CHAPTER IV

DWCRA PROGRAMME IMPLEMENTATION IN
MEGHALAYA

Introduction

This chapter deals with the introduction of the DWCRA programme in the State, its set-up, implementation and performance. The performance of the programme in physical and financial terms and field level implementation through case studies has been presented in different sections of this chapter. A brief background of the area, population and general economy of each, block and village in which the programme is operating is given to provide a background of the level of socio-economic development.

So far before the introduction of DWCRA, the social welfare department carried out women-specific development programmes in Meghalaya. In spite of the reservation made for women under rural development programmes, very little attention was given by implementing authorities. Women programmes with development objectives were translated to welfare programme. It lacked the aspects of economic and political empowerment. Thus the introduction of DWCRA in the State, with its mission and vision towards bringing about social, economic and political empowerment of women was a welcome change.

The primary objective of the programme as perceived by the implementing officials of the State is to provide self-employment opportunities to groups of poor rural women living below the poverty line on a sustained and participatory basis. Women were expected to take viable economic activities on a group basis. Economic activities are identified by the DRDA as proposed schemes, which are also acceptable under IRDP.
In Meghalaya the DWCRA programme commenced in 1985-86 and was implemented in all community and rural development blocks of the State through their respective DRDAs. The pilot phase of the DWCRA programme in Meghalaya was first implemented in the West Khasi Hills and East Garo Hills districts, during the year 1985. About 120 groups were to be formed in these districts, 30 in each of the four blocks of the selected districts. The Jaintia Hills district came under the expansion phase for the implementation of DWCRA in August 1992. The Government of India extended the DWCRA schemes to the West Garo Hills, East Khasi Hills and Ri Bhoi districts from the year 1994-95 onwards with a total outlay to cover 100 groups in each district.

**Set-up and Implementation**

In the set-up of the project, noteworthy elements of the pilot project were the constitution of special committees to implement the project and the provision of special project staff. This includes an Assistant Project Officer, APO (women), two additional _gram sevikas_ and one _mukhya sevika_ in every district. A major element of the programme was the group approach, provision of infrastructure and capacity building for enabling DWCRA groups to serve as a point of convergence for developmental activities. The details of the DWCRA programme and its elements have already been explained in the previous chapter.

Supportive services such as childcare facilities were not yet contemplated under the DWCRA scheme in the initial periods of implementation. It was then decided to depend upon the existing arrangement and facilities made available from the normal departments. The Government of India also issued orders for the involvement of the _gram sabhas_ in the selection and approval of DWCRA groups together with the APOs and _mukhya sevika_. In Meghalaya the Block Selection Committee (BSC) and Block Development Committee (BDC) represented the _gram sabha_, which are politically notified body.

In the organizational structure of the DWCRA project in Meghalaya, several departments, organization and agencies played a vital role and within this
the DRDA and block can be mentioned in particular. This district and block level organization was involved as far as planning and financing of the project at the State level was concerned not to mention the role of the UNICEF and Ministry of Rural Development at the central level. The DRDA and its Governing Body, in accordance with the guidelines of the Ministry of Rural Development, took the major decisions about the DWCRA programme, in the State. The Chairman of all the DRDA is the Deputy Commissioner (DC). The interest of the DC on women's development programme had great influence on the character, direction and size of the project in each district. Directives about the areas of intervention, the placement of the infrastructure support, training of groups formed and assisted, the methodology of implementation as well as the allocation of budget to each block were promulgated from this level.

The implementation and overall administration of the DWCRA programme at State level was delegated to Directorate of Community and Rural Development. Its role in the programme was to coordinate the allocation of district wise budget, monitor, report on performance, liaison with the central authorities, make arrangements for the sanction of funds to the district and commission evaluation and research activities. Due to the relative lack of expertise in dealing with the area of women's development, the Directorate of Community and Rural Development had to rely on the cooperation of several departments in order to succeed in carrying out the programme. This includes the Animal Husbandry Department, Agriculture Department, Social Welfare, Health, KVIC, DIC, Handloom and Handicraft, which were asked to take responsibility for preparation of IGA project report and overseeing the project activities at the group level. These departments did not have the expertise in dealing solely with women's development programme. However, the programme staffs of DWCRA were sent for training to institutes outside and within the state in order to gain insight into the DWCRA programme. These staff in turn gave training to the block level staff. However, the appointment of the staff especially APO in the
districts for the implementation of DWCRA was irregular. They were mainly drawn on deputation from the State Education Department.

Subject matter specialist like extension officers attached with the block administration to help identify the beneficiaries, group organizers and formulation of the projects for the group. Each of the gram sevika had a number of villages under her charge and attempts were made to link benefits of the IRDP with the programme of DWCRA. The members of each group will select their group leaders to serve as a link person between the officials’ machinery for delivery of services and the beneficiary target group. All the staff both at the district and block level formed the district level team for the implementation of the programme. However it may be mentioned that not all the district had regular APOs to oversee the programme implementation.

The NGO, women voluntary organizations and institutions at the local level were not only involved in the project as beneficiaries but also as co-responsible parties. In the first place the block and DRDA authorities had asked these organizations, irrespective of their backgrounds, to express their willingness to participate in the DWCRA. The selected local organizations like the Seng Kynthei, Mahila Mandal and the like were given the roles and responsibility of promoter, adviser and supporter of DWCRA groups. The additional gram sevika placed at the block were under the supervision of the mukhya sevika who was in turn under the overall supervision of APO (DWCRA) at DRDA.

The block was delegated the task of monitoring the groups activities by way of reporting through the monitoring information system (MIS) formats supplied. This was forwarded to the DRDAs for onward transmission to the central Government thereby ensuring the release of subsequent funds. The DWCRA implementation and progress, was also discussed in the district monthly review meeting. The following aspects of the group were to be monitored

i) Purchase and proper utilisation of raw material
ii) Marketing the finished products

iii) Depositing the sale proceeds in full or in part as decided by the group

iv) Using the revolving money as and when require for two years from opening of the joint bank account.

The *gram sevika* of the block monitored the groups only on the basis of work order. Regular monthly and quarterly monitoring of the groups' activities was irregular due to non-availability of proper transport facilities for the DWCRA team. The monthly progress report (MPR) did not record the required information and the BDO has relied solely on the instruction of the DRDA for the implementation of the scheme. A sample of an extract is given below

*Letter no DRDA/DWCRA/S/96-97 6th February 97.*

*The groups sometimes report to the BDO only when their income generating activities have suffered a loss or the animals have died, usually actions are taken. All DWCRA beneficiaries should be issued vikas patrika and the same to be updated on every field visit. With regard to DWCRA all BDOs are instructed to complete the implementation of DWCRA by March ending... extract of the manual relating i.e. Para 12.14 of the manual is enclosed and instruction for BDOs to send reports by the 3rd of every month.*

Only traditional activities that were not training intensive for which skills were assumed to be available among the women's group were selected. In the study groups under study the activities taken up were piggery, weaving, poultry, tobacco cutting, tailoring, cane and bamboo works, paddy, potato and ginger cultivation.

Once groups were formed and approved for the sanction they were provided with a revolving fund, to be utilized for the various components of the programme. The beneficiaries were requested to provide a profile of the group, their group leaders, and bank signatories. The group was asked to carry out thrift and credit activities. In May 1994 an advisory body meeting of the DWCRA under the central Government had issued the 'modified guidelines in which the amount of revolving funds was enhanced from Rs15,000 to Rs.25,000 per groups and such
groups that were to be covered under the additional amount were to be known as 'intensified' DWCRA groups.

Details of the groups to be funded for the implementation were enclosed in the annual action plan (AAP) of the district according to a prescribed format. It contained details of total amount sanctioned, the type of scheme and a financial break-up of the project with recurring and non-recurring expenses. This was usually prepared by the extension officer of the blocks at the fag end of the financial year. Apart from being listed in the BPL category, the criteria followed for selection of group was not clear. Data that formed the basis for the choice of activities were also not available.

The funds under the DWCRA, programme was borne by the central Government UNICEF and the State Government. The State Government was to first release its share before any central release could be made. The UNICEF reimburses the salaries of DWCRA programme staff at the district and block level for a period of 5 years after the appointment of staff. The master plan of action (MOP) of the UNICEF, which commenced in 1982 signed between the Government of India and the UNICEF, came to an end on 31st December 1995 and UNICEF withdrew its assistance for DWCRA in 1st January 1996.

(a) Group formation and fund release to groups

In all the districts voluntary grouping of poor rural women of 1 to 20 were done for taking up savings and thrift activities and micro enterprises. Existing women organization was approached for grouping women below the poverty line under the DWCRA programme. Most of the groups were reported to have been formed in this manner. The target group of DWCRA were the same like that of IRDP in which families below the poverty line were selected. In some districts, spot selection of DWCRA beneficiary groups and discussions on the modalities of the scheme was made in identified villages. The initiative for DWCRA group to run on the lines of self-help groups was initiated in the year 1997-98.
In all the groups formed two members were selected as secretary and treasurer and the bank account is operated jointly by them and the gram sevika in charge of the group. Later in the implementation, groups formed prior to 1989 operated bank accounts on their own depending on the inspection of the APO/BDO. The intention was to allow the groups to function by themselves. Such reviews took place annually in April to facilitate handing over group's accounts for self-management. The banks participation in the programmes depended on the advice and terms made by the DRDA. This was mostly related to confirmation of the groups' joint accounts in banks, the number of group selected and approved for sanction under different schemes, and withdrawals of funds by the groups.

In all the districts the funds were released from the DRDA to the blocks through cheques in favour of a particular DWCRA groups, and credited to the groups savings bank account. The groups were allowed to draw the amounts in installment from the banks on the basis of groups' performance and recommendations of the BDO. The banks are intimated for every withdrawal to be made by the groups. The coverage of the groups selected for assistance under DWCRA depended on the funds released to the agency DRDA from the State and Central Government and UNICEF. Groups that could not be assisted due to non-availability of funds during the year would be carried over as backlog to the following year. The banks involved in the DWCRA programme of were MCAB, RRB, SBI, UBI, the Indian Bank and Punjab National Bank in the entire State.

(b) Committees

During the entire period of implementation of DWCRA in the State the following committees were held to oversee the overall implementation of DWCRA, and make recommendations for its better performance and implementation.

1. A 'Working group Committee on World Declaration on the Survival, Protection and the Development of Children' was held to discuss the issue of taking up community based organizations for the implementation of DWCRA
programme. The working group committee recommended that all the blocks prepare a list of villages where the community based organizations (CBOs) could be identified to take up the issues related to education, health and drinking water through DWCRA groups.

2. A Consultative Committee of Parliament was held in the month of March 1996. The recommendations related to increasing the publicity on DWCRA programme and intensifying training activities related to children between ages 6-8 and women, provision of marketing infrastructure to DWCRA groups' products and linking groups to bank credit.

3. The State Level Consultative Committee on DWCRA was held only once in 1996. In view of the withdrawal of UNICEF assistance to the programme, it was decided that the implementation of DWCRA in the State should be limited to 0.54 lakhs per block and groups' withdrawals of funds should be recommended by the BDO concerned.

(c) Training

Initially the DRDA took up training programme in each of the districts as per the instruction received from UNICEF headquarters Calcutta. The organizers, group members and the gram sevika were provided awareness and skill training. After 1996, the DRDA took up training programmes on the pattern of TRYSEM as under the normal IRDP programme to improve links between IRDP and DWCRA. Several training programmes for the DWCRA groups such as legal rights for women, barefoot veterinary technician training (BFT) were organised under the IEC component of DWCRA. These training programmes were conducted in collaboration with the line departments. Senior gram sevak in each block were given the task of organising programmes within a given budget. However these programmes were not conducted regularly due to inadequacy of funds.

Implementation of the programme is mainly based on the official circulars, receipts of funds and targets achieved. During the entire implementation of the
programme the directorate of economics and statistics, conducted only one
evaluation study, entitled a 'Report on the quick evaluation study of the DWCRA
programme in Meghalaya' conducted by the Department of Economics and
Statistics.

(d) Audit reports and utilization certificate

Separate accounts were maintained by the DRDA for the IGA revolving
funds, CCA and IEC funds. The funds were received in two installments. On many
occasions, incomplete proposals by the State Government or inability of the DRDA
to utilize 60 percent of the total allocated programme funds resulted in the
delayed release of the second installment.

(e) Linkage with credit

In October 1993, the Government of India announced vide a circular of the
pilot project 'bank financing of informal groups. However, in Meghalaya the
DWCRA programme was not fully linked to credit until the merger of the DWCRA
with SGSY programme in 1999.

(f) Activities

Childcare activities (CCA) and Information, Education and Communication
(IEC) are DWCRA programme components apart from the IGA. Each district is
allocated an amount of Rs 1.50 lakhs per district, which was to be borne, by the
central and, State Government in the ratio of 1:1. The DRDAs were instructed to
utilize the amount in accordance with the guidelines and approval of the State
Level Coordination Committee (SLCC).

However the implementation of these two-sub programmes of DWCRA could
not be done as per the guidelines resulting in the amount being unutilized till
March 1998 in all DRDAs except East Garo Hills. This stood in the way of the GoI
release of the second installment. In order to accelerate the implementation of the
IEC and CCA programme the following was suggested in the State

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1. The BDO should furnish the list of DWCRA groups for disbursing the one time grant of Rs 1500 for CCA. The diversion of resources under this programme was not allowed.

3. Training needs to be organized under IEC for a total number of 90 groups at the block headquarters.

4. The DRDA was instructed to allocate funds only to those groups, which had started IGA. The CCA and IEC programmes should be implemented on a need bases basis and linked to the ICDS programme.

Most of the blocks in their reports stated that under the CCA programme all the groups had implemented nutrition programmes. The CCA was treated as a miscellaneous receipt of a one-time grant, under the DWCRA programme. Even the funds under CCA to the groups was given in installments and the reporting on these two activities was irregular

**Performance District wise**

The pattern of financial assistance for each group is clearly laid down by the GoI. However, certain problems were encountered in connection with the financial assistance from the UNICEF and therefore funds had to be adjusted with those made available by the State Government. *Table 4.1* gives an overall picture of the physical and financial achievement of the DWCRA programme implementation in the State from inception to 1999. The performance of the programme during the pilot phase between 1985-86-1991-92 and between 1992-93-1998-99: is also presented in *Table 4.3* and *Table 4.4*. The district wise performance of the DWCRA programme implementation is also discussed in this section

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| East Garo Hills  | 30 | 30 | 100   | 9.34 | 0.31 | 3.32 |
| <strong>Total</strong>       | 60 | 45 | 75    | 18.68 | 3.66 | 19.59 |</p>
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<td>7.57</td>
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<tr>
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<tr>
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</tr>
<tr>
<td>Total</td>
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<td>196</td>
<td>455.54</td>
<td>103.60</td>
<td>78.29</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Khasi Hills</td>
<td>30</td>
<td>30</td>
<td>100.00</td>
<td>7.57</td>
<td>272.66</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>East Garo Hills</td>
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<td>61</td>
<td>203.33</td>
<td>15.46</td>
<td>272.66</td>
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<td>97.61</td>
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<td></td>
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</tr>
<tr>
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<td>30</td>
<td>100.00</td>
<td>7.57</td>
<td>57.70</td>
<td></td>
<td></td>
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</tr>
<tr>
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<td>30</td>
<td>60.00</td>
<td>7.57</td>
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<td>54.00</td>
<td>13.30</td>
<td>91.34</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Garo Hills</td>
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<td>98</td>
<td>98.00</td>
<td>25.50</td>
<td>151.97</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Total</td>
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<td>376</td>
<td>86.46</td>
<td>81.93</td>
<td>121.43</td>
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<tr>
<td>West Khasi Hills</td>
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<td>70</td>
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<td></td>
</tr>
<tr>
<td>East Khasi Hills</td>
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<td>100</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jaintia Hills</td>
<td>30</td>
<td>35</td>
<td>nil</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Garo Hills</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ri Bhoi</td>
<td>100</td>
<td>16</td>
<td>66</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Garo Hills</td>
<td>100</td>
<td>21</td>
<td>66</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>440</td>
<td>399</td>
<td>136</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total receipts**

<table>
<thead>
<tr>
<th>Total receipts (in lakhs)</th>
<th>Total expenditure (in lakhs)</th>
<th>No of group assisted</th>
<th>Total No of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>82.21</td>
<td>74.99</td>
<td>424</td>
<td>5797</td>
</tr>
<tr>
<td>84.68</td>
<td>68.61</td>
<td>349</td>
<td>3806</td>
</tr>
<tr>
<td>43.88</td>
<td>40.62</td>
<td>175</td>
<td>2254</td>
</tr>
<tr>
<td>104.18</td>
<td>104.18</td>
<td>519</td>
<td>6960</td>
</tr>
<tr>
<td>112.13</td>
<td>100.87</td>
<td>470</td>
<td>5183</td>
</tr>
<tr>
<td>82.34</td>
<td>82.15</td>
<td>369</td>
<td>3176</td>
</tr>
</tbody>
</table>

**Total**

| 513.92                    | 471.42                       | 2306                 | 26973                     |

**Table 4.2 Consolidated physical and financial performance of the DWCRA programme (1985-86 to 1999-2000)**

- **Pilot project phase: 1985-86-1991-92**

During the pilot phase of the DWCRA project the total allocated target for formation of DWCRA groups for both the district of West Khasi Hills and East Garo Hills were 372 groups of which only 318 groups were formed and identified for assistance. The total amount allocated for the DWCRA project during the pilot phase was 62.95 lakhs of which only 50.68 lakhs was utilized (Table 4.3).

**Table 4.3 Receipts and expenditure of DWCRA pilot phase 1985-86-1991-92**

<table>
<thead>
<tr>
<th>State Share</th>
<th>Central/ UNICEF</th>
<th>Total</th>
<th>Target Fixed</th>
<th>Target Achieved</th>
<th>Total Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>62.95</td>
<td>372</td>
<td>318</td>
<td>50.68</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In addition to the previous allocation made under the pilot phase of the programme, the district of Jaintia Hills, and West Garo Hills were included in the expansion phase of the DWCRA project in 1992-93 and 1993-94 respectively. This was followed by the inclusion of the district of East Khasi Hills, and Ri Bhoi. During the expansion phase and till the period of the merger of the DWCRA programme into the SGSY programme in 1999 the total allocated target was 2480. The total number of groups formed and assisted during the expansion phase was 1927. The total amount of funds released to the districts was 572.68 of which only 445.29 was utilized during the expansion phase (Table 4.4). Due to the lack of fund utilization the State Governments were instructed to increase allocation only to the districts depending upon the past performance, felt need, availability of the staff in the district. During the expansion phase the amount of the revolving fund was enhanced to Rs 25,000 per group.

<table>
<thead>
<tr>
<th>State Share</th>
<th>Receipts</th>
<th>Expenditure &amp; achievement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Central/ UNICEF</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>572.68</td>
<td>2480</td>
</tr>
</tbody>
</table>

In 1991, the DRDAs attempted to implement a time bound plan of action for the revival of the defunct groups. The State was instructed to provide training under TRYSEM to all those revived groups. Moreover, sanctioned revolving funds were to be recovered from groups that could not be revived and given to other groups or deposited into DWCRA account. This was however not implemented in the State as per the circular issued.

Performance of DWCRA in East Garo Hills District

The East Garo Hills with four blocks Samanda, Songsak, Dambo Rongjeng, and Resubelpara has since inception of the programme in the district (1985-86 to 1998-99) invested a total amount of Rs 74.99 lakhs for 424 DWCRA groups. This
has benefited a total number of 5797 women beneficiaries during the fourteen-year period (Table 4.5).

Table 4.5 Overview of the physical and financial progress of the DWCRA project in East Garo Hills 1985-86 to 1990-91

<table>
<thead>
<tr>
<th>Year</th>
<th>Receipt (Rs/lakhs)</th>
<th>Expenditure</th>
<th>Groups assisted</th>
<th>Total women beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985-86</td>
<td>Nil</td>
<td>Nil</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>1986-87</td>
<td>9.34</td>
<td>0.31</td>
<td>30</td>
<td>525</td>
</tr>
<tr>
<td>1987-88</td>
<td>2.00</td>
<td>6.15</td>
<td>30</td>
<td>476</td>
</tr>
<tr>
<td>1988-89</td>
<td>2.02</td>
<td>0.73</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>1989-90</td>
<td>5.05</td>
<td>4.85</td>
<td>30</td>
<td>450</td>
</tr>
<tr>
<td>1990-91</td>
<td>6.49</td>
<td>4.26</td>
<td>52</td>
<td>675</td>
</tr>
<tr>
<td>1991-92</td>
<td>3.00</td>
<td>5.08</td>
<td>30</td>
<td>466</td>
</tr>
<tr>
<td>1992-93</td>
<td>6.03</td>
<td>3.61</td>
<td>30</td>
<td>470</td>
</tr>
<tr>
<td>1993-94</td>
<td>4.53</td>
<td>10.96</td>
<td>29</td>
<td>435</td>
</tr>
<tr>
<td>1994-95</td>
<td>9.95</td>
<td>6.30</td>
<td>50</td>
<td>550</td>
</tr>
<tr>
<td>1995-96</td>
<td>13.12</td>
<td>7.57</td>
<td>50</td>
<td>570</td>
</tr>
<tr>
<td>1996-97</td>
<td>5.67</td>
<td>15.48</td>
<td>61</td>
<td>760</td>
</tr>
<tr>
<td>1997-98</td>
<td>7.81</td>
<td>4.81</td>
<td>16</td>
<td>220</td>
</tr>
<tr>
<td>1998-99</td>
<td>8.17</td>
<td>4.90</td>
<td>16</td>
<td>200</td>
</tr>
<tr>
<td>Total</td>
<td>83.21</td>
<td>74.99</td>
<td>424</td>
<td>5797</td>
</tr>
</tbody>
</table>

The activities selected by the group during the period were weaving, tailoring, knitting, piggery, goat rearing, poultry keeping, fishery activities, grocery, bee keeping, broomstick cultivation, tea stall, soap making, slate making, banana and pineapple cultivation, and sericulture. The total administrative expenses at the project level were Rs 1,08,872 and the expenditure towards the multipurpose centre was Rs1,61,824 and the rest of the amount went towards revolving fund. Three multipurpose centres under DWCRA programme, was built in the district, at Kharkutta, Rongjeng and Dokgre village. It involved a total cost of Rs 1.61 lakhs and was completed in 1989-90. The activities in the centres are mostly that of weaving.

The groups in the district started their activities only on receipt of the funds. However, a majority of these groups have become defunct due to the bad quality of material and equipment supplied to them by the suppliers. None of these groups deposited their sales proceeds or profits into the bank. Neither was it used to expand their corpus funds or IGA. It was distributed among the members. Availability of skills among members was limited especially for weaving activities which otherwise was a profit making unit. Moreover, there was no provision in the project for employing master craftsmen to teach them skills of
handling weaving looms. Again most of the groups in East Garo Hills carrying out piggery and other land based activities had to close down due to non-availability of land. Most of the groups' carrying out weaving activities have produced an appreciable quantity of 'Dakmandas'. However the groups are yet to take up production on a commercial basis. In the East Garo Hills, the lack of a common work place was a major handicap. Most IGAs were carried out in poorly constructed makeshift sheds or in members' houses. The groups, books of accounts and other register relating to the project were not maintained properly. All the groups in the district reported visits by functionaries of the block and the DRDAs.

Performance of DWCRA in East Khasi Hills District

The East Khasi Hills with seven blocks has since inception of the programme in the district (1994-95 to 1999-2000) invested a total amount of Rs 1,00,87,860, for 470 DWCRA groups benefiting a total number of 5183 women beneficiaries during the five-year period, (Table 4.7). A total amount of Rs 2.57 lakhs was spent on the construction of the multipurpose centre.

Table 4.6 Overview of the physical and financial progress of the DWCRA in East Khasi Hills 1994-95 to 1999-2000.

<table>
<thead>
<tr>
<th>Year</th>
<th>Receipt (Rs/lakhs)</th>
<th>Expenditure on RF/IEC/CCA/Multipurpose centre</th>
<th>Groups assisted</th>
<th>Total women beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Balance</td>
<td>5.20</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1994-95</td>
<td>15.20</td>
<td>13.36</td>
<td>85</td>
<td>1026</td>
</tr>
<tr>
<td>1995-96</td>
<td>16.67</td>
<td>14.44</td>
<td>81</td>
<td>911</td>
</tr>
<tr>
<td>1996-97</td>
<td>15.12</td>
<td>14.76</td>
<td>73</td>
<td>853</td>
</tr>
<tr>
<td>1997-98</td>
<td>23.78</td>
<td>22.75</td>
<td>91</td>
<td>963</td>
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<td>1998-99</td>
<td>37.15</td>
<td>17.50</td>
<td>70</td>
<td>700</td>
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<tr>
<td>1999-2000</td>
<td></td>
<td>18.06</td>
<td>70</td>
<td>730</td>
</tr>
<tr>
<td>Total</td>
<td>112.13</td>
<td>100.87</td>
<td>470</td>
<td>5183</td>
</tr>
</tbody>
</table>

The groups were mainly engaged in the following activities pig rearing (165 groups), grocery and small retail business (85 groups), cane and bamboo craft (15 groups), tailoring (64 groups), knitting (6 groups), goat rearing (61 groups) and poultry (8 groups). The rest 66 groups carried out banana plantation, betel nut preservation, potato and vegetable cultivation and fishery. Of these, groups
carrying out piggery, cane and bamboo craft and tailoring have sustained their IGAs. The other groups have given up their IGA and concentrated on thrift and credit activities, which have, enabled members to carry out their individual IGAs within the group.

In the East Khasi Hills, the process of implementation of the programme was such that the block offices received details of all transactions made by the groups from the expenditure incurred, to loans taken and returned. However the methods of record keeping of group transaction was haphazard. It would have been very difficult to keep tract of the groups' performance. However, none of the formats supplied by the DRDAs were correctly and regularly furnished by the block offices.

Performance of DWCRA in West Khasi Hills

The West Khasi Hills has since inception of the programme in the district (1985-86 to 1998-99) invested a total amount of Rs 68.61 for 349 DWCRA groups benefiting a total number of 3608 women beneficiaries during the fourteen-year period (Table 4.7).

Table 4.7 Overview of the financial profile of DWCRA implementation in the West Khasi Hills district 1985-86 to 1998-99

<table>
<thead>
<tr>
<th>Year</th>
<th>Receipt (Rs/lakhs)</th>
<th>Expenditure</th>
<th>Groups assisted</th>
<th>Total beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985-86</td>
<td>6.84</td>
<td>6.35</td>
<td>15</td>
<td>150</td>
</tr>
<tr>
<td>1986-87</td>
<td>9.34</td>
<td>3.35</td>
<td>15</td>
<td>150</td>
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<tr>
<td>1987-88</td>
<td>2.00</td>
<td>1.59</td>
<td>18</td>
<td>196</td>
</tr>
<tr>
<td>1988-89</td>
<td>2.02</td>
<td>0.61</td>
<td>29</td>
<td>319</td>
</tr>
<tr>
<td>1989-90</td>
<td>3.12</td>
<td>4.45</td>
<td>15</td>
<td>158</td>
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<tr>
<td>1990-91</td>
<td>3.68</td>
<td>1.34</td>
<td>29</td>
<td>313</td>
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<td>1991-92</td>
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<td>11.61</td>
<td>25</td>
<td>261</td>
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<td>1992-93</td>
<td>6.03</td>
<td>8.96</td>
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<tr>
<td>1993-94</td>
<td>4.56</td>
<td>3.60</td>
<td>27</td>
<td>282</td>
</tr>
<tr>
<td>1994-95</td>
<td>9.55 *</td>
<td>6.30</td>
<td>30*</td>
<td>300</td>
</tr>
<tr>
<td>1995-96</td>
<td>13.12 *</td>
<td>7.57</td>
<td>30*</td>
<td>300</td>
</tr>
<tr>
<td>1996-97</td>
<td>nil</td>
<td>-</td>
<td>30*</td>
<td>300</td>
</tr>
<tr>
<td>1997-98</td>
<td>7.69</td>
<td>7.50</td>
<td>30</td>
<td>300</td>
</tr>
<tr>
<td>1998-99</td>
<td>8.28</td>
<td>9.38</td>
<td>33</td>
<td>330</td>
</tr>
<tr>
<td>Total</td>
<td>84.68</td>
<td>68.61</td>
<td>349</td>
<td>3603</td>
</tr>
</tbody>
</table>
The activities taken up by DWCRA groups were tailoring, knitting, weaving, piggery, goat rearing, duck rearing, fishery, cane and bamboo works, broomstick cultivation, grocery, tea stall soap making, tobacco cutting, slate making and poultry keeping. Other proposed activities were pineapple cultivation, bee-keeping, banana cultivation, and sericulture. During the period of 1985-86 to 1990-91 the total administrative expenses at the project level was Rs 135,061.40 and the expenditure towards the multipurpose centre was Rs 1,70,028 and the rest of the amount went towards revolving fund.

The multipurpose community centre in the district was set up at Riangdo during 1987-88 involving a total construction cost of Rs. 1.70 lakhs. The centre is used for training group members, as a nursery school, and gathering for holding meetings and social meets. The centre is maintained by the women organization of Riangdo.

The highest percentage of IGA is in the forest based product i.e. broomstick cultivation, followed by animal husbandry. Agriculture and allied activities has been given low priority in DWCRA programme of the district. The implementation of DWCRA in the district was hampered due to the inability of the gram sevika to closely associate with the DWCRA groups. There was a great deal of misinformation that has been passed to the group members regarding the revolving fund. No training was given to the group organizers. The groups were not aware of the childcare activities that were admissible under the DWCRA programme. The groups whose records were not in order were threatened with consequences of non-release of funds. A majority of the groups were not guided on the business of revolving the seed money of DWCRA or depositing the sales proceeds into banks to increase the groups' corpus. The amount was usually distributed among the members. The members of DWCRA were not introduced to the banks and were afraid of the banking system. Most of the groups were asked to formally register. An analysis of this indicates that there is a complete lack of communication between the block officials, the project report and the actual practice in the field. In most cases the use of the revolving fund was not
understood at any level, prior to 1991, as there was lack of support awareness and guidance. The IGA was forced on the group as a group activity to be worked at a common place irrespective of whether it is suitable for the group or not. The relationship between the officials and the groups was very threatening and demanding.

After 1991, the *anganwadi* workers and the ICDS project were involved in the identification of groups to provide the necessary convergence with ICDS. Most of the groups were not formed as per the objectives and participation of the members was not forthcoming. The maximum concentration was on broomsticks and veterinary schemes.

In West Khasi Hills, as already indicated the lack of a common work shed for group, engaged in tailoring, knitting and poultry has been a stumbling block in the performance of their activities. The groups are supposed to maintain some records and registers like stock register, cashbook, proceedings books of meetings and attendance register. Registers are there but these were not maintained properly. The groups reported that functionaries of the DRDA and block did not visit them regularly. The groups were not aware of the procedures and formalities to be performed by them on getting the revolving fund. The assistance received in kind by the groups, was reported to be insufficient. Almost all groups, except those involved in weaving and grocery, reported variations in the way the assistance was provided to them. Groups also complained of the poor quality of materials supplied to them.

**Performance of DWCRA in Jaintia Hills District**

In the Jaintia Hills, the implementation of DWCRA programme started in 1992-93 with a total financial target of Rs 5.05 lakhs covering 30 women groups. The brief profiles of women groups identified by the blocks and local women organization were placed before the BDC members for approval. The members were also apprised of IGA to be taken up under DWCRA.
Table 4.8 Overview of the physical and financial progress of the DWCRA project in Jaintia Hills 1992-93-1998-99

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Receipt (Rs/lakhs)</th>
<th>Total Expenditure (Rs/lakhs)</th>
<th>Total Groups Assisted</th>
<th>Total No of Women Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Opening balance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1992-93</td>
<td>5.05</td>
<td>nil</td>
<td>30</td>
<td>404</td>
</tr>
<tr>
<td>1993-94</td>
<td>4.00</td>
<td>9.00</td>
<td>30</td>
<td>478</td>
</tr>
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<td>1994-95</td>
<td>9.95</td>
<td>6.30</td>
<td>15</td>
<td>200</td>
</tr>
<tr>
<td>1995-96</td>
<td>5.75</td>
<td>2.74</td>
<td>11</td>
<td>144</td>
</tr>
<tr>
<td>1996-97</td>
<td>13.12</td>
<td>7.57</td>
<td>30</td>
<td>378</td>
</tr>
<tr>
<td>1997-98</td>
<td>3.89</td>
<td>1.25</td>
<td>4</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>48.38</td>
<td>40.62</td>
<td>175</td>
<td>2254</td>
</tr>
</tbody>
</table>

The activities selected under the DWCRA scheme were tailoring, grocery shops, tea stalls, duck rearing, poultry and pineapple plantation. The categories of women selected for the tailoring schemes were marginal farmers (MF) and agricultural labourers and members of the Mahila Samities. Each of these Mahila Samiti has a total membership of 15 members. In all the blocks, the task of preparing the IGA projects for the groups was entrusted to the sub inspector of statistics, extension officer of agriculture and veterinary.

Performance of DWCRA in Ri Bhoi District

In Ri Bhoi district, the sanction for implementation of the DWCRA programme was made in 1993 but it commenced in 1994-95 with a total sanction of Rs 5.10 lakhs for 100 groups, i.e. 50 groups per block for the period.

Table 4.9 Overview of the physical and financial progress of the DWCRA project in Ri Bhoi district 1994-95 to 1999-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>Total receipt</th>
<th>Total expenditure (block wise)</th>
<th>Physical achievement (block wise)</th>
<th>No of group</th>
<th>No of women beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Umsning</td>
<td>Umling</td>
<td>Total</td>
<td>Ri Bhoi district</td>
</tr>
<tr>
<td>Opening balance</td>
<td></td>
<td>17.95</td>
<td>5,10,000</td>
<td>5,25,000</td>
<td>10,35,000</td>
</tr>
<tr>
<td>1994-95</td>
<td>16.66</td>
<td>7,00,000</td>
<td>4,80,000</td>
<td>11,80,000</td>
<td>28</td>
</tr>
<tr>
<td>1995-96</td>
<td>14.78</td>
<td>6,75,000</td>
<td>6,75,000</td>
<td>13,50,000</td>
<td>27</td>
</tr>
<tr>
<td>1996-97</td>
<td>18.81</td>
<td>7,75,000</td>
<td>6,75,000</td>
<td>14,50,000</td>
<td>31</td>
</tr>
<tr>
<td>1997-98</td>
<td>14.14</td>
<td>9,25,000</td>
<td>6,25,000</td>
<td>15,50,000</td>
<td>37</td>
</tr>
<tr>
<td>1998-99</td>
<td>10.00</td>
<td>6,50,000</td>
<td>6,50,000</td>
<td>16,50,000</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td>82.34</td>
<td>45,85,000</td>
<td>36,30,000</td>
<td>82,15,000</td>
<td>197</td>
</tr>
</tbody>
</table>
The patterns of selection of groups from the existing traditional women organization, was followed in the district. Finally in 1995 August the DWCRA scheme was declared to have been implemented in the Ri Bhoi district through the women social welfare organization scattered all over the district. In Ri Bhoi the proposal to set up a weaving cum working shed centre in each block as per the approved list of DWCRA infrastructure never materialized. The expenditure for the multipurpose centre was to be met from the programme infrastructure of IRDP but the Ri Bhoi DRDA did not have enough funds to meet this requirement. The Ri Bhoi district was also selected for the intensified DWCRA programme.

In Ri Bhoi, the IEC and CCA programme component was implemented during 1995-96 and 96-97. The one time grant of Rs 1500 under CCA programme was given to 99 groups. Under IEC, 120 groups were covered. The total expenditure under IEC and CCA for the district was Rs112, 59,627. In Ri Bhoi the implementation was delayed as the amount was wrongly credited to the IRDP accounts, as the DRDA was not aware that a separate account had to be maintained for the programme. Secondly the delay was also due to the inadequate sanctions made to the DRDA of the Ri Bhoi district. This discrepancy was detected and rectified but it caused immense delay in implementation start up.

The reports for the progress of the DWCRA implementation was also irregular as is evident from the repeated reminders sent by the State Government. The district suffered from paucity of funds due to non-release of second installments, as it was not able to achieve an expenditure of 60 percent of physical achievement out of the total available funds. This was a major set back for the district in the implementation of the DWCRA programme.

Performance of DWCRA in West Garo Hills District

The West Garo Hills district was allocated a total amount of 5.10 lakhs for the formation of 100 groups. Initially 14 groups were formed in each block. Registered local women organisation was identified to assist in the formation of groups. The SLCC and the Governing Body of the DRDA made the final approval
for implementation of the groups' proposed IGA projects. The formation of credit and thrift activities was encouraged and matching contribution of saving amounts was made from the DRDA.

Table 4.10 Overview of physical and financial progress of DWCRA Scheme in West Garo Hills for the period from 1993-94 to 1998-1999

<table>
<thead>
<tr>
<th>Year</th>
<th>Opening Balance</th>
<th>Central release</th>
<th>State Release</th>
<th>Total amount</th>
<th>Physical achievement</th>
<th>Total no of women beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993-94</td>
<td>14.00</td>
<td>1.20</td>
<td>15.20</td>
<td>15.20</td>
<td>100</td>
<td>1360</td>
</tr>
<tr>
<td>1994-95</td>
<td>10.10</td>
<td>2.04</td>
<td>12.14</td>
<td>14.46</td>
<td>82</td>
<td>901</td>
</tr>
<tr>
<td>1995-96</td>
<td>20.00</td>
<td>6.16</td>
<td>26.16</td>
<td>26.60</td>
<td>175</td>
<td>2715</td>
</tr>
<tr>
<td>1996-97</td>
<td>14.78</td>
<td>2.00</td>
<td>16.78</td>
<td>25.50</td>
<td>98</td>
<td>1237</td>
</tr>
<tr>
<td>1997-98</td>
<td>10.00</td>
<td>4.78</td>
<td>14.78</td>
<td>6.25</td>
<td>21</td>
<td>231</td>
</tr>
<tr>
<td>1998-99</td>
<td>0.00</td>
<td>8.04</td>
<td>8.04</td>
<td>10.75</td>
<td>43</td>
<td>516</td>
</tr>
<tr>
<td>1999-2000</td>
<td>3.90</td>
<td>0.00</td>
<td>3.90</td>
<td>4.13 &amp; 1.29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>72.78</td>
<td>24.22</td>
<td>104.18</td>
<td>104.18</td>
<td>519</td>
<td>6960</td>
</tr>
</tbody>
</table>

The district received Rs 2.00 lakhs towards IEC and CCA activities during the Period 1996-97 and 1997-98. An amount of Rs 2.00 lakhs has also been spent toward infrastructure i.e. construction of a Multipurpose centre in 1994-95

*Rs 4.13 lakhs (i.e. 3.90 +0.233 intt) transferred to SGSY in August 1999
*Rs 1.29 lakhs (i.e. 1.17 +0.12 intt) transferred to DRDA Administration account in 1999-2000

It was hoped that the implementation of this programme in the district would promote micro enterprise in rural areas. The multi purpose centre for the DWCRA groups was constructed under the JRY scheme for the purpose of training cum production centre, childcare cum residential quarters for the additional gram sevika of DWCRA programme.

Table 4.11, Block wise performance of DWCRA in West Garo Hills district 93-94 to 98-99

<table>
<thead>
<tr>
<th>SI No</th>
<th>Name of the block</th>
<th>Nos of DWCRA groups Assisted year wise from 1994-95 to 1998-99</th>
<th>No of Active group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>93-94</td>
<td>94-95</td>
</tr>
<tr>
<td>1</td>
<td>Rongram</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>2</td>
<td>Delu</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>Betasing</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>4</td>
<td>Selolra</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>Tikrikilla</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>6</td>
<td>Dadongiri</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>7</td>
<td>Zigzaz</td>
<td>14</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>82</td>
</tr>
</tbody>
</table>
The implementation of DWCRA slowed down after UNICEF withdrawal in 1996. After this period the consequences of implementation started to show signs of experiences gained in the implementation of DWCRA in Meghalaya.

1. The experiences with women's group in the pilot phase 1985-95 could have increased insights into utilizing traditional women organization to assist in group formation and promotion and support.

2. The experiences gained could be useful in adjustment of the strategy and approaches to the programme.

3. The pilot project could have offered information about the pitfall and lacunae in implementation.

However, presentation of the findings of an evaluation study on DWCRA taken up by the Directorate of Economics and Statistics were not exhaustedly taken into account during the expansion phase of the DWCRA programme.

The committees on DWCRA programme implementation were irregular at all levels. Where they were held it was usually with no agenda. The role of NGOs in the programme implementation has been limited. The authorities never addressed the irregularities that occurred in the programme implementation. Reminders to submit the quarterly reports were the order of the day. The stress on the implementation of the programme was more of a concern on the utilization of funds and meeting the targets, resulting in incorrect or manipulated reporting. All the MPRs of the district provide only the financial status of the programme implementation. It does not give the details of the groups, its activities and progress. Most of the listed required information is not filled up. The quarterly reports indicate the same trends. This, itself, made it difficult to access the impact of the programme from reports of the government.
Case Studies

In this section the case studies of the fourteen DWCRA groups will be detailed to provide a basis for the analysis of the implementation of DWCRA programme in the different districts of the State. The analysis of the overall district wise implementation and case studies by means of the project cycle will be discussed in chapter five.

Case Study-I  Piggery unit
Resurebagre· Nangrime - Resubelpara, East Garo Hills

The DWCRA group of Resurebagre·Nangrime, which is involved in the piggery unit, is located at Resurebagre village falling under the Resubelpara block of the East Garo Hills district. The block is situated at a distance of 77 kms. from Williamnagar, the district headquarters. The topography of the block is such that a larger portion of the block is located in plain areas and others are hilly areas. The total geographical area of the block is 468 sq kms. and the block has a total number of 273 villages of which only 266 villages are inhabited. The block has a total population of 86189 persons residing in 15341 households. The percentage of literacy in the block is 66.2 percent (Census: 2001).

Agriculture and animal husbandry are the two main occupations of the people and the crops grown in this block are the same as those indicated in the district profile. With regards to the infrastructure and other facilities available in the block, out of 266 villages only 197 have access to educational facilities. Only 24 villages have access to medical facilities while 262 villages have access to drinking water. Post and telegraph facilities are available in 14 villages. About 54 villages have access to communication facilities, 45 villages are approachable by pucca roads and 113 villages have electricity.

Resurebagre village, with a total geographical area 8 sq kms is located at a distance of 3 kms from the Resubelpara town. It has a total population of 150 persons of which 80 are males and 70 are females residing in 19 households. Only 16 households are listed in the BPL list. The village has maintained much of its
traditional way of communal life due to its physical isolation. The institution of nokmaship and the village council are the two administrative agencies in the village.

The village is located on the hillside forest area and is connected to the main road by a non-motorable footpath. There is no health care centre; veterinary centre, electricity or water supply in the village. The village has an LP school, a playground, a local market, a women community hall and a church. The main markets, banks and other services for the village are at Resubelpara and Mendipathar, which are 3 kms and 8 kms respectively from the village. Credit needs of the villagers are met through mutual help among clan members and relatives. The schemes introduced in the village are NSAP and DWCRA. The NGO existing in the village is the Resurebagre Sangma Mahila Samiti (RSMS) that is also looking after the welfare of the women in this village.

Agriculture and jhum practice is the mainstay of the people of the village. Small business activities like grocery, vegetable, shops and daily wage labourers forms the second most common occupation in the village. The households are involved in the marketing of their products in the weekly markets at Mendipathar, Resubelpara or the daily local market at the village itself. Others raise animals like poultry and pigs, while some collect firewood and sell them at the local bazaars. The types of land that are available in the village are both community lands ammilam, and clan land a'king lands. According to village estimates, only 20 percent of the total land areas are suitable for cultivation, 30 percent is under forest cover and the rest is barren wasteland. Land is distributed equally among all the members, who each own 1-2 acres each. The main crops grown in are rice, betel nut, maize, jute, cotton wheat, yam cassava mustard seeds and a variety of vegetables. The main animals raised in the village are cows, pigs' poultry. Weaving is the only cottage activity in the village. Firewood fuel and fodder and timber for household including medical herbs are the major produce from the forest. The forest also provides a good hunting ground.
for wild animals and fowl. The villagers have access to the village forest as per the rules and regulation laid down by the village council.

Introduction: The RSMS, a registered women organisation, of 1979 was approached by the block officials to assist for group formation from among the poorest in the village. A total numbers of 14 women were selected and their names were submitted to the block. This group formed under the umbrella of the RSMS was also registered in 1994 is located in Rebagre village.

Socio economic characteristics of the group members
Composition of the group: The group comprises of 14 members whose age range from 22 to 45 years. The educational qualifications of the members range between classes V and X. All the members are engaged in agricultural works, animal rearing, and petty business. There have been no dropouts in this group.

Group status: This DWCRA group functioned as a community group before getting assistance under DWCRA and the entry point activity of this group was the thrift and credit programme, and adult literacy programme. It took the group four months to stabilize. All the members of the group are from the same locality, members of a voluntary organization, and belong to the same occupational group. The group members were selected on a voluntary basis. The group organizer was selected by a vote of majority on a two-year rotation basis. The group meetings have been very regular since inception. Group records indicate that a total number of 600 meetings have been held since 1994. In the group meetings the performance of the group, the accounts and other family and social activities to be organised are discussed.

Group Income Generating Activities (IGA): The IGA selected by the group was a piggery unit. Initially this activity was carried out in a common workplace as a collective unit but failed to make adequate profits. When the group made a decision to carry out the activity individually in their own houses, the profits and quality increased. The other IGA options available to the group was banana
plantation and weaving but were not profitable. The group is continuing with the
piggery unit, as it required low level of skills. The IGA has become a full time
activity for the group members. The total amount of the piggery project cost in
this IGA was Rs 15,062 with only Rs 3100 provided as revolving fund out of the
total project cost. The group states that the activity is profitable as the demand is
more than the supply but the financial assistance provide under DWCRA is
inadequate. The activity could be taken up on a larger scale only through bank
loans.

Training: In 1995 the parent organization together with the block official’s
organised training programmes on pig rearing for income generation. This group
has attended trainings organized by the block officials. This included a basic
orientation on DWCRA, market orientation on various IGA, and self-help group
concept in 2002.

Financial assistance, thrift and credit and sharing of benefits: The group received
a total amount of Rs 15200 as revolving fund in November 1994, six months after
the group inception. The revolving fund was deposited into the group saving banks
account. A total amount of Rs 8000 was invested in the project unit, which
included cost of shed construction, piglets, animal feed, group organiser allowance
and other expenses. An amount of Rs 5000 was incurred as childcare expenses. A
local method of pig feed was also done to compensate the insufficient group fund.
The group recouped the revolving fund amount within a period of one year.

The group records show that the profits earned in the first year of the IGA
project was Rs 2000, which was kept in the group common fund. From the second
year to the eighth year the total profits accrued was Rs 70,000 from the piggery
project alone. The profits accrued from the piggery activity enabled the group to
diversify to a weaving cum production centre which earned them a profit of Rs
7200. The groups' diversification into weaving activities, petty business took place
in the 3rd year of its functioning by way of internal lending in the group. These
activities are providing members with a monthly income ranging between Rs 500 -
Rs 1500 per month. About 80 percent of the group's profits are kept in the group fund and 20 percent are distributed to the members. They are of the opinion that whatever resources provided to them has been put into the best possible use with minimum wastage. With a regular contribution of Rs 5 in 1994 and an increase to Rs 50 in 2000 AD indicates the growth of the groups' thrift and credit activities. The repayment of groups' internal loans, which started in the second year, has been regular with no defaulters. The group expenses are met through regular contributions and donations made by the parent organisation. The total funds of the group since inception was Rs 1,64,600 which includes revolving funds, regular savings, profits of IGA and funds from other sources which includes donations.

Marketing: The group products are marketed through the piggery cartels, as they are known, where the organised traders and buyers come from the neighbouring State of Assam. The DRDA has only been able to assist by way of setting up stall in annual district exhibitions thereby enabling the group to display the products. The group fixes the prices of the product from the weaving cum production unit. However the traders' fixes the prices of the animals produced by the group, usually offering them low prices thereby exploiting them.

Supportive services and NGOs/GOs involvement: The RSMS and the block staff provide guidance and support to the group. A weaving cum production centre has been provided to the DWCRA groups and they are actively involved in training young school dropouts. The childcare activities in the village, which include a crèche, are organised by the members together with the ICDS programme. The group assembly has prepared a group profile and the group documentation of its activities is quite adequate. This group has with the help of its parent organization, been able to gain access to the assistance offered by the ICDS programme, adult literacy programme, health department and banks. All the children of the group members have been immunised and enrolled in the LP school and anganwadi centre of the village. The group members are also actively involved in community programme of the village apart from their group activity and drinking water from wells is easily available to eleven members' household.
This group has been visited five times by the BDO, State and Central Government officials, and this is as per the visitors' book, maintained by the group.

Conclusions: With the help of this piggery project the group has now diversified activity to weaving activities. They have also been involved in family counselling activities dealing with different family problems. The thrift and credit activities have become popular in the village with the formation of three other thrift and credit groups in the villages benefiting 45 women. However, only Rs 15,200 has been invested in this village under the DWCRA programme. One of the actions that this group has taken with the help of its parent organisation is to obtain Government programme for adult literacy and action to prevent exploitation against traders with the help of its parent organization. They have been able to tap Government funds for improving the school facilities, drinking water in the village, and assist members' active participation in selected IGAs. The main element that has limited the group success has been the lack of infrastructure, bank linkage, veterinary services support, and regular marketing support for groups IGA. In the year 2000 the DWCRA group has been selected for the project financing assistance under SGSY programme which is a credit cum subsidy programme

Case Study -2, Weaving unit

Rongpetchi Tangkamchina Resubelpara, East Garo Hills district

The DWCRA group of Resuronpachi Tangkamchina, which is involved in the weaving unit, is located at Resuronpachi village falling under the Resubelpara block of the East Garo Hills district. Resurongpachi village is a remote hillside village with a total geographical area of 10 sq km falls was established some 70 years ago by the Marak clan. The present population according to the village register stands at 292 persons living in 57 households. It has a literacy rate of 70.3 percent (census: 2001). The total number of persons living below the poverty line is 30 households.
The village is connected to Mendipathar and Resubelpara by a 5 kms. non-motorable forest footpath. The village has no electricity or market of its own. Due to the remoteness of the village essential services like a public health centre, dispensary, veterinary service centre, telephones and banking services are available only at Resubelpara. Streams and springs are the main sources of drinking water. The village has a community hall, a church building, an LP school, and a playground, constructed under the MLA scheme. The PHE has built water storage system in the village, which is yet to be completed since the last 15 years. The village has a service cooperative society started by a catholic missionary. The schemes for development in the village have come only in the form of IRDP, DWCRA, and EAS.

The village has a 'king ox' community land, as well as machongs and kosi land which is sacred grooves. There are two reserve forests located in the northern slopes and sources of firewood and grazing grounds are in the village forest. The depletion of forest has led people to resort to petty business activities, subsistence agriculture and firewood gathering for their livelihood. Roughly about 30 percent of the land in the village is devoted for subsistence agricultural purposes and the rest is forestland or non-cultivatable wasteland. The main crops grown in the village are rice, millet, yam, cassava cotton, wheat, ginger, maize and vegetables. The main animals raised in the village are cows, goats, pigs and chicken.

Introduction: The Rongpetchi Tangkamchina DWCRA group was formed and registered in the year 1987 and funded under the DWCRA programme in 1994-95.

Socio-economic characteristics of the group members
Composition of the group: The group comprises of 10 members whose age ranges from 22 to 42 years. They have studied between classes I and X. All the members are engaged in subsistence agriculture and trading activities such as grocery shops, cloth shops vegetable and firewood selling, which they carry out 5 kms in a market located on the Tura highway. There have been no dropouts in this group.
Group status: This DWCRA group functioned as a community group before getting assistance under DWCRA. The entry point activity of this group was the thrift and credit programme, adult literacy and immunization programme. The group took three months to conduct themselves as a DWCRA group. The group members are from the same locality and voluntary organisation. As per the records, the group meetings have been regular, with 85 meetings held since inception. The performance of the group is regularly discussed in the meetings. The group organiser has been changed three times since inception on a two years rotation basis.

Group Income Generating Activities (IGA): The IGA taken up by the group under DWCRA was a weaving unit set in a common workplace and conducted as a collective unit making it unprofitable. The average production of the group with their two looms is 4 pieces of *dakmandas* per month, and 30 pieces of other items like the gamchas, chunis and bed covers. The lack of infrastructure like looms workshed, training in design works, institutional linkage of a regular nature for procuring raw material and inadequate credit supply are obstacles in the groups' progress of the weaving unit. However, 7 members have been able to buy their own loom from the loans and profits made from their other activities. During the harvest season other persons from the village are employed to help out with the weaving activities at rate of Rs 30 per day. The members put in about an average of above 8 hours a week. The IGA has become a full time activity for the group of late. The quality and designs produced in the village are very much in demand. However the group state that financial assistance provided under DWCRA is inadequate and the activity could be taken up on a larger scale only through bank loans. The total amount of money worked out for the weaving project of the group was Rs 15,200. Through self-efforts the group diversified to provide internal lending among members with permission from the block. The group is continuing with its package of profitable micro economic activities on individual basis from internal group lending.
Training: The group has been on an exposure tour to Tura, a basic orientation programme on DWCRA held at Resubelpara. It has also organised weaving skills training for members with the help of a master craftsman.

Financial assistance, thrift and credit and sharing of benefits: The group received a total amount of Rs 15,200 as revolving fund, in 1994. The group has been very successful in recouping the revolving fund as profits on the activities was made within the first year itself. They are aware of the specific purposes of the revolving funds, setting aside 10 percent of the total amount on improving the school facilities in the village. The total funds accumulated in the group during eight years since inception, as per records, is Rs 2,41,000 which includes DWCRA revolving funds, interest on internal loans and profits accrued from IGA package. The group members keep the profits earned and repay only the loan and interest. The group has managed to meet its expenses through the corpus fund. The thrift and credit activities introduced in the group have had a very high response among the members. The members contribute Rs 30 per month toward the groups' common fund. Loans are given to members at an interest rate, which initially started at 24 percent and later on increased to 60 percent per annum by the year 2002. The repayment has been very high without defaulters.

Marketing: The main buyers for the IGA products are the local and outside people. The group have set up their own stall in the market located at the highway, as well as the weekly markets of Mendipathar and Williammagar. They have also sold their products at exhibitions held in Nagaland, Mangkachar and Shillong. The group fixes the prices of the product keeping in mind the profit margins, competition, design and quality of the product.

Supportive services and NGOs/GOs involvement: The only NGO that helping out with the group activities is the sister of charity from Mendipathar. They have helped organize the group into a cooperative society providing credit to it members and setting up public distribution centre. The men in the village assist the group in maintenance of records, supporting the IGA, organizing social programmes and
markets. This group has not been able to gain access to the various assistance and schemes offered by the other department except for the marketing of the products under KVIC and DIC. This group has not been linked to the ICDS programme. A project team from Delhi has visited this group once.

Conclusions: There has been a remarkable change in the group behaviour since inception as reported by the field worker. General improvement in the group can be seen in the areas of having access to funds for diversifying their IGA, better medical treatment, food consumption and education for their children. The group has been able to assist member's active participation by linking the group to the cooperative society and gaining from this membership. The group has organized itself to tackle the problems related to electricity and poor school conditions in the village. This DWCRA group has been selected for project financing under the new SGSY programme. This group has been instrumental in forming two other groups in the village which are now known as self help group carrying out mostly thrift and credit activities as their entry point activity. As a result of the efforts of DWCRA group, 20 other children in the village have been immunised in the PHC located at Resubelpara.

Case Study- 3  Tailoring unit
Resubakrapara, Resubelpara, East Garo Hills district

Resubakrapara village with a total geographical area of 16 sq kms. is located at a distance of 1 km from Resubelpara town. The village has also become a major tourist spot. According to the village register, the total population of the village is 500 persons residing in 100 households with 267 males and 233 females including children. About 74 households are listed in the BPL list.

A motorable road connects the village to Resubelpara and several footpaths run through the village. The village has electricity connection, drinking water supply, one LP school and a higher secondary school. The market for the village is at Mendipathar and Resubelpara. Two commercial banks and one service
cooperative at Mendipathar cater to the village banking requirements. The Resubelpara Handloom and Weavers Cooperative Society is located at the village. There is an anganwadi centre in the village under the ICDS programme. The nearest PHC from the village is at Resubelpara. The average size of the household in the village is between 4-5 members per family. The major development programmes introduced in the village are IRDP, TRYSEM, DWCRA, JRY, EAS, NSAP, MWS, CRRP, SRWP, ICDS, ARWSP, rural housing and sanitation schemes in the village. The only non-Governmental organization in the village is the Resubakrapara Women Welfare Society (RWWS). It has helped in the formation of two women self help groups in the village i.e. the Resubakrapara Cheraen self-help group’ and the Resubakrapara Chuang self-help group.

A majority of the population are engaged in agriculture, agricultural labourers, animal husbandry, weavers, fishing, beekeeping, cane and bamboo works, service, trade and business. The incidence of child labour is present in the village. Land in the village is mostly a'king land. All members of the community have a share of this land for which they are given a patta. By virtue of inheritance and access to resources some families own between 20 – 30 bighas of land. The middle families own between 10-15 bighas of land and the poor families own less than three bighas of land. About 30 percent of the land in the village is utilised for the purpose of agriculture. The main crops grown in the village are rice, wheat maize millet yam, tapioca sweet potatoes, and cash crops like jute, cotton ginger, spices like cardamoms, cinnamon, and vegetables. Jhum is not frequently practised in the village. The main animals raised in the village are cows, buffaloes, and pigs chicken for meat, and ploughing purposes. The better off families in the village, rear not less than 30 animals in their homesteads as compared to the average of 5-10 animals in the middle and lower categories of village households. About 20 percent of the village is under forest cover, which includes the community forest and private farm forestry, which are patches of betel nut plantation, timber and bamboo plantation. The people of the village
practise handloom and weaving as their subsidiary activity and 85 percent of the women are profitably engaged in this industry.

Introduction: The block approached the RWWS, a registered organization in 1995 to assist in the formation of DWCRA groups. During the first year of its formation the society helped the group to select its president and secretary.

Socio-economic characteristics of the group members
Composition of the group: The total membership of the group was sized down from 27 to 20 members in the first month of its functioning. The total membership stood at 15 till the time of investigation. The age group of the members ranges between 32 to 66 years of age. They have studied between classes IV to IX. The members are cultivators though all of them are engaged in activities like weaving tailoring knitting, silk rearing and spinning. Only one of the members is also an anganwadi worker.

Group status: The DWCRA group members functioned as a community group under the umbrella of its parent organization the RWWS before getting assistance under DWCRA. This group started with thrift and credit activities. It took the group one month to form. All the members of the group are from the same locality and occupation. The group organiser was selected by consensus. A total number of 205 meetings have been conducted since inception as per the groups' records. In the case the group organiser is absent the other members of the group are now able to take over her work, which she allocated. The group organiser has been changed three times since inception.

Group Income Generating Activities (IGA): The IGA taken up by the group is a tailoring unit. This activity was chosen with the support of its parent organisation. Since the DWCRA funds did not provide enough to buy several machines it had to be taken up as a collective activity in a rented accommodation. Initially, not all the members had the skills to carry out this activity as a collective unit. This was resolved through training by hiring a master craftsman.
at the rate of Rs 40 per day and distribution of work to members. Group members devote above 8 hours per week to carry out this activity with some being involved in production other in marketing, procurement of orders and raw material. The group has earned substantial profit enabling them to diversify into other activities, which are being carried out by members according to their interest, skills and availability of markets. Though the tailoring activity did not match the aspiration, needs, interest and skills of all the members, yet it was the best option available at the time. The traditional activities of this village are silk rearing, betel nut plantation, and jhum cultivation weaving. The profits generated by the group came in the first year of production itself. The minimum monthly production from this activity is goods worth Rs 3500 and the maximum is Rs 4000. Raw material is procured from Williamnagar. The total amount of project cost worked out for the group activity was Rs 15,000.

Training: The parent organisation had hired master craftsmen using group funds and the assistance of the handloom and handicraft department to teach additional tailoring and weaving skills to the group. This group has received three trainings on DWCRA programme, self-help group concept and went for an educational tour.

Financial assistance, thrift and credit and sharing of benefits: The group received the revolving fund a total amount of Rs 15200 in the year February 1986, that is nine months after the group had started in May 1985. The group has been very successful in recouping the revolving fund invested in the activity within a period of three years. The group was aware of the specific purpose of the revolving funds. The group expenses are met through regular contributions made by the parent organisation. About 20 percent of the groups' time and finances is spent on managing the crèches and childcare activities together with the ICDS programme. Diversification into other IGAs like weaving, eri silk rearing and spinning, grocery shop, cloth selling, animal rearing among group members took place in the third year of the groups' existence with loans provided by the group. The total funds of the group since inception was Rs 2,02,875 which includes revolving funds, savings, donation including government grant and profits.
Thrift and credit activities were the entry point for this group. The members initially contributed Rs 5 in 1985 but this amount went up to Rs 40 per member by the year 2000 AD. Loan repayment by members from the group's corpus fund is regular with no defaulters. These various activities taken up by the group members are now providing a monthly income to the member ranging from Rs 500–Rs 1500 per month.

Marketing: The group markets its products through door-to-door sale, and the weekly markets of Resubelpara. Since there are no tailoring units in the village, this activity has a market potential.

Supportive services and NGOs/GOs involvement: This group is linked to the ICDS programme. The members of the community especially the women are highly involved in the programme objectives. They take great pride in handling the DWCRA programme as one of their projects for the poor women of the village. The group has been actively involved in the social and cultural activities, hospital visitations and village footpath construction under EAS. The RWWS has been instrumental in guiding the activities of the group and helping to pull the resources and schemes of other departments, which the group could utilize. The men folk have been helping the members of the group by assisting them in their income-generating activity from time to time though they were reluctant at first.

Conclusions: The group is engaged in regular discussion at the block level and has kept a track record of its monthly activities, meetings and the books of accounts. General improvement in the group can be seen in the areas of having increased income for medical treatment, food consumption, diversification of activities and education for their children. The members have now access to appropriate technology related to weaving, animal husbandry and tailoring. All the members have been trained in preventive health and better environment. Through the efforts of the parent organisation the village has access to drinking water, pulse polio and immunisation programmes for which the group members and their children are also beneficiaries. The DWCRA group has also organized
itself collectively to deal with the problem of alcohol abuse in the village. The DWCRA group has been selected for project financing under the new SGSY programme due to its excellent performance. This group has been instrumental in forming five other groups in the village, which are now known as self-help group.

Case Study 4  Poultry unit
Lamlyer, Mawrynkneng, East Khasi Hills

The Lamlyer, DWCRA group is located at Lamlyer village in Mawrynkneng block of East Khasi Hills district. The block has 62 villages with a geographical area 293 sq kms. The total population of the block is 50,035 persons living in 8751 households. The literacy rate in the block stands at 63.2 percent. The sex ratio for rural population in the block is 989 females for 1000 males (census: 2001). The block area can be regarded as a thinly populated area.

Approximately 52 percent of the working population is engaged in agriculture. Potato is a major crop in the block followed by winter paddy, maize and jhum paddy respectively. Piggery, cattle rearing and poultry constitute the allied activities. All weather roads connect only 48 villages in the block. The position of other infrastructure facilities available is a single post office and three weekly markets. In Mawrynkneng block according to the 1991 census only 55 villages have access to educational facilities, 4 villages have medical facilities and post and telegraph facilities, 6 villages have access to communication facilities while only 40 villages have access to electricity. Drinking water is available all the villages.

Lamlyer village, which is located on the national highway 44 on the Shillong- Jowai road, is about 20 kms from the capital city of Shillong. The total population is 347 persons residing in 70 households. The village literacy rate is 72.2 percent (census: 2001). The village falls under the jurisdiction of the Khyrim Syiemship. The village is approachable from two sides and is divided into four localities. All marketing, educational, medical and banking requirements of the
village are located at Smit village, which is five kilometres away. The village has access to electricity, telephone services and water supply under the Mawlyngngad-lamlyer and the Jarain-Pomlakrai village water supply scheme. There are no schools in the village.

The people of the village are engaged in agriculture, agricultural marketing, daily wage labourer, quarrying, skilled masonry and Government service. The incidence of child work force engaged in stone quarrying, cattle herding and petty business is very high in the village. Seasonal migration to the coal mining areas of the Jaintia Hills is common in the village. About 20 non-resident families privately own 90 percent of land in the village and 10 households in the village have small plots of land. There is certain plots of land that have been declared as Bri U Syiem or property of the Syiem of Khyrim. There are no community lands in the village. Half of the land in the village is devoted to agriculture and the rest fall under stone quarrying activities belonging to private parties providing daily wage employment to the villagers both men women and children. The main crops grown in the village are potatoes, maize and cauliflower. Forest in the village covers only 5 percent of the total land areas and these are private forest. The main animals raise in the village as a household activity are cows, goats and chicken.

Introduction: The DWCRA group of Lamlyer was formally started in November 1994 with the help of the traditional women group, ‘Ka Seng Kynthei Lamlyer’. The DRDA has initially requested the block that it required groups, as there were unutilised funds. Initially two members of the group who were APL were asked to drop out but had to remain as active members on the request of other group members. The group required book writers and someone to liaison with the block.

Socio-economic characteristics of the group members
Composition of the group: The group is composed of 11 members between the ages of 32 – 60 years of age. All the members’ of the group are literate with educational standard ranging between classes II to matriculation. All the members are
engaged as tenant cultivators except for two who are mission schoolteachers and whose names are not in the BPL list.

Group status: The group functioned as a traditional group before getting assistance under DWCRA and was involved in some of the community programmes of the traditional *Seng Kynthei*. All the members are from the same locality of the village. After much persuasion and motivation, the group formally assembled in November 1995. Till January 1996 the group meetings were regular but became irregular thereafter. From March 2001 onwards with the conversion of the DWCRA group into a self-help group, the conduct of meetings has become regular. The meeting in the early part of the group formation was mainly about the IGA of the group, which was beset with problems right after the start. The group started their thrift and credit activities after receipt of the revolving fund. The lack of proper guidance, support and training from block authorities left the group with a decision not to utilize the remaining DWCRA funds in their bank account. The group organizer has not been changed since inception.

Group Income Generating Activities (IGA): The DWCRA group at Lamlyer was given a choice of four activities, pre-selected by the block as viable approved activities of the DRDA as per the annual action plan of the block. The group selected poultry project, as it was the most feasible at that point of time. The major difficulties faced by the group in carrying out their IGA was the lack of skills in raising farm bird i.e. broilers. All the birds finally died due to inability of the group to handle the techniques of raising farm birds which required constant supervision, electricity, medication and the like. The activity chosen was abandoned after two months, as it had not matched with the skills of the group. Neither had the group the opportunity to discuss among themselves or with members of the community about the prospects and the problem of the activity. They did not receive adequate information from the higher authorities, training or support of the technical experts from the block about the activity. The group incurred heavy loss of time and money in the IGA and kept the remaining portion of the revolving funds in the bank. The group would have preferred to take up
this activity individually, rearing local birds instead of the farm birds. The total amount of cost worked out for the poultry project of the group was Rs 20,000 for which no amount was earmarked for revolving funds.

Training: The group has received one-day awareness on DWCRA only three months after the utilization of the revolving funds and failure of the poultry unit.

Financial assistance, thrift and credit and sharing of benefits: The group received the revolving fund of Rs 20,000 in the month of July 1995 though the amount sanctioned was Rs 25,000. Investigation on this matter revealed that during that particular year of 1995-96 this particular block made DWCRA IGA projects only to the value of Rs 20,000, which was approved by the DRDA as an oversight. The rest of the amount was utilised by the block for training activities and meeting the incidental cost of stationery. It was here that the possibility of leakage of funds did occur as later on the DRDA had advised the block to release the entire amount to the group. Since this did not happen the matter was closed. The total approximate investment level for the IGA under DWCRA programme in the village has been only Rs 9000. The group utilized the revolving funds as per the instructions of the block. After the failure of the IGA, the amount of Rs 11,000 remained unutilised, as it required the permission of the block and the group no longer wanted involvement in a project, which did not pay off. Neither did they make any effort to request change of activity for fear of being refused. However with the revival of the group and its conversion into a self-help group, the remaining Rs 11,000 has been utilized for internal lending both for productive and consumption purposes. It has also renewed the group interest to carry out their thrift activities. Of late the group has started giving out loans to its members at an interest of 24 percent per annum and making regular savings of Rs 10 per month. There are six IRDP loan defaulters in the group, which was caused by ignorance and misinformation. The total funds of the group since inception was Rs 24,080, which includes revolving funds, savings and interest, earned. The group has maintained its records and even during the period of non-performance of the IGA the group has continued with its thrift and credit activities, which has
sustained the group over the years since its inception as a DWCRA unit. With the help of these internal lending the group members have been able to carry out various productive activities, which are mostly land-based activities.

Marketing: The group members were individually responsible for marketing of their own produce created out of the loans taken from the groups' funds.

Supportive services and NGOs/GOs involvement: There was no ICDS project in the village. There was no involvement of other Government programmes with the group. The group performed its activities in isolation unknown to the larger section of the village community. Of late male members of the village have seen the benefits of the group working together especially it has been converted into a self-help group.

Conclusions: The DWCRA group was a stepping-stone towards the success of self-help groups, for which there are a total of three self help group in the village involving over 30 women. There have been changes in the group behavior over time as the members have learnt the value of savings and the possibility of easy access to timely credit from group corpus funds. Membership to DWCRA has increased members' capacity to work as a group, benefit from saving activities, reduced dependence on the government and formal banking system which they still feel has cheated on them. The group has taken action to tackle a problem of liquor consumption and the non-caring attitude of the stone-quarrying merchants to repair the village road. This group has collaborated with the village and women organization to carry out village vigilance activities and road repairs with funds assistance from the stone quarrying merchants.

Case Study 5  Piggery unit

Laitlum, Mawkynrew, East Khasi Hills

The Laitlum DWCRA group is located at Laitlum village in Mawkynrew block of the East Khasi Hills district. The block has a total number of 67 villages with a geographical area of 355 sq kms. The total population of the block is 34133
persons living in 5997 households and has a literacy rate of 52.7 percent. The sex ratio for rural population in the block is 999 females for 1000 males (census: 2001).

A majority of the population is engaged in agriculture located in the slopes of ri war area. Quartz stones are mined in abundance. There are only 3 weekly markets in the block. In Mawkynrew block according to the 1991 census 58 villages have access to educational facilities, 5 villages have medical facilities, 4 villages have post and telegraph facilities, 26 villages access to electricity, 8 villages have pucca approachable roads and drinking water is available in 64 villages.

Laitlum village with a total geographical area of 16 sq kms has a population of 489 persons living in 87 households. The literacy rate in the village is 49.7 percent (census: 2001). About 75 households are poor, and landless. The village falls under the jurisdiction of the Khyrim Syiemship. The village durbar of Laitlum has a women member in its Executive Body.

A blacktopped road and village footpath connects the village. It has access to electricity, water supply and telephone. The nearest health facility, market and bank for the village is at Smit village. It is also an important tourist spot. The village has three lower primary schools and an anganwadi centre under the ICDS project. The literacy rate in the village as per the village records stands at 34 percent approximately. The 'World Vision of India' an International NGO is involved in some of the development activities of the villages together with the, the Seng Kynthei, Laitlum. Maternal and child health practises are highly depended on the ICDS programme in the village. The development programmes that have been implemented in the village are IRDP, TRYSEM, DWCRA, JRY, EAS and NSAP.

Agriculture is the main occupation of the people of the village. Vegetable cultivation is the main source of income. Child workforce is abundant. Another source of livelihood for the villagers is two unit of licensed local brewery. Six households own 80 percent of the land in the village. The rest 91 households are
tenant cultivators and landless agricultural laborers. The villagers of Laitlum depend on the banks for meeting their credit requirements and their credit worthiness has received adequate recognition. There is practically no forest cover in the village and land is mostly dry rock grassland except in the Ri war area where a few households practise *jhun* cultivation. Pigs, cows and goats are raised in the village.

**Introduction:** The traditional women organization ‘*ka seng bhalang ki kynthei*’ a registered NGO was assigned the task, by the block, to form a group for funding under the DWCRA programme of 1995-96. Thereafter the block officials came to the village to advise the group on the types of IGA that they could take up under DWCRA. The group organizer, though a member of the APL was selected to lead the group.

**Socio-economic characteristics of group members**

**Composition of the group:** There were a total of 11 members in the group out of which one was dropped in the year 2000 as a result of being a defaulter in the bank and she has been replaced. The members are in the age group of 22-49 years. The members have studied between class II and X and 27 percent are illiterate. Two members are primary school teachers and the rest are agricultural labourers and farmers.

**Group status:** This group was already in existence prior to the coming of the DWCRA programme. All the members are from the same locality and belong to the ‘seng kynthei’ of Laitlum village. The entry point for the start of this group was the subsidy under DWCRA. The group has their meeting once a month, though in between they had cut down to meeting once in three months but they have revived their regularity in 1999. The group organiser was not changed during the period under DWCRA.

**Group Income Generating Activities (IGA):** The IGA selected by the group was the piggery unit, which they were advised to take up in a common workplace as a
collective activity. After receiving the revolving fund, the activity was started in the group organisers' house. Work was distributed among the members but it was an unsuitable schedule. Sometimes they had to employ persons to feed the pigs whenever none of them were free to attend to the unit due to commitment in the field. The collective nature of the IGA together with the lack of infrastructure and resources was an obstacle to the groups’ progress. No sooner had the amount of the revolving fund been spent on the infrastructure, purchase of piglets and animal feed, they could not sustain the activity as their own resources were limited. This led them to sell the pigs and close the activity.

There was no training or technical support to sustain or expand the activity. It took the group one year to make a profit. The mortality rate of the products is very high given the weather conditions. Water and electricity very much needed for the IGA are not easily available in the village. The actual expenditure and profit made from the IGA project by the group was not commensurate with estimated cost and benefits of the project report. The group have preferred to take up the unit on an individual basis. The total amount of cost worked out for the poultry project of the group was Rs 15,500.

Training: The DWCRA programme objectives became clear to the group and the field level official in 1997; two years after the group received the funds. Training was not provided to all the group members on the IGA inspite of the expressed need. The group has attended trainings, exposure visits and demonstrations related to health, agricultural practises, and women related constitutional-legal rights. The group organizer has participated in a veterinary barefoot technician-training programme. This has contributed to the IGA and increased the groups' contact with the outside organizations and persons. The group has also organized several programmes with resources from other development departments for the benefit of the community.

Financial assistance, thrift and credit and sharing of benefits: The group received a total amount of Rs 25,000 as revolving fund in the year 1995, three months after
the date of sanction, which was credited to the groups' bank account. The revolving funds were utilised as per the instructions of the block. Vouchers were regularly submitted to the block for the release of subsequent instalment of revolving funds, which the BDO. This sanctioned was also subject to a report of good performance and fund utilization by the group. The profits made from the piggery unit was utilised for internal lending. During investigation it was discovered that the group had submitted false vouchers, for purchase of animal feed, to the block in order to secure the release of the subsequent instalment. According to the group this was necessary in order to allow the group more freedom to utilise the funds for activities they knew were profitable.

In 1996 the group made a profit of Rs 8000 from the sale of 2 pigs and 4 piglets. This profit together with the remaining balance in the groups' account was utilized for internal lending, once the monitoring from the block discontinued. In fact unknown to the block officials they had started giving out the revolving fund as credit. None of it was recorded for fear of not going according to the instructions of the block that they should use the revolving fund solely for the piggery project. The group has spent the amount of Rs 1000 only towards childcare activities together with the ICDS programme for making a crèche. The group has been able to acquire an additional shed for the piggery unit as their permanent asset. The loans are taken for potato cultivation, which is a profitable activity. The group has been able to recoup the loans given and earn interest. In this way they have continued to sustain their group effort. The members of the group regularly contribute Rs 10 for the first four years, which was increased to Rs 20. The members have met the group expenses through regular contributions and donations. The total funds accumulated by the group from inception till the period December 2002 was Rs 83,600 which includes the revolving fund, donations, profits, interest and funds from other departments. Presently under the SGSY programme the group has been sanctioned an amount of Rs 3,25,000 for carrying out the piggery unit as a major income-generating programme.
Marketing: The local markets and middlemen from the village buy the group products and the members participate to find the highest bidder for their products.

Supportive services and NGOs/GOs involvement: No attempt has been made to converge with the DWCRA programme either by the block or the DRDA. Whatever efforts to link up DWCRA with other departments, has been the efforts of ka Seng Kynthei Laitlum. This group has had the opportunity during training programme to interact with other groups and institutions. The men folk have been involved in helping out with the social programme, marketing the groups’ products and helping out in the groups’ economic activities. The group has been provided with a bakery unit and a low cost sanitation unit. The department, of planning, education and, science and technology have also contributed in various ways to this group. The ICDS programme has been well integrated with the DWCRA group, which is being run by the members. The group has been involved setting up schools with funds from the State Central Social Welfare Board (CSWB).

Conclusions: A significant development for women empowerment in the village is the induction of one of the DWCRA group members to the executive committee of the village Durbar. The DWCRA group has also organized programmes to tackle the sale of illicit liquor and lack of education facilities for the children. The general improvement among the women groups has been the realization of the strength of a group work to bring about changes in the community. As result of the DWCRA group the members are now more familiar with the market system and gaining confidence in carrying their own produce to the market. They now understand the value of savings. Through their involvement in DWCRA they are now in contact with the banks, in which seven members have become regular credit takers with good repayment records. Food consumption, clothing and medical treatment has improved as a result of membership in DWCRA. They now have more access to contacts and finding ways for improving the backward and forward linkage to support the IGA, i.e. piggery unit that they are now going to take up on a large scale. The group has been instrumental in the formation of 5
other groups in the adjoining villages. All the children of the group members have been attending school, immunized and enrolled in the non-formal centre of the ICDS programme. Members of the groups has encouraged all other families for getting their children immunized as well as attend school in the school set up by the members of DWCRA and the women social organization. This group has been visited by several leading NGOs of the state and officials from outside the DRDA and block.

Case Study-6 Piggery unit
Nongpyiur, Mylliem, East Khasi Hills

The Nongpyiur DWCRA group is located at Nongpyiur village of the Mylliem block in East Khasi Hills district. Mylliem block is one of the more developed blocks in Meghalaya and is situated at a distance of 8 kms. from Shillong. The block has a total population of 3,65,221 persons living in 71,416 households. The block has a literacy rate of 85.1 percent. The sex ratio stands at 972 females per 1000 males (Census: 2001). The total numbers of households in the block spread over 97 rural villages and the urban centres. The block covers an area of 204 sq.kms with a forest area of 10 sq. kms. The total numbers of villages electrified in the block are 84. The density comes to about 70 per sq km. The primary occupation of the people is agriculture and allied activities.

The main crops grown in the block are rice, maize, potato/sweet potato and vegetables. Piggery, poultry sheep and goat rearing formed the allied sector under the block. Black smithy carpentry and cane and bamboo work constitute the household industry sector. The infrastructure position is comparatively better in the area of the growth centre but the facilities are not spread out to the entire block area. About 96 villages have electricity, 12 villages have a post office, and medical facilities cover 5 villages. There are 2 veterinary centres, 6 cooperative societies, 80 educational institutions and 5 banks in the entire block.
Village Nongpyiur, which is 12 kms distance from Shillong falls under the hima Mylliem. It has a population of about 1007 persons living in 177 households with a literacy rate of 61.5 percent (Census: 2001). About 98 households belong to the BPL category. The village is connected to the national highway by a blacktopped road and transportation services are adequate. The village has easy access to electricity, telephone services, radio, television, banking services and drinking water. Shillong market at Lewduh and Mylliem are the main markets for the village. There are three LP schools and an anganwadi centre in the village. There nearest PHC for the village is located at Pomlum, which is 6 kms away. Traditional forms of health services are available mainly for orthopaedic cases and chronic cases. The average size of the household is approximately 6 members per household. The village Nongpyiur that was once declared as part of the model village project in 1977 has had only a few development programmes introduced in the village. A total number of 20-25 households have benefited from daily wage employment provided under the various schemes since 1978. The village council involvement in the development activities is mostly concerned with the building of village infrastructure. The only non-governmental organization that exists in the village is the Seng Kynthei previously known as the Indira Mahila Kendra during the period of the model scheme village.

The people in the village are mainly engaged as daily wage laborers and cultivators. About 8 households have members who are working in the private, missionary schools, government and transportation sector. About 80 percent of the land in the village belongs to private owners while 20 percent is community land. Only 30 percent of land is suitable for cultivation, the rest is steep terrain and inaccessible. The government installations in the village include the veterinary department building and the television satellite. About 100 households in the village are landless and 50 households are tenant cultivators. The main source of income for the villagers is the marketing of their vegetable produce. A small portion of the population still practices jhum cultivation. Chicken, pigs and
cows are raised in the village. The village also has a Government reserve forests, village forests and some private forests.

Introduction: Ka Seng Kynthei Nongpyiur, a registered traditional women organization was approached for formation of DWCRA group. This group formed in May 1998 received the DWCRA funds for the period of 1998-99.

Socio-economic characteristics of the group members

Composition of the group: The group members are in the age range of 24-50 years. Their literacy levels ranges from class III to college level. The total membership of the group is ten since inception though initially three BPL members dropped out but were replaced. All the members of the group are cultivators and agricultural labourers except for two members are private school teachers and one an anganwadi worker. All the names of the members except four are listed in the BPL list for which no objection was made from authorities.

Group status: This group functioned as a traditional social group before the introduction of DWCRA. They were already involved in several other community programmes including the ICDS project prior to DWCRA. Thrift and credit activities were the entry point for this group. It took the group three months to stabilize. The group meet once a month and has conducted 57 meeting since inception till the period December 2002. Group leadership has not changed since inception.

Group Income Generating Activities (IGA): The IGA taken up by the group was a piggery unit on the advice of the project director of DRDA. This is a traditional marketable activity. The unit was initially done as a collective activity but later it was divided into ten smaller units and handed over to the individual members. The other IGA options that was available to the group was poultry, retail outlet and horticulture activities. The difficulties encountered in carrying out the IGA were the lack of access to credit, technical and infrastructure support, inadequate insurance and revolving funds. The group is continuing with its IGA, as the profit
from the piggery unit is good. Attempts were made to cover up some of the deficiencies foreseen by the members by requesting the DRDA to enable some of the members to attend the training programme. In actual practice the group utilized a greater part of the revolving funds for internal lending among members for horticultural activities. This was revealed only during 1999 when DWCRA was merged with SGSY. The group has not yet been able to diversify on this IGA and production remains at the primary level. The members devote at least 8 hours and more in a week to carry out this. The total cost worked out for the groups project activity is Rs 25,000.

Training: The group has participated in programmes and demonstration related to skills development, health, nutrition and hygiene organised by the ICDS programme. Two members of the group have gone on an exposure visit farms run by the Government and NGO at Umden and Umran in the year 1999. Dissemination of information by the authorities on various aspects of the programme was not systematic.

Financial assistance, thrift and credit and sharing of benefits: All fund withdrawals by the group are subject to approval of the BDO. The groups have been successful in recouping the revolving fund invested in the unit through profits, interest earned from fixed deposits and internal lending. There are no defaulters in the group. The group was made aware of the specific purpose of the revolving fund but did not follow it exactly for the reason that they stated that the amount was insufficient to carry out a group project. The group did not spend any part of the revolving funds on childcare as it was already provided by the ICDS project. The group member's regular monthly contribution was Rs 10 per member. The total funds of the group since inception were Rs 78,800 which includes revolving funds, regular savings, profits, and accrued interest.

Marketing: The main customers are people from the village and outside. The prices of the products of the IGA depend on the season, the size and health of the animals.
Supportive services and NGOs/GOs involvement: The group had also been active in running the ICDS programme, as its group organiser is also the village *anganwadi* worker. All the members' children enrolled in the ICDS programme, have been immunized. Members place lot of emphasis on their children education hoping that someday their children will have all the skills required to take over the group. The attitude of the community especially the men folk in the village towards the programme have been responsive though limited due to lack of knowledge. They have been helping the group with their activity and record keeping.

Conclusions: The groups' effectiveness of action on several issues has been adequate. The group has worked hard to convince the bank to release their loan cum subsidy to enable them to increase their group corpus for internal lending. Initially the maintenance of their register was haphazard. The group reported that they received several instructions on the methods, which kept changing depending on the APO in charge at the DRDA. The women in the group have stated that they are aware of the business opportunities that exist in the village. The group has also acted collectively to tackle the problem of excessive liquor consumption and sale in the village. The groups consider that its members are now in the category of middle poor. There has been a change in the behaviour of the group over time, which is apparent from the interest and importance they have given to the group. The most visible impact as a result of DWCRA membership has seen the members' ability to retain their children in school, better housing and agricultural production from the group internal. The group has been instrumental in forming three other groups in the village which are being funded under the SGSY programme.

Case Study-7  Tobacco cutting unit

Mawkham - Nongstoin, West Khasi Hills

The Mawkham DWCRA group is located at Mawkham village in Nongstoin block of the West Khasi Hills district. Nongstoin block with a total
area of 1336 sq kms is situated at a distance of 93 kms from Shillong. The number of villages in the block is 242. It has a total population of 75,512 persons residing in 12408 households. The literacy rate in the block is 70.2 percent. The sex ratio of the block is 967 females for every 1000 males (census: 2001). The major crops of the block are potato, ginger and paddy and it is grown with a marketable surplus. Piggery, fishery, sericulture, goat rearing poultry and iron melting are popular activities in the block.

According to the 1991 census there are 16 villages in the block with no amenities except drinking water. About 12 villages are approachable by pucca roads, 26 villages have electricity, 213 villages have access to educational facilities and 7 villages have access to medical facilities. The block is served by 10 markets and drinking water is available in all the villages.

Village Mawkhlam is about 5 kms. from Nongstoin and connected by a motor able road. The village is divided into two localities under the overall charge of the sordar of Nongpyndeng. The village has a total population of 2000 persons residing in 300 households. The total number of families living below the poverty line as per the BPL census is 168 households. The Supreme Court ban of felling and sale of timber has led families to revert to agriculture and tobacco cutting activities. Very few development programmes have been initiated in the village. The Seng Samla Shnong is active in the village. The village has access to electricity, drinking water, banking services; a post office is at Nongpyndeng village. There are 3 primary schools in the village. The nearest health centre is at Nongstoin village. Traditional medicine in the village is very popular in the village. The average size of a family in the village is between 10-15 members per household. Agriculture and tobacco cutting are the main occupation of the people of the village. Land in the village is mostly privately owned. There are no landless households. The people of this village do not practice jhum at all. The main animals reared in the village are pigs chicken, cows and goats for their meat and manure. Approximately 40 percent of the village area is under privately owned forests.
Introduction: The Mawkhlam DWCRA group was formed in 1991 and is the oldest surviving DWCRA group in the West Khasi Hills district. Formation of the group was through the selection of the poorest members of the village at a meeting organised by the block officials.

Socio-economic characteristics of the group Members
Composition of the group: The number of members in the group since inception in 1985 is 10 members of which two members were dropped in the first year itself and replaced. The member's age group ranged between 24 – 45 years. All the members are literate except for one. They have studied from class III to high school. The members are mostly dependants or engaged as agricultural workers except for one who is a schoolteacher.

Group status: The DWCRA group at Mawkhlam are bound by affinity and belong to the same occupational group of tobacco cutting. The group entry point was the IGA, which is their main source of income. It took the group three months to form, maintain records and start thrift and credit activities. Most of the members of this group are from destitute households and semi-skilled. The groups meeting during the first two years of functioning were regular and after that it was irregular. The group organiser has never been changed since inception. The monitoring of the group and its IGA was irregular and it was done once in six months during the first two years of the group existence. The officials of the DRDA and a central team visited the group in the fifth year its existence.

Group Income Generating Activities (IGA): The IGA selected and taken up by the group was tobacco cutting and packaging. The other IGA options that are available to the women of this village are piggery and rice cultivation. The main difficulties experienced by the group in carrying out their IGA has been the lack of infrastructure, marketing support from DRDA, labour saving devices and lack of access to resources and credit. The ban of felling of timber also affected the market of the produce as timber merchants and labourer's population has dwindled in the vicinity. They had constituted a major portion of buyers. The
activity being traditional is manageable. The technical skills required for this activity is the skills in cutting and curing of the tobacco leaves. In the case of deficiency in skills for tobacco cutting, the skilled members of the group have taught the other. No simple labour saving device has been introduced into the IGA of the group though the Central Government authorities on visits to the group have promised to help them on this account. The members carry out their activities in their individual households and not collectively as proposed by the block. The activity provides a year round income for the group members.

The production from this activity is worked out at one kilogram of raw tobacco leaf produces 500 grams of fine cut tobacco. Raw tobacco leaves are bought from Shillong though members have made attempts to plant tobacco leaves but with little success. The price of raw tobacco from the market is Rs 100 per kilogram and the other additives required are sugar, tea leaf and needles for removing toxic from the tobacco leaves on which the total investment per kilogram of raw tobacco amount to Rs 5. They sell the cut tobacco at the rate of Rs 5 per 40 grams and Rs 15 per 50 grams for the low quality or flake cut. Raw material needs to be kept in hand. The quality control in tobacco cutting is very important as there are three qualities depending on the cut. Each member spends an average of 3 hours a day in carrying this activity. The members, who contribute to the groups' common fund, keep the profits made. The profits for the activity were generated within a month of its start. Each member made 25 percent profit on every Rs 100 spent on the activity. The lack of recognition of tobacco cutting as an industry has blocked banks financial involvement and this activity could go on a larger scale if a labour saving device were used. The total cost of the project for tobacco cutting was made for Rs 15,200.

Training: None of the group members have been trained except for IGA skills training within the group.

Financial assistance, thrift and credit and sharing of benefits: The group was among the first in the district to receive the revolving funds with the inception of
the programme. The group withdrew the amount of revolving fund in two instalments subject to approval of the BDO. The group distributed 50 percent of the total funds among the members to start the activity in their own homes. Within a one month period after the members has acquired the skills the rest of the amount was distributed to the members to help continue with the activity.

The group themselves initiated the thrift and credit activities to provide internal loans to members for procuring raw material. They contributed at the rate of Rs 10 per month. The interest charged for the groups internal loans were high. The repayment of loans among the members was high, though two members defaulted. Their membership was withdrawn and the amount was recovered from them. Only one member of the group is an IRDP programme defaulter. The group expenses are met from contribution and profits made by the members. The group has been successful in recouping the investment made through the revolving funds though the amount has not been utilised to increase the group corpus fund. The group was not aware of the amounts earmarked for different purposes under the revolving fund. The total receipts of money of the group since inception has been a total of Rs 13,52,400 which includes revolving funds, donations, regular savings, and profits accrued (1991-2002). The profits made by the members of the group based on the average monthly profit of Rs 750-1000 per member.

Marketing: Most of this tobacco is supplied to the markets of Shillong and even buyers from Rajasthan and other countries abroad. The markets for the products are local buyers' border markets, the coal mining areas of Borsora and Garo Hills. The demand for the product is very high and it was especially so during the period prior to the ban on the felling of timber. No assistance was provided by the DRDA for marketing of the groups' product. The members have set up their own stalls in the weekly markets. The group has fixed the prices of the products depending on the quality and cut.

Supportive services and NGOs/GOs involvement: The community members or NGOs were not at all involved in the programme objectives. The authorities made
no efforts to link up the DWCRA group to other development programmes. There was no ICDS project in the village. The DWCRA group at Mawkham has failed to become a point of convergence for other sector schemes except for housing schemes under IAY.

Conclusions: This group has organized itself collectively to increase their bargaining power in relation to the marketing of their products. The funds assistance of DWCRA has helped the group in terms of providing them the much-needed cash to buy the raw material and increase production. The extent of enrolment in school as a result of the DWCRA programme has been substantial. There DWCRA IGA has helped provide the group increased additional income enabling them further investment in the livelihood activities, and improving their housing conditions. The DWCRA group members have acquired assets required for their activity. However this group has not been instrumental in forming other similar group of DWCRA in the village.

Case Study - 8 Cane and Bamboo unit
Tynnai, Mawkyrwat, West Khasi Hills

The Tynnai DWCRA group is located at Tynnai village in Mawkyrwat block of the West Khasi Hills district. Mawkyrwat block with a total geographical area of 1191 sq kms is situated at a distance of 74 kms from Shillong. The block has a total number of 200 villages. Mawkyrwat is a subdivision of the district. It has a population of 51383 persons living in 8535 households. The literacy village in the block stands at 70.8 percent. The sex ratio for the block is 992 females for every 1000 males (Census: 2001).

The majority of the population practice jhum and carry out agriculture at a subsistence level on rented land. According to the 1991 census there are five villages in the block where no amenities are available except for drinking water. About 50 villages have access to communication facilities, 43 villages are approachable by pucca roads, 186 villages have access to educational facilities, and 6 villages have medical facilities. Drinking water is available in 195 villages,
28 villages have post and telegraph facilities, and 74 villages have electricity. There are 12 markets, which cater to 10.32 percent of the rural population.

Village Tynnai is about 9 kilometres from Mawkyrwat. A bus service, which operates twice a week, is the only means of regular transport in the village. The village is located on a small plateau and is surrounded by steep slopes sides known as the Ri War area and the south by Bangladesh. The village has a population of approximately 269 persons living in 42 households. The total number of persons living below the poverty line is 41 households (census: 2001). The village is governed by the village durbars and falls under the siyemship of 'ka raid'. It is divided into three localities. During recent times the village has been divided due to political interference and fight to control some lucrative government scheme in the village pertaining to the construction of village link roads and assignment of contract. Tension prevails in the village with rules and regulation being flouted at every opportunity.

Drinking water is available in the summer months only. Banking and other services are available at Mawkyrwat only. The village has reopened its traditional market known as 'ka lew Tynnai'. The village has one lower primary school, and a nursery school. Health facilities are available in the adjoining village of Nonglang.

The village people are engaged in agriculture, wage labour, bamboo craft works, government jobs, charcoal production and fire wood gathering. A few government-sponsored programmes mostly related to infrastructure have been introduced in the village. However, 80 percent of the total land area is privately owned and 20 percent is community land. The main crops grown in the village are betel nut, betel leaf, pepper, yam, bay leaves, oranges, bananas pineapples, tubers and broomstick. The village has a community forest known as 'Ka Law Kynthei' which has been destroyed due to tensions in the village. Pigs, goats, cows chicken and fish farms are raised in the village.
Introduction: The Tynnai DWCRA group was formed in the year 1997. The block officials identified the village for its skills in cane and bamboo works to implement the DWCRA programme. Selection of the group was made in an open meeting of the village at the initiative of the block officials and the village *durbar*.

Socio-economic characteristics of the group Members

**Composition of the group:** The group is composed of 10 members whose age group is between 24 years to 45 years. Their educational status ranges from class I to pre-university with two illiterate members in the group. All the members belong to the same occupational group except one is a mission schoolteacher. At present there are only nine members as one has expired.

**Group status:** The group took about two months to form. The officials handling the group since its inception have not changed though the block development officer has changed once in 1999. The APO was present till the year 1997 and the project director has changed only once.

The entry point of the group in the programme was the IGA of basket weaving and bamboo handicrafts. Their first production was a success and brought them profits, which increased participation in the activity. The group organizer helped in maintaining contacts with the block authorities, the NGO and the department of handloom and handicrafts. Group meetings were regular during the groups' first three years. The lack of support, cooperation and irregularity of the block authorities together with the one time misappropriation of cash transaction of the groups' goods from the incumbent at the block has caused the group to backslide and lose faith in block authorities and government assistance. The group organizer has never been changed since inception. Discussions during group meetings were mostly related to the procurement of raw material, sale of finished products and distribution of work among the members. This group though successful in their project activities was dependent on government support for their activities.
Group Income Generating Activities (IGA): The IGA taken up by the group produced bamboo crafts ranging from fancy baskets to seating furniture ornamental crafts utility goods. The activity was chosen for the group as the skills and raw material was available. The difficulties faced by the group in carrying out the IGA was the lack of a common work shed, access to resources, credit and marketing which caused the backlog in the sale of good. The group continued with their IGA for a period as the marketing support provided by the department of handloom and handicraft was excellent and the profits were good.

A simple labor saving machine was introduced to the group during training for cutting the cane into strips, but the group had no opportunity to owning one. The members carry out their IGA at home individually or in one of the members house as they have no work shed.

The total income from the IGA accrued by the group from 1998 –2001 was Rs 57,000. The IGA provided a year round income for the group. The profits earned were distributed among the members with a portion going into the group common funds for the procurement of raw material and meeting other expenditure. However the product is perishable due to the wet weather conditions of the area, lack of proper storage space and treatment of cane. The style of weaving in this village is different and more popular. Quality control is very critical as the goods are marketed in emporiums and in State level exhibitions. The expectation in the beginning was very high but the indifferent attitude of the block officials, loss of marketing support led to the breakdown in the activity. The group has not diversified in their IGA. Of late the group is producing cheap bamboo craft goods that they sell in the local markets and it is hardly worthwhile. The total amount of cost worked out for the project of cane and bamboo unit was Rs 25,000.

Training: The groups have never received any formal training on DWCRA, two of the members of the DWCRA were given a one-month skills training by the department handloom and handicraft.
Financial assistance, thrift and credit and sharing of benefits: The revolving fund received by the group in 1997-98. It was utilized as per the instructions of the block. The group has been successful in recouping the revolving funds with their IGA in a short period. The group was aware that the purpose of the revolving fund. The groups' expenses were met through members contributions. Thrift and credit activities did not form part of the group's activities and the group was not made aware of this aspect. None of the members of DWCRA have ever taken a loan from the bank or received any assistance from any other programme.

Marketing: A regular institutional linkage for marketing of the groups' products was provided by the department of handloom and handicraft for a short period on a monthly basis through bulk orders. The handloom and handicraft department fixed the price in their own emporium. The tie up was excellent and the participation of the group members was very high. The customers for the goods are people from the village, outside the state and country. The group felt that the activity could have grown if only they had access to financial assistance from the banks in the forms of loans.

Supportive services and NGOs/GOs involvement: The group has been able to link up only with the handloom and handicrafts department for marketing and training. The group has not been linked up with ICDS programme or any other development programme. The only NGO Impulse Network was involved with group for a short period of three months to secure some of it products for sale outside the country. Due to the group inability to deliver the goods as specified the NGO abandoned the contract made with the group.

Conclusions: The DWCRA group of Tynnai was purely an economic group. The group gave incentives to group members. The group inability to face a crisis situation when they failed to get returns on their products incurring heavy losses is an indicator of the lack of internal cohesion. The groups' success has been limited by the lack of marketing support and the instability of the village. The village is politically divided into two groups and DWCRA members happen to be
in the group belonging to the non-favored party. The group members have benefited monetarily from the IGA, which has reflected in their spending patterns and improvement in their housing condition. This group is now more aware of the marketing possibilities of the cane and bamboos works. They have also acquired skills for their activity to conduct it on a commercial scale. This group has however not been instrumental in forming other similar group in the village but it was considered one of the successful DWCRA group in the district. At present the village has come under adoption of the International Fund for Agricultural Development (IFAD) project.

Case Study- 8 Tailoring unit

Kyndong Tuber, Laskein, Jaintia Hills district

The Kyndong Tuber DWCRA group is located at Kyndong Tuber village in Laskein block of the Jaintia Hills district. The block with a total geographical area of 716 sq Kms is located at a distance of 35 kms from Jowai, the district headquarters. The block has 85 villages. The block has a total population of 65,726 persons living in 10560 households. The literacy rate in the block is 41.9 percent. The sex ratio for the block is 999 females for every 1000 males (Census: 2001). The pattern of land holding in the block is one of sharecropping and leasing out of land on an annual lease. Jhum cultivation is practiced in the block. Pigs, cows, goats and chicken are reared in the block area.

Regarding the facilities available in the block about 29 villages have access to communication facilities, 21 villages are approachable by pucca roads, 82 villages have access to drinking water, 16 villages in the block have post and telegraph facilities, and 51 villages have access to electricity. About 63 villages have access to educational facilities and, the block ranks seconds in the district in this respect. Medical facilities are available for only 12 villages and 7 markets serve the block.

Kyndong Tuber is one among the progressive villages in the Jaintia Hills due to the high level of awareness among the villagers and their self-efforts at
development brought about by years of neglect. The village is governed under the 
_Nongbah doloiship_, the _Shangpung doloiship_ and the _Mynso Doloiship_. It is 
located at a distance of 20 kilometers from Jowai. There are four localities in 
Kydong Tuber. The village has a total population of 3477 persons living in 548 
households. It has a literacy rate of 35 percent (census: 2001). The village is 
mostly plain with a few hillocks. The village has a _durbar_ and an Executive 
Committee with women membership.

A narrow rough road connects the village. Only 250 households have 
electricity connection. Supply of drinking water is a major problem in the village. 
The village has telephones, television, and radio connectivity. Jowai is also the 
main market for the village. The village is being served by four commercial banks 
and four primary service cooperative societies. There are 7 LP schools, a single 
upper primary schools and one secondary school in the village. The missionaries 
have also recently opened a nursery and day care centre. In the village there are 
four _anganwadi_ centres of the ICDS project. The village has a health sub centre 
and a local herbal centre. Traditional health care system is being promoted in the 
village with the assistance of NEN, VHAI, which are NGOs. Women are being 
provided with training in herbal remedies outside the state. Various development 
programmes including low cost technologies have been introduced in the village. 
There are fours NGO in the village working towards village development and 
women's empowerment.

The majority of the people in the village are engaged in agriculture. Others 
are engaged as government servants, business coal miners, blacksmithy, wood and 
stonemasons. About 60 percent of the land in the village is devoted to agriculture. 
Approximately 30 individual households in the entire village own 90 percent of 
the land and the rest are tenant cultivators. The major crops grown in the village 
are paddy, turmeric tubers and vegetables. The village has privately owned forest 
and one sacred forest, which is a source of medicinal plants. Pigs, chicken cows 
and goats are raised in the village. At present women and families in the village 
are actively engaged in the preparation of herbal medicines, _vermi compost_, cane
and bamboo works, weaving of the traditional Jaintia wear and various types of decorative jute products.

Introduction: The DWCRA group at Kyndong Tuber was formed in the year 1994 and initially functioned under the umbrella organization of the Seng Kynthei Kyndong Tuber. In 1998 the DWCRA group registered as the Seng Kynjoh Shaphrang Ki Kynthei Kyndong Tuber (SKSKKT). Initially APL members who by their political affiliation forced themselves to become members of the group caused indebtedness, by not returning the internal loans given and manipulating the group's funds. After this the group reorganized itself to include only BPL members whose livelihood issue could be addressed through the group.

Socio-economic characteristics of the group members
Composition of the group: The DWCRA of Kyndong Tuber has a total membership of 12 members whose age is between 22 and 50 years. The members have studied between classes I-X though 6 members are illiterate. The occupation of the members is mainly agricultural and daily wage labourers.

Group status: The entry point of this group was thrift and credit, adult literacy and immunization programmes. All the members are from three different localities of the same village. They all belong to the same occupational group, are members of the voluntary organization and as such the basis for an affinity group were long established. The officials handling the group have not changed since inception except for the project director and APO. The block staffs have regularly monitored the groups' activities and records.

Group Income Generating Activities (IGA): The IGA initially taken up by the group was tailoring. Now they have diversified to weaving handicrafts, knitting, turmeric plantation and production herbal remedies, vermi and nade organic compost and piggery, which are being carried out in a common shed. All of these are profits making units. These activities were chosen by the group, as funds to conduct the skills training for members were made available to the group. The
difficulties initially faced by the group in their IGA were the lack of a common work shed, marketing support and access to credit. The group is continuing and diversifying with its activities as the members are continuously given training. The total amount of cost worked out for the project of the tailoring unit was Rs 15,200.

Training: The group has gone on an educational tour organized by the DRDA. They have attended programme on skill development, health, nutrition and hygiene. The group is aware of the organizational set up of the DWCRA project team, as they have attended training on DWCRA. The group members have also documented development activities of their village and group. The organizations of NEN and the State Resource Centre (SRC) have trained group members on women constitutional rights. The group organizer has had the opportunity several exposure visits related to women and development within the country and outside.

Financial assistance, thrift and credit and sharing of benefits: The group already had a corpus fund created out of members’ savings prior to DWCRA funds release which enabled them to set up their tailoring project unit. The members regularly contribute Rs 20 per month toward the groups’ common fund. The revolving fund of Rs 15,200 was released to the group in four installments. Each installment was released based on the BDO recommendation of the groups’ progress.

All other members were provided loans only from the profits accrued from the investment of the revolving funds. A major portion of the revolving fund was used for expanding the tailoring unit. Only two members of the group were given loans of Rs 5000 out of the revolving fund, which was not returned. The group has been successful to some extent in recouping the revolving fund. The Social Welfare Department provided the group with a knitting machine for their tailoring and knitting training cum production centre set up in a rented accommodation. Women in the village were trained in this centre in the skills of tailoring knitting and flower making. A stipend of Rs 400 was paid to the selected women trainees.
for a period of one year. Work in this groups unit was delegated to members on rotation. The group organizer was paid honorarium of Rs 80 per month and members were paid Rs 200 per month on rotation for selling the group products. Each month three members were given the task of training, supervising and maintaining the records of the unit. The supervisor or master craftsman was given remuneration. Each group member puts in a weekly average of 5-7 hours per week for the group IGA.

The members of the group were paid the dividend out of the profits accrued at the rate of Rs 200 per month. The total profit of the group from tailoring unit during three years from 1994-1996 was Rs 15,000. The total profits from other activities, which they started in the fourth year of their existence, have brought in a total profit of Rs 20,000. The average monthly income of the group members from their activities was Rs 700. The different IGA of the group has provided a year round income. Half of the profits are kept in the group common fund and the rest is distributed to the members. The IGA that is being carried out by individual members from loans taken up from the group common fund are being kept by the individual who returns to the group the principal and interest accrued. The group members prefer the IGA be done collectively as a group. About 25 percent of the groups’ finances have been spent on child care activities where a crèche and annual children festival is organized in collaboration with the ICDS project.

In the year 2000 the group has acquired a common work shed under the SGSY infrastructure funds. The group also has access to a multi purpose centre, which was provided to them in the year 1997, which is located Kyndong Tuber itself and was sanctioned by the block under the DWCRA programme. The total savings of the group since inception is Rs 1,12,000 which includes savings, donation, profit interest accrued from loans and others.

Marketing: The groups were always invited to participate in trade fairs organised at the district level, Delhi and Assam and even won prizes. The agriculture
department is a regular buyer of the group production of *vermi compost*. The demand for the group's herbal remedies is high. The group fixes the prices of its products. The group also operate door-to-door sales. Visitors from outside come to buy their products. They also market their product in the local market.

Supportive services and NGOs/GOs involvement: The community members are involved in supporting the IGA and social action programme of the group. The group has established a strong working relation with other leading NGOs and CBOs like world vision of India, KRIPA foundation KSO, NEN, which is highly specialized in the area of women empowerment. The groups now have credit linkage with the bank under the SGSY credit cum subsidy programme. This group has been able to have access to various schemes from the Government as well as link themselves up with the ICDS, adult literacy, department like the agriculture, horticulture, industries department, science and technology cell and SRC (NEHU).

Conclusions: As a result of the DWCRA group efforts children in the village have been immunized and take active part in the pulse polio programme. The enrolment in school, *anganwadi* centre and non-formal education programme is regular. Food consumption and housing conditions has improved. The group has acquired several additional economic and durable assets since inception, which include a common work, shed, the office of the group, assets of the tailoring knitting and weaving centre. Family planning programmes is well accepted in the village.

Today the DWCRA group has become a CBO with the objectives going beyond economic empowerment of women. The organization is also involving itself in bringing Government programmes into the village like drinking water facilities schemes for the welfare of the poor women handicapped aged population orphans, training villagers for self employment and capacity building, helping the community in times disaster. They are also actively involved in drugs and alcohol reduction programme. They have also gone into the field of cultural development
reviving traditional musical and the art of weaving. Poor households are being assisted to get electricity connection. Counseling services, legal aid and awareness on sustainable environment awareness programmes and tree plantation participatory rural appraisal methods vocational training programme are also part of the groups' programmes. Today there are 9 groups in the village covering a total of 92 women. This group has been instrumental in the formation four groups in adjoining villages. One of the DWCRA groups' members has been included in the traditional durbar as executive members. The group has also organized itself collectively to approach the problems of health and sanitation in the village. The group has been visited several times by officials from the central Government and other reputed NGOs from Maharastra, MYRADA of Bangalore and NEN Delhi.

Case Study -10 Paddy and Potato cultivation unit
Nongbah Nongtidiang Thadlaskein -Jaintia Hills district

The Nongbah Nongtidiang DWCRA group is located at Nongbah village in Thadlaskein block of the Jaintia Hills district. The block with a total geographical area of 631 sq kms is located at a distance of 56 kms from Shillong and has 125 villages. The district headquarters Jowai is located within the block. The total population of the block is 1,04,620 persons living in 1,78,85 households. The literacy rate in the block stands at 56.2 percent. Thadlaskein has the highest sex ratio of 1029 females per 1000 males (Census: 2001). About 24.1 percent is forest area. All weather roads connect 85 villages. About 98 villages have access to educational facilities, 4 villages have medical facilities, 124 villages have access to drinking water, 17 villages have post and telegraph facilities and 77 have electricity. The block is served by 5 markets.

Nongbah Nongtidiang village has a total population of 672 persons comprising of 176 men, 1185 women and 311 children residing in 85 households. About 52 households are listed in the BPL category. The average size of the household is between 7-8 members per household. The literacy rate stands at
approximately 57 percent (census: 2001). The village is about 10 kms away from Jowai town the district headquarters. This village is a prosperous trading, and agricultural village and falls under the 'Nongbah Doloiship'. It is governed by the two headmen, each with his delegated work responsibility of maintenance of law and order and distribution of essential commodities respectively.

The village is served by regular transportation, banking facilities, markets, service cooperatives and the NGO, the Nongtidiang Social Welfare Women Organization (NSWWO). However water and electricity are still lacking. The village has one lower primary school, an anganwadi centre of the ICDS project and one PHC. Traditional forms of health care are also popular in the village. Various development programmes have been introduced in the village like IRDP, TRYSEM, DWCRA, EAS, JRY, NSAP, and ICDS. The village durbar involves itself only in schemes provided by the elected representative. Most of the development programmes are handled by the two NGOs of the village i.e. the Nongtidiang social and cultural club and the NSWWO. These NGOs have set up a school, a crèche, a tailoring unit for training the educated unemployed and a primary service cooperative society for the village.

The people of the village are mainly engaged as cultivators, sharecroppers, agricultural labourers and tenants, daily wageworkers, cane and bamboo craft and government service. Seasonal migration among males is common to the coal mining areas. Only 10 households in the village own land. The main crops grown in the village are paddy, potatoes, oranges turmeric and seasonal vegetables. Pigs, cows and chicken are reared in the village forest covers about 10 percent of the land and included sacred forest and private forests.

Introduction: The Nongbah Nontidiang DWCRA group was formally started in August 1998 with a total membership of 16 members with the help of NSWWO. Initially there were 35 members who all wanted to become part of the DWCRA group but the problem was resolved through dialogue. The leader of the group provided the necessary awareness on the DWCRA programme objectives.
Socio-economic characteristics of the group members

Composition of the group: The total membership in the DWCRA group is 16 whose age ranges between 19 and 60 years of age. The members have studied between class II and high school while 6 members of the group are illiterate. The members are engaged as cultivators, daily wage earners, primary school teachers anganwadi worker, and petty business. Three members have dropped out due to their inability to save and work in this collective activity. The block officials handling the groups have remained since inception except for the BDO who has been changed twice.

Group status: This group functioned as a community group prior to DWCRA funding. The entry point activity for this group was the thrift and credit activities as the group were quite familiar with the working of primary cooperative credit societies. It took the group at least 6 months to stabilize. All the members are from the same locality, and members of the NSWWO. The group has been regular with their meetings with 41 meetings held since inception. The group’s rules and regulation are framed and changed regularly to suit the group and community needs. The group is expected to work along with the objectives of the parent organization which includes donating money for village events, assisting the Nongtidiang sports and cultural club, management of the crèche, local school and the ICDS project. Members who are irregular in savings or interfered constantly with the group activities were removed and replaced. The year 1999 saw the renewal of the office bearers and the members’.

Group Income Generating Activities (IGA): The IGA selected by the group was paddy cultivation. This is a traditional activity whereby two crops can be produced in a year. The group was given a piece of land by the village for this purpose. Prior to the release of the DWCRA funds the group members were involved in raising pigs for income generation on a household scale. The groups have also diversified to other activities such as piggery, potato and vegetable cultivation on a rotation basis as part of the groups’ package of IGA. The rice seed sprinkler is the only labour saving device used by the group. The members raise
their pigs in their individual household, paddy and potatoes are cultivated in a common field hired for the purpose as well as on individual plots.

The difficulties faced by the group with its IGA are the lack of land ownership, infrastructure and access to resources and credit. The activity is labour intensive. The group adequately manages the IGA and labourers have been employed to take up the works of weeding, land preparation and harvesting. The group in their IGA stress on voluntary labour and in case of absentee the defaulting member would have to send in a substitute or pay a days' worth of wage. The total amount of cost worked out for the project of potato-paddy cultivation unit was Rs 25,000.

Training: The NSWWO, provided information about DWCRA. The group has participated in training programmes conducted by the veterinary, and agriculture department. Only two members of the group had received training under TRYSEM for the trade of tailoring and are utilizing the skills.

Financial assistance, thrift and credit and sharing of benefits: The revolving fund was released to the group in three instalments in May 1999, nine months after formation. The fund was used for purchase of manure, seedlings rent of land and labour charges. The cost of renting the land for the plantation of one khold of paddy in 1999 was Rs 3000 but in the year 2000 the landowner raised the cost of rent to Rs 4000 as he was under the impression that the group was receiving plenty of funds from the block. The profits from the sale of the groups produce were divided equally among the members as a loan for cultivating on their own individual plots. Once the crop on the individual plot was harvested, the members were expected to pay back only the principal amount of the loan. Following the harvest of paddy, the group invested their funds in potato cultivation on rented land as part of their IGA. The members were distributed work in the field on a rotational basis and worked alongside hired labourers. Thus the total profits made from the group activity were Rs 11000 in first three years period. The IGA carried out by the group is a package of different activities, which are carried out
throughout the year. In the distribution of its profits, a portion of it is kept in the group's common fund and the rest is distributed as dividend. The groups' thrift and credit activities started with a regular savings of Rs 20 per member, which increased to Rs 30 per month. The groups' savings is utilized for internal lending, group investment on IGA, emergency situation for both consumption and productive purposes. The group has been successful in recouping the revolving fund, as loan repayment is regular. Only 20 percent of the groups' time and finances are spent on childcare activities, which include a crèche facility. The total accumulated receipts of the group since inception to December 2002 was Rs 1,38,950 that includes savings, revolving fund, profits MLA/MDC funds, DRDA and social welfare funds.

Marketing: The group depend on the local markets for sale of their produce and the demand is high. The group has fixed the cost of the potato at Rs 600 per quintal for the paddy at Rs 20 per seer (i.e. 40 seers is equal to 38 kgs).

Supportive services and NGOs/GOs involvement: The community members have been involved in the programme as the group has made a resolution that all their social and community activities is done with the consent and active support of the community. The interaction of the group with other groups and institutions in the community like the local club and the local durbar has been frequent. The community has helped the group secure some land for their IGA, though some landowners who have gone to the extent to exploit the group resources. The DWCRA group has become a point of convergence whereby other sectors like the ICDS programme, banks and adult literacy programme have been involved in order to expand the activities of the group.

Conclusions: Most of the exploitation in the village is economic exploitation from landowners and better-educated members of the society. The inherent land system has been a major obstacle to the women ability to progress in their IGA. As a result of the DWCRA group efforts 360 children in the village have been immunised and enrolled in schools, anganwadi and non-formal education. The
DWCRA group has organized itself collectively to approach the problems of water, land and educational facilities in the village including the village roads. This group has also been able to pull resources and exploit opportunities from the various schemes and programme available. They include funds for roads construction, school development funds, MLA schemes, scheme for training of educated unemployed women of the social welfare department, crèche fund from the DRDA and training funds from the planning department. The group has established a crèche, tailoring and typing school from which they earn substantial income. The group has helped in the formation of three more groups in the village benefiting 35 women. The group has also started a community activity for school improvements with the funds received from the local elected representative and involve themselves in the annual community cleaning and Independence Day celebration. Today the DWCRA group of Nongbah Nongtidiang has assumed the status of self-help group and has become eligible for project financing under the SGSY programme.

Case Study -11 Ginger cultivation unit
Mawbri, Umsning, Ri Bhoi district

The Mawbri DWCRA group is located at Nongrim-Nongladew village in Umsning block of the Ri Bhoi district. The block with a total geographical area of 1,22,500 hectares is 30 kms from Shillong and has 310 villages. The total population of the block stands at 1,17,168 persons living in 21,036 households. The literacy rate in the block stands at 66.7 percent. The sex ratio in the block is 938 females for every 1000 males (Census: 2001). The total number of persons living below the poverty line (BPL) in the block is 34,394 persons covering a total number of 4682 families.

The forests cover 32 percent of the total land area. The population is mainly engaged in agricultural and animal husbandry activities. Statistics indicate that 44 villages are connected by an all weather road, 195 villages have access to educational facilities, 12 villages have medical facilities, 155 villages
have access to electricity 291 villages have access to drinking water and, 9 villages
have post and telegraph facilities. The block is served 8 markets.

Village Nongrim-Nongladew, is located at distance of about 35 kms away
from Shillong. The total population of the village is 503 persons residing in 79
households. The literacy in the village is 78.5 percent (census: 2001). About 45
households belong to the BPL category. The village falls under the ‘Raid Mawbri’
and has its own headman who is governed by the Longsan the Lyngdoh the Pator
the sangnot, the Basan and the daloi of the Raid. This hierarchy is strictly
followed especially in dealing with matters related to the land, crime and
judiciary. The village also has a defence party.

The village has easy access to transport, markets, health facilities
electricity water and other basic amenities. The Indian Council for Agricultural
Research (ICAR) North Eastern centre is located close to the village. The only
NGO in the village is the Nongrim Nongladew Seng Kynthei in which
membership consist of one female member from each household. One commercial
bank and the Japngan Bhoilasa credit cooperative society serve the village.
However a majority of the villagers are defaulters with the credit cooperative
society. The village has two primary schools, one secondary school and an
anganwadi/centre of the ICDS project. The CHC is located at Thadnowiaw while
the health sub centre is about 5 kms away. Family planning is popular in the
village. The average size of the households is approximately ten persons per
households. A large number of schemes of various department including blocks
had operated in the village. This village has managed to rope in the maximum
benefit from development schemes in the past fifteen years especially for housing
and water.

Almost 95 percent of the people of the village are engaged in agriculture
and its allied activities. The rest five percent are in the service sector as teachers,
police personnel and other government offices. This village has a high percentage
of educated unemployed especially among women. About 80 percent of the land in
the village is irrigated while 20 percent comprises of forest cover. This village has adopted technologies for harvesting two crops of paddy a year. Every household in the village has access to land. The main crops grown in the village are paddy, ginger soya bean, pineapple broomstick and a variety of vegetables *jhum* is still practised in the hillside. The main animals raised are cows, pigs and chicken. Rabbit rearing is a profitable activity in the village.

Introduction: The traditional woman group *Ka Seng Kyntbei Mawbri* which was registered in 1985 was the starting point from which poor women were selected to constitute the DWCRA group in 1995. On receipt of the information that the DWCRA group had been formed the block officials held a meeting with the group to clarify and educate the group on the various aspects of DWCRA.

Socio-economic characteristics of the group Members
Composition of the group: The members are in the age group of 25-45 years and have studied between classes III and Pre- University. Initially the total membership of the groups was 20 but dropped to 10 members by the fifth year. All the group members are cultivators and some of are engaged in petty business. All the members except for the group organiser belong to the BPL category.

Group status: Members of the groups been involved in several community programmes prior to the formation of DWCRA group. All the members are from the same locality, similar occupational group and members of the *Seng Kyntbei Mawbri*. The group organizer is a member of the Block Selection Committee (BSC) as a women representative. Together with the help of the existing ICDS centre in the village the members of the DWCRA group were able to stabilize their group formation. Moreover this was a homogenous group whose affinity was bound by blood relations and common activity.

Group Income Generating Activities (IGA): After receiving adequate information about DWCRA, the group took up ginger cultivation as an IGA. The activity selected is a traditional activity with a ready market. In the conduct of his IGA
the group members each gave 40 kgs of ginger seedling toward the group plantation. Work was distributed equally among the members. The IGA was carried out in the village common lands demarcated specially for the DWCRA group. The groups relied on their own skills for their IGA as no training was provided to them. The profits made from the IGA were ploughed back into the activity, part of it was paid as dividend to the members and a part went into the groups' common fund. Thrift and credit activities in this DWCRA group did not take off, but members regularly contributed to meet the groups' incidental expenses. The total amount of cost worked out for the project of ginger plantation unit was Rs 15,000.

Training: The group members have attended training programmes on DWCRA programme women and rural development communication skills and management of voluntary organizations. Technology training programmes of related departments has also been provided to the group members. Some of the members have been trained under TRYSEM.

Financial assistance, thrift and credit and sharing of benefits: The DWCRA of Mawbri did not face problems in getting the revolving fund for two reasons. Firstly they were an organised group and secondly their group organiser is a member of the influential BSC and BDC in Umsning block. The groups received the funds in two instalments. The amount was utilized for the IGA and other approved expenditure as instructed by the block. No part of the fund was invested in the purchase or hire of land. Instead, part of the funds was given, as an interest free loan, to members for meeting the consumptions needs. With the profits generated from the ginger plantation, the group had diversified its activities to fishery.

Marketing: The ginger produce of the groups is sold at Umroi market about 6 kms from the village or it is sold in the open market at competitive prices to suppliers and middlemen if the prices offered were reasonable.
Supportive services and NGOs/GOs involvement: The entire village was highly involved in the groups' community activities. The groups have complained about the block workers irregularity in monitoring, and neither are they clear about DWCRA programme objectives and strategy, which caused confusion among DWCRA group members. The group was not aware of thrift and credit activities and thus finds it difficult to convert into a self-help group. The male members of the community have been actively involved in assisting the women group in their IGA.

Conclusions: The opportunities available to the women in the community are the abundance of community land, which is under-utilised due to lack of financial resources. Development in the village has also been blocked as this village has been declared as a non-performing asset (NPA) village. Political exploitation is a major issue in this village as when the congress is not in power this village is totally avoided for developmental work. The high level of awareness, access to education, contact with government and NGOs has increased the groups' confidence. The group stated that the IGA has provided additional income to the women thereby helping them meet their medical food and children's education expenses. The DWCRA project team from Delhi and institutes at Guwahati have visited the group to see the working of this successful group. These visits were encouraging factors for the continued and successful functioning of the group. The groups' efforts have brought in regular supply of water to the village. The recognition that the group has received in terms of being a successful, has secured for each of the members housing schemes where members were provided CGI sheets.

Case study -12 Ginger cultivation unit

Nongkhrarh, Umling, Ri Bhoi district

The Nongkhrarh DWCRA group is located at Nongkhrarh village in Umling block of the Ri Bhoi district. The block with a total geographical area of 1216 sq kms is located at a distance of 70 kms from Shillong. The block comprises of 254
villages with a population of 7,56,22 living in 13,808 households. The block has a literacy rate of 64.2. The sex ratio in the block is 945 females for every 1000 males (Census: 2001). The people of the block are engaged as cultivators, bamboo and cane works, weaving sericulture, fishery and dairy farming. The main crops grown in this block are ginger, paddy, vegetables, banana plantation, betel nut, pineapple, tea and broomstick. Bamboo is a major forest produce.

About 58 villages are connected by an all weather road, 175 villages have access to educational facilities, 125 villages have access to electricity, 6 villages have medical facilities, 234 villages have access to drinking water and 9 villages have post and telegraph facilities. The block is served by 12 markets.

Nongkhrah village with a total area of 18 sq kms falls has a total population of about 800 persons residing in 110 households. The village is divided into four localities and falls under the Raid Nongkhrah. The average size of the households in the village is approximately 6-8 persons per household. The village is connected to the highway by a blacktopped road and village footpath. The nearest market for the village is at Nongpoh, and Diwon. The village has access to electricity, water supply, telephone, radio and television connectivity, banking services health services located at Nongpoh and a regular transport services. The village has two primary schools, a middle and secondary school. The village has an ICDS centre, an adult education centre in the village. Traditional health practices are found in the village, though the people are relying more on the modern health practices. This village has strong political affiliations and development in the village will depend entirely on the party in power. The main NGO operating in the village is the Nongkhrah Women Social and Economic Development Organisation (NWSEDO)

The village population is engaged in agricultural activities, transport services, timber business, petty business and Government services. Child workforce is present in the village. The community owns around 45 percent of the village land, and the rest is private property with most of the land owned by city
dwellers. *Jhum* is practiced in the hillside. The main crops grown are paddy, soybean, ginger, betel nut and betel leaf and a variety of horticultural crops. Broomstick cultivation is a main source of income for the village. The village has a community forests. The main animals raised in the village are pigs and chicken. The cottage industries in the village are weaving and mulberry silk rearing pickle making, which is sold in the Nongpoh market.

Introduction: The DWCRA group of Nongkhrah was formed in the year 1995 under the umbrella of the NWSEDO, which is a registered body. This organization had on its own initiative approached the DC of the district for assistance in women development. As a consequence of this meeting, two groups were formed at Nongkhrah village. The group under study, which is located at Phamsniang locality of Nongkhrah village, falls under the intensive DWCRA programme.

Socio-economic characteristics of the group members
Composition of the group: There were a total of 10 members in the group out of which one left the village and was replaced. The members are in the age group of 29-40 years. The members have studied between classes I and IX. All the members are engaged as cultivators on community land.

Group status: All the members of the voluntary organization from the same locality. All the members are listed in the BPL category. The group has been regular with its meeting and held 80 meetings since inception in June 1995. The group organizer is selected on a rotation basis and changed three times since inception. Thrift, credit activities, and the community water programme were an entry point for the group activities.

Group Income Generating Activities (IGA): The IGA selected by the group was ginger cultivation which is a traditional activity having a ready market. The group took up the activity in a common workplace as a collective unit. However the amount of revolving fund could not sustain the group’s activity, as their own
resources were limited. The maximum production made under the ginger unit with the funds made available to the group was a total of 30 quintals per annum. The group had very high expectation from the unit but the collective effort was not suitable, as the distribution of work among members did not match with the time available to members. The activity though profitable was subject to low market prices. The profits made by the group was utilised for internal lending which has enabled the members to diversify to paddy vegetable cultivation poultry and piggery activity on an individual basis. The total amount of cost worked out for the project of ginger plantation unit was Rs15,000.

Training: The group has been on an educational tour and attended orientation programmes on DWCRA including demonstrations related to agriculture, technology, legal and constitutional rights for women conducted by the ICAR and Government departments.

Financial assistance, thrift and credit and sharing of benefits: The group received a total amount of Rs 21,700 as revolving fund under DWCRA. The group was initially sanctioned 15000 but it came under the intensified DWCRA scheme whereby an additional amount of Rs 10000 was sanctioned as they had shown adequate progress. Under childcare activity (CCA) they received a total of Rs1500. However on verification it was fund that this group never received a balance amount of Rs 3300 and the whereabouts of this fund or its expenditure has not been accounted in the books of the DRDA. The group has spent the amount of Rs 5000 towards childcare activities in collaboration with the ICDS programme.

The group has provided its members with small loans the repayment of which has been regular while earning interest at the same time. Land for the ginger cultivation has been acquired by the group, as their permanent asset, thus helping them sustain their efforts. The members contribute an amount of Rs 30 per month towards the group’s common fund. Members meet other expenses of the groups through regular contributions and donation. The total funds
accumulated by the group from inception till the period December 2002 was Rs 1,49,700 which includes savings, revolving fund, donations, profits and interest accrued (June 1995-December 2002).

Marketing: The local markets and middlemen from the village were the main buyers for the group products and the participation of the members to find the highest bidder for their products was very high.

Supportive services and NGOs/GOs involvement: The DWCRA group has to some extent been seen as a point of convergence whereby the other sector schemes and departments have been involved to expand the activities of the group. This is due to the pressure exerted by the district authorities and the women organization of Nongkhrah village that are a politically influential group. This group has been linked to the ICDS programme, adult literacy campaigns immunization and pulse polio programme in the village. The NWSEDO and the Bosco Reach Out (BRO) are the NGOs providing guidance and support to the group. The group has been able to avail of funds from the CSWB for supporting the crèche programme. They have also organized a community fund contributing towards the drinking water project under the Rajiv Gandhi National Drinking Water Mission (RGNDWM) in addition to of Rs 40,000 received from the district authorities for the same.

Conclusions: The group has also been instrumental in bringing in many schemes into the village and providing the community with awareness related to education, children and, maternal health. About 30 children of the group members have been immunized and enrolled in the LP school of the village. The pulse polio programme has been especially successful in the village. The group has organised a health camp for the entire village. The group has organized itself to approach the problem of illicit sale of liquor. Drinking water is now easily available to the group members' as a result of their own efforts. The monitoring of the group and its IGA was Visits by officials to the groups happened only twice, which includes a visit from the central team of Delhi. The groups' exemplary efforts have contributed to the formation of 4 self-help groups and one cooperative society in
the village benefiting 150 women. Presently this group has been selected for project financing under SGSY programme.

Case Study-13  Weaving unit  
Gandhipara  Betasing, West Garo Hills district

The Gandhipara DWCRA group is located at Gandhipara village in Betasing block of the West Garo Hills district. Betasing with a total geographical area of 301 sq kms is situated at a distance of 47 Kms. from the district headquarters of Tura. The total population of Betasing is 64,456 living in 12,110 households. The literacy rate in the block is 49 percent. The sex ratio is 969 females for every thousand males (Census: 2001). The total number of villages existing in the block is 201. Jhum is practised mostly in the hilly areas. The population of the block are engaged as agricultural labourers, sharecroppers, tenant cultivators, fishermen, the firewood sellers and cutters, cane and bamboo work and loom weavers.

Regarding the facilities in the block, 118 villages have access to educational facilities, 5 villages have access to medical facilities, 198 villages have drinking water facilities 11 villages have post and telegraph facilities 22 villages are approachable by pucca road and 38 villages have access to electricity. The block is served by 10 markets. Gandhipara village falls under the Tanjabari gram sevak circle of the Betasing development block. It is located at a distance of 25 kms. from Tura. It has a total population of 408 persons residing in 83 households. It has a literacy rate of 47.6 percent (Census: 2001). The total number of persons living below the poverty line as per the village record is 300 persons. The village was selected for the ‘model village scheme’ during 1977. This village is very prone to floods and gets affected.

Several village footpaths and a kutchha motorable road link the village. The village has no electricity, drinking water supply nor any health centre as yet The people are of the opinion that in spite of the village having been selected earlier as
a model village scheme it has yet to see some of the basic amenities. People are depended traditional form of health services. The village has an ICDS programme. The average size of a family is between 5-7 persons per family. The main market and banking facility is at Garobadha, which is a ten minutes walk from the village. The villagers depend for their water supply on four ring wells and a single tube well. The village has only one association known as the Women Weavers Society (WWS) whose objective is to improve the status women weavers in the village. The village has an LP school, an ME school and a high school all of which are run under the government deficit system.

Most of the village inhabitants are farmers, daily wage laborers, agricultural laborers weavers, and fishermen. A few are employed in government service and petty business. Child labour is prevalent in the village. Sharecropping patterns exist in the village, as a single household privately owns 60 percent of the cultivatable land in the entire village. The main crops grown in the village are rice, maize, jute, yam betel nut and millet. Jhum is not practice in the village as it is mostly plain areas. A total area of about 5 bighas constitutes a dense forests area in the village but again this is a private forest belonging to a non-resident. The major animals raised in the village are cows, buffaloes, pigs, and goats and chicken their meat. The buffaloes and cows are mostly for ploughing the fields. A major market of the animals for this village is the East Khasi Hills district through middlemen. Weaving remains the major cottage industry and a weaving centre has been set up by the block office.

Introduction: The Gandhipara DWCRA group popularly known as the Gandhipara women's society was formed in the year 1998 and is a leading group in the district. It was the local MLA who directed the block officials to take up an awareness programme in the village on the DWCRA programme.

Socio-economic characteristics of the group members

Composition of the group: The total membership of the group since inception in 1998 was 14 members with two dropouts. The member's age group ranged
between 25 – 40 years of age. The members have read between classes II to high school. All the members are dependents family members and housewives, and only one member a private school teacher.

Group status: The entry point activity of this group was the immunization programme. All the members of the group are from the same locality. The group was formed voluntarily and drawn from the BPL list. The group meetings have been regular with 60 meetings held since inception in May 1998. The group organiser has never been changed since inception.

Group Income Generating Activities (IGA): The IGA taken up by the group was a weaving unit. The group members were informed about the cost of the project and its break-up. The lack of a common work shed and skills among some members were the initial problems of the group. The groups rely only on the traditional loom. The activity is carried in a rented house. The minimum production from this activity, in a one month’s period, is goods worth between Rs 3000 to Rs 4000. Raw material is procured from the traders on cash or credit. In the event that the members are not able to repay the cost of raw material they normally surrendered to the merchants their finished merchandise at lower rate than it would have actually fetched in the market. In 1988 a master craftsman was hired at the rate of Rs 50 per day to teach the group members additional skills. The total amount of cost worked out for the project of weaving unit of 1993-94 was Rs 15,200, which included only the working capital and the honorarium to the group organizer.

Training: The women of Gandhipara have been frequently interacting with the block officials on various aspects DWCRA. This group has received training on, DWCRA programme, maintenance of group accounts, self-help group, and a three-day skills training by the Handloom and Handicraft Department.

Financial assistance, thrift and credit and sharing of benefits: The group received the revolving fund in December 1998. The group has been able to recoup the revolving fund invested in the activity within the period of three years. The profit
was generated in the first year of production itself. The total profits made out of the groups activity i.e. weaving, about 80 percent is kept in the group fund and 20 percent was distributed to the members as bonus. This is as per the records kept by the group from the weaving. The thrift and credit activities, which stated in the third year, the members initially, contributed Rs 10, which was increased to Rs 30 per member by the year 1999. The various activities taken up by group members from internal loans provide them with a monthly income ranging from Rs 200- Rs 800 per month. The repayment of internal loans by members is regular with only two defaulters. Group expenses are met through members’ regular contributions and other donations. Only 25 percent of the revolving fund was spent on childcare activities. The total receipts of the groups from inception were Rs 69,940, which includes revolving funds, savings, funds from other sources and interest accrued.

Marketing: The quality control of the goods is high, as the buyers are mostly office workers and the local Garo population residing in other parts of the State. The group is engaged in a door-to-door sale of their products on an instalment basis. The weekly markets of Gandhipara, sale counters at the block office, and exhibitions of district industries provide marketing outlets for the groups’ products.

Supportive services and NGOs/GOs involvement: The DWCRA group has to some extent become a point of convergence for activities and programmes of other departments, mainly due pressure exerted by the local elected representative. There are no NGOs or experienced persons involved in helping out with the group’s activities. The group is highly dependent on the help and guidance given by the block officials. The attitude of the men folks towards women participation in the group activities is negative but this is changing. This group has been able to gain access only to the ICDS programme, the KVIC and DIC for marketing of the products.
Conclusions: The main opportunities available to the women in this village are the increase in the production of handloom and handicrafts products. The lack of marketing support by the Government and exploitation by traders, middlemen and big landowners are stumbling blocks to the groups' progress. General improvement in the group can be seen in the areas of having better access to funds for meeting their production and consumption needs. Their performance as a group has brought in about recognition from different quarters. They now have access to safe drinking water under the MLA local development scheme. Their continuance as a DWCRA group and positive response to thrift and credit has brought them under the purview of SGSY programme project financing. Today there are 15 other thrift and credit group benefiting 170 women in the villages as a result of the example set by the DWCRA group which has stresses on the idea of saving as a value leading to economic and social development.

Case Study 14  Weaving unit

Ambari Mechik - Betasing: West Garo Hills district

The Ambari DWCRA group is located at Ambari village in Betasing block of the West Garo Hills district. Ambari village has a total population of 360 inhabitants living in 74 households. It has a literacy rate of 42.6 percent (Census: 2001). About 65 households listed in the BPL category.

A blacktopped road connects the village and bus service is available twice a day in the village. The market, banking services, primary service credit societies for the village is located at Garobadha about one km away. The village has access to electricity, post office, telephone services, radio television and drinking water through installed ring wells and tube wells. Most of the houses in the village are mud, bamboo or thatched houses. The village has two primary schools, and an anganwadi centre of the ICDS project. Traditional health practices in the village is popular. Ambigre village has also been selected for implementation of the Integrated Women Empowerment Programme (IWEP) under the Ministry of Women and Child Development (GoI).
A majority of the population in the village are engaged as agricultural labourers, sharecroppers, daily wage workers, farmers, fishermen, the firewood sellers and cutters, cane and bamboo craft and loom weavers and small business. In the entire village, 15 households own 70 percent of the cultivatable land and the size of their land range between 20-25 bighas. The rest of the population have small size land holding. The main crops grown in the village is rice, maize, jute, yam, millet and seasonal vegetables. Women are mostly involved in rice planting cutting and harvesting whereas the men are involved in the field preparation, collection of firewood. Jhum is not practised in the village. There is only one privately owned bamboo forest in the village, which measures about 15 bighas. The main animals raised in the village are pigs, cows, buffaloes and chicken, ducks.

Introduction: The DWCRA group of Ambari known as the Ambari Mechik group was formed in the year 1997 and funded in March 1998. This group was formed on the initiative and under the umbrella of the local NGO the Ambari Mahila Samiti (AMS) that is a registered body.

Socio-economic characteristics of the group Members
Composition of the group: The total membership of the group since inception in 1997 was 12 members. The member’s age ranged between 25 – 40 years of age. The members have studied between classes III to high school. Two members of the group are illiterate. Nine of the members are dependents housewives and agricultural labourers, and three members are engaged in petty business and one is a cultivator having her own land.

Group status: The entry point activity of this group was the IGA i.e. weaving. All the members of the group are, of the same occupational group and members of a voluntary organisation. The group has held a total number of 72 meetings since inception to December 2002.
Group Income Generating Activities (IGA): The IGA taken up by the group was a weaving unit. It is a traditional activity for which skills, raw material and market are readily available. The prospects and problems of this activity were discussed with its parent organisation as no informational support was coming from the authorities. The raw material is easily available on credit from the local traders. In case they are unable to pay the amount they owe the merchants they would keep their finished products with the traders. The AMS has been able to organise skills training for members through a master craftsman. The group uses the traditional loom for its collective activity procured from Rangatacharia village and work on a daily wage basis. A work shed known as the village-weaving centre that has been provided from the block under the infrastructure development programme. The production from this activity in a one months period is goods worth between Rs 2000 to Rs 3000. The group members normally devoted 5-7 hours per week per member to carry out this activity. The total amount of cost worked out for the project of weaving unit of 1993-94 was Rs 15,200 which included the working capital and honorarium to the group organizer.

Training: The group had been provided training on DWCRA programme. The representative of the AMS has been frequently interacting with the block officials.

Financial assistance, thrift and credit and sharing of benefits: The group received the revolving fund in January 1998. The income generated by the group started in the first year of production itself and the revolving fund was recouped within the period of four years. The total profits made by the group from the first to the fifth year were Rs 35,600. About 60 percent was ploughed back into the weaving unit and the rest was kept in the groups' common fund and distributed as dividend for the members. By the fourth year the group had reorganised into a self-help group and started internal lending which was more popular among the group members than the collective IGA. In thrift and credit activities, the members initially contributed Rs 10 in 1997, which increased to Rs 20 during 1998. Individual business loan were provided out of the group funds at an interest rate of 24 percent per annum. These various activities taken up are
providing members with a monthly income to the member ranging from Rs 500-Rs 600 per month. The repayment of loans taken by the members from the group common fund has been regular. About 20 percent of the total amount of revolving fund was spent on childcare activities of the group. The total funds accumulated by the group since inception was Rs 80,440 which includes revolving funds, savings, funds from other sources, profits and interest earned on loans.

Marketing: The marketing of the groups products includes door-to-door sales, exhibitions organised by the DRDA and DIC, sales outlet at the block and the weekly markets of Ambari and Garobadha. The group fixes the prices of the product.

Supportive services and NGOs/GOs involvement: The members of the community are not highly involved in the programme objectives, due to lack of clarity. The AMS has been instrumental in, guiding the activities of the group and pulling the resources and schemes of other departments. The attitude of the men folks towards women participation and becoming members of women group has been positive and to some extent they have been helping the group in writing records and supporting their IGA. This group has been linked only to the ICDS programme.

Conclusions: The group has organized itself collectively to approach the problem of women lack of participation in economic activities, increasing their bargaining power with the exploitative forces that hinder the progress of their economic activities. The group effort has helped in gaining access to safe drinking water under the MLA local development scheme. Immunisation of children in the ICDS centre of the village and enrolled in the LP school of the village has increased due to the efforts of the group members. This group has been selected for project financing under the SGSY programme for the weaving unit. As a result of the groups' success with thrift and credit activities, 12 self-help groups benefiting 140 women have been formed in the village.
Profile of beneficiaries

The DWCRA programme is a step towards development of women on a sustainable basis. Therefore it is pertinent to have an insight into the socio-economic background of the respondent beneficiaries. A brief profile of the 140 respondent beneficiaries across the six districts is given below to provide a background of the respondents’ age, marital status, educational household employment status, and size of household, status of children, occupational status, types of households and period of joining DWCRA programme. This would provide information on the DWCRA beneficiaries and how their background has affected the implementation of DWCRA.

Age distribution: Table 4.12 shows that the maximum number of beneficiaries (40 percent) respondents is in the age group of 30-40 years while the least number of respondents' beneficiaries (2.2 percent) are in the age group of 10-20 years. An equal percentage of 26.4 percent each of respondents are in the age groups of 20-30 and 40-50 years of age respectively. A small percentage of 5.1 percent are in the age group of 50-60 years, which indicates the age factor among women preventing their active participation in women development programme. In the sample respondents throughout the six selected district the concentration of DWCRA beneficiaries is proportionate and a total combined percentage of 92.9 make up the beneficiaries falling the age group of 20-50 which the working age group.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Age</th>
<th>EKH</th>
<th>WKH</th>
<th>JHD</th>
<th>RBD</th>
<th>EGH</th>
<th>WGH</th>
<th>Frequency</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>2.2</td>
</tr>
<tr>
<td>2</td>
<td>20-30</td>
<td>11</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>7</td>
<td>7</td>
<td>37</td>
<td>26.4</td>
</tr>
<tr>
<td>3</td>
<td>30-40</td>
<td>9</td>
<td>6</td>
<td>6</td>
<td>13</td>
<td>12</td>
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<td>56</td>
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</tr>
<tr>
<td>4</td>
<td>40-50</td>
<td>8</td>
<td>8</td>
<td>5</td>
<td>4</td>
<td>10</td>
<td>2</td>
<td>37</td>
<td>26.4</td>
</tr>
<tr>
<td>5</td>
<td>50-60</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td>7</td>
<td>5.1</td>
</tr>
<tr>
<td>6</td>
<td>60 &amp; above</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

Marital status: Table 4.13 indicates that a majority of the respondent beneficiaries (84.3 percent) were married compared to 9.3 percent of unmarried respondents.
The percentage of respondents who have separated is 6.4 percent. The overall district wise distribution of respondents according to the marital status is similar in all the districts except for Ri Bhoi where there are no cases of unmarried or separated respondents.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Status</th>
<th>Frequency</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Unmarried</td>
<td>13</td>
<td>9.3</td>
</tr>
<tr>
<td>2</td>
<td>Married</td>
<td>118</td>
<td>84.3</td>
</tr>
<tr>
<td>3</td>
<td>Divorced</td>
<td>9</td>
<td>6.4</td>
</tr>
<tr>
<td>4</td>
<td>Separated</td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

Educational status: Table 4.14 shows the educational level of the respondents beneficiaries. Overall the percentage of literate respondents stands at a total of 85.7 percent as compared to the total percentage of illiterate respondents, which stands at 14.3 percent. Those respondents who are literate have read between primary standards up to high school and above. Out of the total percentage of literate respondents 31.4 percent have read up to primary which constitutes the majority of the respondents educational level, 27.8 percent have read up to middle school and 26.5 percent have read up to high school and proceeded up to the college level. The Ri Bhoi district was the only district in which all the respondents are literate.

<table>
<thead>
<tr>
<th>Educational status</th>
<th>Frequency</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>20</td>
<td>14.3</td>
</tr>
<tr>
<td>Primary</td>
<td>44</td>
<td>31.4</td>
</tr>
<tr>
<td>Middle</td>
<td>39</td>
<td>27.8</td>
</tr>
<tr>
<td>High school &amp; above</td>
<td>37</td>
<td>26.5</td>
</tr>
<tr>
<td>Total</td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

Size of households: Table 4.15 shows that a majority of 52.9 percent of the respondents' beneficiaries under study belong to the households whose size is between 6-10 members, followed by 33.5 percent of the respondents belonging to households' size of 1-5 members. 12.2 percent belong to household size of 11-15 members and those members whose household size were 15 and above members constituted a small percentage of 1.5 percent.
Respondents listing in the BPL census: Table 4.15 shows the distribution of respondents who are listed in the BPL census. Out of a total of 140 sample respondents 126 respondents (90 percent) names were to be found in the BPL census while 14 respondents i.e. 10 percent were not listed in the BPL census and this has occurred in all the selected districts especially East Garo Hills except West Garo Hills districts where all the respondents name have been listed under the BPL census.

Adult employment status in respondents’ households: Table 4.17 shows the distribution of adults who are employed in the respondent’s households. Employed adults in households in this case refer to working family members employed in other activities other than Government service. From the table it is clear that there are no regularly employed adult in 70 percent of the respondents' households with the highest number being in the East Khasi Hills and East Garo Hills. In only 30 percent of the households there is a single adult employed in the respondent’s households and most of them were engaged as regular wage earners, petty business and other casual labourer jobs.
Children status in respondent's households: Table 4.18 shows the particulars of children in the respondents households. The total number of children living in the respondent beneficiary's households was 356 numbers. Those attending school from the overall total was 136 males and 220 females.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Status</th>
<th>EKH M F</th>
<th>WKH M F</th>
<th>JHD M F</th>
<th>RBD M F</th>
<th>EGH M F</th>
<th>WGH M F</th>
<th>Frequency M F</th>
<th>percent M F</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Attending school</td>
<td>31 36</td>
<td>28 35</td>
<td>25 29</td>
<td>4 58</td>
<td>33 33</td>
<td>15 29</td>
<td>136 220</td>
<td>38.2 1.88</td>
</tr>
<tr>
<td>2</td>
<td>Working</td>
<td>31 36</td>
<td>28 35</td>
<td>25 29</td>
<td>4 58</td>
<td>33 33</td>
<td>15 29</td>
<td>136 220</td>
<td>356 100</td>
</tr>
</tbody>
</table>

M: Male, F: Female

Sex wise distribution of dependents: Table 4.19 shows the sex wise distribution of dependants in the family of the respondents. The total size of dependents in the overall sample beneficiaries was 874 numbers of which 43.4 percent was males and 56.6 percent were females. These dependent mostly included the school going children and infants in the households. The highest number of dependants according to the table 4.19 was in the East Garo Hills with 279 numbers followed by East Khasi Hills and the lowest being in the West Garo Hills.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Sex</th>
<th>EKH</th>
<th>WKH</th>
<th>JHD</th>
<th>RBD</th>
<th>EGH</th>
<th>WGH</th>
<th>Frequency</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>73</td>
<td>60</td>
<td>47</td>
<td>50</td>
<td>120</td>
<td>29</td>
<td>379</td>
<td>43.4</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>102</td>
<td>74</td>
<td>50</td>
<td>83</td>
<td>166</td>
<td>30</td>
<td>56.6</td>
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<tr>
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<td>175</td>
<td>134</td>
<td>97</td>
<td>133</td>
<td>276</td>
<td>59</td>
<td>874</td>
<td>100</td>
</tr>
</tbody>
</table>

Occupational status: Table 4.20 shows the occupations of the respondents beneficiaries in all the districts. The study indicates that 57.1 percent of the respondents are purely cultivator while 26.4 are daily wage labourers, 6.4 percent of the respondents are engaged in small petty business while 0.8 percent are rural artisans and 9.3 are engaged in services and other works. Only in the Ri Bhoi district all the respondents were engaged as cultivators whereas the distribution of cultivators in other districts was nearly half except West Garo Hills where cultivators constituted only 10 percent of the occupational patterns.
Types of house of respondents: *Table 4.21* shows the types of houses in which the respondent's beneficiaries resided. Out of the overall sample of beneficiaries those who resided in *kutcha* and *semi kutcha* house were 45 percent and 42.9 percent respectively. Only 11.4 percent of the beneficiaries live in houses that they considered *pucca*. It was only in the West Garo Hills that all the respondents lived in *kutcha* houses followed by a large majority of the East Garo Hills.

Land holdings: *Table 4.22* shows the size of the respondent's size of land holdings (both the community and private lands).

Out of the overall total number of beneficiaries respondents 22.9 did not respond to this query while 51.4 percent stated that they owned land between 0-2.5 acres, which constitutes small farmers. The respondents owned land between sizes of 2.5 acres - 5 acres was 22.1 percent and constituted the marginal farmers while 3.6 percent of the respondents reported land holdings of 5 acres and above.
Those who owned this large size in East Garo Hills and Ri Bhoi are mostly community lands owners. Since in the other districts land was privately owned most of the respondents fell in the category of small farmers having small size land of 0-2.5 acres.

Period of joining DWCRA: A distribution of respondents according to the period to which they joined the DWCRA programme indicates that the majority of the respondents 92.9 percent (130 respondents out of 140) joined the programme during the period 1994-1999 which was the expansion phase of the DWCRA project while 7.1 percent (10 respondents out of 140) joined in between 1982-1987, which was the pilot phase of the programme.

Table 4.23 Respondents period of joining DWCRA programme

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Year</th>
<th>EKH</th>
<th>WKH</th>
<th>JHD</th>
<th>RBD</th>
<th>EGH</th>
<th>WGH</th>
<th>Frequency</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1982-1987</td>
<td>30</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>10</td>
<td>7.1</td>
</tr>
<tr>
<td>2</td>
<td>1988-1993</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>130</td>
<td>92.9</td>
</tr>
<tr>
<td>3</td>
<td>1994-1999</td>
<td>30</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>140</td>
<td>100</td>
</tr>
<tr>
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<td>20</td>
<td>20</td>
<td>30</td>
<td>20</td>
<td>140</td>
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