POLICY INTERVENTION ON RURAL POVERTY ALLEVIATION IN ANDHRAPRDESH – A CASE STUDY OF SHGs IN WEST-GODAVARI DISTRICT

VALLURI PRASADARAO

Abstract: The present research first and foremost problem that migrants face is basic amenities which are very crucial in very day-to-day life. After facing the shelter issue and getting it settled, other immediate mindboggling issue is having a place and provision to meet their basic amenities. Here all the migrants will have same problem and the people really suffocate when their needs are not fulfilled at the instance of the urge they face. Though the local Governments are creating provisions for public toilets, drinking water, the huge demand creates chaos everyday when the question of appropriate their share from public utility service. Mainly the children and women face embarrassing situation when it comes to use the public utilities as there is no regulation of using the service is most of the time absent in the locality.

Lack of gainful employment throughout the year is another common threat to the migrants. If this kind of lean periods repeat in the stipulated time, the question of staying back remains puzzle and they need to move to some other city or town where potential work is available. Generally informal channels and peer group passes information to the others when uncertainty rises about the availability of work in the ongoing worksite, factory or company. In the absence of these networks, the migrants do face moral hazard when they about to miss the working opportunity.

Keywords: Policy Intervention, Rural Poverty, Alleviation, West Godavari District.

Introduction: An official Census 2011 detail of West Godavari, a district of Andhra Pradesh has been released by Directorate of Census Operations in Andhra Pradesh. Enumeration of key persons was also done by census officials in West Godavari District of Andhra Pradesh.

In 2011, West Godavari had population of 3,936,966 of which male and female were 1,964,918 and 1,972,048 respectively. In 2001 census, West Godavari had a population of 3,803,517 of which males were 1,910,038 and remaining 1,893,479 were females. West Godavari District population constituted 4.65 percent of total Maharashtra population. In 2001 census, this figurefor West Godavari District was at 4.99 percent of Maharashtra population.

There was change of 3.51 percent in the population compared to population as per 2001. In the previous census of India 2001, West Godavari District recorded increase of 8.13 percent to its population compared to 1991.

The fact is that urban and rural areas are becoming increasingly integrated as a result of better transport and communications, rural- return migration, the dissemination of urban norms and values in the rural areas, and the spread of rural economic activities in the rural areas (rural industrialization) and of rural economic activities in the rural areas (rural agriculture). This is blurring the distinction between urban and rural areas (UNESCAP 2001). The developing world is becoming more urban. Some observers see this as the unwelcome precursor to new poverty problems, such as urban slums blossoming in congested cities. Yet others see it as a force for poverty reduction, as economies shift gradually out of

agriculture to more remunerative activities, such as better paid jobs in other sectors (Ravallion 2007).

In the present context of this study it is important to know that how rural poverty is taking place in India and how poverty is faring in Indian states and in India as a whole. The developing world is becoming more rural. Some observers see this as the unwelcome precursor to new poverty problems, such as rural slums blossoming in congested cities. Yet others see it as a force for poverty reduction, as economies shift gradually out of agriculture to more remunerative activities, such as better paid jobs in other sectors (Ravallion 2007).

Statement of the Research Problem: The first and foremost problem that migrants face is basic amenities which are very crucial in very day-to-day life. After facing the shelter issue and getting it settled, other immediate mindboggling issue is having a place and provision to meet their basic amenities. Here all the migrants will have same problem and the people really suffocate when their needs are not fulfilled at the instance of the urge they face. Though the local Governments are creating provisions for public toilets, drinking water, the huge demand creates chaos everyday when the question of appropriate their share from public utility service. Mainly the children and women face embarrassing situation when it comes to use the public utilities as there is no regulation of using the service is most of the time absent in the locality.

Lack of gainful employment throughout the year is another common threat to the migrants. If this kind of lean periods repeat in the stipulated time, the question of staying back remains puzzle and they need to move to some other city or town where potential work is available. Generally informal channels and peer group passes information to the others when uncertainty rises about the availability of work in the ongoing worksite, factory or company. In the absence of these networks, the migrants do face moral hazard when they about to miss the working opportunity.

Review of Literature: Urbanization and economic development are interrelated and Indian cities contribute forit about 60 percent to counting G.D.P. 'Urbanization' has identified and recognized as an important component of economic growth'. The labour force has been falling into poverty in urban areas due to level of live needs (minimum needs) such as Housing and shelter, water, sanitation, education, health, social security including livelihoods. Medium cities have been experiencing with the challenge of making the cities sustainable (i.e) inclusive, productive, efficient and manageable especially with the growth of poverty in slums. It is the sustainability observed that of development is achieved only when there is shelter for urban poor, urban basic services, financing urban development, good governance and planning. The literature survey primarily focused on five important points: 1) poverty Measures, Poverty Decomposition and Poverty estimates; 2) women as a strategy of poverty alleviation; 3) public Action' as a strategy for development; 4) basic services and vulnerability and 5) urban poverty alleviation through government of India programmes.

Literary Reviews: International Level Studies:

Poverty Measures, Poverty Decomposition and Poverty Estimates: Poverty in India has been attraction much attention from researchers quite a longtime. The published work has been analyzed by Himanshu¹ (2007), exclusively deals with changes in poverty and inequality. His analysis relates to all India and state level poverty and inequality and the author has prepared the poverty gap index, squared poverty gap index as well as Head Count Ratio The author identified that 'poverty has (H.C.R) . declined between 1993-94 and 2004-05 in rural areas of all the states as well as in most urban areas. Further communicated that inequality has worked during the same period in rural areas of most states and all India except Bihar, Jharkhand, Karnataka, Madhya Pradesh and Rajasthan. Inequality is on an increasing scale and is visible at all India as well as state level relating to urban areas. Dev and Ravi²(2007) have pointed out that Himanshu (2007) has not used Mixed Recall Period (MRP) estimates. They have analyzed the poverty ratio using the Methodology per Capita Expenditure (MPCE) between

Uniform Recall Period (URP) and MRP distribution.

They have divided 1983-2005 into the period, prereform (1983-94) and post-reform (1999-2005) and analyzed the change in poverty and inequality using URP, MRCE. Further, they have divided the post reform period intotwo periods of 1993-2000 and 1999-2005 and used MRP, MPCE. Their study identified that using URP, the rate of decline in poverty at all India is not higher in post-reform period as compared to pre-reform period. This is the time in the case of rural poverty where as urban poverty declined steeply at a lower count in post-reform period.

MRP methodology showed that second period was more pro-poor that on the first, especially in rural areas (DEV & Ravi, 2007). There are arguments in favour and against reform but simple, the main utility of the present paper and analyzed it to some extent. Poverty decomposition has been attempted by many scholars, among them the contributions of Dev & Ravi, 2007, Jha 2000, Jha and Sharma, 2003 and Kakwani & Subba Rao 19913 are noteworthy, Jha (2000) has presented magnetically attracted pictures of poverty and inequality using Foster- Grear-Tharbecke (FGT) measures besides civic index at NSS region level for all states. But, Dev and Ravi⁴ (2007) have attempted growth inequality decomposition of change in poverty levels for all India and state level. Sundaram and Tendulkar (2003) have exclusively analyzed levels and changes in poverty indicators of the rural and urban population in India, thus disaggregating it among social and economic groups. The study did not explain and analyzed the levels and change in poverty and inequality has been disaggregated at state level. Mutakkar (2005) has presented a profile of poverty and deprivation among social groups and presented to understand the underlying cause of intergroup as well as intra-group differences in living conditions.

Shastri N.S (2003) was the first to put an argument that district level poverty estimates could be obtained for a majority of districts on the basis of relative/Standard prior criteria form NSS 61st round data later studies were conducted by Chaudary and Gupta (2009) have prepared district level poverty estimates. They have identified and recognized that, "the initially high HCR districts were contained in states like Orissa, Chhattisgarh, Jharkhand, Bihar, Madhya Pradesh and Eastern Uttar Pradesh" (p.98).

Literary Reviews: National Level Studies:

Women as a Strategy of Poverty Alleviation: The major problem confronted by India is the lack of an efficient mechanism and institutional framework, which enables all sections in the society to get the benefits of economic growth and development (in the post-liberalization phase). Like many other developing countries. India has women, as a strategy of poverty alleviation and maximum states provide varied experiences with different levels of success

rate.

Suneetha. K.⁵ (2004) has opined that the KUTUMBASREE is an inter-departmental initiative, which is considerably a model of multi-sectoral response to poverty alleviation. Further indicates that the prevailing environment, decentralization and the concurrent devolution of finances to the local government bodies was critical in scaling up the programme, As the CDS structures are affiliated to the LGBS, their financial sustainability is quite ensured through various modalities. Such as, convergence, women's component plan and earn marked assistance to women's self-help groups.

It is a fact that, Decentralization of planning and yielded implementation more resources. opportunities and social dynamics. T.K.Jose who is executive director kutumbashree has identified the fact in nut-shell and has identified and found that the weapon of decentralization, which is the catalyst (Kutumbashree) to scale up to the entire state by the year 2002. The following critical factors enabled the scaling up process of Kutumbashree. (1) Positive experience of the pilots, (2) Reliability in both urban and rural settings, (3) Government ownership of the models,(4) Government ownership of Kutumbashree, (5) Kerala's Unique contest, (6) T & CS and income generation opportunities.

Basic Services and Vulnerability: Eleventh five year plan, 2007-12, (Planning Commission, Oxford University Press, New Delhi) has indicated that while examining the population growth in urban areas it has been identified that a significant proportion of the urban population is poor to the tune of 23.6 percent, who are looking in informal sector like vending, have based economic activities or marginal labour services and added that those people who are suffering for want of basic services such as clean drinking water sanitation facilities, garbage disposal and electricity, transportation and those poor are living in urban slums. Where their living and working conditions lack basic infrastructural facilities making their life vulnerable. The report states that housing is a major problem for urban poor and the urban local bodies are not paying any attention towards providing basic services. Besides this, that the livelihood in these areas of the people was retreated that though the opportunities may be available to individuals to offer the services.

Rural Poverty Alleviation through G.O.I Programs: Critical review of SJSRY since 1997 to 2005-06 and the position of the utilization of funds of G.O.I, in the name of SJSRY and it is stated that Rs.978.86 crores was released, with an unspent balance of central share of Rs.251.82 crores available from old U.P.A programme of NRY, UBSP and PMIUPEP which makes a total amount of Rs. 1230.68 thrift and credit societies were formed; 46,257

DWCDA groups were formed, besides 6,71,794 individuals were assisted to setup micro enterprises in addition to 1,74,786 people were assisted to develop DWCUA group enterprises under Urban Self Employment Programme (USEP). Under Urban Wage Employment Programme (UWEP), 592.36 lakhs man days of women has been generated with the assistance for creating community structures covering Rs.337.40 lakhs. It adds that the major bottle makes of project ceiling amount timely to Rs.50, ooo/- as it is to loss and the USEP could not be extended to many beneficiaries as their educational qualification limit was prescribed and the DWCA's group minimum membership was higher than 10 and the funding pattern was 75:25 apart from over conventional practices envisaged in SJSRY. It is noted that, the comprehensive evaluation of the scheme was carried out through HSML, New Delhi and appreciated that the impact on Urban Poor was satisfactory. Though this report has covered most of the facts ensuring to 2007 and subsequently the SJSRY lies revamped with certain modifications. D.C Pathak has identified that the poverty has decreased where as inequality has increased during 1993-94 to 2004-05. The problems in the state and the centre are attributed it as an inter region and intra regional differences. A positive observation is that the poorest region in the state, the southern region in Bundelkhand is making really impressive progress in poverty reduction.

Rural Poverty Scenario in India: Survey of Policies and Programs vs Poor: How they could be reached to the rural Poor (Report). Strategy, Omprakesh Mathur (2009) has presented the National Urban Poverty Reduction Strategy, 2010-2015 to slum free society and the report was published by National Institute of Public Finance and Policy (NIPFP). He has stated that," rural Poverty Scenario in India has been discussed and survey of Policies and programmes and how they could be reached to the urban poor. It is recognized that slum settlements are significant proportion of the un-poor and line wise, significant proportion of the poor as identified both the latest method as adopted by Tendulkar and has been further suggested that all social Development Programmes approach is integrated for better results than implementing them as standard programme. Refreshing to the various programmes like JNNURM, SISRY, and RAY, the report finally suggest that the implementation of these programmes should be dovetailed with slum free city strategy as they could profile over all development of poor and provides them social-economic and political identity which may facilitate them sustainability. This report strongly felt the need for maintenance of lived data basewhich are absent in the present environment.

Literary Reviews: State Level Studies: S.

Mahendradev, P.Padmanabha Rao (2002) Poverty alleviation programmes in andhra pradesh - An overview.The Government of Andhra Pradesh has adopted a multifold strategy to eradicate poverty, which is multi-dimensional. Eradication of poverty has been the overriding objective since the beginning of economic planning in India. Eradication of poverty through overall economic and social development by ensuring equitable access in resources and skills, as well as by widening the opportunities for gainful employment to the deprived sections of the society, is enunciated as the principal objectives of all the rural development programmes initiated government. It has assumed significance more so in the context of ongoing economic reforms due to the apprehensions that the short-run impact of reforms may not be favorable for the eradication of poverty. It is known that economic growth alone is not sufficient to reduce poverty and there is a need for direct state intervention for poverty eradication. The PAPs can be grouped into five categories. They are: 1.income enhancement programmes - a. Self Employment Programmes which include IRDP, DWCRA and TRYSEM and b. wage employment programmes which include JRY and EAS; 2.programmes which focus on providing food and nutritional security viz., PDS and ICDS; 3. programmes which provide basic minimum services-housing, sanitation, health, education and income maintenance programmes viz., pension schemes, maternity benefit scheme and survival benefit scheme; and 5. natural resource management and livelihoods. Most of the PAPs are designed by the centre and implemented by the State on fund sharing basis for financing the programmes. The State of Andhra Pradesh has its own programmes. It has promoted programmes like 'Adarana', 'Girl Child Protection' and

'Deepam'. The proposed study makes an attempt to evaluate both Central Government and State Government poverty alleviation programmes in Andhra Pradesh.

Jayati Ghosh (1998) The United Nations Research Institute for Social Development (UNRISD) is an autonomous agency that engages in multidisciplinary research on the social dimensions of contemporary problems affecting development. Its work is guided by the conviction that, for effective development policies to be formulated, understanding of the social and political context is crucial. The Institute attempts development agencies, grassroots governments, organizations and scholars with a understanding of how development policies and processes of economic, social and environmental change affect different social groups. Working through an extensive network of national research centres, UNRISD aims to promote original research

and strengthen research capacity in developing countries. Current research themes include Crisis, Adjustment and Social Change; Socio-Economic and Political Consequences of the International Trade in Illicit Drugs; Environment, Sustainable Development Social Change; Integrating Gender into Development Policy; Participation and Changes in Property Relations in Communist and Post-Communist Societies; and Political Violence and Social Movements. UNRISD research projects focused on the 1995 World Summit for Social Development include Rethinking Social Development in the 1990s; Economic Restructuring and Social Policy; Ethnic Diversity and Public Policies; and The Challenge of Rebuilding War-torn Societies.

Research Gap:

- Lack of Regular meetings and savings are compulsory ingredients in the product system
- Lack of follow -up by the participants is an unique failure in the system
- There was no dedicated authority to take care of the needs of the SHGs
- Absence of effective leadership in SHGs
- Many members showed lack of involvement and commitment towards group activities.
- A workable business strategy should be generated for SHGs
- Leadership development activities are essential.
 There should be rotation or change in leadership.

Significance of the Study: The study of rural poverty in the recent past gained importance in developing countries as part of economic development (Terwase 2010) and the available literature indicates that the focused research in rural India has to emerge as strong thematic area linking and contributing immensely for the ongoing projects. The research into rural poverty started in 1970, much has not seen the light of the day as pointed out by Rao (1979). It has also been observed that rural development authorities were created initially in this period and thusit is a new born subject. Researching the globalizing city presents a host of challenges, not the least of which is the non-availability of suitable data. Under these prevailing research and data limitations the proposed study broadly, aimed at understanding the rural Poverty Alleviation programmes in India as a whole and also UPA programmes in Andhra Pradesh in particular.

The rural research assumed importance today as the focus on cities indicates that urbanization viewed by both Indian and international policymakers not merely as an important area for development intervention, but also the focus of India's growth strategy (Anant et al 2011). Still there is need to revamp the developmental programmes as the

community is still passive in claiming the ownership of the programme. Once this threshold is achieved the programmes irrespective of the funding agency and sponsor, the community will be able to implement with minimum technical support. During this period of surge Right to Information Act, Right to Education, Citizen Centric Administration have become statutory laws available to the citizen to counter any kind of rule evasion from the given scope of the project or programme.

Now the Government orientation and outlook has been changed while formulating the poverty reduction programmes. Earlier the focus was on numbers alone that is how much will be the budget outlay and how many people can be benefitted out of this programme was the agenda of the policymakers and politicians. But in the recent past, there has been continuous struggle from the circles of Civil society, International and National agencies to make the Governments more responsible and sensitive to the people's voices. Finally the Government also realized importance of people's participation in policymaking as without their cooperation and acceptance, no policy would sustain for longer periods. In this regard the writings of Prof. Amarthayasen have created tremendous influence on the policymakers all over the world have accepted that lack of proper access to use rights and entitlements incapacitates the people and force them into poverty and finally affects Human Development. With this new outlook, the National Government's have started thinking that the programmatic objective is not only meant for reducing the impacts of poverty related shocks but also to create empowerment that contributes for self-reliance of the stakeholders and also sustainability programme. While giving emphasis to impact of UPA programmes in Andhra Pradesh State context, the focus of this particular study highlights the kind of reforms took place in the course of implementing the urban poverty programmes in Andhra Pradesh from 2014.

Scope and Limitations of the Study: The present study examines various reforms those forayed into the administrative horizon of India when some structural changes took place while implementing UPA programmes in India. Minor and major changes have contributed the mav for smooth implementation of programmes as per the short and long term goals of each programme. But, how far these administrative overhauling helped in effective implementation of these programmes is a matter of importance on two counts. One is the same administrative reform or change can be adopted by the other departments as well to make a dent in the programme implementation and secondly the same administrative reform may have salient features and potential to get imbibed by the other democratic countries to make their programmes more vibrant and result oriented. It is to mention that urban poverty alleviation programmes since last two decades of their presence have undergone transformation and many programmes are subsumed into one broad based single or couple of programmes to make them more users -friendly and pro-poor in nature.

In the course of adjustments to internalize new programmes or modify the existing programmes it has become necessary to make changes in the administrative machinery that encompasses and use it during day to day implementation. Hence, we treat and consider reforms both at central, state, regional and sub-regional level as catalyzing agents and instruments that accelerate the process of delivery mechanism. How these reforms were brought into picture and how these were accepted in the traditional bureaucratic structure is one simple research question that generally gives a chronological background of particular reform/s. On the other hand, how these reforms were made use of by the executive and the stakeholders at the bottom of the pyramid. Hence the proposed study deals with the kind of changes, inputs and insights synchronized together to bring out relatively stable, sustainable, user-friendly, pro-poor, cost- effective reforms those are prerogative to implement the rural poverty alleviation programmes.

Limitations of the Study: The study aims at understanding the reforms those are carved out in each state after 74th Constitutional Amendments. Hence, the adoption of reforms and the changes took place as a result of reforms is not uniform and it is state specific development. In this condition, the study cannot come with a generalization that these reforms are worthy or unworthy. However, since it is state specific study, how far the reforms in UPA programmes reflected in better management of urban poverty alleviation programmes can be gauged after thorough observation of all the changes that took place in line with the reforms.

Objectives of the Study:

- 1. To study the rural Poverty Alleviation Programmes in India
- 2. To assess/examine the implementation and impact of rural Poverty Alleviation Programmes in Andhra pradesh
- 3. To study the implementation and impact of rural Poverty Alleviation Programmes under west Godavari district.
- 4. To assess the people's perceptions on rural Poverty Alleviation Programmes in, westgodavari.
- To study the SHG constitution and functioning, decision-making, collective action, social empowerment, economic empowerment and

political empowerment.

 To draw implications for social work practice in the area of rural community development and to suggest appropriate teachings, and experiences to the social workers for strengthening the SHGs in rural slums.

Hypothesis:

- 1. The existing policies are adequate to meet the requirements of the rural poor
- 2. The rural people are aware and participate to avail the scheme benefits for their benefit.
- 3. There is a gulf between the implementation beaurcracy to identify in a focused approach the implementing schemes

Research Questions:

- 1. What are the collective and organizational efforts in resolving social issues and community problems?
- 2. How the approach will implement in policy intervention on rural poverty alleviation in Andhrapradesh?
- 3. What are the strategies using in policy intervention on rural poverty alleviation?

Approaches to the Study: Pilot study has done by the researcher. The scientific approach has used in the research. The collected data has been analysed by using statistical techniques, such as percentages have been calculated for large number of variables under the study. Means are calculated for some variables. Standard deviation and mean deviation were calculated for some variables. Test was conducted to know the mean rank for the impact of SHGs at member level and Chi-Square tests were also employed to know the association between two attributes.

Research Methodology: This study entails both qualitative and quantitative techniques to obtain data from primary and secondary sources. While looking at the premise of the study which focuses on the reforms followed by 74th constitutional amendment and the impact of the same, it is required to collect more data from secondary sources. However, to support the secondary data which is in the form of

facts, official reports and documents. Primary data was also collected to substantiate the facts given in the secondary sources. The primary data will be collected from , west Godavari district by using structured and semi structured questionnaires. Apart from using these instruments of data collection, interviewing different stakeholders were interviewed to elicit required information. Simultaneously, a structured questionnaire was administered to 251 respondents of westgodavari district to record their perceptions on the implementation and impact of UPA programmes. Random sampling technique was followed to identify the samples. Secondary data is collected through books, government reports, brochures, records, unpublished material. The study primarily applies the case study method.

Sources or Types of Data: The study has been conducted with the help of both primary and secondary data.

Methods of Data Collection: The primary data will be collected from, west Godavari district by using structured and semi structured questionnaires. Apart from using these instruments of data collection, interviewing different stakeholders were interviewed to elicit required information.

Universe of the Study Sample: The researcher studied the geographic information, the status of SHGs, their functioning and other secondary information from various sources. The researcher visited the rural areas and slums, interacted with the SHG members and collected data in the prescribed interview schedule. Some of the information was collected during the discussions with the focus group. A cluster sampling and stratified random sampling method was used to draw samples from these different sources.

Data Analysis:

Urbanization Trends in Andhra Pradesh: The rural poverty trend in the state of Andhra Pradesh followed the all India pattern till couple of decades back. Since 1990s, the state experienced faster urban growth (Table-1).

Table No: 1: Rural Poverty Trends in Andhra Pradesh vis-a vis India: 1901-2011

CensusYear	India			Andhra Pradesh		
	Population (000's)		% of Total	Population (000's)		% of Total RuralPopulation
	Total	Rural	Rural Population	Total	Rural	
1901	238.40	25.8	10.8	19.1	1.8	9.42
1911	252.09	25.9	10.3	21.4	2.2	10.26
1921	251.32	28.1	11.2	21.4	2.2	10.28
1931	278.98	33.5	12.0	24.3	2.7	11.25
1941	318.66	44.2	13.9	27.3	2.7	13.55
1951	361.09	62.4	17.3	31.1	5.4	17.36
1961	439.23	78.9	18.0	36.0	6.3	17.44
1971	548.16	109.1	19.9	43.5	8.4	19.31
1981	683.33	159.3	25.7	53.5	12.5	23.32
1991	846.39	217.42	25.7	66.5	17.9	26.89
2001	1027.02	285.35	27.8	75.7	20.5	27.08
2011	1210.19	377.10	31.16	84.6	28.3	33.50

Source: Computed from census reports 1901-2011.

Andhra Pradesh is considered primarily agriculture based state. It is the fifth largest state in India, both in area and population. In 1901, less than 10 percent of the state's population lived in urban areas while the remaining 90 percent lived in rural areas. The rural population had increased by one or two percent every decade following all India pattern. But since 1991, the rural population of Andhra Pradesh started registering higher growth compared to the national level growth pattern. The state has taken more than seven decades to double its urban population. However, in 2011, the rural population has registered 33.50 per cent, which is higher than the nation's figure.

The district attracted several educational institutions, industries and other superlatives of rural growth.

Annual Report 2011-12, Ministry of Housing and rural Poverty Alleviation, Govt. of India: The annual report of the MHUPA while explaining its broad policies of poverty alleviation narrated as to how it is progressing in its endeavor of poverty through various schemes alleviation programmes. It has highlighted its important events and policy decisions taken during 2011-12 which includes launching of next phase of JnNURM II with an outlay of 0.25% of GDP amounting to nearly Rs. 1.75 lakh crores during the 12th Plan period and announced that JnNURM II will have enhanced focus on the Class I towns and medium towns. It explained various projects that have been approved particularly on urban public transportation and other urban infrastructural developments. A special focus was laid on poverty alleviation programmes through new initiatives to address three vulnerabilities i.e. residential, occupational and social.

The above studies have identified and recognized that direct attak on poverty through various programmes has resulted in a paradigm shift in alleviating the poverty in Indian economy. It has been well documented that the poverty alleviation efforts of the government have resulted in reducing it one to two percent point for each year. All the above studies

have reserved to either estimation methodology of poverty or poverty alleviation strategies/ efforts of different states in India. However there is no study which sought into the effective use of SJSRY in generating employment and income to the urban youth in Andhra Pradesh. Keeping in view of the above situation and scenario, there is every need to document the historical perspective of the programmes relating to urban poverty alleviation programmes of the National level in tune with administrative reforms and its impact on income generation and employment opportunities. Gaps in literature.

Population Growth of West Godavari District: In 2011, West Godavari had population of 3,936,966 of which male and female were 1,964,918 and 1,972,048 respectively. In 2001 census, West Godavari had a population of 3,803,517 of which males were 1,910,038 and remaining 1,893,479 were females. West Godavari District population constituted 4.65 percent of total Maharashtra population. In 2001 census, this figure for West Godavari District was at 4.99 percent of Maharashtra population.

There was change of 3.51 percent in the population compared to population as per 2001. In the previous census of India 2001, West Godavari District recorded increase of 8.13 percent to its population compared to 1991.

Source: Census of India, Government of India

The current population of is estimated around 101.9 lakhs in 2015 and the population of the metropolitan development area is around 117.2 lakhs. The population is thus crossing over the one crore mark. With this type of population explosion, the city is going to experience critical infrastructural and service problems. Several schemes like the rural Poverty Alleviation (UPA) with increased out-lays are needed to meet the demand. In 1466 total slums and 18.05 lakhs population out of these 1156 notifid slums (Populatio 15,80 Lakhs) and 3010 non-notified slumes (Population and 3.25 Lakhs). The following west Godavari slums details are given below:

No. of Slums	1466 (Population -18.05 Lakhs)		
Notified Slums/ Non-Notified Slums	1156 (Population -14.80 Lakhs / 310 (
	Population– 3.25lakhs)		
No. of Self Help Groups (SHGs)	1956 SHGs are formed during 2014-15 and 46,911 are		
	functioning		
No. of Slum Level Federations Town Level	1049 / 27		
federations			
Bank Linkage to SHGs	During 2014-15: Rs.24.47 Crores to 617SHGs 24.47 Cumulative Rs.1235.93 Crores to 38,916 SHGs since 2013-14 to 2014-15 (Per capita Amount Pa. 155008.60)		
Employment through Skill Training &	Rs.155908.69/-) 2871 youth are undergoing training in 16trades by 38		
Placement- ESTP: 2014-15	training institutes, Placement-		

Self Employment Programme (SEP)-2014-15 Shelters for Urban Homeless	No. of applications received – 1071, loans given to 389 individuals to the tune of Rs. 226.41 lakhs & Grounded 267 to the tune of Rs. 162.36 lakhs. - Application received -62, loan given to 1 individual to the tune of Rs. 0.50 15 Shelter Homes are established required materials have been procured. Health camps are organized and Aadhar Cards are issued to the inmates of the Shelter Homes.
Support to Street Vendors (SVs)	Street vendors surveyed: 23694 ID cards issued 22305 Town Vending Committees formed: 30 294 Common Interest Groups formed :294 Loans to 37 CIGs an amount of Rs 33.35Lakhs. Loans under SEP/Mudra : Rs 41.85 Lakhs to 289 SVs under. Demarcation of 138 vending zones is completed
Formation of Mahila Arogya Samithis (MAS) under NUHM scheme. SWACHH DOOTHS	No of MAS formed – 2015, 1771 MAS accounts are updated in TMEPMA site facilitated 11,06,426 HHs on Solid Waste Management by positioning 2152 Swachh Dooths @ one for every 600 HHs and an amount of Rs. 10,000/-is paid towards remuneration.
AASARA (Welfare of Senior Citizens) VIKASAM (Welfare of Persons with Disabilities)	No. of ID Cards issued during the year 2015- 19 are 758 and cumulative 1,27,175 legal aid and assistive services are being provided. Persons with Disabilities registered are 103 in 2013-14 and cumulative 15,473 and ID cards issued: 11,392 149 SHGs are formed during 2014-15 (Cumulative: 988) Bank Linkage during 2014-15 is Rs. 14.25 Lakhs to 17 SHGs Cumulative: Rs. 6.99 Crores 705 SHGs since 2013-14 to 2014-15

Conclusion: Poverty in India is widespread with the nation estimated to have one third of world's poor. possible solution for the maximum outreach and alleviation of poverty in the rural poor especially the disadvantageous sections of the society namely women, small and marginal farmers, and landless farmers. In terms of financial exclusion India's world rank is 4th with 135 million people. SHG launched a scheme to organize poor people into a group of 10-20 persons and linking that group with the banks. The scheme was broadly a replica of Governament Banks. Under this scheme poor, preferably the women are organized in SHGs with the help of Banks, Governament staff members and banks financing

these SHGs were made eligible for concessional refinance by them. SHGs are believed to be the vehicle for women empowerment and poverty alleviation. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. However the programme has not implemented properly throughout the nation but lot of research work has been attributed to the concept. This research will make an attempt to explore the various aspects and impacts of Self Help Groups on socio-economic empowerment of women, studied under different researches.

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Valluri Prasadarao

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