fund. Rules are made, money is loaned and recovered - managed by women themselves. DWCRA helps to keep the women out of the grip of the moneylenders who often keep the poor "poor" for generations. In this way DWCRA helps the women to take action on the root cause of poverty.

6) Income generating activities:

Women's income is found to have a positive correlation with the nutritional and educational status of the family and enhancement of the positive attitudes towards the status of women inside and outside the households. Cash income in the hands of mothers reach their children for improved living standards. If women become economically independent, their status in the family and the society improves.

7) Training and Awareness:

Unskilled and illiterate women have lesser employment opportunities and low wages. This confines women to marginal categories of work or even unpaid work. Training in leadership, attitudinal changes, skills for income generation is an integral part of DWCRA Scheme. Training provides an opportunity to learn from their sisters who are better of than these women.

Progress of Group Formation:

In a village, like-minded women living in neighbourhoods get together and select an organiser and a treasurer for the group. Such a group contacts Gramasevika/Village Development Officer (now Village Panchayati Secretary) and seeks his/her guidance to form as a self-help group. The members take a decision to save either a rupee per day or Rs. 10-20 per month based on their capacity. Members meet in their own habitations once in a

fortnight or a month. During these meetings, Group leaders collect the saving amount. The amount so collected is deposited either in the nearest bank or in the post office in a joint account operated by the organiser and the treasurer of the group.

Success of a DWCRA groups depends on five variables:

- 1) Groups of women in poverty with a purpose,
- 2) Savings as an, entry point for the members to get together,
- 3) Democratically managed and collective decision-making groups,
- 4) Sustainable income generating activities,
- 5) Least dependence on external marketing support.

Common Features of Group Dynamics:

1. Starting point need not be the same for different DWCRA groups. It could be around a theme which holds maximum appeal to its members. Savings and credit could be one of the starting points.
2. Group trajectory need not be the same for different groups. After all group dynamics has several routes and multiple options available and hence trajectory differs from group to group.
3. Speed at which the group proceeds need not be forced from outside agencies. Gentle force and moderate acceleration is welcome - but abrupt shock and resultant jerks are quite capable of hastening collapse of group dynamics altogether.
4. Who exercises power to decide is extremely important for encouraging self-esteem of all group members. It is not "we" who decide for "them" however well intentioned the move may be. It must be "they" and "they" alone to decide about themselves.

5. As the group survives and moves forward, several issues are taken up by them not exactly sequentially but in totality. End results have been almost identical. Each members of a DWCRA group has better income than a non-DWCRA member from her own community in the same village. Awareness about hygiene and nutrition has gone up. Urge for literacy, especially for daughters and acceptance of family planning has shot up; and the most important of all self-esteem of individual members and "we can do it" syndrome has become a part of their psyche.
6. There may be a few commas but no full stop for a DWCRA group. Starting from a nucleus of 10-20 women clustered around a theme which brought them together, it develops into a micro social organism ever evolving and embracing a wider spectrum of activities of their choice over a period of time.

District wise SHGs, Members and Corpus

S. No.	DISTRICT	Total Groups	Total Members	Corpus (Rs.in lakhs)
1	2	5	6	8
1	Srikakulam	24737	358735	6844.75
2	Vizianagaram	15548	227300	3948.64
3	Visakhapatnam	19025	273568	5280.64
4	East Godavari	46754	607290	21193.17
5	West Godavari	24454	305675	16657.60
6	Krishna	25032	325420	13623.01
7	Guntur	22611	259152	7667.15
8	Prakasam	22010	288000	5073.00
9	Nellore	17749	266285	5167.96
10	Chittoor	21974	449715	8866.73

11	Cuddapah	17381	183317	6264.28
12	Ananthapur	18740	243620	7148.88
13	Kurnool	20238	258221	7249.89
14	Mahaboobnagar	28870	433000	9100.00
15	Ranga Reddy	13207	182512	5257.25
16	Medak	15857	237825	6895.00
17	Nizamabad	15122	188575	2938.20
18	Adilabad	16942	221427	3172.51
19	Karimnagar	21602	325935	9041.00
20	Warangal	24526	343364	8380.43
21	Khammam	25690	281840	5048.06
22	Nalgonda	17577	279045	8000.00
	Total	475646	6539821	172818.15

Groups are disciplined

The basic pillar for success of SHGs is their discipline. Every group decides the frequency of group meetings, when and where to hold meeting. Best SHGs meet once in a week, but normally any SHG should meet atleast once in a month. The frequency of meetings strengthens the group processes, higher the frequency, the better it is. Best groups exert their discipline through fining the absentee members and late coming members. The thrift as well as credit operations take place in the group meetings. The meetings have specific agenda and the discussions go on as per the agenda.

A poor woman coming out of her house and attending meeting as a stakeholder itself is a step towards empowerment.

In the meetings, various issues are discussed at length and members decide who should be given the loan. The discussions take place in a democratic and transparent way. In the best SHGs,

each meeting is presided over by members in rotation and this helps to impart leadership qualities to all the members.

Accounts are written in the meeting itself. The standard account includes attendance register, savings and loan ledger, cashbook and individual passbooks. The accounts are written either by members themselves or by a person employed by the SHG.

Best practices in SHG are being evolved continuously based on experience, to illustrate a few, following are mentioned:

- Regular meetings.
- Continuous savings
- Internal rotation of savings.
- Conduct of meetings with specific agenda.
- Thrift and credit operations taking place in the group meeting
- Rotation of leaders
- Transparent and democratic decision-making
- Non-exploitation of members' needs
- One for all and all for one
- Urge for increase of corpus
- Determination towards economic and social development

Training and Capacity building

It is not sufficient to promote SHG but the group has to be sustained. Constant inputs of training and capacity building are required to sustain SHGs. District Rural Development Agencies are striving towards this goal by constantly organizing training programmes. Apart from DRDAs, number of NGOs (National as well as International), organizations like NABARD, are actively associated with the training and capacity building of SHGs.

It has been of general observation that any group requires atleast four days of training in a year. The groups are to be given inputs intensively in group management, best practices in group management, conduct of group meetings, accounts and book keeping and mode of accessing to government schemes and bank finance. Training is conducted to the following functionaries.

1. Group members / Group Leaders:

Group members are trained to understand the need for a strong group. Generally the trainings is informal conducted by Gramasevikas and A.P.O.(DWCRA) at the mandal level. Video films, posters and field visits within the district and to the other districts are found to be more effective. At least once in a month, a bus load of DWCRA women go out to see successful programmes like Podupulakshmi in Nellore, DWCRA groups in Anantapur. They also visit Hyderabad, Tirupati, Visakhapatnam and Vizianagaram to increase their worldly knowledge. Women are able to leave their villages, homes and families for one or two weeks and travel the length and breadth of the State. To the extent that mere physical mobility is an indicator of empowerment for women normally trapped in the Treadmill of life; It was remarkable that so many women of varying ages are able to undertake such tours. This was a tremendous confidence booster, after all they were confined to kitchen and home for generations! Women get back from these tours fully charged and resolve to work for the group with renewed vigour. For a young programme this is important.

2. Gramasevikas and Field Training Officers:

Gramasavikas and F.T.O.s are trained to understand the philosophy of DWCRA, process of group formation, problem solving, and maintenance of Accounts. Gramasevika Manual in Telugu was published and was supplied to all. One or two weeks pre-service training is imparted in Andhra Pradesh Academy of Rural Development, Hyderabad. NGOs also train Gramasevikas and FTO at the district and regional level.

A.P.O.s, P.D.s, Bankers and NGOs:

Workshops organised by NABARD, Banks and DRDAs at the District and State level provide an forum for DRDA staff and bankers to understand each other's view point. Conducted tour of bankers to the pre-selected enable Bankers recognise the strength of SHG/ DWCRA groups. Seminars / workshops organised in APARD for Project Directors, APOs., NGO and Line Department staff helped facilitation of Team work in the women's empowerment process.

Training of Trainers:

10 - 15 dynamic and energetic group leaders willing to work as Volunteers / animators are selected in every Mandal. These animators are trained at the block/district level institutions through methodologies like lecture cum discussions, Field visits, video film and case studies. These trainers tour within the Mandal and district and explain DWCRA concept organically to other women.

Annual calendar of training is prepared by DRDAs. It is proposed to conduct training in 4 phases.

Syllabus for training cluster volunteers is as follows: (4 days training and 2 days field visits). The following topics are discussed.

1. First round of Training

1. Group formation through process approach
2. Self-Help concept
3. Team building and leadership
4. Group dynamics
5. Book keeping and accounts maintenance as well as preparation of minutes
6. Collection of information and group meetings schedule (model schedules should be filled by the volunteers)

7. Savings and credit management
8. Presentation and communication skills
9. Marketing skills

II. Second round of training

1. Information and knowledge of various Government programmes
2. Community participation and initiation
3. Potential of skill up-gradation and income generation Activities
4. Importance of literacy to mothers and children
5. Gender sensitization
6. Marketing skills

III. Third round of training

1. Importance of small family and family welfare schemes
2. Immunization of pregnant women and new borne children
3. Enrollment of children in the Primary Schools
4. Safe drinking water and sanitation
5. Tips on nutrition and kitchen garden
6. Health and personal hygiene including reproductive health care
7. Awareness on environment and tree planting
8. Energy conservation, use of alternate sources of energy
9. Sanitation
10. Marketing skills

IV. Fourth round of training

Women's time: Collecting firewood and water are tasks carried out by women who are already over worked and the time

available for these activities is limited. Thus over exploitation of resources of fuel wood is linked more to the time available to women than their poverty status. There is a gender dimension, but not necessarily an income dimension.

1. Planning for self employment programmes
2. Group lending schemes
(Approach banks and awareness on documentation and procedures for accessing credit, knowledge on watershed development programmes for effective participation in ecology regeneration programmes.
3. Rural economy and importance of domestic poultry, dairy, cottage industries - Modern technology & tools.
4. Marketing skills

Poor are bankable

Once the SHG completes six months and members practice thrift continuously, rotating the corpus generated, then it becomes eligible to get bank loan. The loan amount ranges from two times of savings amount (including amount under rotation) to four times. Leadership of NABARD in Andhra Pradesh, today made bankers very positive towards SHGs. Bankers are viewing SHGs as a bankable option. Constant orientation programmes to bankers, and also positive attitude towards the groups on repayment has helped to scale up the SHG-bank linkage programme. During the last Five (5) years 4.00 lakh SHGs have got bank loan to the tune of Rs. 1841.67 crores.

Government Assistance

To encourage SHGs, government is also providing incentives. Apart from centrally sponsored of SGSY, Government of Andhra Pradesh is also providing matching grant which is equal to the savings made by SHG. The amount of matching grant ranges from minimum Rs.5000/- to a maximum of Rs.10,000/-.

Convergence

The SHGs are sustainable only if they are more broad based and various services are converged at their level. Members in long run should not see SHGs only as micro credit provider but for providing various services like insurance, information etc. Government is also making conscious efforts to converge various services with SHGs.

A large number of the women from SHGs participate in Janmabhoomi (a government programme envisaging over-all development of villages) regularly as active partners for their village development.

Various services / Programmes of Government are getting converged at SHGs level. Under deepam scheme 19.47 lakh women SHG members have been given LPG connections. In addition to the above, 5.65 lakh LPGas connections are proposed distribution before March' 04. The Government is giving Rs 1000/- earlier / Rs.750/- now as subsidy for each connection and power to select the beneficiaries is given to the groups.

Rural permanent housing programme of state government is being entrusted to the SHGs on pilot basis. Raising of nurseries, management of watersheds is also entrusted to women in some districts. In addition to the above, construction of individual sanitary latrines has been entrusted to women in various places. Women SHGs are actively participating in literacy programme "Akshara Sankranthi". Women SHGs had very good impact on reducing the influence of moneylenders in rural areas. Similarly there is impressive impact on SHG members of other Government programmes like family welfare, education, girl child education, immunization of children etc.

Marketing

Marketing support is provided to the SHGs through DWCRA Bazaars (Market outlets), which have been set up in all the districts, and permanent DWCRA Bazaar is nearing completion

at Hyderabad. Products worth more than Rs.100 crores were sold through DWCRA Bazaars in the last two years. Training and Technology Development Centres (TTDC) have been established in each district to introduce innovative technologies for the qualitative improvement of products made by the SHGs.

The SHGs are assisted in many districts to develop branding of their products ex: Stree Prakasham in Ongole district, Mahila in Adilabad district etc., Women are encouraged to participate in fairs taking place at national level and in other states. Collaboration with Hindustan Lever Ltd., has been secured by SHGs of Nalgonda district where MACS have been appointed as stockist points and groups as sales points for marketing DWCRA products. Leading super bazaars like Food World, Thrinethra super market came forwarded to tie up with SHGs to market DWCRA products.

Some DWCRA products have very good demand in pickle producing SHGs of Guntur district got orders worth Rs 6.00 lakhs, lace groups of West Godavari district got export orders.

Till late 1996, marketing of DWCRA products through Govt. intervention and initiatives was one of the weak linkages. Most of the D.R.D.As., in the State have District Level Market outlets like ADRAMS (Anantapur), HAMPI (Prakasam), RAMSONS (Nellore), DSMS (Srikakulam) etc., Enterprising DWCRA groups participated in Gramashree Melas, State Level and District Level Exhibitions. These groups had a very limited opportunity to expose themselves to the markets and expand activities.

DWCRA Mela 1997 is a unique event conceived and organised at Hyderabad from 22nd December, 1997 to 2nd January, 1998 by the Commissionerate of Rural Development, Government of Andhra Pradesh to demonstrate and display the entrepreneurial skills and economic empowerment of women groups across the State. The Mela was first of its kind and had participation by DWCRA and SHG Women members from all the 22 rural districts. The Stalls and Sales were managed by Women themselves and Men were there to assist them.

OBJECTIVES:

The major objectives in the organisation of DWCRA Mela are to:

- expose the skills of rural women to the Urban High class and middle class consumers;
- enable DWCRA to access wider and larger urban markets to understand consumer preferences;
- facilitate inter group interaction across the different districts in the State for exchange of information, ideas and promote net works of women who will be taking marketing of products in future;
- facilitate interface between producers and consumers without intermediaries;
- expose women to better manufacturing and production technologies, improved tools and implements;
- promote self-esteem among women through interaction with VVIPs such as Chief Minister, State Ministers, officers and the Elite of the Society.

Micro markets and DWCRA Bazaar:

Micro markets form is an important aspect of the socio-cultural fabric of the rural people, especially women. These markets are conducted once in a week on a fixed day in a village covering cluster of villages. Generally these markets are conducted the whole day and they provide an important platform for their social interaction.

Most of the DWCRA women sell their products and buy essential goods from these micro-markets. Business tricks are learnt by doing. More than 75% of the DWCRA products are sold in the micro-markets. Some women are producers and others are producers-cum-sellers. Traders constitute 20% of the women in these groups.

DWCRA Bazaar is an innovative approach to promote sale of DWCRA products. At the District and Mandal Head Quarters, a prominent place in a busy market place is selected to establish a Bazaar.

Women groups or their representative sell their products on definite days in a month (special sales).

DWCRA BAZAARS

Sl. No.	NAME OF THE DISTRICT	LOCATION	ADDRESS
1	Srikakulam	Near Rythu Bazaar, Srikakulam	Near Rythu Bazar, Srikakulam
2	Vizianagaram	MPDO's office premises	MPDO, Vizianagaram
3	Vishakhapatnam	R.K. Beach	Vishakhapatnam
4	East Godavari	KNF Road, Amalapuram	KNF Road, Amalapuram
5	West Godavari		
6	Krishna		
7	Guntur	Bradipet, Guntur	MRO's office, Guntur
8	Prakasam	1. Near HPO, Ongole 2. Near RDO's office, Kandukur 3. SC, BC Colony office, Markapur 4. Kanigiri	
9	Nellore	1. MPDO, Gudur 2. MPDO's office, Venkatagiri 3. MPDO's office, Sullurpet 4. MPDO's Kavali 5. MPDO's office, Atmakur 6. MPDO's office Udayagiri	
10	Chittoor	Mandal H.Q.	Chittoor

11	Cuddapah	1. MRO's office Proddutur 2. Collector's office, Cuddapah	
12	Ananthapur	1. Penukonda 2. Puttaparthi	
13	Kurnool		
14	Mahabubnagar		
15	Ranga Reddy		
16	Medak		
17	Nizamabad	LIC X Roads	Nizamabad
18	Adilabad	Adilabad	Adilabad
19	Karimnagar		
20	Warangal	Near TTDC, Hasanparthi	Near TTDC, Hasanparthi
21	Khammam	Wyra Road, Khammam	SC. Corporation shopping Complex, Khammam
22	Nalgonda		

Socio-economic survey of such SHGs conducted by District Rural Development Agency (DRDA) in different districts has indicated that the scheme has helped women earn additional income of around Rs.2000/- per month depending on the economic activities taken up. In addition, women have taken initiative in improving their socio-economic status by participating in governmental programmes such as family welfare, promoting their nutritional and educational status, awareness on environment, public health through sanitation and clean drinking water.

Special programmes have been designed for training and capacity building of the SHGs. Training for skill development and awareness generation through exposure visits was taken up in all the districts. Around 10,000 volunteers in the state have been working and guiding the SHGs.

Marketing support is provided to the SHGs through DWCRA Bazaars (market outlets) which have been set up in all the districts and permanent DWCRA Bazaar is completed in Hyderabad. Products worth more than Rs.100.00 crores were sold through DWCRA Bazaars so far.

It has been planned by the government to bring all the rural poor women under SHGs in the next 4 to 5 years. It is programmed to cover at least one woman from a BPL (Below Poverty Level) family as a member of SHG in next two years. So far, all the habitations in the State have at least one SHG.

DWCRA/SGSY

SHG Groups have been assisted under DWCRA/SGSY scheme in the form of Revolving Fund @ 25,000/- to each group upto 31st March 1999 under DWCRA and Rs.10,000/- to each group w.e.f., 1.4.1999 under SGSY with loan component of Rs.15,000/-. DWCRA scheme was in implementation w.e.f. 1983-84 to 1998-99 and ultimately merged in SGSY w.e.f. 1999-2000. Groups assisted with Revolving Fund so far are as follows:

S. No.	YEAR	No.of groups covered	Expenditure (Rs.in lakhs)	Total women covered
1	2	3	4	5
1	1983-84	283	9.83	4484
2	1984-85	712	69.05	12288
3	1985-86	330	83.99	4618
4	1986-87	65	85.66	794
5	1987-88	280	70.56	5005
6	1988-89	356	70.94	5885
7	1989-90	504	100.73	8321
8	1990-91	477	87.15	7705
9	1991-92	601	91.71	8586
10	1992-93	935	88.23	6694

11	1993-94	5647	553.29	61517
12	1994-95	25071	4306.52	378460
13	1995-96	17164	2735.43	246923
14	1996-97	17737	3544.99	277319
15	1997-98	7178	1288.34	100876
16	1998-99	3828	938.08	59753
17	99-00 Spl. Assistance	20867	5015.17	292138
18	1999-2000 (SGSY)	10698	2674.50	160470
19	2000-01	9393	2348.28	140897
20	2001-02	7043	1760.75	105645
21	2002-03	6091	1522.75	85274
22	2003-04 (Dec'03)	5274	452.88	73836
TOTAL		140534	27898.83	2047488

b) State Revolving Fund

For ensuring financial viability of SHGs, the state government has been releasing State Revolving fund from 1998-99 in addition to Government of India grant under SGSY. An amount of Rs. 268 crores have been provided under state revolving fund since 1998-99 The progress under this is as follows.

Year	Releases (Rs. In crores)	Groups Assisted	Amount Utilised (Rs. In crores)
1998-99	19.00	5719	5.52
1999-00	11.00	19581	16.07
2000-01	44.00	63808	52.08
2001-02	44.00	48731	41.93
2002-03	40.00	39668	39.67
2003-04 (Feb'04)	110.00	115000	110.79
TOTAL	268.00	292507	266.06

b) SHG Bank Linkage

NABARD, Commercial Banks and Regional Rural Banks are providing direct assistance to the SHGs under the "SHG Bank Linkage Programme". 4.00 lakh groups have been assisted so far and average assistance per group ranges from Rs.25,000 to Rs.1 lakh. The government waived stamp duty on all loan documents executed by the SHGs for accessing loans and also provided 50% subsidy on the interest accrued on loans extended to SHGs. An amount of Rs.1841.67 crores have been provided by banks under the scheme so far with reduced rate of interest (8% to 11%). The year wise progress under the programme is as follows.

Year	Groups covered (including repeat finance)	Loan mobilized (Rs. In Crores)
1998-99	12270	41.90
1999-00	43568	88.63
2000-01	103606	173.38
2001-02	117352	261.95
2002-03	202761	529.14
2003-04 (Jan'04)	198342	746.67
TOTAL		1841.67

Institution Building

SHGs are encouraged to come together as Cooperative Societies at the village level and mandal level by federating them under Mutually Aided Cooperative Societies Act 1995. Nearly 350 societies have been formed so far. These societies will be accessing credit from financial institutions, donor agencies, DRDAs and Voluntary organizations and help the members of women SHGs in availing bigger loans for economic activities and also help in collective bargaining in marketing of products, purchasing raw materials etc. Due to this massive Self-Help movement, there is perceptible improvement in socio-economic

status of rural women. Due to constant efforts of the government, women have become very active, assertive and are concerned with the issues relating to them and their surroundings.

Non-Governmental Organizations' Efforts

Right from the beginning, NGOs in Andhra Pradesh are working for the cause of women and more than 200 committed NGOs have been involved in facilitating formation of SHGs and in the efforts for their sustenance. NGOs are working in close coordination with DRDAs in training and capacity building, skill development training programmes building SHG centred organizations etc.

Financial Resources:

Upto 1994-95, cash support to revolving fund of Rs.15,000/- per each group was shared equally by Government of India, State Government and UNICEF. During 1995-96, revolving fund for each group was enhanced from Rs.15,000/- to Rs. 25,000/-. Government of India, State Government and UNICEF shared @ 40:40:20 respectively. During 1996-97, UNICEF withdrew its support. Government of India and State Government shared the revolving fund on 50:50 basis. UNICEF provided support to administrative staff cost for a period of 5 years initially for each district. Later it will be met from IRDP administrative staff cost. UNICEF also provided a vehicle for APO (W) in each district. From 1.1.1996, UNICEF withdrew totally from DWCRA. From 1.4.1999 onwards Rs.10,000/- per group was provided as Revolving Fund under SGSY with loan component of Rs.15,000/-

Financial Support during 2003-04:

The Government released Rs. 110.00 crores during 2003-04 to assist 1,10,000 groups covering 16.50 lakhs women @ Rs. 10,000 as Matching Grant to each group under State Revolving Fund. NABARD, Commercial Banks and Regional Rural Banks are providing direct assistance to the SHGs under the "Self-Help Linking Scheme " of NABARD.

STATUS OF DWCRA / SHG

• Total Groups	4,75,646
• Women Covered (Members in lakhs)	65.40
• Savings (Rs. In Crores)	931.46
• Govt. Assistance (Rs. In Crores)	796.72
• Total Corpus (Rs. In Crores)	1728.18
• Loan mobilized from banks under SHG linkage programme (Rs. In Crores)	1841.67
• Average Savings per groups (Rs)	19610
• Average Corpus per group (Rs)	36383

LIST OF PRODUCTS MADE BY SHGs

Srikakulam	Mesta Products, Food items, Handlooms, Candles, Agarbarthis, Wooden toys, Home toys, Grooms, Brass, Bell metal, Papads, Tamarind, Groundnut, Kernel, Cashew nut, Dry Fish, Pottery
Vizianagaram	Mango jelly, Leather & Rexene Bags, Wire Bags, Embroidery, Bobbili Veena, Banyans, Adda Leaf, Honey, Wool, Lace, Khadi, Soft Toys
Visakhapatnam	Food items, Mesta, Etikoppaka Wooden Toys, Plam Leaf, Handlooms, Pickles, Coir, Tamarind, ginger, Mirabulum, Brass, Leather, Detergent Powder, Mango jelly, woolen Carpets
East Godavari	Kalankari, Coir Products, Wooden Toys, Sea Shells, Zari Sarees, Handloom Sarees, Lace Products, Dry Fish, Pickles, Coconut Products, Coir, Soft Toys, Seakoi, Soap Nut, Cane Products, Plaster of Paris, Non Veg. Pickles, Cloth bags, Candles, Croatia bags

West Godavari	Lace products, Food items, Pickles, Lungies, Blankets, Carpet, Kalankari, Soft toys, Mats, Printed sarees, Paper sweet (pootarekulu), Coconut brooms, Coconut oil, Readymade garments, Wire bags
Krishna	Dry Fish, Kalankari, Pickles, Wool items, Baniyans, Detergent powders, Plam Leaf, Rexene Bags, Ties, Pop corn, School Bags, Ready made Dresses
Guntur	Eatable items, pickles, Note books, Pads, Detergent Powder, Paper pulp toys, Leather Lampshades& Puppets, Peteru Sarees, Kalankari, Rold Gold Ornaments, Wire bags, Honey, Ghee, Wool items, Decorative articles, Hair Oil, jute bags, Khuresha wire bags
Prakasam	Leather bags, Pickles, Sarees, Dress material, Eatables, Croatia bags, Eatables, Fish & prawn, Readymade garments, Masala powders, Agarbathi, Dry Fish, Croatia wire bags, Zukad Sares, Chilli Power
Nellore	Zari Sarees, Sea shells, Modern dress making, Kalankari, Croatia bags, Banana wire bags, Palm leaf, Cushion covers, Leather& Rexene bags, Leather chappals, Wooden cutlery, Carpets, Agarbathi, Massala powder, Pickles, Paturi sarees, Readymade garments, Soft toys
Kurnool	Eatable, Soft toys, Embroidery, Wool items, Leather goods, Wool blankets, Sculptures, Furniture, Leather goods, Kalankari, Khadi, Fabri printed sarees Dyeng & Painting sares, Silk sarees, Pickles, Bed sheets & towels, Rexene bags

Anantapur	Leather lampshades & Puppets, Readymade garments, Dress material, Pickles, Masala powders, Gem stones, Agarbathi, Bamboo products, Eatables, uit cases, Nylon mats, Bags, Sarees, Soft toys, Kalankari products, Wool products, Silk cloth, Dress material
Cuddapah	Basket making, Wire bags, Broom sticks, Sweets, Ghee, Wooden sculptures, Sweets, Pickles, Masala powder, Mosquito net, Towels, Cotton Sarees, Handlooms
Chittoor	Terrakota pottery, Kora toys, Leather goods, Wire bags, Zaree sarees, Lungies, Agarbathi making, Ariveni Handicrafts, Sea shells, Pen refill making, Copper vessels, Brass idols, Plaster of paris, Furniture (windows), Wooden toys, Readymade dress material
Ranga Reddy	Banjara needle work, Pochampalli sarees, Dress material, Soft toys, Pot painting & wood painting, Palm leaf, Eatables, Pickles, Detergent powder, Napkins, Bed sheets, Petticoats, Photo lamination & paints, Decorative articles, Agarbathis, Candles
Nizambad	Soft Toys, Food items, Readymade Dresses, Leaf plates, Ornaments, Pottery, Embroidery, Gollabhama Sarees, Chappals, Blankets, Toys, Medicine, Papads, Wool products, Jute items, Lambadi ornaments, Banjara toys, Eatables, Dry Fish, Cow Therapy medicines
Medak	Embroidery, Wool, Leather, Rexene item, Blankets, Toys, Medicine, Papads, Pearls, Jute items, Readymade garments, Camphor, Naphthalene, Incense sticks, Hindi crafts, Eatables, Detergent powder, Chappal, Leaf plates

Mahbubnagar	Cotton & Silk sarees, Gadwal Sarees, Towels, Pickles, Hats, Kalankari bed sheets & towels, Soft toys, Readymade garments, Eatables
Nalgonda	Bed sheets, Handlooms, Chudidars, Pillow covers, Diwan sets, Frocks, Cushion cover, Petti coats, Blouses, Plaster of paris toys, Lambadi ornaments, Fish Pickle, Leather chappals, Brass items, Turmeric, Chilli powder, Cloth bags, Bakery products, Food items
Warangal	Lungies, Towels, Kalankari, Sarees, Carpet, Chappals, Durries, Baniyans, Candles, Turmeric powder, Leather bags, Greeting cards, Honey, Ghee, Bakery products, Detergent powder
Khammam	Handlooms, Sarees, Carpets, Brass items, Leaf Plates, Greeting cards, Dry Foods, Mats, Pickles, Readymade Garments, Kalankari, Candles, Eatables, Pickles
Karimnagar	Silver Filgree items, Rexene bags, Velvet bags, Decorative items, Petti coats, Sarees, Shirts, Eatables, Pickles, Soft toys, Rexene Bags, Luggage bags, Papads, Bamboo products, Pillow covers, Purses, Towels, Baniyans, Detergent powders
Adilabad	Handlooms, Agarbathi, Bamboo items, Brass articles, Mondas, Pickles, Adda Leaf Plates, Chappal, Toys, Paints, Cement products, Wooden furniture, Baskets, Petty coats, eatables, Lace items, Leather Chappals, Wool products, Chilli & Turmeric powder

TRAINING & TECHNOLOGY DEVELOPMENT CENTRES (TTDCs) - AN INNOVATIVE APPROACH

A nodal Agency to integrate all training programmes for the beneficiaries of various departments of State Government & Government of India, banks, NGOs education institutions and user groups was initiated in the last two years. TTDCs were established in all the 22 Districts with the following objectives;

- Training for skill formation / upgradation
- Technology transfer to rural areas through adoption, adaptation, development and dissemination
- Technology display centre
- Training at doorsteps through distance mode
- Repository of district level data on resources, extension services
- Planning for sustainable development
- Interface platform for experts and artisans
- Fostering and nurturing SHGs

Functions of the TTDCs are:

- Acting as a clearing house for information on technologies suitable for the establishment of micro-enterprises;
- Technology training for skill development, i.e., for organising Skill Development Programmes
- Technology display and demonstration
- Acting as a source of information on the SGSY (Swarnajayanti Gram Swarajgar Yojana) and other rural development schemes of government of India and the state.
- Technology dissemination, improvisation, modernization

- Technology extension services like, counselling on newer technologies, providing access to information, making available the services of experts and other professionals for advise and problem-solving, market intelligence and on-line help through internet
- Providing interface with bankers, Government functionaries, and other line agencies
- Networking with similar institutions, both public and private, including reputed NGOs actively engaged in the area of rural development
- Maintaining a data-base on the resources of the region serviced by it
- Maintaining conference facilities for facilitating active interaction amongst SHGs
- Arranging technology melas periodically

In short, the Training and Technology Development Centres are the most important media for technology adoption, assimilation and innovation.

DWCRA/Women Self-Help Groups in Nalgonda district in the Telangana region manage agriculture service units and take up activities like fertilizer retail sale, hiring of agricultural machinery etc. Agriculture produce transport is taken up by youth groups in several parts of the state as self-employment venture. Chief Minister Empowerment of Youth (CMEY) and Prime Minister Rojgar Yojana (PMRY) beneficiaries established units like courier services, restaurants, hotels, retail outlets for consumer goods, veterinary services, repairs to equipments like radio, television, refrigerator, agriculture pump sets etc. Under the scheme, supply of improved tools kits to rural artisans, carpentry, pottery, laundry service etc., are proved to be useful in enhancing employment and income opportunities.

Training for the skilled manpower in service sector activities must be prioritized. Local polytechnics and Training and Technology Development Centres can impart skill training. Women groups (DWCRA) groups can take up activities related to tourism - for eg., Cookery, Catering, house keeping, lighting and restaurants.

Service sector in the state contributes 43% of GSDP. Future economy will be service led economy which will be an ideal sector since the state is having large work force.

Employment opportunities for SHGs:

Specific targeted anti-poverty programmes started in right earnest from the sixth five-year plan did not yield desired results. As poverty is a complex phenomenon and it manifests itself in a myriad ways, the poor not only suffer from low incomes and high unemployment but also low life expectancy, low levels of literacy and poor health. Women's poverty is more complex as it is reinforced by social factors.

The State Government recognized self-help approach as an effective strategy to tackle socio-economic poverty especially amongst women. Nearly 4.75 lakh Self Help Groups, covering 65.40 lakh women mobilize Rs.1728.18 crores of corpus fund. Every habitation in the State has at least one Women SHG.

Similarly 1.0 lakh youth groups having 5 lakh membership and 7.96 lakh youth have taken up various self employment ventures under IRDP, SGSY, PMRY and SSI units which require upscaling of finances, technologies and marketing. 6600 SHGs have been formed in JFM (Joint Forest Management) committees in-charge of forest protection, conservation and utilization. 20,000 SHGs in watershed committees and 10 lakh practicing artisans will have to find a direction to move forward and maintain sustainable level of activity.

Employment for the SHGs

Department	No. of Units	Assistance by Banks (Rs.in Crores)	Persons employed (in lakhs)
Rural Development/ DWCRA	1,31,260	242.00	19.69
S.C. Corporation/ SHGs	1,073	2.68	0.161
Youth Services/ CMEY	60,000	300.00	9.00
Minorities/ DoMUA	469	0.70	0.07
Tribal Welfare	495	0.58	0.05
TOTAL	193297	545.96	29.42

Particulars of functioning of Technology and Training Development Centres (TTDCs) in Districts

Sl. No	Name of the District	Location	Address	Technologies Installed Particulars Of M&E Procured
1	Srikakulam	Etcherla	Near MRP's office, Etcherla	<ol style="list-style-type: none"> 1. Packing machinery 2. Philips Multi Media Projector 3. Philips Digital Camera 4. Solar Dryer with Solar TV path 5. Pulvariser 6. 2 1/2 size cupid round knife with cutting machine

				<ul style="list-style-type: none"> 7. MP-1150 single needle sewing machine 2 no. 8. Frame loom - For Durries - Furnishings 9. Decortications 10. Low cost brick making
2	Vizianagara-ram	Vizianagara-ram	Near Govt. Girls ITI, V.T.Agraharam	<ul style="list-style-type: none"> 1. Chips making 2. Fibre separated 3. Plastic Packing machine 4. Pottery machine 5. Rope making machine 6. Potato chips making machinee 7. Pottery wheel power operated 8. Rope making cherka
3	Visakhapatnam	Mahila Pragati Kendram	Pendurthi	<ul style="list-style-type: none"> 1. Turmeric Powder Pulveriser 2. Potato chip making 3. Adda leaf plate making 4. Ready made dress making fashion designing & Embroidary 5. Industrial Sewing for Rexine bags and hand gloves making <p>Model displayed</p> <ul style="list-style-type: none"> 1. Vermiculture ponds 2. Biogas plant 3. Smoke less chulhas

				<ol style="list-style-type: none"> 4. Low cost sanitation model 5. Soil & Moisture conservation norms 6. Loose boulders 7. Dug out ponds
4	East Godavari	Samalkot	Samalkot	<ol style="list-style-type: none"> 1. Rexine bag making machine 2. Packing machinery 3. Plastic Packing machine 4. Kalamkari Dyeing printing equipment 5. Wooden toys making machine 6. Coir rope & Mat making machine 7. Machinery Medlery Cherka 8. Potato Wafer making machine 9. Coconut chiller 10. Zigzag embroidery machine 11. Cream separator 12. Mini Flour mill 13. Soft Toy making equipment 14. Power Pottery wheel 15. Radha ground nut digger

5	West Godavari	Government ITI Premises	Sathrampadu, Eluru	<ol style="list-style-type: none"> 1. Coconut chiller 2. Medlery cherka 3. Papad making 4. Adda leaf making 5. Carpentry power tool 6. Blacksmithy power tool 7. Plastic Chips making 8. Potato chips making 9. Pottery powder tool 10. Solar cooker 11. Nylon rope making proposed another 12. Technologies installation the year
6	Krishna	TBMPP,	TBMPP, Nimmakuru	<ol style="list-style-type: none"> 1. Coconut chiller 2. Popcorn making machine 3. Cream Separator 4. Hawai Chappal making 5. Vermicelli making 6. Leaf plate making 7. Papad making
7	Guntur	Kotappa-konda	Kotappakonda	<ol style="list-style-type: none"> 1. Medlery Charka 2. Coconut chiller 3. Broomstick polishing machinee 4. Solar cooker 5. Sisal fibre extraction 6. Pottery power tool 7. Nylon rope making 8. Cream separator

				<ul style="list-style-type: none"> 9. Bio gas stove 10. Carpenter equipment 11. Toy making machine
8	Prakasam	ONGOLE	S.No.82/183, Mamidipalem, Ongole	<ul style="list-style-type: none"> 1. Cotton stitching machine 2. Popcorn making machine 3. Potato chip making 4. Leaf plate making 5. Key chain making machine 6. Sisal fibre making machine 7. Rope making machine 8. Pottery wheel power operated 9. Coconut chiller 10. Leather stitching machine
9	Nellore	MPDO'S OFFICE	Udayagiri	<ul style="list-style-type: none"> 1. Carpentry equipment 2. Printing & Binding machinery 3. Leather goods making machine 4. Footwear making machine 5. Offset printing 6. Dress making equipment 7. A.C. & Refrigerators 8. Computer
		MPDO'S OFFICE Bypass Rd Autonagar	Indukurpet Naidupet Nellore	

10	Chittoor	Tirupathi	Tiruchanur Road, Tirupathi	<ol style="list-style-type: none"> 2. Nylon rope Charka 3. Leaf cup & plate making 4. Sisal fibre extraction 5. Papad press machine 6. Coconut Chiller 7. Coir fibre Spinning 8. Salem type cherka with woodn frame 9. Single mat weaving 10. Tamarind pressing machine 11. Motorized coir yarn spinning yarn machine 12. Broom stick machine
11	Cuddapah	Vanam. Harita. Cuddapah	Chinnachar(v), Cuddapah	<ol style="list-style-type: none"> 1. Soft Toy makingent of Rs. 26000/-
12	Ananthapur	Besides Nirmithi Kendra	Rathadu	<ol style="list-style-type: none"> 1. Sisal Fibre extraction machinee purchased 2. Chips making machine purchasedased 3. Plastic moulding machine purchasedroposed 4. Gem cutting - proposed 5. Low cost building fixtures purchasedoposed 6. Micro concrete roofing titles proposed

13	Kurnool	B. Thandra- padu	B. Thandra- padu, Kurnool	<ol style="list-style-type: none"> 1. Sisal Fibre extraction machine 2. Agarbathi Sticks splitting machine 3. Medlery wool spinning machine 4. Medlery Slide spinning machine 5. Coir rope making machine 6. Papad making machine 7. Potato chips making 8. Broom stick leaf splitting machine
14	Mahabub- nagar	Bandimidi- palli	Bandimidipalli	<ol style="list-style-type: none"> 1. Carpentry power tools 2. Electrician power tools 3. Stone cutting power tools 4. Rope making machine 5. Packing machine 6. Leaf cut & plate making machine 7. Wool turning lathe 8. Soft toys making equipment 9. Sisal Fibre extractor machine 10. Papad press machine 11. Polythene bag sealing machine
15	Ranga Reddy	TBMPP	Chilkoor	<ol style="list-style-type: none"> 1. Leaf plate making 2. Soft Toys making 3. Chalk piece making

				<ol style="list-style-type: none"> 4. Candle making 5. Book binding 6. Potato chip making 7. Pottery machine (power operated)tor) 8. Medlery wool Cherka 9. Fodder cutting machine 10. Solar cooker & Dryer 11. Bicycle water pump 12. Bicycle Modern spray pump
16	Medak	Sangareddy	Near Collectorate	<ol style="list-style-type: none"> 1. Leaf plate making 2. Jute bags making 3. Rope making machine 4. Packing machine 5. Papad press machine
17	Nizamabad	Ghanpur	Ditchpally(M)	Proposed to procure machinery
18	Adilabad	Dasnapur	Dasnapur(v)	1. Procuring Technologies process
19	Karimnagar	Karimnagar	Besides Dr B.R.Ambedkar stadium	Machinery is to be installed
20	Warangal Vihar	Samskruthi	Hasanparthi	
21	Khammam	Mahila Pranganam	Tekupalli(V)	<ol style="list-style-type: none"> 1. Lace cost housing & Sanitary 2. Biogas plant 3. Smokeless chulhas 4. Solar system of street light, water heater procurement of machine

22	Nalgonda	Ramnagar	Nalgonda	<ol style="list-style-type: none"> 1. Papad pressing machine 2. Potato wiper making machinee 3. Popcorn making machine 4. Leaf plate making machine 5. Pottery machine (power) 6. Sanitary napkin knitting 7. Book binding 8. Pan mixer for Hash
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COMMUNICATION STRATEGY

DWCRA is a social development project requires communication between members of a group and development functionaries, credit institutions, field workers and so on. Communication involves the sharing and exchange of ideas, information, emotions, hopes and fears and it is a part of every group's activity.

Available channels of communication in the groups are as follows:

Oral or interpersonal, an intimate communication was made possible among the members of the groups through weekly / fortnightly monthly meetings. Informal chitchat enables the members to understand one another and appreciate their strengths and weaknesses.

Village / Mandal / block / district level meetings of group leaders and members provide a platform for these women to articulate their problems and remove the barriers with Government officials. Inter personal communication through group contact by N.G.O provides a base for good environment building. Services of ICDS staff, Women Development and Child Welfare Department, Village level officers, Gramasevikas, literary volunteers, Field officers in Banks, Teachers are utilised for

interpersonal communication with DWCRA groups. Public representatives, especially women are involved in workshops and training programmes conducted for group leaders and members. It is not uncommon for the Ministers and Members of the Legislative Assembly to attend motivation training programmes for DWCRA leaders. Sensitization workshops for various Government officials bring in attitudinal changes to motivate them to take active part in the scheme and develop positive attitude towards women's development issues.

Print Media

Though a large number of women are illiterate in the villages, impact of Print media can not be under estimated. Every group has at least one or two members either literate by themselves or they have educated sons/daughters who read news papers/magazine/pamphlets for them. Yojana a monthly magazine published in Telugu from Hyderabad allotted center page to publish pictures and messages to DWCRA Women. 5000 copies of Yojana are distributed to equal number of DWCRA groups during 1996-97 for about 10 months.

Eenadu, a Telugu daily publishes a separate page for women every day entitled "VASUNDHARA" publishes success stories of DWCRA/women groups. Good work done by the group organisers, women's collective action on savings, empowerment processes are highlighted.

Monthly magazines for women groups provide an effective means of communicating success stories, appropriate messages to the groups. Information is provided on various Government schemes to the groups. Pamphlets and posters on district specific programmes like Podupulakshmi (Nellore and Kurnool) SAMBHAVANA (Nalgonda), Podupu Jyothi (Rangareddy) Grama Laxmi (Chittoor), Malakshmi (Mahboobnagar) Sapta Sutralu (East Godavari) Pragati Prakasini (Prakasham district) are used to provide communication with people at large on the process of savings, credit, self help leading to empowerment of women.

Electronic Media

All India Radio and Doordarshan broadcast/ telecast several programmes on DWCRA / Women movement in Andhra Pradesh. Interviews with Group leaders and members, Government Officials, N.G.Os and public representatives, meetings and visits of dignitaries to the districts are covered these programmes.

Group singing and dancing is very common when these women meet in workshops and training programmes as an emotional bond to hold them together !

Multimedia Campaigns

Information and Public Relations department of Govt. of India conducts multimedia campaigns in selected districts every year through Field Publicity Offices Project positive aspects of DWCRA scheme.

Kalajathas

A team of artists are trained at the district level and sent to villages to propagate the idea of savings through songs and drama performances. Such teams play an important role in social mobilisation and environment building for the formation of new SHGs.

Eradication of Information Poverty - First step in women's empowerment process

Existence of development schemes does not automatically lead to the development of people. A properly functioning delivery system should be in place. The people for whom these schemes are meant should know about the objectives of the schemes. What they intend to achieve, what procedures involved, which officials are to be approaches and how to take the benefits of the scheme. If this is to happen, the group of women should have the relevant information. However the dispossessed and the have-nots of our villages are not only have-nots in respect of lands, houses, education, they are have-nots in respect of information

also! They do not have correct information about why they are in such a situation! What should be done to improve their lot, what Government is doing for them and in what manner the benefits of these schemes are reaching them. Power of Information is the power of the Government hierarchies and the power of the middleman. As the eminent economist and media expert Dr. P.C.Joshi said "Eradication of Information poverty is a prerequisite to the eradication of economic poverty". Before a change in their material condition could take place, first of all there should be a change in their mindsets. Electric Media is an effective means to provide information to a large number of illiterate women in the SHGs.

MANAGING DWCRA / SHG

Good management is often no more than common sense, but common sense is far from common and there is an enormous need for training in basic management skills particularly for the staff at the grass roots, NGOs who are quite unfamiliar with financial services and for bankers who until recently have not been free to manage.

However the manual of best practices of which there are many. The aim is to promote diversity through & discussion and debate rather than to impart specific skills.

There is a need to promote more number of Self Help Groups, ultimately to reach all the poor families within the State and in each and every habitation. At present only half of the poor families have adopted self help processes and the efforts needs to be massified / mass marketed.

In the task of scaling up, Government alone cannot perform all the activities. Environment building, social mobilisation, Managing and guiding, monitoring and evaluating needs to be done by different actors. Large number of voluntary organisations, staff of the Financial Institutions, especially Regional Rural Banks, Community Based Organisations, UNDP, DFID and other Donor agencies can play a vital role. Youth groups, (CMEY), Water

User Associations (WUA), Watershed Committees (WC), Vana Samrakshna Samiti (VSS) and Village Education Committee (VEC) have to supplement one another's effort.

Should DWCRA / SHG institutions try to retain those of their members whose enterprises grow and need larger loans and different services or should they encourage such women to 'graduate' to other institutions such as the existing Commercial Banks / Co-operative Banks / Regional Rural Banks / Mutually Aided Co-operative Societies (MACS), so that they can remain focussed on their core business, the micro enterprises of the poor?

Different groups have different starting points, it could be around a theme which holds maximum appeal to all its members. Speed at which the group proceeds need not be forced from outside agencies. Abrupt shocks and resultant jerks are quite capable of hastening the collapse of group dynamics altogether.

A Self-Help Group starting with savings & internal group lending activity becomes eligible for assistance under DWCRA scheme depending on the availability of Revolving fund. Since the number of groups is much more and DWCRA can only cater to the needs of a few groups, Banks extend loans under NABARD SHG scheme with or without intermediation of NGOs.

Some of the DWCRA and SHGs are also assisted under Group lending schemes under IRDP. Some members in a group are assisted under individual IRDP schemes leaving others behind. Sometimes this also adversely affect the group dynamics altogether. There were instances in which IRDP intervention resulted in defunct group due to wrong signals of staff stating that the loans need not be repaid. However it is noticed that all the members in a group do not have the same levels of literacy, economic status and enterprise levels. Needs of women having higher level of enterprise need to be addressed separately under IRDP. However it is advisable to carefully maintain group dynamics by encouraging savings habit and self help nature of the group. It is not desirable to invest the entire corpus fund in business activity, leaving nothing for the group an opportunity to interact.

In some of the defunct groups it was observed the women invested entire corpus in a single scheme and the scheme failed due to reasons beyond their control.

Compared to men, women are more reliable borrowers and savers. They use profits of their business for their families rather than for themselves. Women's business tend to remain small, however because their owners have other commitments; they do not grow and create jobs for others

SHG / DWCRA groups have been able to charge almost interest rates they wish because these rates are lesser than those charged by moneylenders. In the federated women societies organised by NGOs they are able to offer life insurance and coverage against specific losses such as the death of livestock or even crop failure.

In some SHG / DWCRA groups members are compelled to make substantial savings before they could borrow and while they are repaying. It is not uncommon for the members losing interest in the savings activity as they could not see any immediate benefit. It is essential for the members to make use of their own limited resources. Some times Banks which lend to SHG / DWCRA groups demand that the groups deposit as much as half of the amount of their loan with the Bank, and do not allow any of it to be withdrawn until loan is totally repaid. After the half-way point of repayment schedule, the groups are effectively paying the bank in order to borrow back their own money.

Loan repayment schedules in most of the groups are rigidly standardised and the borrowers were made to repay as soon as their loan is disbursed, to clear the loan completely within the predetermined period irrespective of the house hold cash flows or timing of the income from the asset for which the loan is used. This method is easy for the organisers and members to calculate and understand and it simplifies record keeping but it also causes hardship. In these groups flexibility in repayment schedules need to be introduced. DWCRA groups repay loans as and when they have cash flows from the income generations activity. They do not necessarily repay once in a month / quarter / half yearly.

WOMEN'S VOICE: (MAHILA VANI)

A unique way of eliciting information about the opinion of SHG and DWCRA group members on the functioning of Government departments, was initiated in June 1998 by the Chief Minister. A questionnaire containing 41 questions was designed to elicit responses from Women groups on their impressions about the DWCRA scheme, Co-operation from officials and Public representatives, their opinion on adequacy and quality of rural infrastructure like roads, electricity, School, Hospitals, Drinking Water etc. Questions were designed to elicit Women's opinion about the corruption in Government Departments public representatives and functioning of various Village level institutions.

This Questionnaire was printed on Optical Micro Record (OMR) sheets and were distributed to all the Districts. Women group leaders and members were instructed to assemble at Mandal Head Quarters and the Questionnaire was explained to them. Women leaders Opinion was collected, computed and analysed.

It is heartening to note that more than 94% of the members assemble once in a month and 92% of the groups have Joint Savings Account and 88% of the Women have knowledge about the Financial transactions in the Bank accounts.

88% Women members respond to social problems and 95% of the members are aware of small family norms and adopt these methods.

85% of the Women expressed that they repay loans regularly. Almost 33% of Women felt that 'corruption' is a big problem in their area. 20-30% of the women are not satisfied with the functioning of Village institutions like roads, electricity, Schools Hospitals, Drinking Water, Police and other Government functionaries. Responses collected from one lakh Women groups are shown.

ORGANIZATION EVALUATION

CONSULTANCY ON STRENGTHENING OF SELF-HELP GROUPS IN ANDHRA PRADESH

SWOT ANALYSIS OF THE GROUPS SURVEYED IN ANDHRA PRADESH

ORG-MARG Research Limited, Hyderabad

STRENGTHS

- Groups are homogeneous and cohesive
Group membership based on Income, Caste and Neighbourhood.
- Member composition
SC = 22% ST = 4% BC = 49% Others = 25%
- High percentage of Women in fertility group
Mean age of members - 35years
- Flexibility in group management
The Group decides independently on Interest Rate, Prioritizing Loan, and Social Pressure
- Purpose of Group Formation
Savings = 56% Future Security = 25%, Self-Help = 25%
Loans=8%
- Group exercises social pressure to inculcate thrift and regularity in attendance
Action taken against chronic absentees - 24%
Non-conformity leads to expulsion from group

- **Regularity in savings (saving from necessity and not always from surplus)**
Defaulters in the last three months 8%
- **Purpose of saving**
Future security 68% Self-Help = 16% Avail loan = 15%
- **Necessity guides decision on loan**
Criteria for sanctioning loans Necessity of loan = 84%
- Loan application appraised by group as a whole (75%)
- Creditworthiness assessed
On the basis of Income and occupation = 49%
Past Repayment Record=30%; Property owned=27%; Faith in member=17%
- **Issues discussed in Group meetings**
Health / Sanitation = 50%; Janmabhoomi = 29%; Village problems = 22%; Household problems/need = 14%; Family Planning = 12%
- **Active participation in pulse polio immunization & Janmabhoomi Programme**
Participation in Village Dev. Works - Janmabhoomi 84%,
Pulse polio = 73%,
Anti Child Labour activities = 6%
- **High rotation of group corpus**
Corpus on rotation (Internal Loans) 78%
- **Gradual shift from consumption loans to productive loans**
Purpose of Loans Productive Loans = 82%
Consumption Loans 18%

- Dependence on moneylenders among members is declining
Members would have gone to moneylenders had there been no SHG 61%
Members would not have started the activity had there been no SHG 7.5%
- Loan recovery rates are high

Loan Period	% Repayment	
	Bank Loans	Group Loans
1997-1998	100%	89%

WEAKNESSES:

- Participation of widows and destitutes
Widows /destitutes in the group 9%
- Group over dependence on the leader
The leader manages all activities regarding Accounts, loan and attendance, etc
Members' involvement in mobilisation of savings - 4%
- Development of leadership among other members is lacking
Leadership Rotation In 13 % Groups
- Poor growth of leadership
84% of leaders and 93% of members are not part of other institutions including local bodies.
*High illiteracy among women resulting in poor book keeping and maintaining records.
Illiterate group members 75%
* Mobilisation of savings outside group meetings 25%
- DWCRA Bazaar awareness
Not aware Leaders - 37% Members - 60%

- **Marketing efforts need strengthening**
Branding of products and Placement.

THREATS:

- **Overburdening of Additional Gram Sevikas (AGS) & Animators**
An AGS manages about 250 groups
- **Inter group conflicts**
Lack of transparency in selecting groups for providing aid/ loan - Member's perception
- **Training and capacity building has not been given due importance**
Limited Training that too to Leaders only
Limited inter linkages between various organizations involved in group formation
- **Inadequate external support for identification of micro Enterprises**
- **Resistance of men folk in group formation**

OPPORTUNITIES:

- **Channelling various development schemes particularly concerning women and children - Convergence of development activities**
- **Networking amongst the group - Mahila Banks**
- **Provides a platform for women to discuss common problems**
- **Improves awareness level of rural women - on various**
- **Development schemes and government agencies implementing them.**

- Improves socio-economic well-being of the rural women through micro credit.
- Marginalizing the role of moneylenders in the rural areas through access to credit.
- Instill a sense of self-confidence among rural women

ACRONYMS

DWCRA	Development of Women and Children in Rural Areas
UNICEF	United Nations International Children's Emergency Fund
D.R.D.A.	District Rural Development Agency
P.D.	Project Director
A.P.O.	Assistant Project Officer.
I.R.D.P	Integrated Rural Development Programme.
TRYSEM	Training of Rural Youth for Self-Employment.
N.G.O.	Non-Governmental Organization
T.L.C.	Total Literacy Campaign
I.R.D.A.S	Institute of Resource Development and Social Management.
A.S.C.I.	Administrative Staff College of India
Y.F.A.	Youth For Action
V.D.O.	Village Development Officer
V.A.O.	Village Administrative Officer
C.B.C.S.	Community Based Convergent Services.
F.T.O.	Field Training Officer
A.G.S.	Additional Grama Sevika

Source:- <http://www.ap.nic.in/dwcra>

MUTUALLY AIDED COOPERATIVE THRIFT SOCIETIES (MACTS)

Introduction:

Requirements of A Successful Micro-credit Programme:

From the point of view of the success or sustainability of the micro-credit programme itself, if the people own the institution and participate in its management, the benefits of the small guarantee group approach will extend to the operation as a whole. That is, the collective responsibility covers not merely agreeing on loan proposals and ensuring repayment for a small group but also raising and maintaining capital, including setting interest rates on savings and credit, thus ensuring the viability of the entire programme. This involvement of the people is one of the key reasons for SEWA's success. The Grameena Bank, on the other hand, is reported to have received protests from some client groups about terms and conditions which however sensible they are from a viability standpoint, are not understood by the borrowers.

From the point of view of the poor themselves, their involvement in and ownership of a successful institution enhances the collective strength and empowerment that come with organisation. Poverty is characterised by vulnerability, powerlessness and dependency as well as by lack of income. Collective organisation and ownership of wealth - the capital fund - and thus of a 'significant economic and social structure, both addresses the psychological consequences of being poor and challenges the wider structures of society.

From a still wider point of view, the democratic structures and functioning of people owned or controlled micro-credit institutions can help to strengthen the democratic systems of the countries in which they are located. Democracy, and development' require active and informed participation from the grassroots.

MICRO FINANCE:

One of the sure ways of empowering women is by providing sustainable financial services at their doorsteps. Some of the Institutions and the systems they operate are very well known in the World over. Grameena Bank of Bangladesh, B.R.A.C., in Bangladesh, Janasakti Bank in Srilanka and there are many to the list but none is a blue print for any situation other than the one where it evolved.

In most of the models in the world, the poor women are the customers of Micro Finance. In the past, Indian experiment of micro finance has been overshadowed by the long history of Government sponsored poverty alleviation programmes.

The underlying Principle for Micro Finance is "poor people always have had their traditional financial systems which both exploit them and serve them." Micro Finance is regarded as a financial service to assist small enterprises.

In Andhra Pradesh emergence of a large number of Self-Help Groups and Saving Groups is leading to the demolition of traditional moneylenders system.

Women's savings groups are usually poor women's substitute for formal banking, not a potentially profitable distribution channel for banking services. However, women's savings groups themselves are micro-enterprises and like any other business their survival depends on their ability to satisfy the needs of the Customers.

Lending services in the S.H.G/DWCRA groups offer fast, convenient and informal service, repayments are flexible and they are willing to lend for consumption and productive purposes. Unlike many bankers they are aware that their customers need to spend money on food, education, house repairs, health care, clothing in order to be able to earn money, so they are willing to make loans for the purpose as well as for business and farming. They realise that the distinction is largely meaningless.

“PODUPULAXMI “ SAVINGS AND CREDIT GROUPS”

There are almost as many names for local savings groups as there are districts (Nellore), Ananta Mahila Sakti (Ananthapur), Podupulakshmi (Kurnool), Maalaxmi (Mahabubnagar), Podupu Jyothi (Ranga Reddy), Samabhavana (Nalgonda), Pragati Laxmi (Nizamabad), Grama Laxmi, (Chittoor) Mahila Sakti (East Godavari) and many other Women Savings Movements in the rural districts enabled almost 2 million poor women to come together on a common platform. Women in the N.G.O. promoted S.H.Gs., Mahila Mandalis, Chit funds etc., have joined in the Savings Groups.

Women in these groups may not be from the same caste/ community but they have the same socio-economic background. The members of a group are usually neighbours, friends and fellow workers. The Savings Groups provide an opportunity for social interaction. The regular obligation to save may be no more than a 'glue' which brings the group together and holds it together providing a base for other important activities.

In some groups, their opportunities for profitable investment are limited due to lack of skills, markets and opportunities. There are many such groups which have accumulated quite large sums, may be for years and months but have made no use of them. Women in this situation cannot benefit from additional external funds and such money may actually weaken the sense of ownership and achievement.

To tide over the situation, State Government has stipulated certain parameters to be fulfilled for providing assistance under DWCRA, a Centrally sponsored Scheme in which a group is entitled for Rs.25,000/- as revolving fund.

The Government of Andhra Pradesh is marching forward towards social and economic empowerment of women through better access of women to economic resources, increased mobility, awareness, assertiveness, confidence, self-respect, self-esteem and gender equality. Net-working of SHGs at village,

cluster and mandal level are emerging with the pro active role taken by the Government by way of introduction of MACTS Act, 1995 which is encouraging Women's Cooperative Thrift Societies. In the last 5-6 years the Government has been involving the women as active partners in the development process. Due to the best efforts and facilitation of State Government at present 350 MACTS are functioning successfully in A.P., consisting of 4.31 lakh members, having share capital of Rs.580.48 lakhs. The total corpus of 350 MACTS is Rs.1777.28 lakhs.

Savings and credit or income generation requires a holistic approach to human development, which ultimately leads to community development. The approach towards poverty alleviation should be self-help. Savings plus credit is a good starting point for group formation. Now in Andhra Pradesh the Self-Help Groups (SHGs) have become a forum for the collective unit of the poor against common expression and explanation, to understand individual and common problems and to improve their skills and capabilities to manage resources. These groups are highly cohesive entities. All members of the group conform strictly to the group standards and its leaders represent the feelings of the members.

Hence, it has become necessary to federate the groups bringing them under a statute, making them an economic group into a Cooperative Society, which can manage their own affairs, systematically follow the principles of cooperation formally. The groups in A.P. not only thrift-oriented but involved in several social and political activities at various levels.

In Andhra Pradesh such groups are federated under the provisions of A.P. Mutually Aided Cooperative Societies Act, 1995. MACTSs vary from 1 village to 15 villages covering of 50 to 100 groups consisting of 200 to 2000 women members. A MACTS is a community development financial institution with development consciousness and focus on poverty alleviation and empowerment of women. These MACTSs are also popularly called as Mahila Banks in Andhra Pradesh

Credit is an effective instrument of Social change and most critical need for survival. The Women's Thrift Credit Mutually Aided Cooperative Societies are voluntary, formed by the members of the SHGs. Both shareholders and directors belong to the women members of the society. These institutions are self-reliant business enterprises based on thrift and self-help and one controlled by the members for their economic and social betterment and is accountable to the members.

MACTSs provide easier, faster and higher access of credit to poor women at low rate of interest (Rs.1/- to Rs.1.50). Responsibility is placed on the groups to select the needy beneficiaries, disburse the loans and to ensure prompt repayments. An Executive Committee of 7 to 13 consisting of the representatives of the women helps to administer the bank.

OBJECTIVES:

The Objectives of MACTS are:

- Providing credit to poor women without security.
- Reducing moneylender exploitation at low rate of interest.
- Assets creation.
- To improve economic status of women.
- Creation of micro enterprises.
- Avoiding long loan sanction procedure and delay.
- To undertake sustainable employment generation activities.
- Generate livelihood to poor women.

GUIDELINES:

The MACTS is formed with the following guidelines:

1. Thrift/DWCRA group members only.
2. Minimum age of the members is 18 years and married women only.

3. Group savings of minimum one year.
4. Permanent Resident of the village.
5. Regular savings habit among all the group members.
6. Regularity in conduct of monthly meetings by the group.
7. Maintenance of Ledgers, Registers.
8. Internal lending among the Members.
9. Requiring the Thrift/DWCRA group to pay share capital of Rs.500/- or Rs.1000/-.
10. Entry fee Rs.20/- to Rs.100/- by each member.

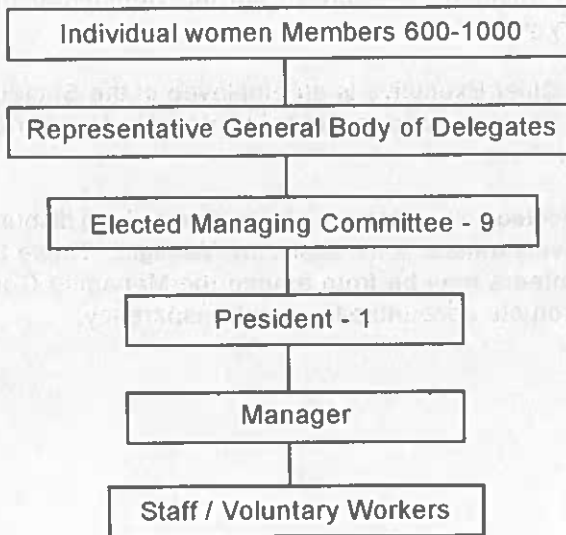
The Following are the Salient features of A.P. Mutually Aided Co-operative Societies Act 1995 (MACS) :

This Act breaks new ground in the history of Indian Co-operative movement. The Act envisages to promote self - reliant and autonomous Co-operative Societies and make the Co-operative movement more vibrant in the State. The salient features of the Act are:-

1. To enunciate the Co-operative principles which primarily place an accent on voluntary, self-financing, autonomous bodies free from State control.
2. Enable the co-operatives to regulate their functioning by forming bylaws subject to the provisions of the Act in resident of the various matters specified in the legislation.
3. To enable the co-operatives to mobilise their own funds
4. To provide for constitution, powers and functions of the Board of Directors and for matters incidental there to.
5. To provide proper accountability and for that purpose to conduct audit, special audit, inquiry and for the recovery of loss caused to the Society by misconduct or otherwise.

6. To provide settlement of disputes
7. To make the cooperative societies responsible to hold the elections and to regulate the process thereof.
8. The Act prohibits society from raising share capital from the Government. The Act is very helpful for thrift and credit cooperative societies in the State.

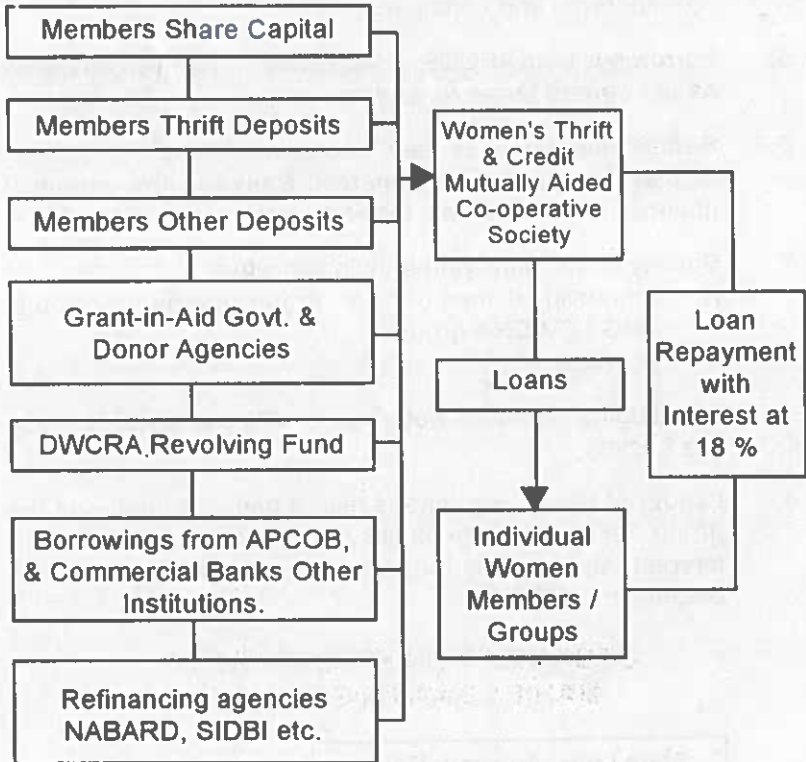
STRUCTURE OF A WOMEN'S THRIFT AND CREDIT MUTUALLY AIDED COOPERATIVE SOCIETY



- Individual Women - 600 - 1000 approx.
- Representative General Body - One delegate for 20 members approximately 30 delegates.
- Elected management for 3 years 9 members of which 3 retires every year

1. **All Women who are Below Poverty Line (BPL) and DWCRA group members and members of other SHGs become members and constitute General Body. General Body may have the option of constituting representative General Body with group leaders as delegates.**
2. **The General Body / Representatives of General Body elects Managing Committee members for a period of 3 years in staggering basis. Every year 3 Committee members retire by rotation. Retired Committee member is eligible for re-election.**
3. **The President is elected from the Committee members every year.**
4. **The Chief Executive is an employee of the Society and is the person responsible for day-to-day functions / Operations.**
5. **3 selected volunteers work for facilitating loan disbursement, recovery transactions, assist the Manager. These Selected volunteers may be from among the Managing Committee to promote accountability and transparency.**

SOURCES AND USES OF FUNDS AT VARIOUS LEVELS



Sources and uses of Funds in Women's Thrift and Credit Mutually Aided Co-operative Society.

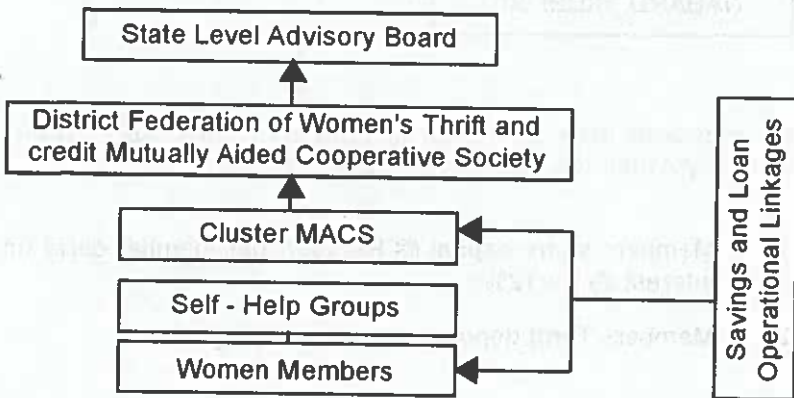
1. Members share capital @ Rs.100/- per member carry on interest @ Rs.12%.
2. Members Thrift deposits carry interest @ 12%.

3. Members deposits, deposits carry an interest an admissible by Banks based on the period of deposit.
4. Grants-in-aid from Government and Donor Agencies as per agreed terms and conditions.
5. Borrowings from APCOB, Co-op. Banks, Commercial Banks as per agreed terms of lending.
6. Refinancing agencies may also advance loans to Society or may refinance to commercial Banks to the extent of finances made available to the Societies.
7. Society lends loans primarily in two ways:
 - A) to individual members on group guarantee through SHG / DWCRA groups.
 - B) to group

The lending rate does not exceed 18% p.a. as decided by the Society.

8. Leader of the Group, who is also a member loanee in the group, takes the responsibility to collect loan installment, interest, and monthly thrift every month and remits in the Society immediately.

ORGANIZATION STRUCTURE OF MAHILA BANKING SYSTEM



REQUIREMENTS TO JOIN A MACTS ARE:

- Seniority of the groups - minimum 1 year.
- Regular thrift.
- Level of internal lending.
- Level of repayment.
- Regularity of group meetings.
- Regular in maintenance of group records.
- Functional literacy level of groups.
- Family planning status of members.
- Participation in community programmers.

Key activities of these institutions:

1. Cultivating the habit of thrift and savings among the members. Loan to members with or without security for productive and asset formation and for consumption purpose.
2. Offer Credit and non-credit services in pursuit of women's economic prosperity through loan and credit.
3. Arrange for storage, grading, processing, value addition, packing, transportation and sale of the produce of the members.
4. Assist for enhancing the economic productivity and income of women and for asset formation.
5. Assist programmes promoting women self-employment, income generation, health, and education.
6. Gain collective wisdom in financial matters in organizing and managing their own finance and distributing the benefits among themselves.

7. Promote group production activities for gainful employment of women.
8. Providing technical and imparting training for its members.
9. Procure, pool, purchase, utilize and distribute inputs required for women in I.G.A. and consumer articles and articles required for household requirements.
10. Undertake any activity, which is incidental and essential for the attainment of the objective of the society.

ELIGIBILITY FOR SANCTION OF LOANS:

The criteria for sanction of loans are:

- Only for members in the MACTS.
- Loan application should be recommended by the group leader and by the director at the village level.
- They should not be loanees or defaulters for large amounts through any other sources as certified by group leader.
- Registers, passbooks should be regularly updated.
- Urgency, need and viability of loans.

TYPES OF LOANS:

S. No.	INCOME GENERATING (60%)		ASSETS CONSUMPTION PURPOSES (40%)
1.	Purchase of agrl. Land	1.	Education
2.	Milch animals	2.	Health needs
3.	Electric motors	3.	Marriages
4.	Petty business	4.	Accidents
5.	Flour mills	5.	Festivals
6.	Grinders	6.	House constructions
7.	Sewing machines	7.	House repairs
8.	Cloth business	8.	
9.	Fruit business	9.	
10.	Land on lease	10.	

RECOVERY OF LOANS:

100% Loan Recovery is identified in all the MACTSs.

BENEFICIARIES:

The Beneficiaries are all women, who are engaged in income generating activity and saving a mini-amount of Rs.30/- per month regularly. They form into small self-help groups and in a group, on average as mentioned earlier, there are 15-20 members from different households, but residing in the some area. They are either SCs, STs, BCs and other caste members but basically they are all below poverty line. Occupation-wise they may be:

- Agricultural Labourers.
- Marginal and small farmers
- Non-farm wage farmers
- Unemployed or any disadvantaged groups, such as fisher women, petty traders and crafts women.

These people are made aware of their condition and importance of savings and credit and rotate the group's savings as their corpus and lend to their own group members to meet their immediate credit requirements. The external funding may be revolving fund provided to the women groups, grant-in-aid provided by the state Government for doing small business.

The group members are homogenous in terms of members' income, sex, social status, and place of residence and like-mindedness. Only one person or household is a member of the group. A member should attain the age of 18 years but not more than 60 years. Each member should be willing to accept the objective of the group. The group shall elect a representative/ leader for a period of 3 years and she will be a member in the representative General Body of the Cooperative Society.

The groups conduct regular meetings - fortnightly or monthly and attendance of all members is compulsory. The time and place

of the meeting is fixed and in the meeting members share their savings. All transactions are approved in the group meeting through resolution. At the group level, the group savings and loans issued to members will be maintained. The documents are in their simplest form and easy to write by a member who has simple numerical and writing abilities.

The self-help groups or DWCRA groups existing for more than one year and vibrant in doing credit and savings operations and who can manage them on their own independently can federate into a cooperative society under the provisions of Andhra Pradesh Mutually Aided Cooperative Societies Act. Byelaws also are formulated to send the local requirements and got them registered.

Among other things, all the members of the group, will become members of the society. The committee is elected democratically and there is continuity of the elected management. The elected management consists of committee members.

Implementing Agency:

The implementing agency at the state level is the Commissionerate of Women Empowerment & Self-Employment, Hyderabad. The Commissioner, Women Empowerment & Self-Employment will release the funds as per project outlay to the societies through the Project Directors of the concerned districts. The managing committee of the society in turn ground the scheme with and reports compliance. The unit for grounding the scheme is ultimately the cooperative society at the village or cluster of the villages level.

Role of Commissionerate:-

On receipt of funds the Commissionerate passes on the funds to the societies through the Project Directors of DRDA. It takes every step that the funds are strictly utilized for the purpose for which they were released. It obtains quarterly reports in a format and obtains utilization certificates. Besides quarterly

reports, it evaluates independently the working of the society. Provides guidance to the DRDA and evolves a strategy for good working of the society.

The Commissionerate will see to writing and maintenance of accounts uniformly following standard formats' and procedures. It obtains statutory returns and audit reports and evaluates the working of the society. This evaluation work may be taken up by independent agencies also.

At the District level, the Collector and RDOs implement the scheme. The societies are supervised and they submit reports to the Commissioner, Rural Development. The DRDA basing on the local needs provides assistance and guidance for getting credit through banks and marketing their products of the members of the society. The training is provided to members, group leaders, committee members of the society both in financial management. Accounting and capacity building. If necessary the DRDAs may arrange field visits to the group members to upgrade their skills.

TRAINING AND CAPACITY BUILDING:

Special programmes have been designed for training and capacity building of the Presidents, Secretaries and members of MACTS. Training on Management and Maintenance of Accounts, Micro Credit etc., is organized for the members of MACTS. In addition to the above exposure visits are organized for awareness generation.

CAPACITY BUILDING AREAS

1	Group / SHG	Formation, management, basic operations, leadership development, problem solving and conflict resolution.
2	Management of Society	Financial management, resource mobilization, legal aspects, decision-making
3	Accounts	Maintenance of records.
4	Documentation	Annual plans, budgets, project proposals etc.,
5	Enterprise development	Enterprise promotion, feasibility, other technical and management aspects.
6	Empowerment	Women issues - vital statistics / information / health / education / nutrition / environment / different approaches / convergent actions.

In a relative vacuum and rarity of interest, initiative, knowledge, skills and resources material and human on the part of the downtrodden women folk, the Self-Help Groups function as educational and enabling instruments to gradually elevate the life of the poor to minimum meaningful standard of life. This development is a journey and the destination will be moving forward on and on. The way in which the programmes are being carried on serves as training for the women folk. Entrepreneurial activities being carried on with assistance from different quarters, it is hoped that it would play a contagious role drawing people from other segments of the population. Here, we may presume though, the self-help groups are functioning collectively, over a period of time, individuals within the group are likely to graduate into successful independent entrepreneurs.

Source: www.ap.nic.in/dwcra

Appendix: Please see Appendix for detailed SGSY Guidelines

DEEPAM SCHEME

Government of Andhra Pradesh launched Deepam Scheme on 9-7-1999 for distribution of 10 lakh domestic L.P. Gas connections to women of Below Poverty Line families in rural areas in Andhra Pradesh with an aim to reduce dependence on forest for firewood, improve their health status, remove drudgery due to conventional cooking and to improve the general environment of the State. Further the government sanctioned 15,11,920 additional LPG connections under the scheme to the rural DWCRA / SHGs under various phases from time to time.

Beneficiaries under the scheme will be the below poverty line women members from DWCRA / Self Help Groups, which are in existence for one year or above. Further Hon'ble High Court W.P.No.17604 & 17331 of 1999 has directed that the scheme should be only confined to white card holders (a cardholder whose income is less than Rs.11, 000/- per annum). The Hon'ble Chief Justice, High Court vide W.P.No: 2038 of 2002, Dated:31-12-002 passed orders infavour of DWCRA / SHG women when some other women filed Writ Petition vide W.P No:14144 of 1999 challenging the decision of the government allocating L P G connections under Deepam to women members of DWCRA / SHGs alone.

Two Government Departments viz., Rural Development / Women Empowerment and Self Employment and Civil Supplies and Public Sector under taking oil companies viz., IOC, BPC, HPC and IBP are involved in the scheme. The role of the R.D / Women Empowerment and Self Employment Department is to identify the beneficiaries from DWCRA groups from BPL families, finalize and furnish the village wise list and number of beneficiaries to the LPG dealers of the oil companies mentioned above for supply of LP Gas connections, training to AGS, Animators and motivators on the safe use of LP Gas so as to enable them to train the beneficiaries / allottees in safe handling of gas connections and ensure that the LP Gas connections are properly distributed and not to be misused by the allottees.

The role of Civil Supplies Department is to release of refundable deposit of Oil companies i.e Rs.1000 upto 31-01-2002, Rs.850/- from 01-02-2002 to 28-02-2003 and Rs.750 from 01-03-2003 onwards, for gas connections (towards cylinder and regulator) to the oil companies (beneficiary should pay cost towards the gas stoves, tube and identification book), to see that adequate number of cylinders and regulators are positioned at LP Gas dealers, to instruct the Collectors from time to time on implementation of the scheme and to ensure that all mandals are to be covered for supply of LP Gas connections by taking necessary steps for appointing dealers, extension counters or allotting beneficiaries to the existing LP Gas dealers.

The role of the oil companies is to ensure that adequate number of cylinders and regulators are positioned with the distributors, to ensure that the beneficiaries will get connections without any difficulty, to ensure that the normal consumers and consumers of Deepam Scheme will be supplied cylinders without any delay by the LP Gas dealers, to submit proposals to Government of India for new dealerships in the areas not covered by the existing LP Gas dealers, to increase their gas filling capacity at their plants and transport facility to meet the demand, conduct the training programs for trainers i.e., AGS /Motivators/Animators through out the State on safe handling and furnish the list of subscription vouchers for already released gas connections under the scheme and utilization certificate's for the amounts placed at their disposal for release of gas connections.

A State level Task Force was constituted for proper implementation of the scheme with Principal Secretary, Rural Development as Chairman, Commissioner of Civil Supplies, Commissioner of Rural Development, Secretary Finance, Director of Civil Supplies, Managing Director, APSCSC Ltd., Nominee of Commissioner of Industries as members and State Level Co-ordinator as member Convener. Similarly at district level a Task Force was constituted with District Collector as Chairman, Joint Collector, D.S.O., .M.D, APSCSC LTD., PD, ITDA as members and PD DRDA as member Convener.

The Department of Rural Development / Women Empowerment and Self Employment fixed the targets for distribution LP Gas connections under the Deepam Scheme by taking into consideration the working DWCRA / Self Help Groups in the 22 rural districts of the State and instructed the District Collectors and Project Directors DRDAs to identify the beneficiaries, submit the lists to the LP Gas dealers after finalization and prepare plan of action for allotment and distribution of LP gas connections to the beneficiaries for effective implementation.

Accordingly the district officials in turn taken proper steps and 25.37 lakh beneficiaries are identified and 19.47 lakhs LP Gas connections are released to the beneficiaries in 22 rural districts till February '04 and proposed to issue the balance before 31st March 2004.

Sl. No.	District	Total Allocation	Total LPG connections issued
1	2	3	4
1	ADILABAD	112874	91016
2	ANANTHAPUR	110397	85680
3	CHITTOOR	141057	82823
4	CUDDAPAH	84064	60148
5	EAST GODAVARI	160681	133951
6	GUNTUR	146856	96608
7	KARIMNAGAR	117376	105407
8	KHAMMAM	94464	63931
9	KRISHNA	150750	122764
10	KURNOOL	97861	85169
11	MAHABUBNAGAR	125569	94440

12	MEDAK	119444	94167
13	NALGONDA	106464	96820
14	NELLORE	103876	68524
15	NIZAMABAD	97192	62506
16	PRAKASAM	128562	86942
17	RANGAREDDY	81233	87318
18	SRIKAKULAM	92764	66601
19	VISAKHAPATNAM	105006	85533
20	VIZIANAGARAM	78426	54047
21	WARANGAL	144366	126723
22	WEST GODAVARI	112638	95939
	TOTAL	2511920	1947057

UTILIZATION OF DEEPAM SCHEME BY SHGs EVALUATION STUDY REPORT BY NISIET IN MEDAK DISTRICT

Self-Help Groups, in recent times, have come to be identified as powerful institutions empowering rural women. Andhra Pradesh has stood out as a beacon of light in the country in building and nurturing the largest number of women's groups forming SHGs across its length and breadth. One of the main reasons for this phenomenal growth is the impetus given by the state government, and the numbers continue to rise. This movement is likely to culminate in every woman of every poor family becoming a member of one of the numerous SHGs spread across the state. This movement has shown that it is one thing to talk about women's empowerment and a totally different challenge to actually concretize it. The efforts of everyone, right from the grassroots worker to the planners and the supporting institutions, are commendable.

While the number of SHGs continue to mushroom across the state, it is important to evaluate the importance of government interventions in economic development of the rural poor. In this connection, DRDA, Medak District, entrusted the responsibility of evaluating the SHGs in the district to nisiet. Two resource persons of nisiet, Sri M.Subba Rao and Smt. Subhashini Reddy, undertook the responsibility of conducting this evaluation under the guidance of Dr.C.Rani, Head, Women Studies Cell. The team's intensive study took in meetings with leaders and members of SHGs to gain critical insights into their operations. This study, in the final analysis, is not merely evaluatory, but includes a number of suggestions for improvement.

The SHG movement in the country will have to learn a lot from the experiments in Andhra Pradesh. Since the concept is based on thrift and economic empowerment, the resources of the family need to be strengthened with emphasis placed on economic activities leading to profits and reinvestment. Funds should not be expended merely on meeting consumption needs as it is happening in majority of the cases. This is going to be the biggest challenge and responsibility for all of us.

Findings

- Some defunct groups have started functioning again with the announcement of Deepam scheme.
- No rotation in group leadership
- Group Corpus is accumulating on the expected lines.
- Lending of thrift amount is mostly based on personal needs.
- Repayments are regular in most of the cases and penalty is imposed for delayed payment.
- Some of the commercial banks and MGB are co-operative in lending to the groups.
- The loan amount sanctioned to the group after sharing among them is very meager to take up economic activity.

- Lending within the group carries high rate (24-36%) of interest.
- Some bankers of the commercial banks are reluctant to lend money to the groups.
- Safe/ Macs are not formed in certain places.
- Improving the credit facilities where they are formed.
- In most of the cases only traditional activities are taken up i.e. agriculture, dairy, horticulture, fishing age-old practices for which money is advanced.
- Other activities such as beedi making, vegetable vending, kirana shop, and hotels are continued.

Recommendations:

- Aggressive campaign should be taken up about the SHG programme to educate the people in general and group members in particular.
- Banks need to be more cooperative towards SHGs as most of the members are illiterate. The change in their attitude will help the bankers also as it creates a rural base for the banks too.
- Lending should be based on the economic activity and it should be sufficient to start such activity.
- Care should be taken to see that the interest rate on internal lending does not exceed 24%.
- The bankers should regularly monitor and guide the groups in managing their economic activity.
- Create awareness about activities such as vermiculture, mushroom culture, floriculture and few post harvest technologies such as maize processing, rice production etc.

- Conduct DWCRA bazaars frequently to provide market for the goods produced as well as for new ideas.
- Promote group activities.
- Provide outstation skill upgradation programmes.
- Encourage groups to disburse the accumulated amounts to members or lend to the members interested to take up group activity.

DEEPAM SCHEME IN WARANGAL DISTRICT

- A novel programme launched by the Andhra Pradesh State Government under the stewardship of the Hon'ble Chief Minister Sri Nara Chandrababu Naidu in June, 1999 during the Mahila Janmabhoomi Programme.
- This programme aims at providing LPG Connections to the members of Self Help Groups and DWCRA groups on the basis of seniority and availment of R.F/ Matching Grant / Bank linkage who are below poverty line.
- The selection was done in the open grama sabhas by the 3 men committee Nodal Officer, MPDO and the MRO.
- Under this programme the State Government has given an allocation of 70,117 LP gas connections to Warangal district to the DWCRA group members basing on the proximity to the distribution point.
- By now, a total of 65,603 LP.Gas connections by various gas distributing agencies (BPC, IOC, HPC, etc..) have been distributed to the rural masses.

DEEPAM MANDAL WISE TARGET & RELEASES
(upto 30/6/2003)

	TARGET	RELEASES	PENDING
ATMAKUR	2796	2648	148
BACHANNAPET	1681	1502	179
BHUPALPALLY	1967	1779	188
CHENNARAOPET	2094	1971	123
CHERIAL	2122	1535	587
CHITYAL	2203	1958	245
DEVARUPPULA	1744	1562	182
DHARMASAGAR	2830	2210	620
DORNAKAL	1772	1537	235
DUGGONDI	1845	1533	312
ETURNAGARAM	1484	1007	477
GEESUGONDA	2288	1952	336
GHANPUR (STN)	3123	2632	491
GHANPUR MULUG	1612	1145	467
GOVINDARAOPET	1497	1262	235
GUDUR	2271	1532	739
HANAMKONDA	2401	2155	246
HASANPARTHY	2649	2460	189
JANGAON	1640	1505	135
KESAMUDRAM	2258	1512	746
KHANAPUR	1588	1406	182
KODAKANDLA	1687	1433	254
KORIVI	2137	1612	525
KOTHAGUDEM	1563	1312	251
LINGAL GHANPUR	1588	1348	240

MADDUR	1736	1433	303
MAHABUBABAD	3123	2496	627
MANGAPET	1651	1425	226
MARIPEDA	2265	2062	203
MOGULLAPALLY	1541	1164	377
MULUG	2122	1558	564
NALLABELLY	1753	1590	163
NARMETTA	1621	1383	238
NARSAMPET	2680	2215	465
NARSIMHULAPET	1793	1613	180
NEKKONDA	1807	1535	272
NELLIKUDUR	2356	2213	143
PALAKURTHY	1764	1594	170
PARKAL	2554	2258	296
PARVATHAGIRI	2611	2498	113
RAGHUNATHPALLY	2064	1820	244
RAYAPARATHY	2721	2590	131
REGONDA	2041	1773	268
SANGEM	3069	2936	133
SHAYAMPET	1748	1271	477
TADVAI	1204	470	734
THORRUR	2623	2449	174
VENKATAPUR	1676	1238	438
WARDHANNAPET	3345	3155	190
ZAFFARGADH	1859	1292	567
TOTAL:	104567	88539	16028

Source:- www.aponline.gov.in & www.warangaldistrict.com

GRUHINI SCHEME

The government of Andhra Pradesh launched a new scheme 'GRUHINI' in order to provide houses for the benefit of the women Self Help Groups (SHGs) in 22 rural districts and requested the Government of India to allocate houses under the Programme. The government of India sanctioned 36,452 houses by allocating the entire IAY (UP) funds to take up houses under 'GRUHINI' during the current financial year 2003-04 for the first time in the country on a pilot basis. The district wise allotments made under the scheme are:

S. No.	DISTRICT	Financial Allocation (Rs. In lakhs)			No. of Houses
		Central	State	Total	
1	2	3	4	5	6
1	Srikakulam	61.13	20.38	81.51	815
2	Vizianagaram	65.77	21.92	87.69	877
3	Visakhapatnam	95.08	31.69	126.77	1268
4	East Godavari	232.13	77.37	309.5	3095
5	West Godavari	220.40	73.47	293.87	2939
6	Krishna	176.52	58.84	235.36	2354
7	Guntur	201.5	67.17	268.67	2686
8	Prakasam	132.08	44.03	176.11	1761
9	Nellore	114.24	38.08	152.32	1523
10	Chittoor	75.42	25.14	100.56	1006
11	Cuddapah	44.45	14.82	59.27	593
12	Ananthapur	78.8	26.27	105.07	1051
13	Kurnool	124.29	41.43	165.72	1657
14	Mahaboobnagar	109.04	36.35	145.39	1454
15	Ranga Reddy	67.24	22.41	89.65	897
16	Medak	72.28	24.09	96.37	963
17	Nizamabad	83.38	27.79	111.17	1112
18	Adilabad	163.25	54.42	217.67	2177
19	Karimnagar	100.44	33.48	133.92	1339

20	Warangal	132.63	44.21	176.84	1768
21	Khammam	289.93	96.64	386.57	3865
22	Nalgonda	93.87	31.29	125.16	1252
	Total	2733.9	911.29	3645.2	36452

The rural women SHGs members with annual income below Rs. 32,000/- and have no pakka house either in her or her spouse's name and also belonging to the senior most 'A' category groups by giving preference to BPL women, have been considered as beneficiaries under the scheme. The total unit cost varies between Rs. 25,000/- to Rs. 40,000/- which is inclusive of front-ended subsidy of Rs. 10,000/- and the balance bank loan.

The District Rural Development Agency (DRDA) is acting as nodal agency for implementation of the scheme by taking responsibility of selection of beneficiaries and monitoring the scheme from time to time. The AP State Housing Corporation Limited is providing technical assistance and supervision in addition to release of funds. The DRDA, beneficiary and the financial institution (Banker, MACTS etc..) entered tripartite agreement under the scheme. The following procedure has been fixed for release of installments for the unit cost of Rs. 40,000/- ,

Basement level	: Rs.12,000/-
Roof level	: Rs.16,000/-
Roof laid	: Rs.11,750/-

and the balance of Rs. 250/- released by the bank / financial institution to the AP State Housing Corporation Limited towards administrative costs. At district level the releases at various levels are being made proportionately on the basis of the unit cost fixed for each unit.

The construction of houses under 'GRUHINI' is under swift progress in all the districts. In some districts the beneficiaries have taken up the construction of houses allotted to them by themselves and in some districts the SHG Federations i.e., Mutually Aided Co-operative Societies (MACS) have taken up the responsibility.

Mid-Day Meal programme:

The Government of Andhra Pradesh have been implementing the Mid-Day meal Programme to the 74.59 lakh children (68.45 lakh primary school children and 5.14 lakh upper primary school children) of 1st - 7th classes studying in 68,017 schools of Government, local bodies and aided institutions in the state from 2nd January, 2003 in all the 22 rural districts. 53,156 Self Help Groups are working as implementing agencies under the programme. The district wise details of groups working as Project Implementing Agencies are as follows.

S. No.	DISTRICT	Schools where Groups working as PIAs
1	2	3
1	Srikakulam	24737
2	Vizianagaram	15548
3	Visakhapatnam	19025
4	East Godavari	46754
5	West Godavari	24454
6	Krishna	25032
7	Guntur	22611
8	Prakasam	22010
9	Nellore	17749
10	Chittoor	21974
11	Cuddapah	17381
12	Ananthapur	18740
13	Kurnool	20238
14	Mahaboobnagar	28870
15	Ranga Reddy	13207
16	Medak	15857
17	Nizamabad	15122
18	Adilabad	16942
19	Karimnagar	21602
20	Warangal	24526
21	Khammam	25690
22	Nalgonda	17577
	Total	475646

DWCRA AND JANMABHOOMI FOR EMPOWERMENT OF WOMEN AND FAMILY PLANNING *

For quite sometimes since independence, women in our country, rural women in particular, were not organized to promote any welfare programmes for themselves and the society. However, in urban areas, there are isolated and small groups formed by women in the name of 'Mahila Mandals', Women Teachers' Associations and so on. On the other hand, men in urban areas, have had their associations, clubs, trade unions and similar group formations to serve various purposes. Culturally, women were not encouraged in the past to form similar associations, parties, groups, etc., like men, although they did have pressing problems and issues to be solved. The advantages of forming groups, even among the illiterate, are many. They help for periodic interaction among different people and provide opportunities for informal learning for all participants, literate or otherwise. Periodic meetings help the members of groups to interact with one another frequently, discuss and debate among themselves the problems and issues facing them, and thereby enrich their awareness, deepen their knowledge and clarify to themselves their own ideas, attitudes and concepts. All these enable them to reinforce ideas wherever necessary and bring about necessary behavioural changes among them, for development all-round. In Andhra Pradesh, the massive organization of all people under Janmabhoomi and women in the name of DWCRA have been functioning with commendable success leading to all-round holistic development. Women in families in general have been repeatedly benefited by the DWCRA. How awareness among women in the state has increased and become sharpened was demonstrated when they organized a big way in the early 1990s a movement to protest against arrack/ liquor consumption in the state and demanded total prohibition. This was a historic movement of women, begun and sustained largely by rural women. In the pages that follow women's opinion on the following welfare programmes initiated through the DWCRA and Janmabhoomi are presented: (1) Health Education, (2) Health service programmes, (3) Sanitation-cum-clean and green, (4) Immunization of children, (5) Family Planning, (6) Literacy and

Education, (7) Overall women's development programmes and (8) Suggestions given to improve these programmes in future. An index of their opinion regarding the implementation of the programmes is also given.

DWCRA is the abbreviation for 'Development of Women and Children in Rural Areas', initiated by the Ministry of Rural Development at the Centre. As the name indicates, the emphasis in this programme is on the development of women and children. Seventy-two per cent of the country's population dwells in rural areas, of which 60% are women and children. This programme is designed for the development of women and children of those families below the poverty line.

The focus of DWCRA is chiefly on women, rural poor women in particular should organize themselves into groups and derive the benefits of development through their own efforts, combined with the efforts of society as a whole. That is why the emphasis is on 'women', An all-round improvement in the status of women is at the centre of its goal. Improvement in the ability and understanding of women in relation to the many roles they have necessarily to play will lead to an improvement in their status. The development of children will happen 'indirectly', so to speak, as a result of their mothers' development. Children develop through their mother's care, awareness and action on their behalf. The development of both women and children are intertwined. That is why the two are specially emphasized in the very name of the scheme DWCRA.

This programme is for the 'poor' and 'the poor' are the officially selected families below the poverty line, selected by the 'gram sabhas' or village meetings at the Gram Panchayat level. These lists are available at the village panchayat, block and district offices. The selection is based on the survey of income resources of the families. Only those included in the list are called 'chaynit pariwar' or 'selected families'.

Key Features of the DWCRA Programme

The DWCRA is not merely a welfare scheme. It provides opportunities to women and children to benefit from various kinds of services and facilities. The specific programme activities will be formulated in each village group on the basis of local needs. Therefore, the implementation of the DWCRA programme is not uniform throughout the nation and varies from area to area.

The DWCRA is a flexible programme, based on the needs of the area. Its programmes emphasize the principle that planning and implementation should be decentralized, with both activities taking place at the village level. The planning and responsibility of implementation should be as close to the group as possible.

The DWCRA lays stress on the principle of participation as the root of decentralization. So, the effort is to enlist the participation of people right from planning through evaluation to implementation. Participatory planning means that the women's groups decide on the kind of work they will undertake. Generally, when a community service is organized by the government, without direct participation of the rural people, they do not feel responsible for its full use or maintenance. Therefore, the objective of the DWCRA programme is that people in the group would decide what programme they need, how it is to be implemented in their village and thus really become a part of the programme.

Objectives of DWCRA

The following objectives have been generally considered for the promotion of DWCRA.

1. To help women to organize themselves into groups in order to work collectively for solving their manifold problems like employment, economic improvement, educational betterment, improvement of health, prevention of diseases, adoption of Family Planning and overall betterment of the quality of life for women and children;

2. To develop skills and ability in their avocation and improve the efficiency of their work through self-employment.
3. To promote income generating activities to supplement their personal needs and for the well being of the family;
4. To promote self-confidence, awareness about all the developmental programmes and the benefits available for women through Government Programmes, familiarize them with the rights and responsibilities in a changing society;
5. To provide appropriate care for their children through crèches and Balwadis to develop their health, personality and education.

Organizational Set-up:

At the national level the Rural Women's Programme Division in the Ministry of Rural Development Plans, administers and monitors the programme. At the state level, the Women's Programme Cell of the Department of Rural Development is responsible for the implementation of the programme. At the district level, the Assistant Project Officer (A.P.O.) and Field Training Officer (F.T.O.) under guidance of the Project Director (DRDA), and at the block level, the Gram Sevika (G.S.) under guidance of F.T.O. and Mandal Development Officers (M.D.O.) are responsible for programme implementation.

National level	- Ministry of Rural Development (Rural Women's Programme Division)
State Level	- Rural Development Department (Women's Programme Cell)
District Level	- Assistant Project Officer
Block Level	- Gram Sevika
Village Level	- Group Organizer Group members

Identification of Beneficiaries:

The scheme identifies women below the poverty line in rural areas, the poverty line was defined as a family having an annual income of rs.6,400 or less (IRDP Manual, 1987). But the "cut-off" line for selecting the beneficiaries under the DWCRA scheme is a family having an annual income of less than Rs.3,400 and these families get priority in selection. While the target group of DWCRA is the same as IRDP, the methodology of reaching is through a group rather than individual beneficiaries. The financial provisions under the DWCRA are available only for the group. Individual income generation projects will be financed on the IRDP pattern from the IRDP budget.

Formation of Group

A group of 15-20 women of homogenous category come together for an activity of mutual interest to all. The group must be linked to collective economic programmes. The process of group formation should also be a process of building rapport between the women, on the one hand, and the grassroot level Government functionaries, on the other. Through the organization of groups, women improve their participation in various programmes of rural development and economic well being. With this, women improve their earnings, acquire new skills, reduce their daily workload, and have better accessibility to credit and other inputs of development.

The assistance available to a group is the following

Rs.15,000 as a one-time grant contributed in equal measure by Central and State Government and the UNICEF, which can be used as:

- i. Revolving fund for purchase of raw materials and marketing.
- ii. Honorarium to the group organizer, which may not exceed Rs.50/- per month for a period of one year.
- iii. Infrastructure support for income generating activities; and
- iv. One-time expenditure on childcare facilities.

Interaction within DWCRA

Discussions in the DWCRA groups focus on several aspects concerning women. The principal deliberation in the monthly DWCRA group meeting centres on different aspects of financial management. The membership fee collected is pooled and deposited along with the matching grant from the Government in a bank in the name of the DWCRA leaders. The profits made through the organized sale of commonly produced materials are equally shared by the members as their take home family benefit. Loans are given to the members for several productive schemes of self employment such as buying milch cows/ buffalos, making garments, tailoring, plastic/ jute bag making, running petty shops, vending, skirt-making, sheep-rearing, agricultural promotion of sericulture, raising vegetable gardens and so on. In addition, loans are also given for the education of children, construction of toilets, repairs of houses, marriage expenses, meeting the emergency health needs and so on. These loan facilities have liberated many rural people from the clutches of Shylock like moneylenders who generally exploit the poor and the middle class people. What is more, many women members, for the first time in their life, individually handle money, save money without the interference of the husband. This is a big revolution, not merely financial, among women through the DWCRA programme. Whenever members do not pay the loan installment for clearing the loan obtained from the DWCRA, other members put pressure on them and realize it. There is also a definite understanding not to allow the husband to meddle with the finance of DWCRA through the wife. This is a positive development for women's economic emancipation.

During the monthly meetings of the DWCRA, in addition to deliberating on financial matters, the members discuss several other issues concerning women and their families. For instance, they share the problems created by husbands through alcoholism. They encourage such women sufferers to face boldly their husbands and threaten them if necessary that they would report the matter to the police for justice and thus admonish the husbands. In fact, there are instances of a decrease in the

harassment of wives by husbands through alcoholism, owing to the impact of the DWCRA and the consequent empowerment of women. The DWCRA members and the two leaders of their group help other members in several other ways. The leaders of the DWCRA accompany the members for procuring raw materials. They individually and together work for the marketing their products. They also periodically discuss issues like the health problems, family planning adoption and programmes like the education of their children in future and so on. In fact, the enlightened and educated members of the DWCRA share their experiences with other members of the group. All these interactions within the group provide non-formal education to the members and help in the empowerment of women.

Opinion of DWCRA Members on Welfare Schemes

As stated earlier, several health, family planning, environmental, economic and social problems are tackled through the Janmabhoomi and DWCRA programmes. While the Janmabhoomi programme is implemented once in 3-4 months, the DWCRA meeting taken place at least once in a month. During the Janmabhoomi programmes and the DWCRA meetings, special sessions are arranged for skill development, and for education. However, such interventions have not been adequate, although they have rendered great service by disseminating of knowledge among the DWCRA members, who in turn have passed on the same to their friends and relatives, the benefits they have received. In the following, we examine the opinions of the DWCRA members regarding their response to the Janmabhoomi programmes, their friends and relatives, the benefits they have received. In the following pages, we examine the opinion of the DWCRA members regarding their response to the Janmabhoomi programmes, their several components, and the benefits derived from them.

Health Education and Services

Under health education three aspects were prominently discussed during the Janmabhoomi and DWCRA meetings. During the Janmabhoomi programmes experts on health from different

institutions were involved to impart education on several aspects of health to the members of the DWCRA and other participants. When their opinion was sought regarding such health education, an overwhelming proportion (84%) of them said that they found it useful. While half of them felt it really useful, one-third of them felt it somewhat useful. However, one-third of the respondents felt that it was a waste. About 40% of them were not able to express any opinion. Therefore, there is a need to strengthen the health education programme by repeating it frequently with more audio-visual aids and encouraging question - answer sessions in the meetings, besides involving as many people as possible in such group meetings. The benefits generated through health education did not differ much in the different regions (Table 1).

Table 1: Percentage distribution of women according to their opinion on discussion of health matters at Janmabhoomi.

Opinion on Health topics discussed	Districts		Total
	Chittoor	Krishna	
Useful	52.5 (105)	51.5 (103)	52.0 (208)
Somewhat useful	29.5 (59)	35.0 (70)	32.3 (129)
Waste	12.5 (25)	11.5 (23)	12.0 (48)
Don't know	5.5 (11)	2.0 (4)	3.9 (15)
Total	100.0 (200)	100.0 (200)	100.0 (400)

The mothers were also asked to give their opinion regarding the immunization programme for children. Nearly a quarter of the women (24.0%) said that they did not get the benefit of immunization. Another quarter of them did not appreciate the coverage and service done for immunization. However, nearly 50% of them were satisfied with it. Therefore, there is need for a thorough review of the on-going immunization programme under Janmabhoomi to avoid wastage and make it really useful in future.

Sanitation-cum-Clean and Green

The clean and green programme including sanitation formed a major component of the Janmabhoomi programme. It is very appropriate to include this programme because drainage and sanitation are very poor in most places and there has been a reckless destruction of trees and forests all over the state. In this context, it is good to know that in Sweden even private tree cannot be cut without the permission of local government and in all the Scandinavian countries, the government extends all encouragement for tree planting. In India, tow states, Gujarat and Tamil Nadu, have taken the lead in social forestry. Thanks to the visionary social forestry programme adopted in Tamil Nadu by the late MGR, all along both sides of the road in the state, there are rows of trees grown. It is some comfort that Andhra Pradesh has adopted the social forestry programme in earnest. However, Planting new trees and assuming their uninterrupted growth has not been keeping pace with the callous destruction of trees in the State.

A very high percentage of the women (88%) expressed appreciation of the clean and green programme. While more than half of them were very happy about it, one-third of them felt that it was only somewhat useful. Only negligible percentage of women regarded it as a waste. In these opinions the two regions did not differ much (Table-2).

Table 2: Percentage distribution of women according to their opinion on clean and green under Janmabhoomi programme in Chittoor and Krishna districts in Andhra Pradesh

Opinion on Health topics discussed	Districts		Total
	Chittoor	Krishna	
Useful	52.0 (104)	51.5 (111)	54.0 (216)
Somewhat useful	28.0 (56)	39.5 (79)	34.0 (136)
Waste	14.0 (28)	3.5 (7)	8.5 (34)
Not Applicable	6.0 (12)	1.5 (3)	3.5 (14)
Total	100.0 (200)	100.0 (200)	100.0 (400)

Family Planning: A Spectacular Success and a World Record

The family planning programme in Andhra Pradesh did not progress satisfactorily till about a decade, unlike Kerala, Tamil Nadu, Goa and Punjab. It was probably because of the massive illiteracy of women in the state. Further, road transport facilities in the state were poor. When the infrastructure is poor and clients are illiterate, naturally family planning cannot flourish despite special efforts made through World Bank aided UPP projects. Under such circumstances, the population grew very high in Andhra Pradesh till 1991. In fact, the average annual growth rate in the state was 2.1% till 1991. Since then, however, during the last one decade (1991-2001) the annual growth rate has declined to 1.30%. Such dramatic decline of the annual growth rate can be explained largely as due to the positive impact of the Janmabhoomi and DWCRA programmes. The family planning programme was there in the state during the last four decades, and the massive IPP programme had been funded by World Bank during the 1981-91 period. However, such extra input was not there to promote the reduction of the growth rate of population during the 1991-2001 period. Therefore, it seems logical to argue in the absence of any special family planning programme like the IPP during the 1991-2001 period, what other programmes could have caused the rapid decline in the growth rate both in rural and urban areas in the last one decade compared to all the other states in India. Such rapid and steep decline of growth rate during the last decade did not happen in any other state. Interestingly, such a revolutionary and dramatic decline of growth rate of population happened in China (Mahadevan and Taun, 1994). The decisive impact, both direct and indirect, made by the massive community movement through the periodical Janmabhoomi and DWCRA programmes, on eligible couples and the interaction among the group members, would have contributed to improvement in knowledge of family planning development of favourable attitude towards it and increased acceptance of contraception to raise it as high as 70% in several districts, barring the backward areas in the state (see details in F.P. Chapter).

OPINION ON FAMILY PLANNING THROUGH JANNABHOOMI

Family planning is discussed among the DWCRA members during their monthly meetings and they in turn frequently discuss it with their friends and relatives later on. Through the Janmabhoomi programme additional family planning (FP) education has been carried out on a quarterly basis during the last five years. Therefore, the respondents were specially asked to mention their view of the usefulness of F.P education imparted through Janmabhoomi per se. According to Table 3, a significant proportion (64%) of women admitted the usefulness and benefits of F.P education periodically imparted to them through the several Janmabhoomi programmes. There is no major region-wise variation in such education. Therefore, it may be summarized that statewide large-scale benefits of the IEC programme have permeated among the women in general. Since most of the adopters are women (see F.P.chapter) their opinions mentioned above reflect the positive impact of the F.P. education through the Janmabhoomi and DWCRA programmes. It is in addition to the interaction effect and diffusion of knowledge resulting from these programmes. Although one-third of the women expressed the view that the F.P. education through Janmabhoomi was a waste, it does not reflect the negative aspect of the programme because most of the earlier adopters mentioned it as a waste.

Thus, the principal causal factor for the rapid and extensive adoption of F.P in Andhra Pradesh and the consequent steep decline of the growth rate of population can be the direct impact of the Janmabhoomi and DWCRA programmes and the indirect impact of the interaction and diffusion effects operating from the participants of themselves and with others.

Table 3: PERCENTAGE DISTRIBUTION OF WOMEN REGARDING OPINION ON HEALTH AND FAMILY EDUCATION THROUGH JANMABHOOMI PROGRAMMES IN CHITTOOR AND KRISHNA DISTRICTS IN ANDHRA PRADESH.

Opinion on Clean and Green	Districts		Total
	Chittoor	Krishna	
Useful	45.5 (91)	47.5 (95)	46.50 (186)
Somewhat useful	19.5 (39)	16.0 (32)	17.75 (71)
Waste	29.0 (58)	35.0 (70)	32.00 (128)
Not Applicable	6.0 (12)	1.5 (3)	3.75 (15)
Total	100.0 (200)	100.0 (200)	100.0 (400)

LITERACY AND EDUCATION OF WOMEN

Literacy and education constituted one of the components of Janmabhoomi programme. In fact, 77% of women expressed appreciation of it. However, the remaining were either not expressed appreciation of it. However, the remaining were either not exposed to it or found it not necessary for them. In the context of the prevailing high illiteracy among women in Andhra Pradesh, this programme deserves very high priority. When literacy increases and adult education spreads, women become well informed, and knowledgeable and empower themselves. As a result they also quickly adopt F.P.

OVERALL OPINION ON WOMEN ORIENTED WELFARE PROGRAMMES

Certain Janmabhoomi programmes were exclusively devoted to the development of women, for instance, the programmes which were focused on the girl child, girl's education, etc. An index was prepared covering all the welfare programmes promoted for women through the several Janmabhoomi programmes. All the questions were trichotomised into 'less useful', 'moderately useful' and 'very useful' categories. The scores

of these questions were quantified and classified into three categories (Table 4).

Table 4: Percentage distribution of women by index on their opinion about the implementation of various welfare programmes under Janmabhoomi in Chittoor and Krishna districts in Andhra Pradesh.

Opinion on Health Topics discussed (An Index)	Districts		Total
	Chittoor	Krishna	
Very Useful (Score 14-18)	50.5 (102)	49.0 (98)	49.8 (216)
Moderately useful(Score 10-12)	21.5 (43)	18.0 (36)	19.8 (79)
Less useful (Score 6-9)	27.5 (55)	33.0 (66)	29.3 (121)
Total	100.0 (200)	100.0 (200)	100.0 (400)

It is interesting to note that 70% of the women found these programmes very/moderately useful, less than one-third of them found them 'less useful', perhaps because they had been already exposed to such information and therefore did not find relevant to them. Since a high proportion of women found the programmes beneficial, and several others are oriented towards the welfare programmes through Janmabhoomi, this programme deserves to be expanded, diversified and repeated for a few more years till women in the state are fully educated, modernized and the quality of their life is improved.

SUGGESTIONS FOR IMPROVEMENT OF DWCRA AND JANMABHOOMI

The women respondents were asked to give their suggestions. Several suggestions were put forward by them. They are as follows. Active and regular participation of the government officials concerned is mentioned as major recommendation. This recommendation implies that certain officials have been irregular on their participation and shown poor commitment to the DWCRA AND Janmabhoomi programmes. Therefore, it suggested that

special region-wise diagnostic studies of the extent of the participation of government officials in DWCRA and Janmabhoomi may be strengthened to enforce discipline among them in executing the DWCRA and Janmabhoomi programmes successfully. Other suggestions given by the women were : Need for expansion of all awareness programmes on (1) Health, (2) Child welfare, (3) Health promotion, (4) Clean and green, (5) Special programmes on girl children, (6) Programme for raising girl's age at marriage, (7) Dowry eradication, (8) Reproductive health promotion, (9) Prohibition, (10) Old age security and (11) Care of destitute women.

Regarding the DWCRA programme, an overwhelming percentage of women demanded more revolving fund to be provided to them by the Government, which may enforce a proper utilization of this fund for productive use. There is the need for better official co-operation and co-operation among the members of DWCRA themselves for marketing their products on a remunerative basis. Another important suggestion is that they need diversified skill development programme through periodic training to enable them to produce attractive and competitive products in future. Therefore, by and large, most of the women are enthusiastic about the DWCRA and want to expand, diversify and improve the functioning of the DWCRA in future.

Facets of Empowerment of Women

The assumption here is that through their active participation in the DWCRA and Janmabhoomi programmes, women would develop several facets of empowerment because interaction with one another regarding the growth and development of women enables them to get rid of shyness and withdrawal tendency. Further, they would develop awareness of several aspects of their life which may improve their self-confidence, aspiration, world-view, etc., and enable them to achieve autonomy in decision-making. Added to these factors, the economic gains they make through self-employment in the DWCRA programme would add to their empowerment. All these positive developments will pave the way for greater participation of women in decision-making on

a number of issues in the family. Therefore, in the present study, women's empowerment has been assessed through their autonomy along with their level of aspiration, role in decision-making regarding the education of children, transaction of property, health utilization, family planning and so on. All these facets of change in women together can indicate their present level of empowerment, which has improved through the DWCRA in particular.

Index of Autonomy in Decision-making

Traditionally women have little autonomy in taking decisions in most aspects of day-to-day affairs, more particularly in serious matters like property transaction, education of children, seeking medical treatment, family planning and so on. To assess their cumulative autonomy in decision-making, a number of questions relating to the items mentioned above were posed to the women in order to assess the level of their autonomy as low, moderate and high. A score value of 1-3 was assigned to the tripartite classification of five such questions on different themes. The cumulative score was graded to represent the hierarchy of autonomy, which is presented in Table 5. The findings conclusively confirmed that majority of women developed very high level of autonomy in both the districts. Another quarter of them also developed moderate level of autonomy. These findings reveal a revolution in empowerment of rural women in Andhra Pradesh now.

Table 5: Percentage distribution of women according to the Autonomy enjoyed by them in various aspects of decision - making in Chittoor and Krishna Districts of Andhra Pradesh.

Level of Autonomy of Women	Districts		Total
	Chittoor	Krishna	
Low	25.0 (50)	11.5 (23)	18.3 (73)
Moderate	24.5 (48)	26.5 (53)	25.1 (10.1)
High	51.0 (102)	62.0 (124)	56.6 (226)
Total	100.0 (200)	100.0 (200)	100.0 (400)

Ambition of Career for Daughter

Traditionally, in most developing countries, except China, most rural women prefer to remain at home as housewives. In fact, Chinese women are even far ahead of women in the developed countries in terms of their employment outside home, and notably in the field of sports. It is well-known that China ranked second in the recent Olympic games next only to the USA and Chinese women dominated in several sports events. However, Indian women lag far behind the Chinese women except in the field of politics and basic academic field. Now, let us see the changing ambition of mothers regarding the careers of their daughters in future, according to the women respondents.

The data given in Table 6 shows a contrasting scenario regarding the daughter's career. In fact, 57% of women in all preferred a career life outside home for their daughter's career. In fact 57% of women in all preferred a career life outside home for their daughters and their number is significantly more in the Krishna district (69.0%) than in the Chittoor district (46.0%). Therefore, based on the development of the region, women tend to prefer jobs for their daughters outside home mostly because of their educational advancement. In addition, it is likely that periodic interaction with others, outside home mostly because of their educational advancement. In addition, it is likely that periodic interaction with others, debate among themselves on issues concerning their formal and informal education received by the rural women through the DWCRA in particular and to a certain extent through the Janmabhoomi programme, would have strengthened in a majority of them their ambition of a career goal for their daughters. Therefore, another dimension of empowerment is manifested in these findings.

Level of Education	Chittoor	Krishna	Total
Below High School	10.0%	10.0%	10.0%
High School	30.0%	30.0%	30.0%
Below Degree	10.0%	10.0%	10.0%
College	10.0%	10.0%	10.0%
Post Graduate	10.0%	10.0%	10.0%
Total	46.0%	69.0%	57.0%

Table 6: Percentage distribution of women expressing career ambition for their daughters in Chittoor and Krishna Districts of Andhra Pradesh.

Career ambition for Daughters	Districts		Total
	Chittoor	Krishna	
Housewife	54.5 (109)	31.5 (63)	43.8 (172)
Employment outside home	45.5 (91)	68.5 (137)	57.0 (228)
Total	100.0 (200)	100.0 (200)	100.0 (400)

Other Dimensions of Empowerment

In order to identify the improvement in the empowerment of women on other dimensions, a few other questions were put to the respondents. When their opinion was sought regarding their family life, 69% of them wished for several changes in family life deviating from the traditional patterns, which reflects their empowerment. Their number is significantly more in the developed Krishna district (82.0%) in the Chittoor district. In fact, the development of this dimension of empowerment is at least in part through the DWCRA (Table not given). Yet another dimension of empowerment was assessed in terms of their participation in decision-making concerning (1) education of children, (2) seeking medical aid and (3) acceptance of family planning. As for the education of children, 77% of the women respondents confessed that they generally involve in decision-making along with the husbands ion the past and/or in the future. Regarding seeking medical aid, a similar trend emerged for acceptance of family planning (see Table in Chapter on F.P.) In all these three decision-making patterns significantly more women in the Krishna district preferred to involve themselves in decision-making along with the husbands. Once again, these three aspects of decision making in the family manifest a modern trend and improvement, which in all likelihood resulted with the impact of the DWCRA programme.

DWCRA - SURVEY FINDINGS

Development of Women and Children in Rural Areas (DWCRA) programme was launched in 1982, as part of the Integrated Rural Development Programme (IRDP). Its aim was to empower rural women living below the poverty line (BPL) by way of organizing them to create sustainable income generating activities through self-employment. It was the first program of its kind that specifically focused on improving the quality of life of rural women. A unique feature of DWCRA, unlike other IRDP components, was that along with the improvement in income, it also focused on access to health, education, safe drinking water, sanitation, nutrition, etc. Thus it not only aimed at economic development, but also intended promoting social development. Another unique feature of the program was that it emphasized group activity. It was thought that in the long run women's empowerment depends on creation of a movement that promotes awareness and self-reliance.

The present report is an outcome of the Quick Evaluation Study of DWCRA sponsored by the Ministry of Rural Development and conducted throughout the country, on a sample basis.

Objectives

The objectives of the Quick Evaluation Study of DWCRA were as follows:

1. **Program Implementation:** to study the degree of conformity to the guidelines of DWCRA with reference to selection of beneficiaries, selection of projects, utilisation of funds allocated, transparency and involvement of people in the program implementation.
2. **Continuity in the Activities:** to see what proportion of groups formed under DWCRA have continued to remain active; what are the factors behind continuation or drop-out, and whether the assets created have survived, and are in use.

3. **Impact:** to understand the impact of the program on poverty alleviation, i.e., whether DWCRA has contributed to increase in production, employment and living conditions of women living below the poverty line.

Methodology

The study is based on a 20% sample of all the districts in the country. In smaller States such as Goa and small Northeastern States a minimum of two districts were selected. The sample districts were selected purposively to ensure that (a) the selected districts represent the State adequately with respect to geographical distribution and special conditions, and (b) in at least one district (if available) watershed programs (under DDP, DPAP and IWDP) are implemented.

In all, data were collected from 1803 villages spread over 128 districts in all the States and Union Territories. In these villages 1683 DWCRA groups were studied. This involved interview with 8158 beneficiaries of the program. In addition, to study the dynamics of operation of DWCRA in the field, 1729 women who had not joined DWCRA, but were eligible for becoming DWCRA members, were also interviewed.

Findings of the Study

The major findings of The Quick Evaluation Study of DWCRA are as follows:

General Findings

1. Overall, DWCRA was not able to meet the objectives that were set forth. The study showed that a large majority of beneficiaries could not utilise the program to translate into substantial economic benefits. The average per day income of a beneficiary was reported to be only Rs. 42.
2. At the national level DWCRA program was received well. There was wide spread knowledge about the various aspects of DWCRA. However, very small proportion of

beneficiaries could tell the different components of program. Lack of commitment of officials, inability to mobilize NGOs for the benefit of program and high illiteracy of rural women were some of the reasons for this.

3. As women became more aware, there was a reduction in family size and time spent on household activities. More women were keen to spare some hours for productive work.
4. Eligible women, from both majority and minority communities, participated in DWCRA, in proportion of their overall population. However, since the program was targeted at BPL families, a greater proportion of beneficiaries belonged to lower classes, and Scheduled Castes and Scheduled Tribes (SC & ST). The program, as intended, also benefited disabled women. Analysis showed that 52.8% of all beneficiaries were SC/STs, and 2.4% were disabled.
5. DWCRA reached not only married women but it also benefited unmarried and widowed women, though their number was small.
6. As such, DWCRA beneficiaries had more number of children than others (non-beneficiaries), but the average age of beneficiaries was three years more than that of the later. This showed that more women, who had participated in DWCRA, had lower fertility.
7. Data showed that both literate and illiterate women participated in DWCRA. It had mobilized both educated and uneducated women, with better-educated women often providing the leadership, as Adhyaksha or Treasurer.
8. DWCRA had no effect on schooling among children because all sections of society attached high significance to children's education. Data showed that about 85% children in age group of 6-14 years were attending schools, irrespective of whether their mothers had participated in DWCRA or not.

9. DWCRA women had higher daily earnings than other women who had not participated in DWCRA. While the beneficiaries earned Rs.42.00 a day, the non-beneficiaries earned Rs.32.20. The difference was of Rs.9.80. However, the daily earnings of DWCRA women (Rs.42) were also less than the minimum wages. Majorities of DWCRA beneficiaries were daily wagers, self-employed or housewives. Their daily earnings were between Rs.20-40. The annual family income of beneficiaries was Rs.11,925 while that of the non-beneficiaries was Rs.10,978.
10. Data on indicators such as kuccha-pucca house, toilet facilities in the house, and availability of drinking water indicated poor living condition of both beneficiaries of DWCRA and the non-beneficiaries. In both the categories, about 60% lived in kuccha house and about 75% lacked toilet facilities. Moreover, among the BPL families, few owned consumer durable or farm equipment, such as refrigerator, three-wheeler, tractor, power tiller, combined thrasher/harvester. Only 12.5% had TV sets and 17.6% had ceiling fans. Percentage of women whose family owned motorcycle or tractors was almost negligible.

Communication

The penetration of mass media among the BPL families in rural areas was very limited. Consequently, among the beneficiaries of DWCRA only 6.3% read newspaper, 15.8% listened to radio, and 12.8% watched TV. This showed that to reach out to the poor women in rural areas, the development programs will still be dependent on the mobilization of village workers and NGOs. Thus in developing communication strategies the role of government was crucial.

Time Constraints

Women are often constrained with time, as well as location of work. It was heartening to note both beneficiary and non-beneficiary groups were interested in income generating activities.

The time they could spare for income generating activities after attending to household chores depends on a number of factors such as season, family circumstances, culture, motivation and type of work. On an average, beneficiaries could spare 4.3 hours per day, and non-beneficiaries could spend 4.7 hours.

DWCRA Projects

1. Under DWCRA different types of activities were chosen in different States. Yet more than half of them were related to the primary sector. Overall, 23.1% groups chose agriculture related activities, and 20.9% chose livestock and fisheries activities. Another 11.6% of the groups chose forest-based activities. This is understandable because most women felt that they should take up the projects they understood. Involved as they were in agriculture, livestock, fisheries and forest activities in day-to-day life, they found it more convenient to engage in related activities.
2. Overcrowding of similar projects in an area often lead to overabundant supply of commodities, resulting in marketing difficulties for groups.
3. In an overwhelming majority of cases the block level officials selected the project. In some cases beneficiaries themselves chose the projects. The role of NGOs in project selection was minimal.

Group Functioning

One of the main goals of DWCRA was to promote group activities among the poor women. Observations showed that officials involved formed the groups only on paper. In actuality group members functioned as individuals. At the same time DWCRA had undoubtedly initiated group activities among women. They had come out of the boundaries of the household and learnt to interact with other women, village and block officials and consumers. Nearly half of the groups studied, maintained proper registers of DWCRA activities, which was not a mean achievement

looking at the socio-economic milieu in which rural women operated. However, the auditing of records was poor.

Training and Stipend

1. Another important component of DWCRA was training. The idea was that to initiate income-generating activities in groups women require training in necessary skills. In this respect the program had not done well. Overall, only 26% groups received any training.
2. 81.5% of those who received training received stipend.
3. Average amount of stipend per group was Rs.2490 that had been shared by all the group members. Since the average size of group was 12.3 the amount of stipend per person is Rs.202. In majority of cases the training lasted for 16 weeks or less.
4. Nearly half of all those received training expressed dissatisfaction with the trainers.

Revolving Fund

According to the program, those groups formed under DWCRA were to get interest free revolving fund and subsidized loan. The study showed that only 52.2% of the groups had received the revolving fund. The percentage of groups that took loan was still less. The DWCRA groups were generally not interested in loan. Only 6% of group leaders knew how much subsidy they were entitled for on bank credit. This reflects the low credit taking capacity of the rural poor.

Assets

1. A large number of beneficiaries had stated that they had procured some assets under DWCRA. 66.5% of the beneficiaries said that the assets still existed; 9.9% had lost them; and 8.1% had sold their assets.

2. More than half of the beneficiaries said that the assets created under DWCRA were used fully and were still in working condition.

Active and Inactive Beneficiaries

1. Over the years many groups or individuals had lost interest in DWCRA activities and had become inactive. Comparison of characteristics of active and inactive beneficiaries showed that active beneficiaries had more land, less number of children, better education, better exposure to media, and a greater proportion among them had received the revolving fund. Ironically, the active beneficiaries had lower income and lesser inputs of training and stipend. It can be seen that among the poor there was also a gradation of income and those from relatively poorer sections may continue with activities even if the returns are small. Training and stipend may be influenced more by the interest taken by the functionaries at the lower level and by themselves they did not necessarily lead to continuation of activities.
2. Interviews and statistical analysis of survey data showed that wherever groups became inactive, it was more due to procedural delays in getting the benefits from block or mandal, lack of skills and training, and difficulty in marketing the produce. Shortage of time, lack of family support and lack of interest among the beneficiaries were not the factors. Therefore, better administrative procedures, and helping the groups to market their produce can go a long way in making an income-generating scheme a success.

Impact of DWCRA

1. DWCRA had a direct and significant impact on employment and group activities. The biggest achievement of DWCRA was that it raised desire for self-employment among poor, rural women and encouraged them to work in groups. 92.5% beneficiaries reported that DWCRA has created a desire for self-employment. 88.8% beneficiaries feel that DWCRA

has raised their income. This may not immediately translate into income figures but in the long run it has a great transformative potential.

2. DWCRA had a visible impact on savings, economic conditions, and social prestige.
3. DWCRA had less impact on health and sanitation, and drinking water, which are more of community services. It had no impact on schooling of children, as the demand for schooling was already very high.

Regional Variations

1. There were significant regional variations in the implementation of DWCRA, number of groups formed per 1000 population, continuation of activity and impact on different indicators.
2. Union Territories have performed better than the large States.
3. According to their overall performance, the major States could be ranked (from best to worst) as follows: Nagaland, Arunachal Pradesh, Kerala, Andhra Pradesh, Assam, West Bengal, Mizoram, Tamil Nadu, Maharashtra, Orissa, Punjab, Karnataka, Madhya Pradesh, Tripura, Bihar, Jammu & Kashmir, Gujarat, Uttar Pradesh and Haryana. However, it must be noted that the States ranked quite differently on indicators of performance, such as awareness among the target women, motivation to form income-generating groups, functioning of the scheme and the perceptions of impact by beneficiaries, group leaders, and Village Pradhans. Some States had done better in one respect while others in other respect.

ISSUES OF STRATEGIC IMPORTANCE

The most salient factors behind the success of a program like DWCRA where greater thrust has to be placed are:

- Strong and sustained political will: it has to be accepted that in programs for the development of the poor women, progress would be slow, and only strong political commitment and sustained efforts could yield results. Here it should be noted that the Andhra Pradesh model for DWCRA has emerged very successfully.
- Greater participation of the women in project selection: Specific projects must be chosen keeping in view skills and experience of women, infrastructure and local conditions. Economic activities geared to the demands of micro market have a better chance of success than those geared to demands of urban market. However, in certain cases if the activities are linked to handicraft and village industries, which provide the basic inputs and training to women and help them in marketing the produce, then it can also sustain activities.
- Greater success can be expected when women take up the activities traditionally done in the family and in which men's support is available.
- Marketing support: DWCRA bazaars and melas have contributed greatly towards demonstration and display of entrepreneurial skills and promoting sales of DWCRA products.
- Focus on savings and internal loaning, promotion of the idea of self-help groups, linking them to problem solving at the village level, skill upgradation, technical inputs and multiple interventions.
- Success has created a great demand for DWCRA activities in several regions. The old and new DWCRA groups require

financial and technical help which should come timely from the government and NGOs. In the absence of such help, the program can boomerang and lead to general discontentment. At this level promotion of the idea of self-help group and their networking could sustain the movement and reduce the burden on government.

- Adequate staffing at the village level: the staff at the block level was adequate but the staff at the village level was short. Thus the block official responsible for DWCRA had to look after the problems of several groups, and also attend to other tasks such as organizing melas, preparing reports, etc. There is a need to improve staffing at the village level.

At the end, it can be concluded that for the success of the DWCRA like programs:

1. There has to be a greater emphasis on participatory model, rather than the top down approach that was adopted.
2. The identification of beneficiaries should be left to Gram Panchayats.
3. Schemes should be made to achieve impact and not merely meet targets.
4. The model of micro lending through self-help groups is a superior model, where in the groups get time to evolve over a period of time.
5. Project selection should involve groups, NGOs as well as bankers. Groups should be taking projects with adequate forward and backward linkages, avoiding overcrowding of projects in an area.
6. Capacity building of NGOs should be taken up at large scale.

Source: <http://www.drd.nic.in/jry2/esdwcra1.htm>

EVALUATION STUDIES EMANCIPATION THROUGH PARTICIPATION STUDY OF WOMEN GROUPS IN ANDHRA PRADESH

EXECUTIVE SUMMARY

In Andhra Pradesh, the SHG/DWCRA woman groups have been active since a decade. We present here a summary of observations made by a study group.

This study, more particularly, tries to capture the qualitative changes that the "group approach" has brought in the lives of the once passive women recipients in the rural areas. Basically the perceptions are mostly used of, to discern the directions of change, rather than using the run off mill quantitative indicators.

Major Objectives:

The twin objectives of this study focus on the all-round development achieved by the SHG / DWCRA women groups in Andhra Pradesh. More particularly the

- improved status and quality of life of poor women and children (as perceived by them) in the rural areas (increased incomes, working days, asset formation, better nutrition and health care, literacy, etc.); and
- involvement of community in planning and implementing of several other development programmes. In other words, whether women have become articulate, empowered enough, capable of self-management and practicing advocacy for their rights.

Sample

From out of the total 1.15 lakh DWCRA groups and 2.19 lakh SHG groups in Andhra Pradesh, a 1.5 per cent sample is taken for this study covering one district each from the three regions of Andhra Pradesh.

From Khammam District (Lowest), 150 groups were selected, from Kurnool (Moderate), 195 and from East Godavari (Highest), 655 groups were selected for the study.

Methodology

A specially designed/ pre-tested/ partly preceded questionnaire is made use of, for eliciting the information at village/ community level and household level. Suitable PRA methods are adopted to study the "Group Dynamics" and the benefits derived from out of it, by different sections of the society. To elicit their perceptions, through thorough probing, the 'before' and 'after' technique has been made use of. Asking these women to quantify the 'changes' is too much of expectation. Hence they were asked to recapitulate the 'then' position with the 'present' position and give the percentage increase/ decrease (as part of one rupee). Their perceptions, suggestions and reactions are recorded to suggest ways and means for better functioning of the present activity. In addition to the beneficiaries, the officials of various implementing departments, at different levels - Village/ Mandal/ District - are contacted to record their suggestions based on their experiences.

Demographic Features

BCs and OCs formed one-third each in the sample, while SCs and STs together formed the remaining one-third. Illiterates formed only 11 per cent, while 60 per cent have gone to schools and attained up to secondary level. Majority of the respondents are pursuing (Non-agriculture and agriculture) labour as occupation, while trade, business and service are pursued by 35 per cent. The average household size is 4.0, while literates per household are 1.6 and number of workers per household in 1.8. The average landholding size is around 3 acres, of which wet land is considerable. The average annual income per household is around Rs.9,000/-

The Groups and Activities

Majority of the groups were formed during 1999, after being motivated by government officials and only 20 per cent were formed out of self-interest. In 76 per cent of the cases, the group meetings are regularly conducted once in a month and majority of the members participated regularly and achieved their objective through perseverance. "Majority opinion" is the technique followed for getting a motion passed in the group than lobbying or unilateral decision by the leader. Unfortunately in 93 per cent of the groups, there is no change of leadership since their inception. Nearly 80 per cent of the groups received financial assistance from banks. Monthly savings and installments of loan repayments are still being collected at the houses of the members.

Self-Management

So far as self-management (writing accounts, writing minutes of the meeting, going to bank for transactions and entries into pass books), group leaders are only playing a major role (because the other members have either faith in the group leader or avoiding their responsibility).

Loans: Number of times taken and purpose

One-third of the members reported to have not taken loans from their own savings, while another one-third have taken only once during the last one year. Only 10 per cent reported to have taken loans thrice in the same reference period. Majority of the people have taken loans for their own occupational development, whereas only a few have taken for health, education and marriage purposes. The amounts taken vary with the purpose.

Impact of groups on Social Development Aspects

The impact of "group" on the member's perceptions on some important social indicators between two points of time (before joining the group and the present status) has shown appreciable improvement on the following parameters: sending girl child to school, reduced family size, improvement in individual income,

increased working days. But in the case of number of women sarpanches, emergence of natural women leaders, interface with government officials and membership in CBOs, the improvement is not that encouraging. On the aspects of self-management, skill development for IGAs, trainings and participation in capacity building exercises, the change between the two points of time is less than the desired.

Decision-Making

The increased role of women in decision making in their household affairs has relatively increased in some aspects while the male dominance continues in some areas. Women power has stepped up its involvement in solving community problems. Thanks to the availability of capital, nearly half of the respondents are willing to pursue a new activity mainly with the aim of increasing their income.

Social Emancipation Index

To bring out the combined effect of more than five variables at a time, "Social Emancipation Index" is calculated for each district for two sets of variables and the comparisons brought out interesting results. Further analysis has been done on the differentials in the perceptions and performance of comparable parameters between (a) tribal and non-tribal areas, and (b) mono caste groups vs. mixed caste groups.

Observations and Recommendations

- Self-interest and self-motivation would go a long way for the sustenance of the group. Instead of officials or village leaders motivating them to form into a group to serve their ulterior motives, people should come together on their own.
- Mono caste groups and mixed caste groups should be treated differently. Segregation and reformation should be minimized so that the existing groups can run successfully.

- Periodic training at regular intervals to groups' members on Self Management Aspect may be imparted with the help of experienced resource persons.
- Change of leader periodically is a must for sharing the responsibilities by all members and generate leadership qualities in each member. The Bank Manager's reluctance to accept the resolutions to change the leader should be dealt with officially at higher level. Bank staff should cooperate with the members and leaders and guide them.
- The practice of collecting the thrift amount at the members' households should be discouraged and attendance at a meeting should be made mandatory to inculcate the group cohesiveness among all the members.
- The members should be trained to rotate the money for the benefit of meeting emergencies of the needy rather than sharing equally among themselves.
- Adequate and regular incomes must be provided through suitable micro enterprises developed through micro finance to encourage the group's survival.
- With the critical input, i.e., ready and cheap capital available, the women should think of occupation mobility to improve their incomes with twin objectives: crossing the poverty line as well as developing a sustainable group.
- The rate of illiteracy can be further reduced through the existing programmes. Formal education with focus on critical issues needed for functional literacy should be imparted to the women groups so that they can manage their group affairs independently.
- On social development, the women need further exposure. The changes that have occurred between "before" and "after" stages are encouraging, but not adequate.

- The share of women in decision-making regarding important domestic matters is varying between districts and caste groups. Still the women have to go a long way to come out of their second rate treatment.
- As an extension of women groups' development, the child labour should be discouraged and prevented.

Source: www.ap.nic.in/dwcra

PROFILE AND PROGRESS OF SELF-HELP GROUPS IN WARANGAL DISTRICT

Preface

The S.H.G. (Self-Help Group) Movement in Warangal district is not merely confined to savings and internal lending. The SHGs are fast emerging as instruments of Socio-economic changes in rural areas. This has taken a shape of silent revolution and causing social transformation in rural areas. This movement is marching ahead with accelerated speed. The movement dates back to 1992-93 in Warangal District. Over a period of time it has grown phenomenally.

Brief facts of the district

Warangal District lies approximately between 17° 19' and 18° 13' north latitudes and 78° 49' and 80° 13' east longitude bounded on north by Karimnagar district and on west by Medak district, on South by Nalgonda and on East and South east by Khammam.

The district occupies an area of 12846 Sq. Kms. with a population of 32.31 lakhs according to 2001 census. The rural population is 26.10 lakhs. Male population of district is 16.37 lakhs and women population is 15.93 lakhs. Sex ratio is per 1000 male 973 female. Literacy rate of district is 58.47 only. Male literacy is 70.07 and female literacy is 46.54.

For administrative convenience the district is divided into 4 revenue divisions and 51 mandals. The main stay of the population is agriculture. The major crops are paddy, cotton, chillies etc. Most of the farmers in the district are small and marginal farmers.

The district has got distinct history and culture. It is ruled by the great Kakatiyas from 1150 to 1422 A.D. and from Asif-Jahis from 1725-1948. In view of its historical importance several temples and monuments are there for tourist attraction.

There are 20276 groups existing as on 31st March 2001.

Community Wise Classification of Members

There are 20276 SHGs functioning in the district with a membership of 2,93,628 rural women with an average of 14 members per group.

SCs	STs	BCs	OCs	MNs	TOTAL
58264	43221	170882	16750	4,511	2,93,628
19.84%	14.72%	58.20%	5.70%	1.54%	100%

Classification of members according to their Age:

A	B	C	D
18 to 25 Years	26 to 40 Years	41 to 70 Years	Total
84,327	1,76,267	33,034	2,93,628
28.72%	60.03%	11.25%	100%

Status of Thrift & Financial Assistance to SHGs

Total Savings of the Groups	: Rs. 32,20,54,172
Total subsidy + Loan Provided	: Rs.1,48,26,604 (Outstanding)
Loan amount under Linkage	: Rs 7,18,36,583 (Outstanding)
Revolving Fund / Matching Grant	: Rs. 9,33,19,846
Total corpus of the Groups	: Rs. 50,20,37,205
Average Savings of Groups	: Rs. 15,883
Average Corpus Amount	: Rs. 24,760

Literacy Promotion of S.H.G. members under Akshara Sankranthi

Literacy promotion campaign is taken up to make all the illiterate SHG members as literates under Akshara Sankranthi since 2-10-2000. As per data collected there were only 1,00,741 literate women at the time of launching of the programme and the remaining 1,92,887 women were illiterate out of which 1,64,210 (85.13%) are going to learning centers under Akshara Sankranthi a most prestigious programme of the state government.

IMPACT ON SOCIAL ISSUES

S.H.G. movement has made an indelible mark on social issues pertaining to women. One of the major social issues in the district is illicit liquor. Women S.H.Gs. have several times made organised attempts on illicit liquor and saw that illicit liquor brewing and selling stopped in that villages.

S.H.G. movement has also brought out women from their kitchen rooms, gave them social freedom and sensitised on several issues pertaining to women, such as women-law, women health, women-atrocities etc. Further women have been vested with financial power. Men now depend upon women for money for their financial needs which is a significant contribution of the movement.

Today women are organised and united their energy is channalised and used properly for empowerment of women thereby creating an egalitarian and equitable society. The following information speaks of the SHGs financial linkages with banks.

**Mandal-wise Total SHG's Groups Assisted under
DWCRA/MG Upto 31-01-2002**

Mandal Name	Total Groups	RF/MG Groups	Amount	Balance Groups
Athmakur	661	478	57.12	183
Bachannapet	300	185	20.95	115
Bhoopalapalli	404	219	23.88	185
Chennaraopet	434	313	28.20	121
Cheriyal	329	198	23.67	131
Chityal	616	357	41.27	259
Devaruppala	400	299	34.52	101
Dharmasagar	602	390	38.87	212
Dornakal	342	167	17.58	175
Duggondi	364	272	28.24	92
Eturinagaram	252	108	9.28	144
Geesugonda	494	300	27.68	194
Ghanapurmulug	404	261	36.71	143
Ghanpur(stn)	568	366	36.42	202
Govindaraopet	250	152	15.90	98
Gudur	465	207	15.40	258
Hanamakonda	567	247	26.68	320
Hasanparthi	645	287	25.22	358
Janagaon	338	195	17.90	143
Kesamudram	656	273	24.97	383
Khanapur	313	232	24.62	81
Kodakondla	281	185	18.80	96
Korivi	605	216	13.84	389
Kothagudem	384	207	22.77	177

Lingalaghanpur	270	183	18.15	87
Madduru	325	223	21.26	102
Mahabubabad	690	371	33.18	319
Mangapet	382	161	16.98	221
Marripeda	425	182	21.42	243
Mogullapalli	279	150	17.96	129
Mulug	638	381	42.15	257
Nallabelli	358	288	33.64	70
Narmetta	406	251	24.53	155
Narsampet	490	328	29.70	162
Narsimhulpet	330	180	23.28	150
Nekkonda	352	260	25.99	92
Nellikudur	615	315	33.99	300
Palakurthi	394	198	27.67	196
Parkal	626	441	55.22	185
Parvathagiri	489	284	26.68	205
Raghunadhpalli	397	231	27.06	166
Raiparthy	509	376	37.89	133
Regonda	536	426	50.88	110
Sangem	511	331	29.13	180
Shyampet	410	235	30.05	175
Tadavai	141	62	9.54	79
Thourur	616	400	48.39	216
Venkatapur	428	311	39.26	117
Wardhannapet	676	411	37.99	265
Zaffargad	419	161	19.83	258
Total	22386	13254	1413.007	9132

Mandal wise S.H.G 's in Warangal District

SNo	Mandal	Total Groups
1	Atmakur	661
2	Bachannapet	300
3	Bhoopalapalli	404
4	Chennaraopet	434
5	Cheriyal	329
6	Chityal	616
7	Devaruppala	400
8	Dharmasagar	602
9	Dornakal	342
10	Duggondi	364
11	Eturinagaram	252
12	Geesugonda	494
13	Ghanapurmulug	404
14	Ghanpur(stn)	568
15	Govindaraopet	250
16	Gudur	465
17	Hanamakonda	567
18	Hasanparthi	645
19	Janagaon	338
20	Kesamudram	656
21	Khanapur	313
22	Kodakondla	281
23	Korivi	605
24	Kothagudem	384
25	Lingalaghanpur	270
26	Madduru	325
27	Mahabubabad	690
28	Mangapet	382
29	Marripeda	425
30	Mogullapalli	279

31	Mulug	638
32	Nallabelli	358
33	Narmetta	406
34	Narsampet	490
35	Narsimhulpet	330
36	Nekkonda	352
37	Nellikudur	615
38	Palakurthi	394
39	Parkal	626
40	Parvathagiri	489
41	Raghunadhpalli	397
42	Raiparthy	509
43	Regonda	536
44	Sangem	511
45	Shyampet	410
46	Tadavai	141
47	Thourur	616
48	Venkatapur	428
49	Wardhannapet	676
50	Zaffargad	419
	Total	22386

Linkage With Banks

S. No	Year	No. of Groups	Amount (in Lakhs)
1	1997-1998	2	0.12
2	1998-1999	315	39.50
3	1999-2000	2715	310.00
4	2000-2001	5880	941.00
5	2001-2002	10072	1827.69
6	2002-2003	12859	3062.77
7	2003-2004 (Upto 30-06-2003)	26500	662.50

Year wise Linkage position as on 28-02-2003 of the Andhra Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Chityal	132	25	3.4	82	9.75	153	22.38	105	153
2	Dantalapally	163	65	4.25	11	1.6	65	10.61	41	65
3	Devatruppula	159	23	3	42	6.75	100	17.8	49	100
4	Dornakal	154	0	0	33	3.32	125	15.46	200	125
5	Geesukonda	155	32	1.6	93	6.29	243	29.62	150	243
6	Gudur	413	67	3.38	147	15.2	416	85.23	435	416
7	Jangalapalli	180	55	8.82	91	19.98	39	12.8	34	39
8	Jangoan	125	22	3.7	50	9.65	259	23.6	240	259
9	Kesamudram	339	9	0.65	216	41.99	319	71.93	280	319
10	Mahabubabad	206	1	0.08	102	7.4	127	13.74	64	127
11	Mangapeta	175	24	3.21	114	30.34	161	56.46	43	161
12	Mulug Ghanpur	356	28	3.45	45	5.44	83	17.76	101	83
13	Narsampet	160	20	2	93	9.3	434	48.05	494	434
14	Sangem	479	50	5	76	6.71	220	25.06	315	220
15	Seerole	114	0	0	33	1.65	111	11.5	101	111
	Total	3310	421	43	1228	175	2855	462	2652	2855

Year wise Linkage position as on 28-02-2003 of the Allahabad Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Dharamaram	170	11	1.65	7	1.1	50	5.4	100	50
2	Panthini	67	12	2.4	25	3.25	60	11.55	0	60
	Total	237	23	4	32	4	110	17	100	110

Year wise Linkage position as on 28-02-2003 of the Baroda Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Inole	177	15	1.5	3	0.3	28	2.8	15	28
2	Kadipikonda	114	7	3.62	2	0.5	1	0.25	18	1
3	Narmetta	233	61	6.85	100	11.8	44	8.7	111	44
4	Warangal	5	0	0	0	0	0	0	0	0
5	Zaifargadh	255	16	1.3	23	2.4	12	1.25	63	12
	Total:	784	99	13	128	15	85	13	207	85

Year wise Linkage position as on 28-02-2003 of the Canara Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Atmakur	115	0	0	26	2.6	25	3.25	35	25
2	Katapur	35	0	0	0	0	30	3.25	0	30
3	Madikonda	85	1	0.1	12	1.8	53	11.8	77	53
4	Nawabpeta	149	34	4.1	7	2.27	21	2.35	50	21
5	Rajupeta	96	2	0.2	38	5.7	46	6.9	74	46
6	Ramannagudem	19	0	0	0	0	14	2.8	9	14
	Total:	499	37	4.4	83	12.37	189	30.35	245	189

Year wise Linkage position as on 28-02-2003 of the Central Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Bachannapet	35	0	0	0	0	13	1.91	11	13
2	Kanchanapally	85	15	1.5	4	0.44	20	2.73	41	20
3	Narsampet	370	64	6.44	60	3.6	122	16	130	122
4	Warangal	12	0	0	0	0	9	0.9	12	9
	Total:	502	79	7.94	64	4.04	164	21.54	194	164

Year wise Linkage position as on 28-02-2003 of the Corporation Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Neerukulla	209	7	1	0	0	12	1.8	21	12
2	Ookal Haveli	190	7	4	2	1.2	37	7	101	37
	Total:	399	14	5	2	1.2	49	8.8	122	49

Year wise Linkage position as on 28-02-2003 of the Indian Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Kothagudem	383	50	2.5	5	0.25	0	0	0	0
2	Malkapur	87	7	0.51	40	3.8	32	6.4	33	32
3	Mahabubabad	145	3	0.75	5	2.3	23	4	57	23
	Total:	615	60	3.76	50	6	55	11	90	55

Year wise Linkage position as on 28-02-2003 of the Indian Overseas Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Hanamkonda	86	0	0	16	1.65	32	4.85	67	32
2	Inugurthy	203	37	4	100	11.3	106	12.41	38	106
3	Liaberthy	145	52	7	85	18	42	10.48	34	42
4	Mahabubabad	172	0	0	0	0	0	0	15	0
5	Parvathagiri	332	70	10	91	15.05	85	13.32	142	85
	Total:	938	159	20.7	292	46	265	41.06	296	265

Year wise Linkage position as on 28-02-2003 of the Kakatiya Grameena Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Akkenepally	60	4	0.57	30	5.9	44	10	13	44
2	Akulavari Ghanpur	113	14	1.56	53	7.1	59	15	57	59
3	Azamnagar	62	0	0	0	0	55	8.78	6	55
4	Bachannapet	264	16	2.4	124	23.6	167	36.95	181	167
5	Balapala	132	7	1	50	5.9	112	19.2	111	112
6	Bhupalpally	256	30	2.97	68	10.3	93	15	22	93

7	Budharapet	110	8	1.2	20	4.53	62	13.31	23	62
8	Challagatige	176	20	1.9	49	7.01	100	18.91	98	100
9	Damera	206	9	0.9	74	9.71	60	14	129	60
10	Eilanda	167	38	10.2	64	23.5	57	20.73	76	57
11	Fort Warangal	35	0	0	0	0	0	0	0	0
12	Ghanpur(Stn)	281	27	3.35	57	11	82	19.42	121	82
13	Gorikothapally	115	12	1.8	69	16.72	38	8.1	12	38
14	Jangaon	242	297	13.11	392	78.13	538	147.06	423	538
16	Kazipet	212	39	6.2	117	18.8	165	36.05	146	165
17	Kesamudram	45	0	0	21	2.24	44	8.2	19	44
18	Komaravelli	45	10	1.36	17	2.91	35	5.52	81	35
19	Korivi	228	22	1.67	102	12.33	91	14.99	71	91
20	Lingala Ghanpur	84	7	0.99	66	11.05	50	10.34	56	50
21	Mahabubabad	127	42	4.48	53	8.6	66	12.45	124	66
22	Mallampally	123	15	1.8	42	7	23	3.75	72	23
23	Mallur	63	23	2.62	28	4.66	35	7.22	29	35
24	Mandapally	96	4	0.4	46	6.6	48	9.88	62	48
25	Maripeda	135	13	0.84	39	4.07	77	11.78	85	77
26	Muchlra	74	0	0	57	9.33	73	15.87	34	73
27	Mulug	168	35	3.89	92	17.64	55	13.29	27	55
28	Nailabelli	227	48	4.06	86	15.67	146	32.31	137	146
29	Nancharimadur	48	11	0.6	26	4	30	6	34	30
30	Nekkonda	108	30	2.97	56	14.21	70	14.5	58	70
31	Oorugonda	93	14	2.29	56	14.21	108	37.65	52	108

32	Palakurthy	244	15	2.79	50	8.68	138	22.62	83	138
33	Parkal	436	61	10.8	113	23.32			103	
15	Kasibugga								25	
34	Pasra	150	19	2.95	43	8.55	46	7.39	147	46
35	Regonda	233	20	6.3	54	13.5	73	23.63	108	73
36	Tekumatla	217	27	3.05	42	6.57	66	10.25	59	66
37	Thangoppula	148	16	3.2	75	15.42	82	22	49	82
38	Thorruru	232	66	6.25	96	16.8	61	11.29	25	61
39	Venkatapur	193	8	1.2	20	4.5	30	4.75	25	30
	Total:	5755	1019	110	2547	474	3250	726	2994	3250

Year Wise Linkage Position As On 28-02-2003 Of The Punjab National Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Bheemaram	178							10	
2	Chennur	55				18	1.8	46	18	
3	Kannaigudem	50				15	1.5	9	15	
	Total:	283				33	3.3	65	33	

Year wise Linkage position as on 28-02-2003 of the State Bank of India

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Ashknagar	66	0	0	0	0	0	0	0	0
2	Bhoopalpally	89	0	0	0	0	36	3.7	70	36
3	Challagarige	42	6	0.9	13	1.95	8	1.6	6	8
4	Chelpur	146	0	0	18	1.8	15	2.5	101	15
5	Cheriyal	280	18	3.3	1	0.15	0	0	98	0
6	Dhoolimitta	116	0	0	54	8.75	27	4.05	77	27
8	Govindaraopet	65	7	0.9	33	4.95	33	6.9	19	33
9	Janagaon	164	19	1.9	19	1.9	88	19.5	104	88
10	Kamalpoor	48	0	0	8	2.8	13	3.4	6	13
11	Kanthatmakur	44	0	0	10	1.5	8	1.4	14	8
12	Kodakandla	178	0	0	0	0	65	7.6	66	65
13	Mahabubabad	234	0	0	8	0.8	45	6.75	70	45
14	Maripeda	253	1	0.08	29	4.06	64	9.78	84	64
15	Mogullapally	219	0	0	21	3.15	60	10.8	47	60
17	Narsampet	191	16	1	49	3.71	85	13	87	85
18	NARSIMLAPETA	108	0	0	23	2.73	51	10.92	32	51
19	NELLIKUDUR	430	20	1.25	0	0	126	18.95	102	126
20	PARKAL	215	10	1.9	23	4.5	81	15.85	96	81
21	PEDDAMUPPARAM	35	0	0	2	0.2	10	1	13	10

22	QUILASHAPUR	174	12	2.2	43	11.8	30	4.9	24	30
23	SHAYAMPETA	324	0	0	58	8.7	115	21.25	134	115
24	VELAIR	207	0	0	6	1.2	5	0.6	5	5
25	WARDHANNAPET	376	50	5.75	33	4.76	101	16	101	101
	TOTAL:	4004	159	20	451	69	1066	180.45	1380	1066
7	ENUMAMULA								19	
16	NAIMNAGAR								5	

Year wise Linkage position as on 28-02-2003 of the State Bank of Hyderabad

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Cheriyal	130	0	0	30	7.5	53	13.29	83	53
2	Domakal	54	0	0	1	0.12	21	2.56	18	21
3	Duggondi	180	60	7.97	73	8.5	154	26.13	118	154
4	Eturunagaram	75	0	0	24	2.9	43	7.25	17	43
5	Ghanpur	106	0	0	52	5.4	89	16.15	75	89
6	Hasanpartahy	168	0	0	51	4.93	77	8.07	54	77
7	Jangoan	121	7	0.73	36	7.2	112	22.4	100	112
8	Kesamudram	103	9	0.95	40	5	43	6.67	58	43
9	Mahabubabad	136	0	0	0	0	64	7.1	70	64
10	Mallareddipally	101	0	0	6	0.7	26	3.3	70	26

11	Mulug	182	35	2.96	68	13.7	144	23.14	87	144
12	Narsampet	427	85	9.06	95	9.12	201	26	241	201
13	Nekkonda	157	53	6.76	94	12.2	195	36.49	77	195
14	Parkal	170	0	0	36	4.6	86	13.3	72	86
15	Pedavangara	78	29	4.35	30	4.71	14	1.65	10	14
16	Raiparthy	171	30	3.16	87	7.4	115	19.5	108	115
17	Thorrur	315	80	13.9	61	8.57	210	38.05	63	210
18	Wardhanapet	82	20	1.45	23	2.08	44	5.49	50	44
Total:		2756	408	51.29	807	105	1691	277	1371	1691

Year wise Linkage position as on 28-02-2003 of the Syndicate Bank

S No	Branch Name	Total Groups	1999-2000		2000-2001		2001-2002		2002-2003	
			Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Amangal	102	0	0	0	0	0	0	20	0
2	Devagiriapatnam	96	24	5	9	2.95	14	3	19	14
3	Kondapur	100	0	0	3	0.45	0	0	14	0
4	Tadavai	47	0	0	0	0	0	0	5	0
5	Warangal	28	0	0	0	0	0	0	0	0
Total:		373	24	5	12	3.4	14	3	58	14

Year wise Linkage position as on 28-02-2003 of the Union Bank

S No	Branch Name	1999-2000		2000-2001		2001-2002		2002-2003		
		Total Groups	Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Warangal	119	0	0	1	0	44	6.6	73	44
	Total	119	0	0	1	0	44	6.6	73	44

Year wise Linkage position as on 28-02-2003 of the VYSYA Bank

S No	Branch Name	1999-2000		2000-2001		2001-2002		2002-2003		
		Total Groups	Groups	Amount	Groups	Amount	Groups	Amount	Groups	Amount
1	Chalvai	83	36	3.9	16	1.97	19	3.9	0	19
2	Dharmasagar	170	35	3.5	37	3.7	53	6.9	52	53
3	Khanpur	128	52	5.2	16	1.6	51	6.45	66	51
4	Madikonda	37	0	0	14	2.1	12	1.25	14	12
5	Peddapendyala	53	18	1.7	15	1.5	22	2.6	30	22
6	Raghunathapally	102	10	0.85	18	1.46	19	1.9	30	19
7	Shivunipalli	102	14	1.4	29	3.2	26	4.5	39	26
8	Subedari				18	8.9			0	
	Total:	677	165	17	163	24	202	27.5	231	202

**PRINCIPAL BANK BRANCH WISE LINKAGE DURING
THE YEAR 2002-03 AS ON 31-03-2003**

	GROUPS	Rs.In Lakhs	Rs.In Lakhs
	Andhra Bank		
1	Chityal	109	28.00
2	Dantalapally	43	12.30
3	Devaruppula	60	19.77
4	Dornakal	211	71.00
5	Geesukonda	200	44.00
6	Gudur	490	102.00
7	Jangalapalli	45	12.00
8	Jangoan	260	26.75
9	Kesamudram	350	110.00
10	Mahabubabad	100	20.00
11	Mangapeta	56	25.00
12	Mulug Ghanpur	101	22.85
13	Narsampet	555	113.00
14	Sangem	329	57.35
15	Seerole	123	25.00
16	Kazipet	23	3.45
	Total	3055	692.47
	Allahabad Bank		
1	Dharamaram	110	17.20
2	Panthini	23	4.20
	Total	133	21.40
	Bank Of Baroda		
1	Inole	15	2.20
2	Kadipikonda	18	8.32
3	Narmetta	111	24.10
4	Zaffargadh	63	8.63
	Total	207	43.25

Canara Bank			
1	Atmakur	55	9.10
2	Katapur	4	0.95
3	Madikonda	77	16.65
4	Nawabpeta	52	7.85
5	Rajupeta	74	17.40
6	Ramannagudem	9	1.65
Total		271	53.60
Central Bank Of India			
1	Bachannapet	11	4.30
2	Kanchanapally	43	8.90
3	Narsampet	130	35.15
4	Warangal	12	1.95
Total		196	50.30
Corporation Bank			
1	Neerukulla	27	4.20
2	Ookal Haveli	106	26.17
Total		133	30.37
Indian Bank			
1	Kothagudem	0	0.00
2	Malkapur	33	4.95
3	Mahabubabad	57	12.36
Total		90	17.31
Indian Overseas Bank			
1	Hanamkonda	72	18.35
2	Inugurthy	38	5.50
3	OLiaberthy	34	9.36
4	Mahabubabad	15	2.25
5	Parvathagiri	142	27.52
Total		301	62.98

	State Bank Of India		
1	Ashoknagar	0	0.00
2	Bhoopalpally	130	37.00
3	Challagarige	68	23.45
4	Chelpur	131	32.00
5	Cheriyal	128	29.90
6	Dhoolimitta	100	43.00
	Enumamula	19	3.30
7	Govindaraopet	66	21.83
8	Janagaon	140	35.64
9	Kamalpoor	22	5.45
10	Kanthatmakur	29	7.50
11	Kodakandla	138	40.75
12	Mahabubabad	113	39.85
13	Maripeda	156	55.19
14	Mogullapally	68	22.60
15	Naim Nagar	5	2.25
16	Narsampet	97	35.10
17	Narsimlapeta	83	27.80
18	Nellikudur	102	20.25
19	Parkal	185	55.00
20	Peddamuppam	18	5.00
21	Quilashapur	36	13.85
22	Shayampeta	160	51.40
23	Velair	9	2.00
24	Wardhannapet	182	77.71
	Total	2185	687.82
	State Bank Of Hyderabad		
1	Cheriyal	99	22.55
2	Dornakal	31	4.99
3	Duggondi	142	22.34
4	Eturunagaram	72	9.89
5	Ghanpur	94	21.80
6	Hasanpartahy	129	17.25
7	Jangoan	100	26.65
8	Kesamudram	76	11.49
9	Mahabubabad	76	13.35
11	Mulug	116	31.77

12	Narsampet	304	54.26
13	Nekkonda	114	21.44
14	Parkal	103	14.63
15	Pedavangara	61	11.45
16	Raiparthy	101	23.28
17	Sidda Pur	82	12.90
18	Thorrur	104	22.50
19	Wardhannapet	61	10.15
	Total	1865	352.69
	Syndicate Bank		
1	Amangal	20	3.70
2	Devagiripatnam	19	5.10
3	Kondapur	14	2.10
4	Tadavai	5	0.75
	Total	58	11.65
	Union Bank Of India		
1	Warangal	23	5.90
	Kakatiya Grameena Bank		
1	Akkenepally	38	9.30
2	Akulavari Ghanpur	71	18.23
3	Azamnagar	20	4.42
4	Bachannapet	250	82.92
5	Balapala	154	28.43
6	Bhupalpally	32	5.20
7	Budharaopet	32	9.45
8	Challagarige	140	36.88
9	Damera	129	33.65
10	Ellanda	114	30.68
11	Ghanpur(Stn)	121	32.43
12	Gorikothapally	34	8.89
13	Jangaon	685	125.46
14	Kazipet	194	54.32
15	Kesamudram	42	8.49
16	Komaravelli	113	17.92
17	Korivi	98	22.94
18	Lingala Ghanpur	70	16.13

19	Mahabubabad	140	29.07
20	Mallampally	72	17.76
21	Mallur	33	11.603
22	Mandapally	82	20.01
23	Maripeda	92	15.18
24	Muchrla	70	9.47
25	Mulug	55	18.96
26	Nallabelli	158	51.32
27	Nancharimadur	55	10.26
28	Nekkonda	70	16.31
29	Oorugonda	70	29.13
30	Palakurthy	100	31.39
31	Parkal	165	38.34
32	Pasra	50	8.71
33	Regonda	155	45.45
34	Tekumatla	110	20.40
35	Tharigoppula	80	27.23
36	Thorruru	62	13.30
37	Venkatapur	35	7.53
38	Kasibugga	26	6.10
	Total	4017	973.26
	Vysya Bank		
1	Chalvai	5	0.85
2	Dharmasagar	52	8.65
3	Khanpur	66	12.45
4	Madikonda	14	2.90
5	Peddapendyala	30	4.85
6	Raghunathapally	30	4.45
7	Shivunipalli	53	13.40
	Total	250	47.55
	Pnb		
1	Bheemaram	20	3.05
2	Chennur	46	8.05
3	Kannaigudem	9	1.12
	Total	75	12.22
	Grand Total:	12859	3062.77

DWCRA Bazar:

Marketing is a pre-requisite for sustenance of any production activity. With this aim a DWCRA Bazar has been constructed in the premises of TTDC to provide a marketing channel for all the DWCRA products, which are being produced by Women SHGs of Warangal District, which not only serves the marketing channel but also provides exposure to other Self-Help Groups to emulate.

DWCRA products window:

Several products are being made by Women Self-helps of Warangal District, DRDA has taken the responsibility to provide them marketing channels, to sustain their income generating activities. Just to have a glance of variety of DWCRA products of Warangal District a "DWCRA Products Window" has been set-up, in TTDC to exhibit the various DWCRA products.

(Source:- www.warangaldistrict.com)

MICRO-FINANCE AGENDA FOR EMPOWERING POOR WOMEN*

While we speak of the profile and progress of SHGs in Warangal District, the following success story amplifies some details the way in which the SHGs have operated and progressed to an appreciable level.

DRDA, Warangal has made very conscious efforts to thoroughly internalize this new paradigm of development. As a result, organization of women into SHGs had really taken the shape of a movement in the district. Indeed it is a conscious path chosen by women to shape their own destiny. It is also believed that promotion of non-farm related micro enterprises is an integral part of planned strategy for securing balanced development of economy of the poor women. Steadfast efforts in this direction gave birth to some very spontaneous innovations of women in the district. In this regard, Chilli Processing Unit of 514 women is surely an inspiring story.

Of late, there is a paradigm shift in development process by incorporating the gender concerns as an important element of development strategy. Duly recognizing the importance and involvement of women in participatory model of development, Andhra Pradesh Government has taken up the theme of women's empowerment as one of the main agenda items to tackle rural poverty and socio-economic issues. With over 700 million women living in poverty globally, micro finance programming is seen as an essential tool in poverty alleviation. In recent years, micro finance programmes have been used as not only a tool for economic upliftment but also as an effective way to meet women's practical and strategic needs. In coherence with globally emerging development perspective, Andhra Pradesh Government has also been vigorously pursuing the micro finance agenda for empowering poor women. The result, organization of women into SHGs had really taken the shape of a movement in the district. Indeed it is a conscious path chosen by women to shape their own destiny. Concomitantly, several challenges emerged in terms of a variety of capacity building and further growth demands from women SHGs.

In Warangal District, 22836 groups are functioning with 3.10 lakh women with a corpus of Rs.85 crore. Out of 22836 groups, about 15000 groups are linked with various banks to avail credit facilities for production and consumption needs. Obviously, this is a clear indication of the quality and growth potential of SHGs.

As a logical step towards further development of women SHGs in the district, concerted and coordinated efforts are being made to sensitize and motivate women to undertake micro enterprises. Further, the interest in enterprise building is necessitated from the following local processes: (a) poor or dependent extremely on exploitative markets and have no control on their produce; (b) being non-enterprising, the poor are not well placed to take advantage of non-farm employment opportunities; and (c) lack of resource, capacities and opportunities. Hence are unemployed for several months. It is also believed that promotion of non-farm-related micro enterprises is an integral part of planned strategy for securing balanced development of economy of the

poor women. Our perseverance in this regard gave birth to some very spontaneous innovations of women in the district. In this regard, Chilli Processing Unit of 514 women is surely an inspiring story.

Chilli Processing Unit

Genesis of the Idea:- Senior women self-help groups in Parvathagir Mandal have graduated to the stage of looking out for opportunities for profitable micro enterprises. Through a participatory process, opportunities available within the area were meticulously scanned and a list of feasible micro enterprises was prepared. Chilli being one of the major crops in the area, some women have started looking into the possibilities of setting up a Chilli Processing Unit (CPU). The proposal was further scrutinized and deeply analysed and found that it is a quite profitable venture. The local NGO and DRDA enabled the women SHGs to come together and develop necessary institutional linkages for putting their idea into concrete action form.

Favourable Conditions:

Following conditions enabled women to set up their Chilli Processing Unit.

- Warangal district has about 62,500 acres of land under chilli crop.
- Warangal chapatta is a special chilli variety locally cultivated and which has high commercial value due to its colour and moderate pungency.
- A project for organic production of chillies in 300 acres is already under implementation in close vicinity to these groups.
- Financial support available from the Spices Board for any spices promotion enterprises.
- Leadership and managerial capacity developed by SHGs by virtue of their experience.
- Financial capacity of the women SHGs to invest in-group enterprises.
- Good working relationship between SHGs and local service area bank.

Financial Sources:

	The unit has been set up with	Rs.23.33 lakhs as under
1.	Share capital from members (514)	Rs.05.14 lakhs
2.	Grant from Govt. of India (Spices Board, Kochi)	Rs.10.28 lakhs
3.	Grant from Infrastructure Fund of DRDA, Warangal	Rs.07.91 lakhs
	Total	Rs.23.33 lakhs
4.	Working capital loan: Rs.20.00 lakhs from Indian Overseas Bank, Parvathagiri.	
NABARD has also extended managerial & technical support		

Organizational Process

Through an intensive process, women SHGs have reached an understanding that chilli processing unit is worth attempting to enhance their income and livelihood opportunities. The idea has been communicated to all the senior groups in a cluster of 10 villages in Parvathagiri Mandal and women SHGs which were strongly convinced came forward to invest and initiate this group enterprise.

Profile of the Chilli Processing Unit:-

- 2.3 acres of land with good water facility by the main roadside with all conveniences for transportation and future expansion.
- Building with good space for work shed, store, packing unit, rest & change room, office room, security outpost and toilets.
- Pulverizes (20 & 30 HP), Automatic pouch packing machine, electronic weighing equipment suitable for high quality of chilli powdering with installed capacity of 3 tons production per 24 hours.

- Roaster for quick removable of moisture from chillies.
- 500 square metres drying yard for hygienic chilli processing and drying.
- Electricity connection with 60 HP dedicated transformer.
- Agmark quality certification.
- Quality testing full-fledged laboratory available within the unit premises.
- Vermi and Nadep Compost units to convert bio-waste into compost.

514 women organized themselves into 'Srujana Mahilabhivridhi Upadhi Mutually Aided Cooperative Society (Srujana Women Development & Employment Mutually Aided Cooperative Society). This society legally came into existence with 35 SHGs hailing from 12 villages. Total members are 514 of which 73 are from SC, ST, and BC communities. Each group has raised a share capital of Rs.15,000/- and demonstrate their conviction in the idea. This further enabled them to access financial support from the Spices Board, Govt. of India and DRDA, Warangal.

This has now become an example for women entrepreneurship on the one hand and demonstration of collective strength and wisdom of women on the other. It has become a model for *"Harvesting women's collective strength for poverty alleviation"*.

Organizational Setup:

- I. **General Body:** All the 514 women who have paid share capital and membership fee constitute the general body of 'Srujana'. It meets atleast once in a year and is the supreme body to decide on the affairs of the society.
- II. **Representative General Body:** 35 women SHGs which are part of this 'Srujana' elected one representative from

each group and they constitute the representative general body. They act as link between individual shareholders and the Board of Directors. On all critical issues they consult their respective group members and represent their opinion to the managing committees.

- III. **Board of Directors:** Nine board members are elected from the representative general body. President, Vice-President and Treasurer and six board members constitute board of directors and this board is responsible for day-to-day decision-making and overall management.
- IV. **Manager:** He/she is a full time employee paid by the society and responsible for the job chart delegated by the governing body.

The unit has extended into a land area of 2.5 Acres with abundant facilities. The unit consists of Machinery Hall, Packing room, Storeroom and an office room. In addition to this, chemical and quality testing laboratory is also setup with a Rs.10.00 lakh grant from the Spice Board, Kochi.

The Project proved that women have developed abundant self-confidence and self-esteem through SHG movement. Not only economic poverty but also social and gender issues can be tackled effectively through this process. Government and Non-Government agencies can play a proactive role in mobilizing, organizing and sustaining SHGs. Necessary managerial, technical and marketing skills can be imparted to groups to enhance their livelihood opportunities.

A drying yard is also constructed and Mango and Lemon plantation is done in unused area to derive additional income from the land apart from adding beauty and greenery to the area.

A vermin compost unit is also established to treat the waste material and converting it into organic manure.

Facilitation & Process Moderation

An NGO, MARI has played a vital role in mobilizing women and forming Srujana MACTS and bringing governmental agencies together to access financial and other resources for establishing the unit. This has also become a model for Government and Non-Government organization partnership in development process. NGO can mobilize and motivate people to come together and Government Agencies can extend necessary financial, technical, managerial and marketing support to establish an enterprise.

Procurement, Production: The chilli is procured from shareholders as well as from other farmers. Parvathagiri, Narsampet, Nallabelli, Duggondi, Parkal, Eturunagaram and Mangapet Mandals are identified as having good production of Warangal Chapata Chilli. G4 and Sannam Chilli variety production is abundant in 50 kms radius of the unit. Primary processing of whole chilli is done by the members at their houses. The processed whole chilli is procured in bulk and the same is kept in cold storage. As per the production demand material is transported to the unit. Powdering of chillies can be done meeting highest quality standards. Per shift (8 hours) one-ton chilli can be powdered. Packaging machine for automatic pouch filling of 50 and 100 grams pouches and electronic weighing and packing of higher quantities can be done ensuring the best quality and hygiene standards.

Quality:- This unit is linked to a project of organic cultivation of chilli in 300 acres. Thus, the product of the unit is very safe in terms of pesticide residues levels. Samples of raw material will be analysed in the laboratory to ensure required oleoresin, pungency and colour value. Laboratory analysis also helps in eliminating dust and filth particles in the final product. Work force is educated and provided with necessary hygiene & safety ware for ensuring product quality. Storage of raw material in cold storage also helps in protecting the quality. The producers have already been provided with tarpaulin sheets and drying yards to protect quality in post harvesting processing.

Marketing Strategy:- Multi pronged strategy including local marketing to export has been contemplated. The product will be thoroughly popularized among all the SHGs in the district and channels for distribution of product to all the strategic marketing locations will be developed. Networking with other marketing enterprises of SHG women in neighbouring districts will be established. Consumption points under the control of Government like hostels, Devasthanams (temples) would be approached for bulk orders. Product will also be marketed through PDS and Gruhamithra supply channels. For exporting Chapata Chilli product, opportunities would be explored through Spices Board, Kochi. Private marketing agencies will be involved for pushing the product into the mainstream market. Cleaned and Dried whole mirchi will be supplied to the oleoresin-extracting units in Kerala.

Uniqueness of the Project:-

1. First women SHG's initiative and entrepreneurship in the state.
2. Quality product with Agmark from Government of India.
3. Participation by SHGs, Government organization, NGO & Bank. A successful intervention by all the development partners.
4. Total construction of the project is done by women groups only.
5. An innovative project to utilize the local resources to create sustainable employment opportunities and providing reasonable market rates to producers of chillies and spices commodities of the area.
6. Transforming the consumption based SHGs into entrepreneurship oriented SHGs leading to employment generation and empowerment of women.
7. Value addition to the agriculture products.

Experience in the Project

The project proved that women have tremendous energies to start their own enterprises given the right opportunities. They have developed abundant self-confidence and self-esteem through SHG movement. Not only economic poverty but also social and gender issues can be tackled collectively through this process.

Government and Non-Government agencies can play a proactive role in mobilizing, organizing and sustaining SHGs. Necessary managerial, technical and marketing skills can be imparted to groups to enhance their livelihood opportunities.

This is a classic example of convergence of all stakeholders for achieving the anticipated common goal. The differences, if any, between Government organizations and NGOs may be resolved for further development agenda and then we can expect our energies becoming synergies.

Further, Govt. of India/financial institution, while releasing any grant to NGOs can also involve stake-holding institutions for achieving better results. NGO, alone cannot achieve substantially without the active support from Government agencies.

This is a successful experiment but the requisite coordination and convergence is required in marketing the products and making it a viable enterprise.

(Source:- www.warangaldistrict.com)

(* Source:T. Chiranjeevulu, Empowering Women through Self-Help Groups, Kurukshetra, New Delhi, March, 2003, pp.16-19.)

DWCRA GROUPS - SUCCESS STORIES

We may look into some success stories in the following districts.

- | | |
|------------------|--------------|
| 1. West Godavari | 4. Kurnool |
| 2. East Godavari | 5. Nalgonda |
| 3. Cuddapah | 6. Nizamabad |

West Godavari - THE BANGLE TRADER

Satyavati is a member of a traditional entertainer's caste: She lives in Peravali village and Mandal in West Godavari District. Her husband owns one and half acres of land, but apart from cultivating this, he has no other work. They have four children and the family depends mostly on what Satyavati can earn. Her caste women used to earn living from dancing and singing, but nowadays, she and many others sell bangles, plastic toys and other simple gift items in village markets and Shandies. She buys about Rs.2000/- worth of stock at one time from the wholesalers of Eluru in West Godavari district and a market town 30 kms away from her village. She can usually sell this in a fortnight or in one month and since she normally sells her goods for double the price what they cost her, she earns about Rs.2000/- a month. She has to pay about Rs.100/- a month for transport but this is still much more remunerative and less laborious than working in the agriculture field as an agricultural labourer for around Rs. 20 - 25/- per day for only 6 months in a year.

Satyavati has heard about various Government schemes but she could not access any scheme where credit from Financial Institutions is linked. She could not offer any security to a bank, as she does not have any property in her name. Like every one else who did any business, she used to borrow working capital form the local moneylenders. They charged 36% interest rate in a year and they did not take any Security; they lived in the same village and they knew whom they could trust. She used to go to two or three moneylenders to get the money because no single person was willing to advance her Rs.2000/- that she needed. This took up a lot of her valued time and she always disliked having to beg for money from her neighbours.

Satyavati was very happy when she came to know that in April 1994, DWCRA scheme is introduced in the District that a group of women coming together as a SHG with savings as an entry point are entitled for Rs.25,000/- as revolving fund from DRDA. She suggested to another 14 of her friends in the neighbourhood who were in the same business that they should get together to form a group so that they could avail revolving fund under DWCRA scheme. The members of the group met regularly once in a month and deposited Rs.450/- in the joint account operated by Smt. Satyavati and one of the group members in Andhra Bank Peravali Village. After 3 months, i.e. Sept '94 members decided to prioritize their needs and two of the members borrowed Rs.1000/- from the group @ Rs.500/- each member. The group members continued their savings, met every month and resolved to help each other.

In the last 4 years, the group members saved Rs21,600/- and built a corpus of 54,000/-. The group has earned more than Rs.3,000/- from interest on loans.

The woman members have taken 32 loans from Rs. 200 - 3500/-. Members are happy with repayment of loans. Satisfied with the discipline of the women, Local Andhra Bank Branch Manager extended Rs.75,000/- loan to the group under SHG Scheme of NABARD. Each member earning less than Rs.300 - 400/- per month is now able to earn Rs.1500 - 2000/- by expanding her business activity. In addition to the vending activity women were pursuing earlier, the group has set up a Tent House which is giving them profit Rs.300 - 500/- per month to a member.

Before the group was formed 12 women in the group who were in the reproductive age group through a process of social learning controlled size of their families with two children. 5 members in the group utilized savings to educate their children.

The group sets an example for many more women in the village to come together as Self-Help Groups. Now there are 8 SHGs, out of which 2 groups received revolving fund under DWCRA scheme. Satyavati ignited the chain reaction for many more women like her to shape their future destiny!

East Godavari
MAHILA SAKTI in East Godavari - A Profile

Year of inception	1994-95
No. of SHG	17,800
No. of SHG assisted with Revolving Fund (DWCRA)	6,133
No. of SHG assisted under IRDP	1,345
No. of groups financed under NABARD 'SHG' scheme	2,020
SHG savings	Rs. 11.70 crores
No. of animators	1,050
No. of animators trained (15 training programmes @ 50 each)	700
No. of Samakhyas formed	170

It may be mentioned here that special focus has been on fisher women and women involved in handloom weaving by the district administration.

- a) 65 Fair Price shops were allotted in favour of women groups in 1997-98.
- (b) 2 lakh coconut seedlings were distributed under 'CLEAN & GREEN A.P.' campaign.
- (c) To achieve the objective of increasing the age of marriage for the daughters of women in SHG, training is organized for 2500 adolescent girls in Tailoring & embroidery at every mandal Head Quarters.
- (d) 300 women in SHG are trained under TRYSEM in 1998-99.

CUDDAPAH - THE POTTER'S HABITATION

There is a potter's colony of 60 families in Palempalli village, Cuddapah (Rural) Mandal of Cuddapah district. The women make earthen pots for cooking purpose and for storing drinking water and food grains. The women usually make 40 - 50, pots in a day and sell them in the near by village and rural markets. They work 5 - 6 hours for pottery work and spend rest of the time for household chores. They had to hire bullock carts to carry clay

and firewood and they have to pay the owners of the land where they collect the clay. The cost of material and transport for one cart load costs Rs. 100 to 150/- .

The potters in the colony are very poor and they used to borrow from moneylenders towards purchase of clay and transport cost under the condition to sell the finished pots to the moneylenders as per the rates decided by them. The women knew that people in their own village would pay higher cost but they were 'tied' to the moneylender who lent them the working capital.

In 1986-87, DW CRA scheme sanctioned to a group of potter women who came together with their 'Savings' made by individual members deposited in a joint account of the group. Thrift and Credit Co-operative Societies Association (TCA), a committed voluntary organization called VIKAS DARSHINI encouraged the women to save some amount which is an absolute surplus. These women saved Rs.20/- per month and learnt book keeping from VIKAS DARSINI.

During early 1990s, IRDP loans were sanctioned to all the members of the group @ 10,000/- per member towards the cost of a bullock-cart which could be utilized for transport of clay and fuel wood. Some days in a week, these bullock carts were also used for transport of agricultural produce, bricks, and other building material on hire.

During 1993-94, under the Central Scheme, Supply of Tool Kits to the rural artisans, the women received improved potter's wheel (double ballbearing metallic wheel) for improving their efficiency and reduction of drudgery. Women contributed 10% of the unit cost of the wheel and 90% amount was subsidy under the central scheme, supply of improved Tool Kits to Rural Artisans.

Under IRDP infrastructure a godown was sanctioned to the group to store pots and sell them at remunerative prices when there is a market demand.

The members constructed their own houses and purchased furniture. They enjoy a better social and economic status. Children are educated and their family size is controlled.

Their monthly income has gone up and each member of a family earns Rs.1000 - 1500/- Group members demanded an approach road and water scheme to their village from the district administration and succeeded in their attempt. They also have learnt to make idols of Ganesh and Terracote Pots of decorative value.

The women of Palempalli village inspired many other women to join 'Savings Groups' in the Cuddapah district.

KURNOOL STRATEGY: POVERTY ALLEVIATION THROUGH SOCIAL MOBILIZATION

Participatory planning is the first activity of the women in Self-Help Groups and the planning process helps the women in groups as active partners in development.

98% of the habitations in the District are having Self-Help Groups. Around 1.4 lakh women have joined 6303 Self-Help Groups and saved Rs.9.31 crores. Coverage of weaker sections particularly Scheduled Castes and Backward Class is more in Self-Help Groups S.Cs and B.Cs. account for 34% of the total members in Self-Help Groups. Self-Help Groups have been successful in building up a corpus fund of Rs. 19.56 crores within 3 years span of the programme of which their savings account for 47%. The corpus fund has been rotated 1-4 times among the members of the Self-Help Groups to meet their credit requirements. 79% of the members of Self-Help Groups who are eligible for family planning have undergone family planning operations. Awareness and capacity building training programmes are arranged for all group leaders and members at Mandal and cluster level respectively. So far, 2784 groups are assisted under DWCRA with Rs.6.4 crores. During the year 1998-99, 130 groups will be assisted Rs.32.50 lakhs under DWCRA as a revolving fund. Upto 1997-98 102 groups were financed under IRDP group loaning with subsidy of Rs.0.96 crores and Bank credit of Rs.0.96 crores. During 1998-99, 400 DWCRA groups were assisted with an amount of Rs.1.98 crores under IRDP. In 1997-98, 214 groups had been linked to the banks. The banks provided loans ranging from 1:1 to 1:4 of the group savings bases on their assessment

of the group needs. During 1998-99, 1000 SHGs were linked to commercial banks directly. Rs.2.70 crores for APCOB loans for needy groups Women SHGs are given priority under CMEY during 1998-99. Priority of SHGs women under TRYSEM and SITRA programmes during 1998-99. Opened training cum technology centre for skill development of rural artisans. Opening of DWCRA bazaar for sales promotion. After 3 years of Thrift and credit activity and attaining social development, the women are now establishing banking societies on their own for financial upliftment. The result is Bhramarambha Mahila Banking Society with an initial share capital for Rs.24.00 lakhs which was inaugurated at Midthuru mandal on this auspicious day of 15.8.98.

SUCCESSFUL INITIATIVES TAKEN UP BY DISTRICT RURAL DEVELOPMENT AGENCY: NALGONDA Dist.

The DRDA as a development agency is mainly concerned with development and promotional activities in rural areas. While we speak of empowerment of women, we may here cite an instance of the district of Nalgonda in Andhra Pradesh which has entrusted a considerable number of small works to the SHGs. This kind of encouragement provided to the women which of course would gradually enhance the economic level and self-esteem of the womenfolk in the SHGs. Such kind of encouragement through works entrusted to the womenfolk not only directly helps them but it has indirect radiational effect on other womenfolk. We may say that this is a very effective beginning and one substantive way in the process of empowering women. Here, we provide the details of what DRDA, Nalgonda district has done during the year 2001-2002.

A. Convergence of self-employment schemes through integrated action plan

The following 9 developmental departments were brought under integrated action plan 2001-02. DRDA, SC Corporation, BC Corporation, MADA, Minorities, Youth welfare, Women Development and Child Welfare, K.V.I.B. Implementation of this action plan has been divided in to (9) stages. The following are the brief details of the integrated action plan.

Stage - I - Selection of Villages: As it was not possible to cover all the villages in one financial year, all the villages in the mandal have been divided in to 5 parts with a view to cover all the villages in a span of five years. 1/5 th of the villages which are so far not covered or least covered were selected.

Stage - II - Gramasabhas and Identification of beneficiaries: In the selected villages gramasabhas were conducted at one gramasabha per day. Beneficiaries pertaining to all the developmental departments were identified in the gramasabha as per the targets. The gramasabha was presided by the sarpanch and elected representatives like MPP, MPTC, ZPTC, MLAs etc., and from officers' side MRO, MPDO, VDO, VAO and bankers have attended.

Stage - III Awareness camps and EDP: For all the selected beneficiaries awareness programmes were conducted at the erstwhile block level and furnished cost economics on various schemes in order to facilitate the beneficiary to select the suitable scheme.

Stage - IV - Documentation: All the selected beneficiaries were called to respective MPDO offices for undertaking documentation on a single day. All the concerned officers were asked to be available at MPDO office to issue to them relevant certificates to complete the documentation. This is to avoid repeated visits by the beneficiary to various government offices at the cost of his time and money.

Stage - V - Sanctions: After completion of the documentation, the MPDOs have submitted proposals to the district offices. Sanctions were accorded and orders were sent to all the concerned.

Stage - VI - Training: During this stage training to all the beneficiaries on how to carry out the selected economic activities were imparted.

Stage - VII - Grounding of units: Grounding of units was done by the banker. The subsidy and margin money were placed at the disposal of the banker.

Stage - VIII - Asset verification: To guide the beneficiary on management of the asset and to avoid any mis-utilization inspections were undertaken by the officers to verify the assets.

Stage - IX - Loan recovery drive: A joint loan recovery drive by the nodal team and banker has been contemplated to effect the recovery of the loans.

B. Policy initiatives

Entrustment of Civil works to SHGs

- Execution of civil works were entrusted to SHGS
- SHGs were given necessary technical trainings on execution of works and they were provided with detailed booklets.
- About 562 works worth of Rs. 376.00 lakhs were entrusted from Panchayat Raj Department to the self-help groups
- In the same way Roads and buildings department entrusted 20 works worth of Rs. 3.29 lakhs and Irrigation department entrusted 3 works worth of Rs. 3.70 lakhs to the self-help groups

Supplies to welfare hostels entrusted to SHGs

- All the welfare hostel supplies like provisions and commodities were entrusted to SHGs.
- There are 243 government hostels (SC-122, ST-70 and BC-50) in the district; the SHGs are carrying out business worth of 27.16 lakhs per month towards supplies to the hostels and generating an income of Rs. 3.00 lakhs per month.

Raising of nurseries entrusted to SHGs:

- 68 groups presently raising about 40 lakh plants and earning Rs. 9000/- per group/season

Fair price shops entrusted to SHGs:

- 140 appointments were issued to SHG to run fair price shops

Punt service contract was entrusted to SHGs:

- At Mattampally on river Krishna 3 groups are managing and earning 1.5 lakhs per year by providing punt services i.e. carrying passengers from Nalgonda district side to Guntur district side across the river.

Non Timber Forest Produce - contracts entrusted to SHGs:

- In 7 mandals 21 groups are collecting NTFP and earning Rs. 5000/- per group/season. Eg. Custard apple.

C. Other income generating activities

SHGs managing HLL rural distributorship:

Five MAC Societies are distributing HLL products to entire Nalgonda district rural retailers and to SANGHAMITHRA super bazaars managed by 10 MAC Societies. The profit margin is about 13%.

MACS managing Nirodh vending machines:

- At 82 places covering 48 mandals SHGs & MACS are managing NIRODH vending machines. Net profit is Rs. 300/- per pack of 500 condoms.
- They are Selling oral pills, while encouraging spacing methods the SHGs earn 15% profit on sales
- 69 SHGs have taken up manufacturing of solid cement bricks and selling to DM (Housing) through Nirmithi Kendra
- 10 MAC Societies have started income generating activity under Sanghamithra super bazaars. Each unit established with an outlay of Rs. 2.00 lakhs. The profit margin is 10% i.e. Rs. 4000/- to 5000/- per month
- To improve health and hygiene of rural women, sanitary napkin units at places were established with an outlay of Rs. 7.00 lakhs. The product is sold at a profit of Rs. 5/- per pack under the brand name "Swetcha Mahila".
- 9 charcoal units were established in 9 mandals with an outlay of Rs. 1.00 lakh by using prosopis species and earning Rs. 5000/- per 10 Mt.

- SHGs are running a unit at Nakrekal with an outlay of Rs. 5.00 lakhs. Monthly income is at Rs. 5000/-.
- 15 groups have taken about 100 acres of land on lease and raised vegetables, commercial crops etc.

D. Formation of new SHGs with poorest of the poor

- Eligible women population
- Scheduled castes: 156893
- Scheduled tribes: 82855
- Total: 239748

No. of groups can be formed	:	15983
Women already covered	:	60126
Groups already formed	:	4008

The initiative:

New groups formed: 1948 Women now covered: 29175

DISTRICT RURAL DEVELOPMENT AGENCY- NIZAMABAD

SUCCESS STORY OF DWCRA GROUPS IN NIZAMABAD DISTRICT

DURGA MAHILA SANGAM

BANJARA GARMENTS & SOFT-TOYS ACTIVITY

Nizamabad district is predominantly agriculture-based district. Generally the women folk will earn their livelihood mainly by doing agriculture labour or beedi making. But they cannot sustain fully on these occupations. During the initial stages of movement of the DWCRA 10 Poor women from Yedpally have formed into SHG called Durga Mahila Sangam and started saving of Re.1/- per day per woman.

As per the guidance of DRDA they are running the group successfully till now. They are conducting meetings regularly. They are regular in their savings regularly. After six months, they had started internal lending for their needs initially.

Later on, after seeing the groups' performance the DRDA has released Rs.15,000/- as Revolving Fund. The Syndicate bank, Yedpally has given a Bank linkage of Rs.50,000/-. At present the group corpus is about Rs.1,17,000/-.

Under Skill development program the DRDA has given training to the DWCRA members in Dress designing, soft Toys making etc.

Mrs.Suvarna, one of the group members is actively involving in the training program after training. She has attained perfection in stitching Banjara garments and Soft-Toys. She is coaching in tailoring to many women folk in the village who in turn are earning their livelihood.

The group members have been taken for exposure visit to Hyderabad. For procuring raw materials for preparing ready-made Banjara garments, Soft Toys etc. They have purchased Sewing Machines and started Centre at Yedpally.

For marketing of the Soft-Toys and Banjara garments DRDA has provided one room at DWCRA Bazaar, which is centrally located in Nizamabad Town. They are selling Soft Toys and Banjara garments at DWCRA Bazaar to the tune of about Rs.1500/- to Rs.2000/- per day. Account maintenance etc., are being maintained by the Smt.Kousalya & Mrs. Rajamani.

A room is provided to Durga Mahila Sangam in DWCRA Bazaar, Nizamabad. Besides that, the group will participate in all the important melas being organised at Nizamabad like Indur Utsav, Flower Festival, Industrial exhibition etc.

They have participated in the DWCRA exhibition held at Hyderabad and sold Soft Toys and Banjara garments worth Rs.80,000/-

They have also participated in the All India Industrial exhibition held at Hyderabad every year. Every year their sales range is from Rs.1,00,000/- to Rs.1,50,000/-.

They have also participated in the exhibition held at Vijayawada twice, and sold items worth Rs.80,000/-, Rs.1,00,000/- respectively.

The group members participated in the exhibitions held at NIRD four times. They have also sold their items in the exhibition.

The group members also participated in the exhibition held at Mahaboobnagar, Warangal during in the Chief Minister's meetings. They have even attracted the attention of the Chief Minister of Andhra Pradesh.

During the last week of October, 2002 the group was selected to exhibit their products in the exhibition held at Tumkunta village of Ranga Reddy district on the eve of the visit of Hon'ble Deputy Prime Minister, Mr.L.K.Advani.

The Commissioner, WE&SE has selected these groups to participate in the Trade Fair to be held at New Delhi from 4-11-2002 to 27-11-02 at Pragathi Maidan. The group leader Smt.Suvarna has left to New Delhi to participate in the New Delhi exhibition on 11-11-2002.

Earlier the group members used to earn only about Rs.500/- per month by doing agricultural labour and tailoring. Now the group members are able to earn about Rs.2000 to Rs.2500/- per month by making Banjara garments and Soft-Toys.

All the group members have undergone family planning operations, they have learnt reading and writing through Akshara Sankranthi Program held by the district administration. They are participating in all the social activities like Janmabhoomi, Clean & Green programme etc.

SUCCESS STORY OF DW CRA GROUPS IN NIZAMABAD DISTRICT

RAJASHWARI M.S. AND VARALA DEVI MAHILA SANGAM OF DHARPALLY (V) OF DHARPALLY MANDAL WASHING POWDER, DETERGENT POWDER, CLEANING POWDER, AGARBATHI MAKING & CANDLE MAKING UNIT

Nizamabad District is predominantly agriculture-based. Generally the women folk earning their livelihood, mainly by doing

agricultural labour or beedi making. But they cannot sustain fully on these occupations.

14 Poor women from Dharpally village of Dharpally mandal have formed into a SHG called Raja Rajeshwari Mahila Sangam during the year 2000. Another (12) poor women have formed into another SHG called Varala Devi Mahila Sangam from the village during 1999. All of them have started saving Rs.30/- per month/ per member.

As per the guidance given by DRDA the groups are running successfully till now. They are conducting meetings regularly monthly once. They are also doing internal lending initially for their personal needs. The DRDA has released Revolving Fund to all these groups. The groups have received a bank linkage of Rs.20,000/- from the Local bank SBH Dharpally.

Later on, the DRDA has imparted training to the group members by APPC, Hyderabad in washing powder, detergent powder, cleaning powder, agarbathys and candle making.

The members have been taken on exposure visit to Hyderabad. For showing the availability of raw-material etc. They were also taught about the marketing skills and packing techniques. The DRDA has prepared a suitable design for the packing materials of Washing Powder, Detergent Powder and cleaning powder etc. The trade names given for their products by DRDA is:

Washing Powder	—	Rashmi Washing Powder.
Detergent Powder	—	Super bright detergent powder.
Cleaning Powder	—	Wonder Clean

Two group leaders namely Smt.Danamma from Rajarajeshwari MS and Smt.Shobha from Varala Devi M.S. alongwith two other DWCRA members formed into activity group and started producing the washing powder, detergent powder, cleaning powder, agarbathys and candles. They also prepare hairbands for ladies. A loan of Rs.50,000/- was given to this group by SBH, Dharpally to start this activity. They have opened one DWCRA Bazaar at Dharpally Headquarters and started selling the products. Slowly the products became popular.

Now they are selling their products in 22 villages of Dharpally and Sirikonda mandals on hired Jeep. They are also selling their products in the nearby Shandies. Now they are selling the products worth of Rs.25,000/- P.M. The group is participating in all the exhibitions conducted by the DRDA at the mandal level or district level. They have also participated in the industrial exhibition held at Nizamabad.

The group has also participated in the exhibition held at Police Parade ground during "Indur Utsav" organized by the district administration and also sold their products.

Earlier the group members were hardly earning Rs.400-500/- P.M. on Agriculture labour and by making beedi leaves which was hardly sufficient for their needs. Now by preparing and selling the washing powder, detergent powder and cleaning powder, agarbathis and candles they are able to earn from Rs.3000-4000/- per month per member by which they are living happily and sending their children to school.

All the eligible members have undergone Family Planning Operation. The members themselves have learnt reading and writing through Akshara Sankranthi Programme organized by the district administration.

They are also participating in all the Social activities like Janmabhoomi and Clean & Green Programme and Akshara Sankranthi programme etc.

DISTRICT RURAL DEVELOPMENT AGENCY- NIZAMABAD

SUCCESS STORY OF DWCRA GROUPS IN NIZAMABAD DISTRICT

RUDRAMA MAHILA SANGAM LEAF-PLATE MAKING & DRESS DESIGNING

Nizamabad district is predominantly agriculture-based. Generally the women folk earn their livelihood mainly by doing agricultural labour or beedi making. But they cannot sustain fully on these occupations.

During the initial stages of DWCRA movement, ten poor women from Yedpally Village have formed into SHG called Rudrama Devi Mahila Sangam and started saving Rs.30/- per month per member.

As per the guidance of DRDA they are running the group successfully till-now. They are conducting meetings regularly monthly once. They are also doing internal lending initially for their personal needs.

The DRDA has released an amount of Rs.15,000/- as revolving fund to the groups. Under SGSY the DRDA has sanctioned a leaf-plate making unit to these group members with a unit cost of Rs.80,000/- with 50% subsidy from DRDA. The DRDA has imparted training to the group members in dress designing and leaf plate making.

Smt.Ramanamma one of the group members has become expert in dress designing and leaf plate making. She is imparting training to the local women folk in dress designing who are earning their livelihood on this activity.



Smt. Ramanamma while attending to Leaf-Plate activity

The group is having a total Corpus of about Rs.64,600/-. The DRDA has taken all these members on exposure visit to Hyderabad and shown the Raw-materials market to them. They have been imparted with packing techniques and marketing skills.

Smt.Ramanamma, who is an active group leader, who has gained good experience in the activity is going around nearby towns like Bodhan, Nizamabad and other big mandal headquarters and procuring orders for leaf plates. The group is preparing different types of leaf plates like Silver/Gold wrapped leaf plates, tiffin plates, sweet plates and ordinary type leaf plates.

A shop has been provided in the DW CRA Bazaar at Nizamabad for marketing of leaf-plates by one of the group members. The group is participating in the various exhibitions held at different mandal headquarters during special melas and exhibitions organized at district level and also participating at State level DW CRA exhibitions and selling their products.



During the Industrial exhibition held at Nizamabad the groups' activity has been appreciated by Hon'ble Governor of Andhra Pradesh Dr. C.Ranga Rajan.

His Excellency Dr.C.Ranga Rajan, Governor of Andhra Pradesh visiting the Stall in Industrial Exhibition

The group has also participated in the exhibition held at Police parade ground during "Indur Ustav" organized by the district administration and was able to sell their products. The other group members namely Smt.Laxmi & Smt. V. Bhagyamma are looking after the accounts and other matters related to the group.

Earlier the group members were earning only about Rs.500/- P.M. through agricultural labour and by making beedies which was sufficient only for sustenance. Now the group by doing this Leaf plate making and dressmaking were able to earn nearly Rs.1500-2000/- per month per member by which they are able to send their children to school besides running their family.

All the eligible members have undergone family planning operations. They themselves have learnt reading and writing through Akshara Sankranthi program organized by the district administration. They are also participating in all the social activities like Janmabhoomi, Clean & Green Akshara Sankranthi program etc.

Source:- www.ap.nic.in/dwcra

SUCCESSFUL DWCRA OF ERUKULA TRIBE*

Korlagunta is an urban slum area near the Tirupathi Town. It is located very near the Triupati Bus Stand. Maruthi Nagar Street in Korlagunta is occupied by nearly 50 families of the Erukula Tribal Community. Their traditional occupation is weaving bamboo mats/ baskets. There are five DWCRA groups successfully functioning in this urban slum area and they are engaged in this cottage industry. All the five DWCRA groups successfully functioning in this urban slum area and they are engaged in this cottage industry. All the five groups work jointly. They are termed as (1) Sri Balaji DWCRA group, (ii) Sri Sai Durga, (iii) Sri Durga Bhavani Mahila Abhyudaya Sangam, (iv) Alamelumanga Group and (v) Venkateswara Group. Majority of the members in these groups belong to the Erukula tribe barring 10-15 members who are from other communities. Each group consists of 10 members. They are cohesive tribal members with commitment for self-sustained development.

DWCRA Integrated with Tribal's Work

Smt. Venkatamma is the main leader and the founder of three of these groups. In fact, she is the first leader of Sri Balaji DWCRA group, that was formed in November 1998. She is aged 50 years and is a widow. She has two married daughters. She is illiterate, yet she knows calculations like multiplication and subtraction. She is able to calculate mentally the denominations of thousands of rupees. Smt. Adilakshmi is the leader of the other two groups. She too is an illiterate but is able to manage all calculations. Even before starting this DWCRA programme, they were engaged in their traditional work, namely bamboo basket making, and supplied baskets to the Tirumala Tirupathi Devasthanams. In the past, some middlemen marketed their product. Now they market the products independently without middlemen and they are also cooperating with each other and are working as a group. The members go to the villages near Renigunta, Chandragiri and Ithepalle, where bamboo is available and procure the necessary raw materials. They work sometimes in the villages and the baskets are transported to the

T.T.Devasthanams. They also supply their products to the Tirupati Municipality. The group leaders, Smt. Venkatamma and Adilakshmi have taken up the responsibility of meeting the officials of the Devasthanams and the Municipality regarding the supply of their products. They also look after all the financial matters, such as collecting the amount from the buyers and distributing it to all the members according to the number of baskets supplied. The group leaders collect tenders from the offices and supply according to them. Since basket-making is a family traditional craft, all the members of a family jointly participate in this work. On an average a family (which consists of four members) may get Rs.1,500/- - Rs.2,000/- per month. The group leaders take a commission of 10 ps. for each basket from the members.

Success and Satisfaction

All the five groups receive the revolving fund of Rs.1,000/- each for every member. In addition to this revolving fund, they receive from the Municipal Commissioner's Office a loan of Rs.15,000/- per head under the ST Welfare Scheme for their craft work, of which Rs.2,500/- is given as subsidy. All the members have received gas connection under 'Deepam' Scheme of the state government. They paid a nominal sum of Rs.200 for the regulator and gas cylinder. They have purchased the gas stove separately. They are very happy with the help they have received from the DW CRA and the Municipal office at Tirupathi.

Rotation of Money

The corpus fund and the income generated through savings of these groups are meaningfully utilized by the members by rotating the amount among themselves on loan basis at an interest of 24 per cent (2% per month). The interest is collected monthly. The loan received from the Municipal Office is utilized by the members profitably to improve the quality of their production and craft. They are prompt in repaying the loan. Hence the Municipal Officials are ready to support them by providing larger amounts of loan. Hence, even the bank and other officials have good impression about the DW CRA groups.

Group Meetings

They conduct group meetings once or twice in a month to share the money (amount received through the sale of their products). The amount is calculated on the basis of the number of baskets made. During the group meetings, they discuss other issues and problems related to women like alcoholism, health, family planning and abuse by husbands. If any woman is abused by the husband or family members, the group handles the situation jointly. First, the group issues a warning and if there is no positive response the matter is reported to the police. They gained this courage and individuality after joining DWCRA. Before the emergence of DWCRA, the financial matters of the family were generally dealt by the male members of the family.

Maithri (Friendship) Group

These groups are formed in most of the urban areas to promote social justice with the support of Police department. The group leaders of DWCRA are also members of this Maithri group. Any atrocity noticed in their neighbourhood is reported to the group and the group reacts on the matter with the help of police personnel. After the establishment of this friendship group the atrocities against women in this area have reduced tremendously.

Participation in Janmabhoomi

The members of DWCRA have actively participated in all the Janmabhoomi Programmes: Shramadan (Voluntary work), Clean and Green, gram sabha (village/ ward) meetings, tree plantation, etc. They have received prizes from Municipal Officials for their active involvement in Janmabhoomi Programmes.

Children's Education

Most of the DWCRA members are illiterate but are intensely aware of the importance of education. They are giving highest priority to their children's education. Many of the children are attending English medium schools. This is mainly due top the urban contact. Boy sand girls are equally attending the schools.

The drop-out rate is also very negligible among this population. They reported that educational opportunities were denied to them during their childhood, the main cause of problems in their day-to-day life. They don't want to commit the same mistake. Hence, they are determined to give the highest level of education to their children and enable them to procure good jobs.

Training for Other Skills

Most of the members of the DW CRA are engaged in their traditional occupation. However, the non-Erukulas and younger members of this tribe wish to acquire new skills of income generation. For this they need skill training. They are planning to contact the Jana Sikshana Samsthan (JSS) Training Centre for training programmes on skill development.

Scarcity of Raw Materials

At present these women are facing scarcity of raw materials that is bamboo for their work. Most of the bamboo grown areas were cleared for different purposes of cultivation and hence they are afraid of the future regarding the procurement of the raw materials. This is one of the reasons why they want to go in for new skills for income generation activities.

In addition, some of these tribals are engaged in rearing pigs for their livelihood. Now Government has banned the rearing of pigs. Hence they have to choose new avenues of job opportunities.

In general as a result of DW CRA, these tribal women have totally changed their lifestyles. They developed self-confidence, courage and decision-making capacities. They are confident enough to protest against violence and atrocities. Besides they have become economically independent.

Impact of DW CRA - Behavioural Change

On the whole, most of the Erukula women have developed self-confidence, courage and initiative for planning, organizing

and associating in group activities. In fact, prior to their association with DWCRA, they were unable to raise a word against their husbands when the latter indulged in alcohol. Now most of them have started questioning their husbands, when they take alcohol. It is a positive development. In the past also they participated in the anti arrack movement of Andhra Pradesh in 1995. In addition, they involved actively in decision-making in the family for children's education, immunization, utilization of health services and adoption of family planning restricting to two children. In fact, they have also considerably reduced their family size norm with the increasing ambition developed through DWCRA. This is evident even in their changed gender preference for children. Thus, there is all-round progress in their diverse facets of life through active association with DWCRA.

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**A CIVILIZED SOCIETY IS ONE WHERE
MEN AND WOMEN
ENJOY EQUAL RIGHTS AND
PRIVILEGES**