



EMPOWERMENT OF RURAL SCHEDULED CASTE WOMEN THROUGH SELF-HELP GROUPS (SHGs) : A STUDY IN WEST GODAVARI DISTRICT OF ANDHRA PRADESH

KRISHNA MURTY NELAPUDI¹ Dr. N. NIRMALA MANI²

¹ Ph.D Research Scholar, Department of Economics, Acharya Nagarjuna University, Ongole Campus, Ongole-523001

¹ Associate Professor & Research Director, Department of Economics, Acharya Nagarjuna University, Ongole Campus, Ongole-523001

ABSTRACT

Scheduled Castes are deprived castes in the society and as such, they were given reservation in education and employment. SC women are deprived from both caste and gender as they are exploited by their family members and society. The reservation in education and employment is of no use for poor and illiterate rural women of scheduled caste. Hence, Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Empowerment of Rural Scheduled Caste Women Through Self-Help Groups: A Study in West Godavari District of Andhra Pradesh.

Key Words: Empowerment, Discrimination, Women, SHGs

I. INTRODUCTION

Untouchability in India, as the race and colour problems in the West, rested upon the idea of the superiority of one section of people over others on account of their birth. A Brahmin might be as poor as the untouchable, but he is not ill-treated by our society on that account.

Time and again, ceaseless efforts were made by social reformers to alleviate the status of the downtrodden and bring them to a level by which they could breathe and subsist with some confidence in the society. This was, however, a most complex problem, the complete or satisfactory solution of which could not be evolved in spite of efforts by prominent personalities including social reformers, educationists and political leaders of our society. For example, Buddha, Mahavira, Kabir, Nanak, Dayanand and others played their social and religious role at one time or the other. Besides, numerous socio-religious reform movements had deep linkage with the cause of the untouchables who were labelled as a serious stigma on the fair name of Hinduism.

Untouchables are not homogenous groups. Secondly, they were made to live separately and often were banned from sharing such common village amenities like drawing drinking water, walking on roads facing high caste people, using common transport facilities etc. Thirdly, the stigma of untouchability was attributed to the traditional occupation of the jati and affected all members of the jati irrespective of the fact whether they were engaged in their age-old occupation or not. Fourthly, the shared characteristic feature is their occupation. No matter what their traditional occupation may have been, the fact remained that the vast majority of them are actually engaged as agricultural labourers. Then, fifthly, their common feature was poverty. They were very poorly compensated for the labour and were forced to live on the brink of starvation.

In the present thesis, the phrase 'Scheduled Castes' is used instead of 'Dalits' to describe the untouchables for the sake of clarity since the present work is to focus on the two major Scheduled Caste communities of Andhra Pradesh – Malas and Madigas – who constitute a significant majority among the Scheduled Castes of the State. Apart from the above reason, 'Dalit' is basically a Sanskrit word which means 'broken and downtrodden'. "Dalit" is used both in narrow and in a wider sense as well.

By the term Scheduled Castes we refer to the Malas and Madigas of Coastal Andhra who are also known as Depressed Classes, Panchamas, Adi Andhras, Harijans, etc. All these terms are used interchangeably.

The Scheduled Castes (SCs) who are the lowest caste, performed occupations like scavenging, leather work, etc. Under colonial conditions, they constituted the bulk of the agricultural labour force and worked as farm servants and casual labourers. Very few, less than 10 per cent families of Scheduled Castes possessed agriculture land.

The main source of their livelihood was manual (menial) labour. They had no right to own land nor were they considered to be peasants or cultivators of tenant lands. The colonial land regulations never granted

the status of an occupancy tenant though they might have cultivated lands as tenants and sharecroppers. In the case of Scheduled Castes there was a clear co-relation between social and economic status.

Various village studies brought out another significant fact, i.e., the majority of the village population belonging to Scheduled Castes do not own much land; a considerable majority among them were found to be landless.

In his field studies – late 1960, Daniel Thorner observes that “there are millionaire cultivators” in Coastal Andhra who “invested their gains from agriculture in trade, transport, money lending and industry and dominated the villages economically, socially and politically. The development activities undertaken by the Panchayat Raj Institutions and other rural institutions benefited them enormously as they possessed “much land and good connections”. They could take advantage of the rural cooperative credit societies to “finance their enterprises”; whereas the, the majority of the middle and poor peasantry of the lower castes were virtually excluded from the benefits of the rural credit societies. Apart from this, the rural rich were also able to make use of the new agricultural technology as well. As progressive and enlightened cultivators, they took advantage of the available technology and adopted several of the latest methods of farming to improve the agricultural yield in their farms. The Green Revolution further increased their surplus wealth.

The marginal cultivators tended to lose their lands and thus become labourers. Most of the lower castes including the Scheduled Castes do not possess land, they constitute the biggest chunk of the rural poor in Coastal Andhra. From the available data it is clear that the rural poor in Andhra countryside were not only on the brink of deprivation but also severely divided on caste lines, just as the emerging rural rich out cross caste lines, so do the rural poor.

The Scheduled Castes who occupied the lowest position in the traditional caste hierarchy in Coastal Andhra, were denied the right to education and excluded from certain other occupational privileges.

Unlike the other lower Shudra castes, Schedules Castes did not have the benefit of an indigenous educational system, such as the patasalas or gurukulas which were prevalent in the Andhra region prior to the advent of the British rule. The rigid hierarchical system of castes and social discrimination that pervaded the school environment deprived the children of untouchable communities of a stimulating educational environment, considered to be a prerequisite for the development of human being.

During the early decades of the 19th century, Christian missionaries were the pioneers of Western education in Coastal Andhra. Several missionaries worked among the untouchables, mainly the Malas and Madigas and carried out religious conversion and in spreading education among the SCs. The untouchable community for the first time began to taste the fruits of literacy and sought their own ‘identity’.

Conversion to Christianity enabled them to obtain noticeable gains in education and employment. The establishment of missionary schools in various towns of coastal Andhra not only facilitated the education

of converts, but also that of other sections of Hindu society. The untouchable communities, in particular gained admission into schools without any discrimination. Therefore, it is mainly due to the activities of the missionaries that the SC communities got the benefits of modern education in the early stages.

Subsequently, the Hunter Commission of 1882 recommended the establishment of separate schools for the children of Depressed Classes. The deplorable position of the Depressed Classes was more due to the prevalence of untouchability and caste discrimination than to any inherent inability of themselves.

The upper caste nationalist intelligentsia, particularly under the influence of the Gandhian Harijan upliftment programme, though sympathetic to the cause of 'untouchables' education was not entirely free from caste prejudice. A few glaring instances of caste discrimination in 'nationalist' educational institutions of Coastal Andhra can be cited.

The assertion of the Scheduled Castes' identity in Coastal Andhra since the beginning of the 20th century, had been undergoing socio-economic transformation as well as socio-political turmoil. The completion of major irrigation projects and the growth of commercial agriculture resulted in the increasingly stratified agrarian societies in the rural Andhra districts.

Having been placed at the bottom of the caste – centred hierarchy, Scheduled Castes were the chief victims of exploitation and oppression at the hands of upper caste landlords and the rich peasant class. Caste restrictions and obligations condemned them to a toilsome, undignified and degrading means of livelihood. The traditional occupation of the Malas was to work as agricultural labourers for caste Hindu landowners. Scheduled Castes, thus, became backbone of colonial agricultural labour force in Andhra.

Dependence of Scheduled Castes on upper caste landholders and the exploitative relationship between them was articulated in numerous poems and short stories by SC scholars. A powerful poem "Maa Koddu ie Nalla Doratanamu" (we do not want this black landlordism) penned by Kusuma Dharmanna became very popular with the Scheduled Castes.

The emergence of Scheduled Castes movements and their literary texts was related to the specific socio-political upheaval in colonial Coastal Andhra, which was characterised by the growth of social reform – Brahma Samaj, Arya Samaj and non-Brahmin movements under the leadership of upper caste non-Brahmin Hindus. Likewise the constitutional reforms viz., the Montague-Chemsford reforms also gave an impetus to the self-organisation and political mobilisation of the representative institutions.

II. Meaning and Significance of Empowerment

Empowerment is a multi-dimensional social process that helps people gain control over their own

lives, communities and in their society, by acting on issues that they define as important.³

II.1. Objectives of Empowerment

Empowerment of women is aimed at striving towards acquisition of the following:

1. Higher literacy level and education
2. Better health care for her and her children
3. Equal ownership of productive resources
4. Increased participation in economic and commercial sectors
5. Awareness of their rights
6. Improved standard of living, and
7. Achieve self-reliance, self-confidence and self-respect amongst women.

III. NEED FOR THE EMPOWERMENT OF SCHEDULED CASTE WOMEN

Two-thirds of world's illiterates are women. Of the world's 1.3 billion poor, nearly 70 per cent are women. Between 75-80 per cent of the world's 2.7 million refugees are women and children. Only 24 women have been elected as heads of governments during the last century. Two-thirds of 130 million children all over the world, who are not in schools, are girls. In many countries, women work approximately twice the unpaid time men do. Rural women produce more than 55 per cent of all food grown in developing countries. The value of women's unpaid house work and community work is estimated at 35 per cent of GDP (Gross Domestic Product) world-wide. HIV is increasingly affecting women. About 42 per cent of the estimated cases are those of women. Twenty million unsafe abortions are performed every year resulting in the deaths of 70,000 women. Keeping in view the above universal facts there is a greater need for the empowerment of women and the State is taking all the steps to emancipate the socio-economic conditions of women.

Rural women are subjected to many hindrances, which impose limitations on their potential. In general, rural women have low level literacy which affects their attitude towards social mobilisation. Education liberates them from the clutches of ignorance and superstition.

Besides attending to their routine household activities, rural women are involved in agricultural and allied activities like livestock rearing, food processing etc. In addition, they undertake poultry, animal husbandry, bee-keeping, tailoring besides construction labour, working in factories etc.

However, agriculture is the main source of employment for a great majority of rural women. In recent years, mechanisation of agriculture, application of new technology reduced the demand for labour. Inevitably this affects the employment chances of rural women.

³ Sheetal Sharma. "Empowerment of Women and Property Rights", Key to Rural Development", Kurukshetra, June 2006.

The total population of India, according to 2001 census is 121 billion (1,210,854,977) of whom SCs are 166,635,700 crores, constituting 16.2 per cent of the population of India. Of the total Scheduled Caste population of India, males constitute 623,724,568 while females are 586,469,294. The total number of Scheduled Castes as per 2011 census is 166,635,700.

Andhra Pradesh stands in the 12th place with 16.19 per cent of Scheduled Castes population. The major SCs in this State are Malas, Madigas and Relli. The total Scheduled Caste population in the West Godavari district of Andhra Pradesh as per 2011 census is 811,698. They constitute 20.62 per cent of the total population of the district. Among the Scheduled Castes, males constitute 403,693 (20.55%) while females are 408,005 (20.69%) almost little high to their male population.

The amount of land and the average area of operation by members of Scheduled castes in the district as per 2001 census is 0.58 hectares. Thus, agricultural landholdings among the Scheduled Castes are extremely marginal.

In a male dominated society, women are oppressed, are not treated on par with men. Moreover, the SC women are most oppressed among the oppressed. They are the people living outside the boundaries of village, away from civilisation, education, religion and culture. One even with a little human sensibility gets stunned with the realistic authentic accounts of the life conditions of the SC women, their suppression, humanitarian sufferings dilemmas and exploitation. SC women's experience of patriarchal domination is qualitative, more severe than that of non-SC women.

Therefore, the present study is an attempt to trace the status of Scheduled Castes women and their problems – social, economic, cultural – and their place in the society and analyse various schemes by the Central as well as the State Government of Andhra Pradesh to empower them.

The present study focuses on the Empowerment of Rural Scheduled Caste Women of the West Godavari district. This district is one of the most prosperous districts of Coastal Andhra – the nerve centre of agricultural, commercial, industrial and educational activities with hard working population. Endowed with natural resources, well developed irrigation system and water resources, West Godavari is one of the most advanced and progressive districts of Andhra Pradesh.

IV. REVIEW OF LITERATURE

Several studies have been made on the socio-economic conditions of Scheduled Castes in India. Many scholars, researchers, dalit activists probed into different aspects of Scheduled Castes – their historical

background, origins of the travails and tribulations they had undergone, the causes for their social discrimination and economic exploitation. Several scholars also discussed at length the question of the self-identity of untouchable communities.

Another study entitled *Caste System, Untouchability and The Depressed*, edited by H. Kothari (1999) analyses the factors leading to the social discrimination of Scheduled Castes, the legal status of the depressed castes during the colonial period with a special reference to Madras Presidency, anti-untouchability ideologies and movements and concludes with a micro-study on “The Untouchables And Economic Change In A Dry Village In South India.”

Prof. A. Satyanarayana has done considerable research on the issues involving SCs in Coastal Andhra, during the colonial rule. In a voluminous work, *Dalit and Upper Castes*, Prof. Satyanarayana traces socio-economic background of Coastal Andhra, the Zamindari system, the emergence of rural rich, the caste composition, and the clout of upper castes and how these changes have affected the fortunes of the untouchables.

Uma Rameswamy in her paper “Self-Identity among Scheduled Castes – A Study of Andhra”, traces the struggles carried out by the Scheduled Castes for identity. In *Antaranivaru (Untouchables) 1930*, Malasuddhi (Purification of Malas) 1930 J. Rangaswamy narrates the travails and tribulations faced by the untouchable castes in colonial Andhra districts.

Y. Chinnarao’s “Education and Identity Formation among Dalits in Colonial Andhra” in S. Bhattacharya (ed.) *Education and the under Privileged* (2002) focuses the question of SC identity through education.

V. OBJECTIVES OF THE STUDY

The main objectives of the present study are:

1. To make a detailed study of the socio-economic conditions of the rural Scheduled Caste women in the West Godavari district of Andhra Pradesh.
2. To analyse and evaluate the various schemes for the empowerment of women living below the poverty line, particularly in rural areas.

VI. METHOD OF STUDY

The methodological aspects of the study include the selection of the district, selection of Revenue Divisions, selection of Mandals, selection of the sample women respondents, sources of data, tools of data collection and tools of analysis, period of study and scheme of presentation.

Universe and Sample

West Godavari district of the Coastal region of Andhra Pradesh has been selected for the purpose of the present study which has been divided into three revenue divisions based on criteria of socio-economic conditions of the district. Multi-stage random sampling method has been used for selecting the sample

respondents. Accordingly, in the first-stage, three revenue divisions have been considered for the study. The selection is based on certain criteria: (a) Highly irrigated and developed area i.e., Eluru division (b) Partly non-irrigated area that is Narasapuram revenue division (c) Kovvuru revenue division, upland areas where irrigation is less. In the second stage, from each revenue division two mandals are selected randomly. In the third stage, in each mandal two villages are selected; one village nearer to the mandal headquarter and the other is far away from the mandal headquarter. From each village, fifty Scheduled Caste women were selected at random with a total of three hundred rural SC women and special care has been taken to cover equally the two sub-castes of SC women (Malas, Madigas and Relli). Structured interview schedules have been used to collect the primary data.

Sources of Data and Tools of Data Collection

The present study is based on both primary and secondary sources of data. Published books, journals, official records, government orders and other related material are the major sources of secondary data. The primary data have been collected from the women respondents through a well structured interview schedule which was pre-tested and necessary changes have been made to suit the present study. The schedules were filled in with the help of the sample women respondents through a face to face interview by the researcher. Focused discussions with women respondents of Scheduled Castes rural women were held to get their perceptions on empowerment of rural Scheduled Castes women.

Tools of Analysis

The data collected through schedules have been classified and tabulated into many tables for analysis purpose. Simple statistical tools like averages, percentages etc., have been used to analyse the data.

VII. DATA ANALYSIS:

A. Socio-Economic Profile of Rural Scheduled Caste Women of West Godavari District

Table-1., Age, Family and Occupation

Sl. No.		REVENUE DIVISION			Total	Percentage to Total
		Eluru	Kovvuru	Narasapuram		
1.	AGE GROUP					
	a. Below 20	01	06	06	13	04.33
	b. 20-40	60	63	65	188	62.67
	c. 40 – 60	31	30	24	85	28.33
	d. Above 60	08	01	05	14	04.67
	Total	100	100	100	300	100.00
2.	TYPE OF FAMILY					
	A. Nuclear	77	55	76	208	69.34
	B. Joint	23	45	24	92	30.66
	Total	100	100	100	300	100.00
3.	OCCUPATION					
	A. Agriculture	93	91	95	279	93.00
	B. Non-Farm Sector	04	08	05	17	05.67
	C. Not Answered	03	01	--	04	01.33
	Total	100	100	100	300	100.00

Source: Field Survey

Among the participants in the survey majority of the SC women belong to the middle age group 62.67 per cent, those above 40 and within 60 years age group constitute less than one third i.e. 28.33 per cent. From the above Table, it is clear that those belonging to the age group of 20-40 who form a majority of respondents are very enthusiastic in responding to the survey.

Among the respondents 69.34 per cent belong to nuclear families. The institution of joint family is secondary even among the SC communities which mostly eke out their livelihood through unskilled labour.

From the data furnished in the Table-1, it is quite clear that SC women though mostly work on farms prefer to lead nuclear families. Most of the SC women 93 per cent make out their living by agricultural activities, since they live in rural areas. Those who work in non-farm sector constitute a microscopic minority.

Table-2., Education among SC Women

S.No.	REVENUE DIVISIONS			Total	Percentage to Total
	Eluru	Kovvuru	Narasapuram		

1	NO. OF WOMEN HAVING LITERACY IN FAMILY					
	A. None	23	33	57	113	37.67
	B. One	43	34	35	112	37.33
	C. Two	29	22	08	59	19.67
	D. Three	05	09	--	14	04.67
	E. All	--	02	--	02	00.66
	Total	100	100	100	300	100.00
2	SCHOOL DROPOUTS					
	A. Yes	29	30	38	97	32.33
	B. No	71	70	62	203	67.67
	Total	100	100	100	300	100.00
3	REASON FOR DROPOUTS					
	A. Poverty	25	24	28	77	79.38
	B. Negligence of the parents	04	04	08	16	16.49
	C. Negligence of the student	--	02	2	04	04.13
	Total	29	30	38	97	100.00

Source: Field Survey

With regard to literacy many of them 37.67 per cent replied that there are no literates, while 37.33 per cent of the respondents have one literate in their families. About 24.34 per cent of the respondents' families have two or three literates. Only 0.66 per cent of respondents' families have total literacy.

School dropouts among the respondents are less than one-third of the total sample i.e., 32.33 per cent. It is significant to note that as many 67.67 per cent of respondents did not have any drop outs. Many of the respondents 79.38 per cent who did not continue school education cited poverty as the main reason for dropping. From the above data, it is clear that SC women respondents did show interest in pursuing school education. It is very clear from the sample respondents that 37.67 per cent are still illiterates and hence there is every need to make further efforts to improve literacy among the SC women.

Table-3., Marriage Related Issues

Sl. No.	REVENUE DIVISIONS			Total	Percentage to Total
	Eluru	Kovvuru	Narasapuram		

1.	TO MARRY OWN CASTE PEOPLE					
	A. Yes	82	57	93	232	77.33
	B. No	11	37	03	51	17.00
	C. Not Expressed	07	06	04	17	05.67
	Total	100	100	100	300	100.00
2.	REASONS FOR THE MARRIAGE OF OWN CASTE PEOPLE					
	A. Due To Caste Tradition	53	35	67	155	66.82
	B. Other Caste People Do Not Marry Me	01	05	06	12	05.17
	C. Feel Comfortable	06	02	01	09	03.87
	D. Not Expressed	22	15	19	56	24.14
	Total	82	57	93	232	100.00
3	REASONS FOR NOT MARRYING OWN CASTE PEOPLE					
	A. To break the tradition	08	25	01	34	66.67
	B. To marry upper caste man is good to me	01	02	01	04	07.84
	C. No satisfaction with the same caste people	01	04	01	06	11.75
	D. My living condition will be better	01	06	--	07	13.73
	Total	11	37	03	51	100.00
4.	AGE OF MARRIAGE					
	A. Early Age	89	89	84	262	87.33
	B. Late Age	11	11	16	38	12.67
	Total	100	100	100	300	100.00
5.	REASONS FOR LATE MARRIAGE					
	A. Poverty	08	07	11	26	68.42
	B. Not Found Good Man	02	02	04	08	21.05
	C. Not interested to marry	01	02	01	04	10.53
	Total	11	11	16	38	100.00
6.	BELIEF IN CHILD MARRIAGES					
	A. Yes	08	04	06	18	06.00
	B. No	86	69	58	213	71.00
	C. Not Known	06	27	36	69	23.00
	Total	100	100	100	300	100.00

Source: field survey

When questioned about their marriage with their own caste men as many as 77.33 per cent of the respondents answered positively. It is only a meagre 17 per cent who said 'No', 66.82 per cent said that caste tradition made them seek grooms from their own caste.

However, among those respondents who did not wish to marry men of same caste, want to break the tradition. This clearly indicates the fact that there is quite a lot of social awareness among the SC rural women.

Many SC women are married when they are very young. Late marriages took place only among a few respondents 12.67 per cent. As many as 68.42 per cent of respondents cited poverty as the main reason for their late marriage.

Despite the fact that many of them married when they were very young, it is heartening to note that many of them 71 per cent are opposed to child marriages. They want their children to marry when they are fully grown up.

With regard to marriage and settlement in family life, as the above Table-3 indicates many of the SC women have progressive views.

Table-4., Untouchability : Upper Castes' Harassment

Sl. No.		REVENUE DIVISIONS			Total	Percentage to Total
		Eluru	Kovvuru	Narsapuram		
1.	UNTOUCHABILITY					
	Yes	02	05	00	07	02.33
	No	98	95	100	293	97.67
	Total	100	100	100	100	100.00
2.	PRACTISING UNTOUCHABILITY					
	Not allowed inside the house	01	02	00	03	42.86
	Two Glass System	--	03	00	03	42.86
	Not allowed to take water from the well	01	--	00	01	14.28
	Total	2	5	0	7	100.00
3.	UPPER CASTES' HARASSMENT					
	Yes	--	03	01	04	01.33
	No	97	95	94	286	95.34
	Not Answered	03	02	05	10	03.33
	Total	100	100	100	300	100.00
4.	TYPE OF HARASSMENT					
	Caste Wide	00	03	01	04	01.33
	No Harassment	97	95	94	286	95.34
	Not Answered	03	02	05	10	3.033
	Total	100	100	100	300	100.00
5.	CASTE IS A HURDLE FOR PROGRESS					
	Yes	43	12	13	68	22.67
	No	48	75	70	193	64.33
	No Answer	09	13	17	39	13.00
	Total	100	100	100	300	100.00

Source: field survey

It is heartening to note that an overwhelming majority of respondents, 97.67 per cent, said that they no longer suffer from the evil practice of 'untouchability'. While 42.86 per cent expressed that untouchability is not practised inside the house, and 42.86 per cent said that the two glass system is still prevailing. It is a general belief that 'untouchability' is practised in rural areas but the respondents have expressed their view differently.

It is equally significant to note that a great majority of the respondents 95.34 per cent said 'no' to the question whether they are facing upper castes' harassment. At the same time, many of them are of opinion 64.33 per cent that caste system is no hurdle to progress.

From the above data, it is clear that SCs no longer suffer from the stigma of untouchability nor face any harassment from upper caste people. To that extent, they have achieved progress, still they are tradition-bound and do not consider the caste system as a hurdle to progress but wish to preserve their own caste identity.

Table-5., S.C. Women and Wages

Sl. No.		REVENUE DIVISIONS			Total	Percentage to Total
		Eluru	Kovvuru	Narasapuram		
1.	DAILY WAGES					
	Rs.30	00	03	04	07	02.33
	Rs.40	07	25	10	42	14.00
	Rs.50 and above	93	72	86	251	83.67
	Total	100	100	100	300	100.00
2.	WORKING HOURS IN THE FIELD					
	3 Hours	00	01	03	04	01.33
	4 Hours	00	05	06	11	03.67
	5 Hours	02	00	21	23	07.67
	6 Hours	19	07	32	58	19.33
	7 Hours	28	23	12	63	21.00
	8 Hours And Above	51	64	26	141	47
	Total	100	100	100	300	100.00
3.	GOVERNMENT EMPLOYEES					
	Non	75	96	29	200	66.67
	One	02	04	10	16	05.33
	Two	23	00	41	64	21.33
	More Than Two	00	00	20	20	06.67
	Total	100	100	100	300	100.00
4.	SEMI-GOVERNMENT EMPLOYEES					
	None	97	94	98	289	96.33
	One	03	05	02	10	03.34
	Two	00	01	00	01	0.33
	Total	100	100	100	300	100.00

Source: field survey

About 83.67 per cent of the daily wage based SC women earn more than Rs.50 per day and are working longer than eight hours a day. This clearly tells us that many SC women of rural areas per day work for longer duration to earn their meagre wages. This is the main reason for their poverty. Working for longer duration in agricultural fields makes them suffer stress and strain and face several health problems.

Their share in Government employment is quite marginal 26.66 per cent as can be seen from the above Table-5. Similarly in semi-government organisation employment for them is almost nil. From the table-5, it is very clear that an overwhelming majority of SC rural women are working in unorganised sector on daily wages to earn their livelihood.

Table-6 Consumption Levels of S.C. Women

SL. NO.		REVENUE DIVISIONS			Total	Percentage to Total
		Eluru	Kovvuru	Narasa puram		
1.	USE OF COSMETICS IN DAILY LIFE					

	Yes	25	61	58	144	48.00
	No	72	34	36	142	47.33
	Not Answered	03	05	06	14	04.67
	Total	100	100	100	300	100.00
2.	TYPE OF COSMETICS					
	Face Powders	12	55	50	117	81.25
	Snows	01	05	06	12	08.33
	Nail Polish	12	01	02	15	10.42
	Total	25	61	58	144	100.00
3.	TAKE BREAKFAST EVERY DAY					
	Yes	05	17	55	77	25.67
	No	95	83	45	223	74.33
	Total	100	100	100	300	100.00
4.	TAKE COFFEE OR TEA IN A DAY					
	Once	40	30	43	113	37.67
	Twice	50	44	37	131	43.67
	Thrice	03	02	07	12	04.00
	More Than Thrice	02	04	01	07	02.33
	Not Taking Coffee, Tea	05	20	12	37	12.33
	Total	100	100	100	300	100.00
5.	PURCHASE OF SAREES EVERY YEAR					
	Yes	72	88	78	238	79.33
	No	24	06	11	41	13.67
	Not Answered	04	06	11	21	7.00
	Total	100	100	100	300	100.00
6.	NO. OF SAREES PURCHASED EVERY YEAR					
	One	15	25	29	69	28.99
	Two	35	38	32	105	44.12
	Three	22	25	17	64	26.89
	Total	72	88	78	238	100.00
7.	REASONS FOR NOT PURCHASING SAREES					
	Lack Of Income	18	05	07	30	73.17
	Not Interested	06	01	04	11	26.83
	Total	24	06	11	41	100.00

Source: field survey

With regard to the use of beautification aids such as cosmetics, the response is almost equal in terms of 'yes' and 'no', 48 and 47.33 per cent, respectively. While among those who use cosmetics, face powder users constitute a large majority 81.25 per cent. This indicates the fact that their meagre earnings do not permit them to use any beauty aids other than face powder of cheap variety.

About 74.33 per cent of the respondents do not take breakfast every day. Less than half of the respondents take coffee or tea twice a day. Less than half of the respondents, 44.12 per cent could afford to buy two sarees every year. Lack of sufficient income is the main reason for majority of them 73.17 per cent not to buy enough clothes. From the above Table-6, it is evident that many SC women suffer from financial distress. Hence they are unable to improve their standard of living in terms of food and clothing.

Table-7., Self-Help Groups and S.C. Women

SL.	REVENUE DIVISIONS
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NO.		Eluru	Kovvuru	Narasapuram	Total	Percentage To Total
1.	MEMBER OF DWACRA OR SELF HELP GROUP					
	DWCRA	91	91	69	251	83.67
	Self Help Group	01	05	04	10	3.33
	Not Member In Any Organisation	08	04	27	39	13.00
	Total	100	100	100	300	100.00
2.	HELPFUL TO IMPROVE LIVING CONDITIONS					
	YES	60	67	47	174	66.67
	NO	32	29	26	87	33.33
	TOTAL	92	96	73	261	100.00
3.	INCOME FROM DWACRA IS SPENT FOR					
	Food Needs	31	34	23	88	35.06
	Health Needs	08	12	04	24	09.56
	Children Education	07	02	09	18	07.17
	Savings	45	43	33	121	48.21
	Total	91	91	69	251	100.00

Source: field survey

It is heartening to note that as many as 83.67 per cent of respondents are members of DWCRA. About 66.67 per cent receive financial support to improve their living conditions. Most of their income is put under savings 48.21 per cent while food needs is their next priority. It is unfortunate that very little, a meagre 7.17 per cent, is spent on the education of their children.

B. Empowerment of Women Through State Sponsored Programmes

Swarnajayanti Gram Swarozgar Yojana (SGSY)

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 up to 1998-99. IRDP, TRYSEM, TOOLKITS, GKY and MWS have been merged in the new scheme called Swarnajayanti Gram Swarozgar Yojana (SGSY). This programme has come into existence w.e.f. 1-4-1999. The objective of the SGSY 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 Swarojgaries.

SGSY focuses on group approach. This would involve organisation of the poor into Self-Help Groups and their capacity building. Efforts are being made to involve women members in each SHG. Besides, exclusive women groups will continue to be formed. At the level of the Mandal, almost all the groups are exclusively women groups, Group activity will be given preference and progressively, majority of the funding will be for Self-Help Groups. The scheme consists of five major components: (1) Infrastructure

(2) Training (3) Revolving Fund (4) Group Loan, and (5) Individual loan. For the year 2004-05, an amount of Rs.7,074.62 lakh has been spent covering 2.19 lakh beneficiaries.

Credit of Rs.11,534.76 lakhs has been mobilised from banks. During 2005-06, an amount of Rs.7,074.62 lakh is anticipated towards allocation during the financial year for covering a target of 1.86 lakh beneficiaries. An amount of Rs.14,848.49 lakh is proposed towards the credit component from banks

Utilisation of SGSY Resources

In the six APDPIP districts where all mandals are covered under APDPIP, SGSYL resources will be additionally spent under APDPIP. In the remaining districts, the SGSY resources could be utilised only in the mandals not covered under APRPRP. SGSY has the following five major components.

- a) Training
- b) Infrastructure
- c) Revolving fund
- d) Individual loans
- e) Group loans

Training

Ten per cent of the total SGSY outlay will be earmarked for training. Common strategy for institutional building, livelihood support and marketing support for strengthening of the SHGs will be followed in all the mandals. The additional expenditure towards capacity building of SHGs over and above 10 per cent of the SGSY outlay could be booked to DPIP / IRPRP account.

Infrastructure - Revolving Fund - Group Loans

The DRDAs will combine the three components such as infrastructure, Revolving Fund and Group Loan into a single package and make it available to the group following the same process followed for providing Community Investment Fund under APDPIP/RPRP. In other words, the SHGs in DPIP/RPRP Mandals and the SHGs in non- DPIP/RPRP Mandals will go through the same process of preparation of micro-credit plan for accessing SGSY fund, just like the way CIF is accessed by the groups in DPIP/RPRP Mandals. However, bank linkage will remain a prerequisite for availing of SGSY subsidy.

Individual Loans

Ten per cent of the total SGSY outlay in each district may go towards individual loans to most vulnerable amongst poorest i.e., persons with disability, commercial sex workers, victims of atrocities and of natural calamities.

Women Self-Help Groups (SHGs)

Self-Help movements through savings have been taken up by about 5.79 lakh women SHGs in Andhra Pradesh covering nearly 74.58 lakh rural poor women. 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.2,385.98 crore is mobilised as corpus amount among the groups. The State Government has taken several initiatives to extend financial support to these groups which are mentioned hereunder.

SHG Banking Linkage and Interest Subsidy

Commercial Banks and Regional Rural Banks are providing direct assistance to the SHGs under the “SHG Bank Linkage” programme for taking up income generating activities. The assistance per group ranges from Rs.30,000 to Rs.1 lakh under SHG Linkage Programme. So far more than 5.01 lakh groups have been assisted with a total bank credit of Rs.3,145.66 crore since 1998-99. During the year 2004-05, an amount of Rs.1,200.00 crore is proposed to be mobilised as credit from banks for covering 2.40 lakh groups against which 2,851.54 numbers of groups have been covered with bank credit worth Rs.1,204 crore. During the year 2005-06, it is proposed to mobilise Rs.1,500.00 crores as credit from banks covering 3 lakh groups under SHG Linkage Programme. Both the SHG wing of the Rural Development Department and SERP will be working together in achieving this target.

A Community-Driven Project: CBOS Implement Project

Mandal Samakhyas (MS) and the Village Organisations (VO) implement the various project components. Each Mandal is divided into three clusters of 10-12 habitations. A cadre of development professionals, the Community Coordinators (CC) is placed in the Clusters. In addition, MS is assisted by Master Book Keepers (MBKs) and Mandal Training Centres (MTC). After their selection and training by SERP, they are contracted by and are accountable to MS.

The VO is the Sub-Project Implementing Agency (SPIA). Micro-plans are evolved by the SHGs and VOs in each target village. These are converted into Comprehensive Sub-projects and funded by Beneficiary Contribution, CIF and Bank Linkage.

IKP is a Rs.2,140 crore programme financed by the State Government of Andhra Pradesh, the World Bank and the community. In addition, the local commercial banks have financed the SHGs to a tune of Rs.13, 537 crore up to July 2008.

Through concerted efforts on social mobilisation, a total of 7,29,522 SHGs with a membership of 90 lakh women in 34, 269 village organisations, 1,086 Mandal Samakhyas and 22 District Samakhyas have come into existence in all 22 rural districts of Andhra Pradesh.

Community Investment Fund (CIF)

The CIF provides resources to the poor communities for use as a means to improve their livelihood. This component supports the communities in prioritising livelihood through micro-credit plans and allocates 50 per cent of the funds to the poorest of the poor. As on July 2008 an amount of Rs.810 crore is given as CIF.

Micro-Finance and SHG - Bank Linkages Commercial banks finance and support the activities undertaken by the SHGs. Years of efforts have ensured that Andhra Pradesh leads in the SHG Bank linkage programme and it accounts for almost 50 per cent of all bank loans given to SHGs in India.

Today 25 commercial banks, 165 regional rural banks with around 4,000 branches are participants in the IKP programme. Banks lending has increased from Rs.197 crore in 2001-02 to Rs.5,883 crore in 2007-08. The target for bank loans in 2008-09 is Rs.11,000 crore.

VIII. CONCLUSION

Most of the Scheduled Caste women of the district earn their livelihood through agricultural labour. Many of them have to work inside the house and go to work outside the house. That is, they are burdened with double work compared to men. They have to take care of their infants since many of them live in nuclear families. Most of them do not have their own houses. They are not aware of either housing pattas or Scheduled Caste Corporation constructed houses. There is significant improvement in the literacy levels of Scheduled Castes women though many of them cite poverty as the main reason for not pursuing school education. In terms of political participation, many of them did not evince much interest. Rather they are keen on securing economic emancipation empowering themselves through schemes like DWCRA and SHGs.

IX. RECOMMENDATIONS

1. All the while, the State is concerned with the quota fixation and making some legal provision for the same. But more than that, there should be a constant monitoring of how best these provisions are made use of by the Scheduled Castes. If not, how to make them aware of the same.
2. Sufficient publicity is to be given to various schemes launched by both the Government of India as well as the State Government of Andhra Pradesh, intended for the welfare of the Scheduled Castes since many of them are not aware of these facilities extended to them.
3. It is not enough to announce programmes for the benefit of Scheduled Castes. They must be implemented effectively.
4. Quite often these schemes are highly politicised in the sense that beneficiaries are selected on the recommendations of the local politicians who have partisan interest to serve. Instead care should be taken to select the needy, deserved for extending the welfare programmes.
5. Empowerment is a multi-dimensional phenomenon. More than lifting them above the poverty line and improving the quality of life, empowerment should make them self-confident, gain self-respect and create

among them the feeling that they are not socially, culturally, educationally second rate citizens but part of the mainstream of national life. Empowerment is more sociological and psychological.

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