6.1 Introduction

In this concluding chapter we summarise the main points of this study and suggest certain elements of reality in the context of the prevailing socio-economic conditions which may be introduced in the formulation and implementation of any development programme for women and children in future so that the gap between the theoretical and practical approaches to development problems can be narrowed down.

6.2 Summary

(i) The specific objectives of the present evaluation study has been to study the nature and structure of DWCRA as is being operated in the district of Rohtak; to examine the background and training of the basic workers; to assess the impact and effectiveness of the programme; to understand the nature and extent of coordination among the various functionaries and development programme; to analyse the impact of the scheme in terms of attitude and response of the people, components of the strategy and adequacy, and to suggest modifications, if any, required in the programme. In doing so, we have first discussed the position and role of women in India's development and conducted a review of
those development programmes of women which have been introduced in India.

(ii) As regards research methodology, we have collected the secondary data from the office of the DRDA and for the collection of primary data, we have taken 100% sample of the beneficiaries and the concerned officials. In all, our sample includes 194 beneficiaries, 31 group leaders, 10 gram sevikas and one Assistant Project Officer (DWCRA).

(iii) Out of the 106 DWCRA groups formed in Rohtak district, only 31 groups were found active, i.e., even less than thirty percent. In these 31 active groups total number of members enrolled is 419 but only 194 members were found active, i.e., less than fifty percent. About seventy percent of the total beneficiaries were found in the age group of 25 to 35 years. Twenty seven percent of the total beneficiaries were found to be belonging to the Scheduled Castes and another twenty percent belonging to the Backward Classes. A majority of these active beneficiaries (fifty four percent) were found to be illiterate. Eighty percent of these members were having nuclear family structure. Seventy percent beneficiaries have a small family size consisting of upto 5 members only. Forty three percent of the active beneficiaries belong to the labourer class and another twenty four percent to the agricultural class.
(iv) Only forty eight percent of the total beneficiaries were having an annual income of less than Rs.10,000/- and belong to the really poor families. Another thirty eight percent reported their annual income between Rs.10,000/- and Rs.15,000/- and thus can be termed as belonging to the poor families. The remaining fourteen percent had an annual income of more than Rs.15,000/- and belong to that income class for which this programme is not meant for. Almost seventy percent of these beneficiaries own pucca houses and thus do not belong to the poorest of the poor families. But, significantly, sixty three percent of the beneficiaries were found belonging to the landless class. Only five percent of the beneficiaries were found to own land measuring more than five acres. A majority of the beneficiaries were found to be motivated by Gram Sevikas to join DWCRA groups. This shows that gram sevikas play the main motivational role in this programme.

(v) As regards the monitoring of this programme it was found that the implementation of the programme lacks effective monitoring and there is no coordination among various departments which provide complementary services. No monitoring card is issued to the beneficiaries and the monitoring data base schedule, as suggested by the Department of Rural Development, Govt. of India, is never
filled in its original form. Only a formality is done in this respect. Similarly, monthly progress reports are not maintained/sent to the concerned implementing authorities as per the suggested schedule for this programme.

(vi) In totality, it was found that the DWCRA programme has failed in providing self employment and generating adequate amount of income on a sustained basis. It was also found that the performance of this programme is fully dependent on the patronage of various government departments. About forty percent of the total active beneficiaries have reported that the group activity is temporary by nature and almost eighty percent of the beneficiaries reported that the products of their groups are sold either to the government departments or to the semi-government departments. This implies that these groups survive only on the patronage of the government. Only thirteen percent of the beneficiaries reported that there is no time lag in receiving the payments. Another forty six percent beneficiaries received the payments in one month's time. Significantly, the remaining forty percent have reported a time lag of two months or more in receiving the payments. This implies that daily wage earners can not join this programme.

(vii) The nomenclature of this programme gives prominence to the aspect relating to children but we found nothing which can be of any direct use to the children.
Rather it was found that in 10% of the cases the children of the beneficiaries were being looked after by the eldest daughter when the beneficiary is on work. In case of another forty-four percent cases, the children are looked after by none when their mothers are on work. This implies that a majority of the children belonging to the families of the beneficiaries are being adversely affected by this programme. Only in case of one beneficiary out of a total of 194 beneficiaries the facilities provided by the Balwadi/Anganwadi are being availed of. This implies that the Balwadi/Anganwadi scheme has in practice nothing to do with this programme.

(viii) As regards the role of this programme in the reduction of poverty of the beneficiaries only three percent of the total beneficiaries reported that it has played a substantial role. In case of another sixty-seven percent beneficiaries this programme has played only a marginal role in the reduction of their poverty. But the remaining thirty percent of the total beneficiaries reported that this programme has completely failed as far as the reduction level of their poverty is concerned.

(ix) As regards the shortcomings of this programme, as noticed by the beneficiaries, only thirty-four percent pointed out no shortcomings. Another fourteen percent viewed the irregularity of work in this programme as the main shortcoming. Twenty-three percent of the
beneficiaries were of the view that delayed payment is the main shortcoming of this programme. And the remaining about thirty percent viewed less profit margin as the main shortcoming of this programme.

6.3 General Observation:

I. In village Titoli, grant came about two years back in February/March, 1991. The group assembled and made 5000 chalks for about 5-6 days. That chalk could not find immediate market and since then the group has not done any other work and in course of time got disintegrated. If now anyone desires to reassemble the women, it would be a very difficult task as they have lost faith in the scheme.

II. The general grouse of all the group leaders was that they work more than any other member and yet their share in the profits is the same as those of other members. The group leader's task includes filling forms, filing affidavits, visiting the banks, the APOs office etc., and she has to spend money on the conveyance from her own pocket, which they feel is not fair.

III. In village Baliana of Sampla block, group of 10 women was formed. But when the grant came and actual work of making surf was commenced, the group leader called only her two sisters-in-law living in the same house. The three did not call other women of the group. Since this family of the three sisters-in-law was economically well-
off they were not much interested in selling off the surf and neither did they invite other women to sell it off. Thus the activity could not take off.

IV. Lack of planning so far as activity is concerned is clear from the example of village Garhi Sampla of Sampla block. The group was formed and grant released in November, 1991. First the group was made to purchase voil cloth for making dupattas for an amount of Rs.1200/-. But this voil could not be sold off as the women were not interested. They were directed to do embroidery on the voil, but they refused saying they were not interested in this activity. Thereafter, they were made to purchase material for making surf for Rs.1600/-. Again it could not be sold off, as only the economically well-off women assembled and they were not ready to move out of their houses for marketing the surf. Now, when I visited the village, on 8.5.1993, they informed me that a hosiery machine had been kept at the group leader's house for the last two months. They told me that they were not interested in making hosiery items and that they would request the APO (DWCRA) to take away the machine. Thus, as there was no proper coordination between the implementing machinery and the beneficiaries, the activities failed to take off. While the APO/Gram Sevika planned Hosiery, the beneficiaries were quite clear that it would not find any market and all their efforts would go waste.
V. In village Baland of Kalanaur block, the group had undertaken making file-covers. Interestingly, in this case, the Sarpanch called only five women. They filled the forms and group was formed. Women in general were not invited to become members of the group.

VI In village Chandi of Lakhan Majra block, active members are only two. While one stitches, the other one sells handloom items like bed-covers, bed-sheets, towels etc. While the money has been drawn in the name of a group consisting of fifteen women, only one woman is being actually benefitted. On papers activity is sale of cloth and sewing, but money is actually used only for purchasing handloom items from Rohtak or Panipat for its sale in the village. The woman previously also used to sell cloth purchased from her own money, now it is being purchased from government loan.

VII. The raw material for bakery costs about Rs.10,000/-. So till the payment is not received, work is stopped as there is no money to buy raw-material. So the women of Soldha village of Bahadurgarh block wanted that they be given another activity side-by-side like embroidery, stitching clothes, of which they have good knowledge, so that the intervening idle period can be utilised in a better way.

VIII. In Soldha village of Bahadurgarh block all the women
are of the same caste—Jat. They themselves felt that this has caused jealousy among women of other castes. Scheduled Castes feel they have been specially ignored. Women felt this could have been easily avoided by the Gram Sevika at the time of group formation. Gram Sevika opined that she felt there would be more cohesion among women of the same caste. Now group members cannot be increased as this would reduce earnings, for which members do not agree. So another group may be formed for other willing women of the village.

Previously men did not tolerate their women stepping out of the house for doing work. But now they feel that given an opportunity women can be more organized and more effective. Interestingly, in Soldha (Bahadurgarh) the Gram Sevika talked to the group leader's husband to stop drinking and he stopped. Ladies have more confidence now to say drinking is bad for health and should be stopped. Men are more receptive to their views.

IX. In village Kherdi (Kalanaur), the group members were all more aware than the group leader. I asked the gram sevika why has she chosen such an ineffective group leader — who has no leadership qualities, cannot motivate the group — Gram Sevika replied that — she is the poorest of the lot and for that I felt her dire need for
money will force her to keep the group going. The Sarpanch was also interested in making her the group leader.

X. In village Babra (Jhajjar) — first the present group of women were invited to form the group. But APO said they are all well-to-do so 15 Harijan women were called to become members. They refused and then again the women group was formed with the 15 Rajput women. All of them belong to well-to-do families and have joined the group just to pass time.

XI. In village Sasrauli (Matanhail) group activity is pottery making. In this particular case a husband-wife team of professional potters has actually utilized the total amount of loan to buy electric wheel. While previously they used to but clay with private loans, now govt. loan is available for the same purpose. The other members are participating only on papers. The group leader makes use of only three members to help her during the season when work-load is more and they are paid on hourly or piece-rate basis. The entire profit is the group leader's own. On the other hand, the three members of the group had no knowledge that their work in the potter's house is a part of any scheme.

They only knew that all of them had filled forms and the gram sevika frequently visits the Kumhara who have
purchased an electric wheel from govt. money.

XII. In village Dubaldhan (Beri) the group has not been functioning for the last three months, after functioning for 8 months, because the APO considered it to be mere salesmanship where group activity is absolutely missing and asked the gram sevika to close the activity and to start a new activity like Handloom or Agarbatti making -- which are group activities so that the true spirity of DWCRA continues. But the women were feeling bad because they felt it was easy, less time consuming activity and that their customers and profits were increasing and in a matter of few months they would have had substantial earnings. They could also start another activity side-be-side.

XII. An interesting observation made by the women of Gochhi village was that women whose husbands are working on a regular basis in govt./semi govt. organisations are more interested that their wives should also earn. But unemployed, farmers or others who stat at home, are averse to the idea of the wife going out of the house. While employed men share the women's sshhousehold burden the other category do not like helping the women in any household activity.
6.4. SUGGESTIONS

1. The proper identification of the beneficiaries is an important requirement to make this scheme a success. As pointed earlier, in Indian society the social status and not the economic needs of a family decides whether the women of the family will indulge in any income generating activity or not. As such, no matter what the survey charts show, only the really needy and really interested women should be involved, so that the group-activity shows better results.

2. A strong group is a basic necessity for the success of the scheme. An important factor to the borne in mind is that the nature of activity and group formation are both inter-linked. It is, therefore, proposed to change the modalities of group formation. First of all, a set of activities proposed for a particular village should be finalized by the block level committee. To form the group, a term comprising of the Gram Sevika, Gram Sachiv, Anganwari Worker, Health Worker, School Teachers and a Bank Official should hold a general meeting of all the villagers and especially women. The team should describe the objective of DWCRA, necessity of DWCRA and a profile of the various activities which can be undertaken at the village level. They should discuss all the details of the activity like availability of raw material, funding
procedure, training, if any, production period and marketing process. The women will thus get a clear picture of the type of work involved in any activity. They will be able to decide at this stage, whether their socio-economic status, health, time involved in earnings etc. permit them to join this activity or not. Through this procedure, only the really needy and interested women will join the group after weighing all its merits and demerits.

3. The activity needs meticulous planning at each stage as it is the crux of the scheme. To plan the activity, a block level committee be formed with the APO (DWCRA) as the nodal officer. This committee may comprise of the concerned BDPO, CDPO, Gram Sevika, Gram Schiv, Anganwari Worker and officials of the banks and industries department. The functions of this committee should be: (a) to finalize the list of villages where activities may be first started; (b) to identify the activities feasible in the area, keeping in mind the basic factors like aptitude and skill of the women, needs of the people of the area, availability of raw material, training, and marketing facilities; and (c) to hold meetings monthly to discuss the progress report of the active groups, give guidance, where necessary, and also to make spot visits collectively.
4. The training given under TRYSEM to the DWCRA groups needs several modifications. As TRYSEM training is generally limited in the number of trades it can offer, the women's choice of activities is also limited. The reason is that TRYSEM offers very little remuneration to the trainer or master craftsman. As such good craftsmen do not like to join the TRYSEM scheme. TRYSEM has the age criterion of 18-35 years. This means that women above 35 years are either denied memberships or their age-records are forged. If TRYSEM training is to be given the age factor should be done away within the case of DWCRA groups. Due to the low literacy rate among poor women, low skill and poor aptitude, the period of training is sometimes insufficient. The training needs to be extended till the women become proficient in their skill.

5. Women of the village who are good in some skill and who are willing to train other women may be recruited as such. They may be given honorarium out of the revolving fund, and for such time till the other women gain proficiency that particular woman be made the group organizer. She may be given a small percentage of extra money out of the profits earned by the group.

6. The whole group should be given management training and taught about account keeping also. They can then also check the accounts to their entire satisfaction and
prevent the Gram Sevika or other departments to whom the products are supplied from cheating them.

7. The activity should be decided entirely by the group on the basis of the project reports prepared by the APO (DWCRA). This will inculcate in them a sense of responsibility and this participation in planning will also enhance their self-confidence.

8. The amount of revolving fund placed at the disposal of the DWCRA group needs to be increased.

9. The training component is also largely missing. Both the APO (DWCRA) and the Gram Sevikas (DWCRA) need to be given proper training in various aspects like group formation, activity planning, accounts management and marketing. They also need training for coordination with various government agencies for better monitoring.

10. Monitoring at present is only by force of circumstances. The Gram Sevika's emphasis is more on group formation rather than on monitoring the existing groups. The approach needs to be balanced in favour of the groups actually functioning.

11. The targets of group formation should be realistic, keeping in mind the ground realities. The same emphasis should be laid on strengthening the groups already formed as is laid on the formation of new groups.

12. The marketing linkages need to be strengthened. The 'Manual for the Gram Sevika in DWCRA' has aptly stated
that marketing is a big problem because "the women's group looks around for a market for their product after the training, and after the product has been produced". Whereas "the time to plan and think about marketing is in the planning stages from the beginning and let that influence the selection of activity". The APO (DWCRA) should tie-up with various government departments for placing orders with the DWCRA groups.

13. The role and functions of the APO (DWCRA) need to be more clearly defined. She should play an important role in motivating the Gram Sevikas to feel more involved with the women groups, their needs and problems, and for more effective group formation. She should have more co-ordination with the BDPO's and CDPOs at the block level for more effective monitoring and evaluation of the programme. She should prepare project reports with regard to all the activities. These project reports should contain an exhaustive profile of each activity, viz, availability of raw material, training component, production period and scope of marketing. She should also co-ordinate with various government departments and agencies like the Khadi and Village Industries Board, Small Scale Industries, Education Department, Health Department for exploring the possibilities of supplying goods to these departments. She can also explore the feasibility of providing ancillary goods and services to
large-scale industries of the area.

14. The monitoring of the programme should be done at the level of the BDPO and CDPO; and this be further monitored by the Project Officer, District Rural Development Agency, in the monthly meetings he holds with these officers. This would be more helpful in making an objective assessment of the programme.

15. The Block Development and Panchayat Officer (BDPO), the most important block level functioning, is at present completely ignored by the DWCRA functionaries. He can play a very important role in group formation, activity planning, moderator for any problems and monitoring the scheme. Having direct rapport with the sarpanch, panches and other important individuals of the villages, he can be an important guide, advisor and assist the gram Sevika in group formation. The BDPO's guidance can prove more valuable as he has first hand knowledge about the people of the area, their aptitude and needs.

16. To achieve the twin objectives of DWCRA namely: (i) "to help to organize women's groups to work on the solutions to the economic, social, educational and political problems faced by rural poor women and children", and (ii) "to help the women in the women's groups to become critically aware of the society in which they live. This awareness is the foundation for the change in self-concept and for the preparation for action", the programme should take the form of a "Women's
Movement". DWCRA groups be formed in each village, but not necessarily as income generating groups. The group members should be all the interested women of the village without any restrictions of income, social status or age. They be given regular training, lecture sessions regarding family welfare, clean environment, personal hygiene, basic treatment for dealing with emergencies, nutrition, general development news of the world around them, literacy, laws and legislations especially those pertaining to women and such like vital areas. These lectures can be conducted by the health workers, CDPOs, school teachers and voluntary organizations. In the formation of such groups, women with leadership qualities and those who get support from their family members should be given preference.

A smaller group out of this big group may be formed for indulging in income-generating activities. Here again preference be given to those activities which involve participation of a large number of women and group activity.

The group thus formed can also play the active role of a watch dog for all government activities, welfare schemes and programmes at the village level. Whether the teacher comes to school regularly or not; whether the doctor comes but sells medicines, the ration-depot holder does not give the full quota of sugar and the like. The
group members can bring this to the knowledge of the higher authorities through the Gram Sevika - who may act as the another - person between the village women and the higher authorities.

17. The DWCRA programme be developed as a single-package programme. Now that we have a full-fledged department at the state and the central government levels, all programmes with the same target group should be grouped together for the purpose of providing coverage, supervision and monitoring to streamline the various programmes. Under this head we may include programmes like ICDS, IRDP (30% target reserved for women) DWCRA, family welfare, adult literacy, smokeless chulahs, etc.

18. Human Resource Development is today an important field which has realized the need for developing women to develop the nation. Women as a whole need to be made economically independent and self-reliant for their development. Therefore, among women there should be no further discrimination on the basis of family income or social-status. To illustrate this point, I come across a widow belonging to a high class family. Her land holdings on paper were almost 10 acres, thus declaring her above the povertyline and ineligible for the benefit of any government welfare scheme including widow-pension. Practically, her land was being tilled by her two brothers-in-law, the children being minors, and as such she was
totally dependent upon them for even her daily requirements. Being illiterate she could not work on her own. Thus, because she was a woman she was entirely dependent upon her family. Therefore, women, whether rich or poor, of high caste or low caste are all socially and economically backward. Programmes planned for women should be free of all restrictions of income and age, as rural women today need a great push. Another significant aspect overlooked while planning for women is that even today in rural India, women of the higher class and caste are the trend-setters. Programmes which are able to involve their support will be more successful as they will have more influence on the women of the lower classes, and encourage them to join these programmes.

6.5 Summing up

The pattern of the implementation of the DWCRA programme, its monitoring and performance in Rohtak district gives us an insight into the weaknesses of this programme, both in its planning as well as in its implementation. What emerges quite clearly is the fact that all the problems are not merely at the implementation level. Some features of the DWCRA approach at the conceptual and planning level also need to be examined, particularly in the context of the future direction for a development programme for the rural women and their children.
The DWCRA was visualized as a programme of Human Resource Development with primary focus on women and children. It has the following five components:

(i) Economic activities within the framework of group approach;
(ii) Self-reliance of the poor rural women;
(iii) Development of the personality of the rural women;
(iv) Increase in the status of the poor rural women in the society; and
(v) Children development facilities.

But in practice this programme became only a sub-component of the Integrated Rural Development Programme. The only difference that came via the DWCRA programme was the group subsidy for providing raw material during the training and after training this amount could be used as working capital support. This has been one of the major discrepancies in translation of the objectives of DWCRA programme into operational guidelines for field workers.

The assumptions in the formulation of the DWCRA programme was that the economic activities would be selected by the group themselves and would not be given to them from above. In this way the process of identification of the economic activity became an essential part of the process of group formation itself. But in the operation of the programme the entire process was found to be reverse. Similarly, short development
facilities which were to be built into the programme have been left out of DWCRA activities as it is being implemented. The assumption that children would stand benefitted if their mothers participate in economic activities has not only been proved wrong but what is worse is that they have been neglected and occasionally treated as an obstacle in the activities that have been promoted. As pointed out earlier, more than 50% of the children are either looked after by none or by the eldest female child and in this process the children are beaten up or locked up or do not get their meals in time.