CHAPTER III
Development of Women and Children in Rural Areas (DWCRA): Concepts and Concerns

Introduction
To understand the rational of the DWCRA programme, it is necessary to look into the past rural development strategies and how women figured in them. Many programme specially designed for women, in the past have suffered from the weakness of being solely focused on women's domestic responsibilities and taken the form of minimum needs programme, rural water supply and the like. This approach has resulted only in marginally improving the conditions of women. Women contribution to the production and other economic activities was invisible to the development planners and the policy makers. This is due to the inherent gender biases of the patriarchal society. This bias is also reflected in the official documents. Due to this unequal treatment, they have been pushed further back into the social hierarchical system. Improving the 'status' of women through literacy, skill improvement and enhance income earning capacity by way of gainful employment on the one hand, coupled with their 'empowerment' through access to information, economic independence resulting from income generating activities and collective action need to be the focus of future strategies.

In the light of this realization, the Development of Women and Children in Rural Areas, (DWCRA) programme, was introduced in 1982-83 by the Department of Rural Development, Ministry of Agriculture, and GoI to attend to all the factors that would contribute to the development of women particularly in rural areas. It was initially implemented in 50 districts of the country on a pilot basis. During the seventh five-year plan, it covered 162 districts and was gradually extended in a phased manner to all districts in the entire country during the eighth five-year plan period.
The DWCRA programme till 1996 functioned together with UNICEF cooperation. Since the inception of DWRCA, 1,87,495 groups have been formed and 30.86 lakhs women have been benefited in the country (Gramin Vikas 1997-98: 30). New components of child care activities (CCA) and information, education and communication (IEC) have been added to the programme in 1995-96 with Rs1.50 lakhs grant per annum to each district.

For coverage of additional districts recommendations were invited from the State Governments every year. The criteria to be adopted for this purpose are general backwardness, low female literacy, high infant mortality rates and where ICDS projects are already under implementation. State Governments are expected to start preparatory work as soon as the recommendation regarding new districts was sent to them. These included making provisions in the state budget, appointment of staff and their training, preparation of project reports of viable activities to be taken up by women's groups, establishing linkages with other technical agencies for marketing arrangements and other social development programmes for health, education and sanitation services.

The DWCRA was designed with the concept, approach, clientele and methodology different from the earlier programme of women's welfare and development in India. The new programme recognizes women also as economic provider for the family, particularly at subsistence level. The scheme visualized a participatory developmental approach. DWCRA aims particularly at women and children, because when resources are scarce and services few, it is the women and children who are most affected. DWCRA recommends the selection of the poorest of the poor women.

**DWCRA: Aims and objectives**

DWCRA has twin objectives covering both economic and social aspects. The objectives of the programme are

i) Improving the status and quality of life of poor women and children in rural areas.
ii) Enabling women to improve their earning capacity.

iii) Improving the impact of ongoing development programmes by stimulating, supplementing, strengthening and integrating them.

iv) Involving the community in planning and implementing the programme so that the need-based development activities will be carried on by the community even after outside assistance has been withdrawn.

**Approaches of DWCRA**

The overall objective of DWCRA is to improve the quality of life of the poor women in rural areas and to empower them to improve their status in their families and the community. This objective was to be realized through the following specific approaches:

- Provide income generating assets, skills and group support for better access to social services. Provision of support services like access to appropriate technology, skill upgradation, pre-school education, to functional literacy, applied nutrition and childcare centre. It also provides access to education in family welfare, preventives and curative health care, safe drinking, information on better environment. Provision for access to resources and credit for purchasing income generation asset and awareness about political and social situation is also part of DWCRA support services.

- Provide information and support of forward linkages and training of functionaries at different levels including the DWCRA women.

- Making rural women understand the needs for a hygienic environment, clean drinking water, nutritious food and schooling facilities.

- Inculcate a sense of responsibilities and confidence in bringing up children to be better citizens and develop them to face the world confidently.

- Organization of women into groups and building up the capacity of women to improve their status and quality of life through mutual self-help and group support. Promote self help, self-sustenance and growth of economic activities pursued by women assisted under the programme.
DWCRA envisages that once women improve their economic and social status, they would be a vehicle for delivery of the health and education benefits to the family particularly children. DWCRA is different from other government programme as it is specially intended for poor women and children in rural areas with emphasis and stimulation for self-help and self-reliance. It is based on awareness and stimulation for self-help and oriented towards voluntary group efforts. Other government schemes and programme are individual or family oriented, and concerned with the entire population and highly dependent on institutional and outside support.

**Salient features of DWCRA**

1. **Target group and linkage with IRDP:** DWCRA is linked to IRDP and as a sub-scheme is not concerned with all the rural women but only with the poorest of the poor. The resources of staff, time and money will be made available to women in poverty groups. The DWCRA target group is the same as the IRDP beneficiaries i.e. families having an income of less than Rs 11,000 which is the poverty cut off line. The major responsibility of implementation and monitoring the programme is entrusted to the DRDA. These women are formed into a group of 10 - 15 members but 10 members may be the maximum in hill areas. The revolving fund under DWCRA is available only for the group. Individual women within the DWCRA group are financed on the IRDP pattern from the IRDP budget. DWCRA is not a target oriented in the conventional sense but a target of 50 groups is to be formed in each block in 5 years.

2. **Participatory approach:** Organization of women into groups is fundamental in the DWCRA strategy. The participatory approach encourages the project staff and groups to work as partners. Here women groups are involved in planning, identification, group formation, activity selection, decision making for implementation, and monitoring. The key feature of this approach is that it recognizes rural poor as having relevant experience, knowledge and are good managers of resources. The participatory approach in DWCRA involves collection
of information regarding project area, project population, and conduct of a benchmark survey before taking on DWCRA activities to establish the areas of intervention. It also includes a resource inventory, a socio-economic survey, identification of target villages, women groups, feasibility studies of activities for income generation, preparation of block and district profiles. An action plan in consultation with relevant departments, credit agencies and voluntary organization is evolved. The support of various agencies and areas of co-operation coordination is solicited. A system of monitoring the action plan is also to be evolved.

3. Group approach: DWCRA programme focuses on organization of women into groups to foster a collective approach to their problem and improve their lot by enhancing their bargaining power and to resist exploration. Further when organized into functional groups, women can pull many of the resources of the governmental programme into the village for their benefit. Hence they will be in a position to exploit the opportunities offered by schemes, resources, services and laws meant to help the rural women. These groups will pursue not only income generating activities (IGA) but also take up activities for women's empowerment and development. DWCRA then are certain steps in group formation and rebuilding of defunct group.

In DWCRA groups remain informal and unregistered to ensure flexibility in its affairs. The legal status is required when groups start to link up with outside organization like the banks and other financial institution, courts etc. The women groups maybe registered as a cooperative, a society or trade union. A strong women's group is the foundation of DWCRA with emphasis on self-reliance. Various steps are a sequence of events in the process of group formation. These steps should start right from the identification of the potential village and selection of the women group to sensitization of the community members about the programme.
4. Staff and team building under DWCRA:

The DWCRA project team building efforts is a two-phased effort:

Phase I - Identification of those aspects of group functioning that are barriers to effective group efforts and coordination.

Phase II - Introduces strategies to modify those aspects constructively to facilitate effective group work and coordination.

In a team building programme members of a functionally inter-dependent groups are provided the opportunity to explore systematically the manner in which they relate to one another, the type of communication patterns that characterize their group interaction. The APO is the central person in DWCRA team in each district. Each DWCRA functionary is a member of the DWCRA team at the village, block, district, state and national level. DWCRA programme objectives require the involvement and support of other agencies, and departments. The teams involved for the successful implementation of DWCRA programme can be classified broadly into the DWCRA programme team and DWCRA programme support team.

(a) DWCRA programme team:

National level team: The National level team in the Ministry of Rural Development at the Central Government is the apex team that works at making appropriate policy decisions using the bottom up approach. It includes the (i) Minister for Rural Development, (ii) Secretary of Rural Development, (iii) Additional Secretary (DWCRA), (iv) Director (DWCRA), (v) Director (IRDP) and (vi) UNICEF.

State level team: The Ministry of Rural Development or Department of Women and Child Development are the nodal apparatus to handle DWCRA programme at the state level. It supports the district, block, and village teams by ensuring continuous flow of funds and information provision of staff and dealing with service aspects of DWCRA personnel. It will also review and streamline the DWCRA programme jointly with the district level team and make frequent field
visits to keep in touch with field level representatives. It includes (i) Secretary (rural development) or (ii) Secretary of Women and Child Development (iii) Deputy Secretary (DWCRA) and (iv) UNICEF.

District level team: This is the most crucial link of DWCRA with the APO playing a vital role. The district team includes the (i) District Collector/Deputy Commissioner, (ii) Project Director (DRDA) and (iii) APO (DWCRA). The DRDA Project Director will be responsible for coordinating the DWCRA programme with other programmes, agencies and schemes for the successful implementation of DWCRA. The Project Director of DRDA supports the DWCRA functionaries and the BDOs through the APO.

Block level team: This team includes the (i) Block Development Officer (BDO) (ii) Mukhya Sevika (MS) and (iii) Gram Sevika (GS). The BDO is the nucleus of administration at the block level and is responsible for the general administration of all development programmes. The Mukhya Sevika and the Gram Sevika work with the BDOs at the block level while the medical, health education and other state run services are coordinated by the BDOs. In view of this, the BDOs is to see that the Mukhya Sevika, Gram Sevikas, group organizers are well knit into a team at the block level. The Mukhya Sevika helps to solve problems, provide information, guidance and establish linkage between the Gram Sevika, groups and the BDO.

Village level team: This is the grassroots team, where the Gram Sevika has to play a pivotal role along with the group organizer under the guidance of the Mukhya Sevika, BDOs and APOs. It includes the (i) Mukhya sevika, (ii) Gram Sevika (iii) group organizer and (iv) group members

(b) Programme support team: The DWCRA programme cannot be implemented in isolation. The composition of the programme support team at the national, state, district, block and village level is presented below at Table 3.1
Table 3.1 DWCRA programme support team

<table>
<thead>
<tr>
<th>National Level</th>
<th>State/District Level</th>
<th>Block/Village level</th>
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<tbody>
<tr>
<td>Officials of the ministries of:</td>
<td>Officials of the departments of</td>
<td>Block/village level officials</td>
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<tr>
<td>i) Agriculture</td>
<td>i) Agriculture</td>
<td>i) Extension workers</td>
</tr>
<tr>
<td>ii) Animal husbandry</td>
<td>ii) Horticulture</td>
<td>ii) Health workers</td>
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<tr>
<td>iii) Information and Broadcasting</td>
<td>iii) Sericulture</td>
<td>iii) Mahila Mandals</td>
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<td>iv) Human resource development</td>
<td>iv) Fisheries</td>
<td>iv) Youth organizations</td>
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<td>v) Health</td>
<td>v) Forestry</td>
<td>v) NGOs</td>
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<tr>
<td>vi) CAPART</td>
<td>vi) Social welfare</td>
<td>vi) School teachers</td>
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<tr>
<td>vii) NABARD</td>
<td>viii) Handloom corporation</td>
<td>viii) Headman</td>
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<td>viii) Silk board</td>
<td>ix) NABARD</td>
<td>ix) Local leader</td>
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<tr>
<td>ix) SC/ST corporation</td>
<td>x) NGOs</td>
<td>x) Anganwadi workers (ICDS)</td>
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<td>x) Government pleader</td>
<td>xi) Government pleader</td>
<td>xi) Literacy workers (NFE &amp; AE)</td>
</tr>
<tr>
<td>xii) Police/magistrate</td>
<td>xii) Police/magistrate</td>
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<tr>
<td>xiii) Elected Representatives</td>
<td>xiii) Elected Representatives</td>
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<tr>
<td>xiv) Zilla Parishads/DRDAs</td>
<td>xiv) Zilla Parishads/DRDAs</td>
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5. Economic activities: Economic development is the most crucial pre-requisite for social development particularly among women. A woman’s income is found to have a positive correlation with the nutritional and the educational status of the family and enhancement of the positive attitude towards the status of women. The economic activities like savings thrift and credit, struggle to eliminate economic exploitation are also other issues DWCRA group can consider. Women in DWCRA are perceived as economic entities. Selection of the right activity is a crucial element which needs careful planning which includes identification of the economic activities for women, conduct of a feasibility studies, financial analysis and financial feasibility marketing and technology. In promoting IGA under DWCRA, women are treated as IRDP beneficiaries. A very strong marketing support is necessary to make DWCRA income-generating activities viable and sustainable. Realizing the importance of this a new initiative to establish the district supply and marketing society (DSMS) has been made. The APO should explore various government programmes that can make use of the products of DWCRA groups.

6. Multipurpose centre: To meet the need of a common work place for the women group, DWCRA has a provision for construction of multipurpose community centre at the rate of one centre per block. The centre is meant for housing training cum production facility, childcare facilities, and demonstration of appropriate
technology as also residential accommodation for the additional *Gram Sevika*. UNICEF provides supplies and equipment valued at 50,000 per centre.

7. Inclusion of children: In Indian society the main responsibility of bringing up children is seen as the mother's task. Her role as homemaker has sometimes been ignored. This is one of the reasons why many of the women oriented programmes have failed. Thus, there is a need to integrate child development and welfare into women development programme; DWCRA has such an integrated approach. Childcare activities (CCA) were incorporated in DWCRA during 1995-96 with the objectives of providing crèche services, immunization and nutrition for the children of DWCRA members. It included setting up of a literacy centre for DWCRA women with specific emphasis on girl child, dropout and illiterate members of DWCRA groups and each district is provided with Rs1.50 lakhs per annum (Rs 1.00 lakh as central grant and Rs50, 000 as the state share.

8. Training and awareness: Low levels of female literacy coupled with low levels of skills transfer lead to less employment opportunities and low wages, confine women to marginal categories of work or even unpaid work. In view of this, training of women in new skills and up gradation of their existing skills has been incorporated as an integral part of DWCRA. The DWCRA programme also lays utmost stress on training for motivation, attitudinal change and awareness building among programme staff, DWCRA women and the community. The concept and the approach of DWCRA are to be understood by the functionaries at the grassroots level and all along the hierarchical lines through training. It has been found that considerable efforts need to be made for gender sensitization, removal of apprehensions and information sharing before an effective group can be formed. Training in DWCRA includes

(a) Skill training for beneficiaries: Training for beneficiaries are to be linked with the projects undertaken by them after assessing the resources, credit and market availability. The training is imparted under TRYSEM either through the master craftsman or in an institute.
(b) Training programme for implementing staff: The functionaries who are in charge of the implementation of the programmes must be taught about the concept of DWCRA, the various policy guidelines issued from time to time. In addition they should know about the procedures of the bank credit, marketing, role of voluntary agencies and coordination with other development programmes for women and children.

9. Linkage with other programme: Development of women and children cannot be an isolated programme. The basic idea behind DWCRA is to mobilize all avenues of development efforts to support women in order to improve their status and empower them. The DWCRA programme revolves around the complementary and supplementary support from such schemes and agencies. It also becomes mutually easier for various agencies to put in their efforts together to achieve the overall objectives of social and economic development of women and children. It is envisaged to have linkages with IRDP, TRYSEM, JRY, DIC, department of cooperation, ICDS, adult education programmes, banks, financial institutions, voluntary agencies, KVIB, sericulture, handloom and handicraft, and forestry. The State Government has to set up a coordination committee at the state, district, and block level for proper integration of the programmes focusing on women and children. These committees also enable interaction with officers of other development programmes.

10. Community Based Convergent Services (CBCS): The DWCRA programme also seeks to converge literacy, ICDS, health, drinking water and sanitation. Provisions of social inputs in DWCRA are visualized as a support to women to participate effectively in economic activities. DWCRA aims at assisting the poor rural women in making use of the services available from related on-going programmes run by other government and non-government agencies. The advisory committee of DWCRA has also suggested that in the case of starting ICDS it should be in areas where DWCRA groups already exist.
11. Information, education and communication (IEC): IEC was incorporated into the DWCRA programme in 1995-96 with the objectives of generating awareness among the rural women about DWCRA and other programmes. Each district is given Rs1.50 lakhs per year, Rs 1.00 lakhs as central share and Rs 50,000 as the state share. DWCRA through IEC programme aims at creating more awareness among communities to enable them to demand social services provided by the state in a better manner and also share responsibilities in the management and implementation of these services. While the main mission of DWCRA is to eradicate poverty it also encompasses various aspects that complement the effort to improve the standards of living of the women. Educating women on health and sanitation issues, women and law and educational tours are a part of the DWCRA group programme.

12. Revolving fund: Unlike in IRDP that are basically credit based, under DWCRA a lump sum of Rs15,000, which was enhanced to Rs 25,000 w.e.f 1st April 95 is provided to women's group as a one-time grant. The group members can use it collectively or share it pro-rata for selected activities. This is the common fund that is recouped and revolved periodically. Over and above IRDP subsidy and bank loans can also be availed to individual members of the group for productive purposes. The GoI, UNICEF and the State Governments contribute this amount in equal shares except in union territories. The Chairman/Project Director of the DRDA will place the amount received for income generating and supportive services at the disposal of the group. Each group will have a savings bank account, jointly operated by one member of the group and Gram Sevika of the block. The role of the Gram Sevika maybe phased out in stages in order to make the group more self-reliant. Such reviews will thereafter be made again every year in April to facilitate handing over the group account for self-management.

13. Thrift and credit: DWCRA seeks to encourage the habit of thrift and credit among poor rural women to make them self-reliant. DWCRA also recognized that the banks do not cater to the consumption needs of the rural women, and so a feature of DWCRA is the 'thrift and credit society' within the group. Women are
encouraged to save their own money regularly (Rs 5, Rs10, Rs20) in a common fund. The corpus funds thus generated is available for use by the members of the group as per the terms and conditions evolved by the members themselves. The DRDA has been authorized to give a matching contributory fund equal to the savings made by such groups up to Rs 15,000 per group. This is to be drawn from the IRDP Infrastructure fund. In this way the DWCRA programmes relieves the women from the clutches of the moneylender, which is a factor that often keeps the poor 'poor' for generations. In this way, DWCRA helps the women take action on the root cause of poverty.

14. Resources for DWCRA-financial pattern: Resources for DWCRA programme implementation comes from many sources including the GoI, State Government and the UNICEF. The UNICEF has withdrawn its assistance with effect from 1.1.96. The resources for DWCRA are available for the different purposes listed below.

A. Each group of women are given a lump sum grant of Rs 15,000 now enhanced to Rs25,000 with effect from 1.1.96 as revolving fund. The GoI, State Government and the UNICEF till 1.1.96 contribute this amount in equal shares, except in the case of union territories. The group revolving fund amount is meant for:

a) Purchase of raw material and marketing

b) Honorarium to group organizer @ Rs 50 per month for a period of one ear. It is however, preferable if the group organizer is persuaded to donate the amount for the common good of the group so that the group comradeship is strengthened.

c) Infrastructure support for income generating activities and other group activities.

d) One time expenditure on childcare activities.

e) One time expenditure not exceeding Rs 500 to meet the traveling allowances of the group members to visit banks.
f) In addition group organizers are entitled to Rs 200 towards traveling allowances for a period of one year. The GoI and the State Government share this equally. In case of Union Territories this will be borne entirely the State Government.

B. Contribution to the multipurpose centre and provision of supplies and equipment to these centres provided by JRY funds. DRDA funds and UNICEF fund (maximum of Rs 50,000 per centre).

C. Funds from UNICEF will also be made available to meet staff cost for a period of five years from the date of filling up the post, towards expenses on workshops, seminars and training programmes.

D. IRDP subsidy and bank credit.

E. Women's own money out of thrift and credit activities.

F. Programmes resources from other departments and schemes.

15. Staffing pattern in DWCRA: A proper staffing pattern at various levels is an important pre-requisite for the successful implementation of programme (Table 3.2). At the state level, one Deputy Secretary/Director to the State Government, preferably a woman is in charge full time for the programme. The job involves reviewing the progress of programme implementation with particular reference to the achievement of the physical and financial targets. She has to ensure that all the sanctioned staff at the block and district levels are in position with their job chart carefully drawn up and periodically checked and reviewed. Periodic meetings and visits should be arranged in the project areas to oversee qualitative aspects.

At the district level, DWCRA is a sub programme of the IRDP and is implemented under the overall supervision of the Project Director. A women officer designated as APO (WD) is responsible for the implementation of DWCRA
programme. A team of one Mukhya Sevika, two Gram Sevika and one additional Gram Sevika form a group of DWCRA programme field functionaries. They assist in conducting preliminary surveys of the area, establishing contacts with the rural women in identifying their constraints and needs. The team is responsible for monitoring and follow-up. The APO helps to establish contacts with different agencies in the mobilization of resources, marketing of DWCRA group products. She also looks after the day-to-day administration of the programme within the DRDAs. The block development officer coordinates the teams’ activities at the block level. The staff from other department also supports DWCRA for group and income generation activities.

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<tr>
<th>Level</th>
<th>Administrative Staff</th>
<th>Programme staff</th>
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<tbody>
<tr>
<td>State</td>
<td>Principal Secretary</td>
<td>Deputy-Secretary (DWCRA)</td>
</tr>
<tr>
<td>District</td>
<td>District Collector/Project Director, DRDA</td>
<td>Assistant Project Officer, Women Development</td>
</tr>
<tr>
<td>Block</td>
<td>Block Development Officer</td>
<td>Mukhya-sevika, Gram Sevikas</td>
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<tr>
<td>Village</td>
<td></td>
<td>Group Organizer &amp; DWCRA members</td>
</tr>
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</table>

16. Committees to be constituted for implementation of DWCRA: Coordination committee are set up at the state, district and block level to ensure convergence of services and other inputs for supporting the income generating activities under DWCRA. An Advisory Committee for DWCRA is constituted in every DRDA for better coordination. The committee comprises of the following.
1. Chairman i) Collector/DC/Chief Executive Officer
2. Project Director
3. Members which include i) District Collector ii) District Health and Medical Officer iii) District Officer NABARD iv) Lead Bank Officer v) Principal ITI vi) Principal polytechnic vii) Principal/representative of women’s college viii) Representative of two prominent voluntary agencies and ix) Representative of prominent research bodies working in the area of women studies

18. Release of funds and accounting procedures: The GoI releases the funds directly to the DRDA. The DRDA operates the DWCRA account and prepares the audit as distinct from IRDP account. The release of the GoI / UNICEF shares are
subject to satisfaction of certain conditions such as the timely release of matching contributions from the state, a 60 percent utilization of annual previously released funds and submission of audit and utilization certificates. The conditions laid down at the time of release of funds during the previous year, should have been satisfied.

19. Bank credit for DWCRA: Groups that are registered can approach a bank for a loan in the name of the group for production purposes. However a majority of the groups under DWCRA are unregistered or informal. This creates legal difficulties in lending to an informal group. For financing informal groups a pilot project was introduced in May 1990 in 16 selected districts. The salient features of this scheme are as under:

   i) The minimum number of women members in the informal group is 5.
   ii) Each group is entitled to a revolving fund on pro-rata basis @ Rs 1000 per member subject to a maximum of Rs 15,000 per group.
   iii) The group is also entitled to subsidy @ 50 percent under IRDP subject to the monetary ceilings prescribed under the guidelines.

   Bank credit would enable groups to take up production activities with higher investments. The pilot project has shown encouraging results. The pilot project has further been extended to 45 districts in the country.

20. Role Of voluntary agencies: The role of voluntary agencies is expected to be complementary to improve programme implementation through collaborative efforts. However voluntary agencies are not a substitute for government agencies otherwise this will curtail the initiative of the government machinery. It may also perpetuate the culture that women's development issues can only be handled by the voluntary agencies. Voluntary agencies can assist in group formation, and other group activities. They can be provided with financial support from the DRDA. Alternatively they should be encouraged to take up projects financed by CAPART for which the GoI provides budgetary support.
21. Monitoring and Evaluation: The DWCRA programme visualizes an on-going participative evaluation of the programme. The Gram Sevika, Mukhya Sevika and group members carry out this task. At half yearly intervals the group along with the Gram Sevika and Mukhya Sevika meet to discuss the extent to which the objectives set out by the group have been achieved during the stage of group formation and commencement of the programme. This exercise is diagnostic and aims at finding out the bottlenecks and problems encountered.

In DWCRA participatory monitoring is conducted as a corrective mechanism. It ensures that the programme is moving in the right direction. Draft monitoring formats for the purpose of monitoring the group have been formulated and given to each state. The sponsors of the DWCRA programme i.e. the GoI, UNICEF requires information which includes the following:

i) Regular progress reports containing the physical and financial progress viz a viz targets, coverage by the blocks, composition of groups, activities. Disbursement of funds for the scheme can be matched against such progress report.

ii) Monitoring of staff performance whereby the staffs of the DWCRA programme meet regularly to discuss their progress matched against targets and objectives and discuss the problems and possible changes.

iv) Tour reports by field staff

v) Participants observations

vi) Reports from visitors

vi) Interviews

Evaluation in DWCRA involves a series of periodic breaks to analyze the monitored information in order to assess the direction of implementation. Evaluation highlights the impact of a project that is an important determinant of a future project design and of the future allocation of resources. Information about the results of DRDA evaluation is shared with the DRDA, State Governments, GoI, and UNICEF. Self-evaluation or Participatory evaluation is
an important aspect in DWCRA whereby the project staff, functionaries and the beneficiaries participates. Computerized data processing has been introduced in DRDAs to facilitate data collection, retrieval and analysis.

Participatory monitoring and on-going evaluation is directed and conducted by beneficiaries in order to systematically analyze information that they determine is important. This exercise may involve daily/weekly/monthly record keeping of the activity. Periodic group meeting are also conducted as part of the exercise. During the participatory monitoring and evaluation exercise, the APO the DWCRA staff may facilitate the group to discuss the following aspects pertaining to their situation, before and after assistance.

- Critical analysis of their situation.
- Economic social and political dependence in exploitation by intermediaries' larger owners etc.
- Confidence in their own ability to change their situation.
- Involvement of organization that effectively represents the groups' interest and cooperation between people in general.
- Ignorance, suspicion and isolation of people fear to talk discuss and become involved, incidence of vaccine preventable diseases among children, their discipline and school attendance.

For monitoring and evaluation the groups, the qualitative indicators include (i) internal cohesion, (ii) group solidarity, (iii) active and critical participation, (iv) reduced dependence and increased confidence, (v) self management capabilities, (vi) democratization of power and collective responsibility, (vii) involvement irregular discussion, (viii) involvement in the creation of similar groups and (ix) ability to deal with government officials.

In collaboration with the Information centre and Planning Commission, a set of Management, Information System (MIS) formats have been developed for DWCRA programme. The implementing agency for Computerized Rural Information System Project (CRISP) is the National Informatics Centre (NIC).
The DRDAs, the State Governments are required to submit reports to the Department of Rural Development in respect of the physical and financial progress under DWCRA.

Areas of Concerns

The DWCRA programme has been in operation since 1982-1999. The experiences are one of mixed results. The monitoring exercise at the GoI level over the years and the findings of the evaluation study by MODE research agency commissioned by UNICEF have brought out some areas of concern, which need to be tackled. The APO as the team leader must develop a skill to deal with such situations. Some of the most important concerns in the implementation of DWCRA programme are listed below:

Resistance to women groups

Men in the family, cultural barriers and the traditional institutions like panchayats and durbars, sometimes resist group-based activities by women. Women on their part are illiterate and sometimes unaware of their own potential. These act as demotivating factors.

Problems of group formation

Growing individualism, scattered settlements, difficult terrain, difficulties encountered in registration etc have rendered group formation a difficult task. Even when groups are formed, group cohesion is lacking.

Growing numbers of dormant groups

Groups that have not been formed in a participatory, informed and systematic way or groups that has internal quarrels, external opposition often stops functioning and become ‘dormant’. If a group is built on a strong foundation with the DWCRA group members being adequately informed and aware, deciding step by step on their group activities, the group has a better chance of survival. The TRYSEM training hastily organized by DWCRA staff, after ‘token’
consultation with the group members or worse still with ‘no’ consultation creates problems.

**Staffing problems**

The State Governments are hesitant to appoint *Gram Sevika, Mukhya Sevika* and APOs at DRDA. In districts and blocks where the staff is in place, they are not provided with the necessary support by the local organization, BDOs and DRDA. Frequent transfers and diversion of funds to other activities also create problems. Women functionaries of DWCRA are seldom allowed access to the transport facilities specifically provided under DWCRA programme. Inadequately trained programme staff is another area of concern.

**Lack of infrastructure**

Lack of work sheds, training centres and accommodation for grassroots functionaries also stand in the way of efficient implementation.

**Poor planning**

Inadequate planning has resulted in wrong identification of beneficiaries and activities. Added to this is the lack of dedicated staff, poor coordination, lack of orientation to the programme both for the staff and the local bodies. There is hardly any quality consciousness in the implementation machinery. The inadequate or near absence of marketing linkages particularly for non-traditional products is the result of poor planning too.

**Inadequate support services**

Although there are a large number of support services targeted at women, they are not available at a single point or through a single agency. For example child care, nutrition, health care, education and other activities with particular reference to women like dairying, fishery, agriculture, handloom, sericulture etc. even the programme staff are handicapped by the lack of support and services.
Low levels of skills

The activities, that poor rural women are engaged in, seldom get sufficient incomes due to their low skill levels and exploitation. There are also constraints in not being able to obtain training and employment away from their homes. Local master craftsmen are often not available for up gradation of skills among women beneficiaries.

Inadequate banking service

There is hesitation among bankers for providing loans to women. There is lack of clear-cut guidelines make it difficult for bank branches to provide loans to informal groups of women. As at the end of 1991 only about 15 percent of DWCRA groups have been covered by any bank assistance. There are instances where banks have refused to open joint bank account for informal DWCRA groups.

Use of revolving fund

Several problems have cropped up with the utilization of the revolving fund. There are instances where the revolving fund is not being used at all or is utilized for other than specified purposes. In many cases, the full amount is not transferred to the bank account of the group by the implementing authorities. In some extreme cases the group members are found to be unaware of the existence of the revolving fund and the purpose for its utilization.

Modifications introduced under DWCRA

Based on experience of implementing DWCRA in the VII plan, national workshops with DRDA personnel, discussions with State Governments, review and evaluation of the programme at the centre as well as the advice of interested organizations, some modifications have been introduced in the DWCRA guidelines and incorporated in the revised IRDP manual, of April 1991. Some of these modifications are under.

- 50 districts to be adopted each year during the VIII plan as against 25 per annum earlier.
- Group strategy for women beneficiaries extended to all districts from 1.1.90. Group size reduced from 15-20 to 10-15. The group size can be smaller in desert, hilly and difficult areas and as per the credit linked group activities.

- Process of making the group fund available for use of the beneficiaries considerably liberalized.

- To improve access of women's groups to credit a set of model documents for use by banks have been evolved and field-tested through a pilot project in 16 districts. The documents are in the process of further simplification. The pilot project has further been extended to 45 districts in the country.

- Thrift and credit activities are encouraged as a part of the DWCRA group. To stimulate this matching share of up to Rs 15,000 using the budget provided for IRDP infrastructure can provide equal to the groups' savings.

- Awareness generation and group mobilization has been accepted as an important pre-DWCRA activity.

- Training of DWCRA functionaries is being improved. Training manuals have been prepared for Gram Sevika and APOs. Other training materials are also being upgraded. Audio visual aids are also being developed to assist field training.

- Staff support has been found to be inadequate; State Governments are being pursued to appoint female staff to fill up vacant posts of Gram Sevika and APOs.

- State Governments are being advised to dovetail various services relevant for poor women as a part of DWCRA activities.

- Coordination committees have been set up at the district level and State level to ensure convergence of services and other inputs for making income generation activities under DWCRA a success.

- JRY funds can be utilized for supplementing resources for creating group infrastructure under DWCRA like multi purpose centres.
• Linkages are being established with activities of other departments to provide support to DWCRA; for example, DWCRA groups in some states are preparing ICDS nutrition packets.

• Setting up a monitoring cell in the Ministry of Rural Development is strengthening monitoring arrangements.

• Guidelines have been issued to deal with problem of defunct groups.

• Attempts are being made to increase the number of groups formed every year without adversely affecting the quality of the problem.

• Community based convergent services (CBSC)

• Management information systems (MIS) for DWCRA

• With a view to improve the basic understanding of the concept and strategy of DWCRA, amongst the implementing staff and group members, a pilot project ‘Communication for Women Development in Rural Areas’ was launched in 15 districts of the country where the CBCS scheme is being implemented. It is envisaged that the project would demonstrate the use of local media agencies such as radio, community-based innovation in communication to provide programme support for ensuring active participation of rural women in the planning, implementation and communication activities of DWCRA.

Notes and References: