CHAPTER – II

Women Developmental Programmes an overview
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Women’s Development Programmes in India - A review

Realising the importance of women in the process of economic development The planners and policy makers designed several programmes for the benefit of women. These programmes laid emphasis on the provision of minimum health facilities including family welfare, nutrition, child welfare literacy programmes etc. Further, several other programmes have been introduced to improve the economic and social status of women including rural women. A brief review of the development programmes implemented for the welfare of women has been presented her under.

In this section we provide a brief review of the programmes relating to women’s development in India since independence with a view to provide background for the subsequent model for women’s development.

As in the case of other disadvantaged groups, the promotion of women’s interests has to be the responsibility of the government. The process of creating an environment conducive to progress for women is dependent on a multitude of socio-economic factors, of which, the most significant is a political will to view women’s issues as a priority and to
frame policies accordingly. In India, it has been achieved to a great extent and we have begun to have clear policy lines for a special focus on women.

Three important events have influenced the status of women in India.

(i) The freedom movement, which brought the women out in the struggle for national liberation leading to independence and the Constitution which guaranteed equal rights to all citizens including women.

(ii) The report of the Committee on the Status of Women in India (C.S.W.I.) which made the first assessment of the status of Indian women and focused on her as an individual with rights of her own, and

(iii) The U.N. women's decade (1975-85) which influenced women's thinking all over the world and forced governments including our own to shift the emphasis of women's programmes from welfare to development.

As India began to plan its future, it was clearly understood that the upliftment of women was an equally important task. The first five year plan (1951-56) envisaged various welfare measures for women. In 1953, the Central Social Welfare Board (C.S.W.B.) was set up to spearhead various
welfare measures. It symbolized the welfare approach to women’s programmes. The idea behind its establishment was that extensive voluntary efforts generated by the freedom movement should not be lost. The board planned systematic voluntary efforts in social welfare. Headed by a chairperson, always a women, it has thirty-nine members in its central for the first time the need for organizing women into Mahila Mandals or women’s clubs. It particularly aimed at improving the delivery of development services to women: the socio-economic programme, Mahila Mandals and Training of Rural Women in public cooperation (begun in 1976) A number of studies have reflected that a community development worker perceived himself more as haminozer of interests, as a harbinger of new schemes rather than as a stimulator or motivator to build up awareness among the rural poor

The Second Five Year Plan (1956-61) was closely linked with the overall approach of intensive agricultural development. The welfare approach to women’s issues persisted. The plan recognized the need for the organization of women as workers. It also perceived the social prejudices/disabilities they suffered. In this plan it was stated that women should be protected against injurious work, should receive maternity benefits and ereches for children. It also suggested speedy implementation of the
principle of equal work and provision for training to enable women to compete for higher jobs.

The Third Five Year Plan (1961-66) pinpointed female education as major welfare strategy. In social welfare the largest share was provided for expanding rural welfare services and condensed courses of education. The health programme concentrated mainly on the provision of services for maternal and child welfare, health, education, nutrition and family planning.

At the time of the formulation of the Fourth Five Year Plan (1969-74) India, was headed by a woman Prime Minister, Mrs. Indira Gandhi, but it in no way reflected any change in social attitudes or male bias towards women as a whole. The fourth five year plan continued the emphasis on women's education. The basic policy was to promote women's welfare within the family and not without. The outlay on family planning was stepped up to reduce the birth rate from 40 to 25 per thousand through mass education. High priority was accorded to immunization of pre-school children and supplementary feeding for children, expectant and nursing mothers.

The Fifth Year Plan (1974-79) emphasized the need to train women in need of income and protection. It also recommended a programme of functional literacy to equip women with skills and knowledge to perform the
functions of housewife (including child care, nutrition, health care, home economics etc.) The need was felt to shift the emphasis on making women participants in development and not merely beneficiaries of it. A major thrust at the beginning of the decade was on women's employment and this was seen as the "critical entry point" for women's integration into development. This expression came from those women's knowledge who assembled at Mexico in 1975, that, women needed income for survival.

The international Women's decade (1975) saw a series of debates and seminars organized to discuss the status of women and their problems, but the net results were nowhere evident. It began and ended with women talking about women.

The International Women's decade (1975-1985) in India, however, witnessed unprecedented efforts from various quarters to reassess the role of women, to enlarge the information base, to search for alternative strategies for women's equality and development, and to develop policies and programmes addressed to women's specific needs and problems.

The Report of the 'Committee on the status of Women in India' (CSWI) was submitted in September 1974. It raised some fundamental questions regarding the contradictions that appear when policies aimed at
achieving gender equality have to be pursued within the existing social structures which rest on unequal power and resource bases. The report observed that legal reform, education and political rights had failed to benefit the large masses of women affected by problems of poverty, powerlessness, over-work and illiteracy. It stressed that the dynamics of social change and development had an adverse effect on a large section of women, especially the rural poor women and resulted in new disparities and imbalances such as:

- declining sex-ratio
- declining work-participation due to non-availability of work, and
- rising migration.

Sixth Five Year Plan (1980-85). A shift was perceived from welfare to development approaches for women. Influenced by the era that heralded concepts of social justice, the Sixth Plan recognized women’s lack of access to resources as a critical factor impeding their development, and among others the programme providing joint pattas (titles) to men and women was initiated. However, though the plan defined the magnitude of women’s problems and suggested development strategies, the family rather than the
“women” remained the basic unit of development programming. In this plan, poor rural women were accepted to be the targets of rural development strategies. The specific problems concerning rural poor women were identified as:-

➢ Marginality of attention and services to them in rural and agricultural development.

➢ Special constraints that obstruct their access to available assistance and service such a lack of training to develop their awareness and skills; lack of bargaining power;

➢ Low productivity and narrow occupational choices;

➢ Low level of participation in decision making;

➢ Inadequate finance and expert guidance for promoting socio-economic activity of rural women and their participation,

➢ Inadequate monitoring of women’s participation in different sector;

➢ Wage discrimination; and

➢ Low health and nutrition status.

It recommended that “programmes relating to education, health nutrition and employment would no doubt go a long way in the removal of social disabilities facing women. However, the improvements in the socio-
economic status of women would depend to a large extent on the social change in the value system, attitudes and social structure prevailing in the country”

The Seventh Five Year Plan (1985-1990) operationalised the concern for equity and employment as articulated by the international decade for women. For the first time, the emphasis was qualitative focusing on inculcating confidence among women; generating awareness about their rights and privileges; and training them for economic activity and employment. It emphasized the need to open new avenues of work for women and to perceive them as a crucial resource for the development of the country².

The access of women to critical inputs and productive resources such as land was expanded to include support through credit marketing, training in skills management and technology. The strategies suggested were "adoption of an integrated multi-disciplinary thrust encompassing employment, education, health, nutrition, application of science and technology, etc. In the major programmes, agriculture, livestock farming, horticulture, rural and urban small scale industry and training in technologies were given high priority.
The Eighth Five Year Plan (1992-97): marked the period of economic liberalization in India. This plan aimed to draw women into the political process through the 73rd and 74th Amendment Acts of 1993. The Constitutional (73rd) Amendment Act provides for reservation of selective posts for women. The Constitution has placed enormous responsibility on the panchayats to formulate and execute various programmes of economic development and social justice, and a number of centrally sponsored schemes are being implemented through panchayats. Thus, women members and Chair persons of Panchayats, who are basically new entrants in panchayats, have to acquire the required skill and be given appropriate orientation to assume their rightful roles as leaders and decision makers. Efforts were also made to establish the National Resource Center for Women and women's information network system. A country report was submitted to the Fourth International Women's Conference (Beijing 1995) and the draft of the National Policy for the empowerment of Women (Women's Development Policy) was prepared in 1996.

The Eight Plan was consorted efforts to bring rural women into the mainstream of development. The Support to Training and Employment Programmes (STEP) launched in 1987 sought to upgrade the skills of poor women and provide employment to them in the traditional sectors such as
agricultural, dairy, fisheries, handlooms and handicrafts and sericultural. Under the training-cum-employment-cum-production centers women were trained in electronics, electrical equipments, watch assembly, printing and binding, garment manufacturing, food processing, hotel management, office management and computer programming.

The Ninth Five Year Plan (1997-2000): had the empowerment of women as its overall plan objective. The main plan was to be accompanied by a sub plan focusing on growth, equity and participation of women with the state governments and every department earmarking funds especially for women’s component. Under the women’s component plans atleast 30 percent of funds/ benefit from all development sector were to be earmarked for women the mainstreaming of gender perspective in the development process through women specific policies and programme interventions is an important goal of the National Policy for Empowerment of Women (2001). During the Ninth Plan period, several anti-poverty programmes were restructured to enhance their efficiency for providing increased benefits to the rural poor. Self-employment programmes were revamped by merging the Integrated Rural Development Programme (IRDP), the Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Too-Kits to Rural Artisans (SITRA), the Training of Rural Youth for Self-
Employment (TRYSEM), the Ganga Kalyan Yojana (GKY) and the Million Wells Scheme (MWS) into a holistic self-employment scheme called Swarnajayanti Gram Swarozgar Yojana (SGSY). Therefore, the programmes for poverty alleviation have a women's component to ensure flow of adequate funds to this vulnerable section.

The Tenth Five Year Plan (2002 – 2007): Proposes targets that can be monitored on poverty reduction, primary education and improving literacy rate, declined in infant and maternal mortality rates and employment growth trends. The National Rural Health Mission launched by the government in April 2005 will cover all the States in the country with special focus on 18 States which have weak health infrastructures and demographic indicators. The Mission aims to increase the outreach of the health system to village and rural households through the provision of voluntary trained female community health activists called ASHA. It also recommends strengthening the primary or community health centres as a key step to empowering public health infrastructure. The Mission would also focus on the promotion of alternative systems of medicines and the possibilities of social and preventive medicine.
The Mission 2007 with the concept of PURA (Providing Urban Facilities in Rural Areas) backed by technology is seen as a major strategy to bridge the rural and urban divide. The concept of PURA is backed by President A.P.J. Abdul Kalam and the Mission has been initiated by the M.S. Swaminathan Research Foundation and One Wordl South Asia in collaboration with Microsoft. Mission 2007 plans to create network information kiosks in 600,000 villages in India by 2007. In the first phase the focus is on connecting 240,000 panchayats. The village knowledge centers in the panchayat would enable the villages to receive information on agriculture, weather and economic opportunities for fishermen, craftsman, traders, entrepreneurs, unemployed youth and students. The international Fund for Agricultural Development (IFAD) is working closely with the government the lives of rural women and other vulnerable groups particularly the scheduled castes and scheduled tribes. The year 2005 is also titled "The Year of Micro Credit" and the IFAD supports several women's development projects using the self-help group strategy. All these development strategies are expected to put India on a better track to reach the Millennium Development Goals by the target date 2015 particularly by addressing gender equality issues.
Formation of Groups:

As stated above, a DWCRA, Development of Women and Children in Rural Areas, group may consist of 10-15 women. In difficult terrain and farflung areas, groups with small number of women may be formed. Before starting an income generating activity, the women must be made aware of the objectives and benefits of DWCRA, Development of Women and Children in Rural Areas and how they can supplement the family income with the help of economic activity and thereby raise the health, nutritional and educational standards of their children. The group members must get to know each other well, understand the group strategy and recognize the strength and potential of the group. One woman from amongst the members will function as Group Materials, marketing products. The member will select the group organizer, who will be their friends and guide.

Selection of Activity

The selection of activity should be left to group members and they should not get the impression that the activity is being imposed upon them against their wishes. However, the activity selected should be a viable one for which forward and backward linkages (Skill training, raw materials and marketing) are available locally. The activity should encourage the group to be cohesive in the spirit of participation and cooperation of all members. Wherever possible, technical feasibility studies should precede the selection of activities to plan the necessary inputs. An illustrative list of activities under DWCRA, Development of Women and Children in Rural Areas, is given at Annexure XXXVII.

Financial Pattern:

In addition to the benefits of loan-subsidy of IRDP, Integrated Rural Development Programme, to individual members, each group of women under DWCRA, Development of Women and Children in Rural Areas, is given a lump sum grant Rs. 15,000 as Revolving Fund. This amount is contributed in equal shares by Government of India, State Government and
UNICEF. In the case of Union Territory, the Government of India contributes Rs. 10,000 and UNICEF, United Nations International Children’s Emergency Fund, Rs. 5,000. The Revolving Fund amount is meant for the use by the group of purposes like:

1. Purchase of raw materials and marketing.

2. Honorarium to Group Organizer Rs.50/- per month for a period of one year.

3. Infrastructure support for income generating and other group activities.

4. One time expenditure on child care activities.

5. One time expenditure not exceeding Rs.500/- to meet travel allowance of group members for visits to banks etc.,

In addition, the Group Organizer is entitled to Rs.200/- towards Travelling Allowance for a period of one year. This is shared equally by Government of India and State Government. Bank Credit for DWCRA, Development of Women and Children in Rural Areas, Groups.

A group which is registered under the Societies Registration Act or State Cooperative Societies Act can approach a bank for getting a loan in the name of the groups under DWCRA are unregistered or informal and
banks were having legal difficulty 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:

1. The minimum number of women members of the informal group is 5.

2. Each group is entitled to revolving fung amount on pro-rate basis@ Rs.1000/- per member, subject to a maximum amount of Rs. 15,000/- per group.

3. The group is also entitled to subsidy @50% under IRDP, subject to the monetary ceilings prescribed under the guidelines.

The availability of bank credit has enabled the groups to take up productive activities with higher investments. The pilot project has shown encouraging results. The question of its extension to more districts will be decided after a review of the scheme.

Staffing Pattern:

It has been found that proper staffing at various levels is an important requisite for successful implementation of programme. In every Block covered under DWCRA, Development of Women and Children in Rural Areas, there should be a Gram Sevika to look after the activities of the groups. She is in addition to the existing Community Development Block.
Staff of one Mukhya Sevika and two Gram Sevikas. Where the C.D. pattern posts have been abolished or diverted, these should be revived by the States Governments as the additional Gram Sevika alone cannot supervise all the groups in the Block efficiently.

At District level, there is one post of Assistant Project Officer (Women’s Development ) who should be a woman officer. She is incharge of the programme in the District and works under the supervision and guidance of the Project Director of the DRDA. She is required to monitor the progress of the programme and send periodical reports to the State Governments and the Government of India. To help her in efficient discharge of field duties, she is provided with a vehicle by UNICEF, United Nations Children’s Emergency Fung. The Project Director must ensue that the vehicle is placed at her disposal so that her work is not hampered. The cost of driver’s salary and running and maintenance of vehicle are to be met out of finds under IRDP infrastructure.

At State level, one Deputy Secretary/Director should be solely incharge of DWCRA, Development of Women and Children in Rural Areas. She/he is provided with the supporting staff of one Assistant, one Stenographer and a messenger. She/he should review the progress of
implementation of DWCRA, Development of Women and Children in Rural Area, with particular reference to the achievement of physical and financial targets and should also ensure that all sanctioned staff at Block and District level is in position. Job charts for various functionaries should be drawn and their compliance watched. Periodic meetings and visits should be arranged in the project areas to oversee qualitative aspects.

Skill Training for Beneficiaries

The nature and level of training depends upon the type of economic activity selected by the group. The training is imparted under Training of Rural Youth for Self-Employment, either through the master craftsman or in an institute. Mobile training can be provided in view of the difficulties of moving away from home faced by women. Training of Rural Youth for Self-Employment, training can be provided and charged to IRDP, Integrated Rural Development Programme, administrative overheads. Refreshing training for upgrading skills is also permissible.

Ref:- Ibd.

Training of Programme Staff:

The programme lays utmost stress on proper training of staff at
various levels for motivation, attitudinal change and awareness building. The
functionaries charged with the implementation of programme must be taught
about philosophy of DWCRA, the various policy guidelines issued from
time to time, the tasks expected to be performed by each functionary etc., In
addition, they should know about the procedures of bank credit, marketing,
role of voluntary agencies, co-ordination with other developmental
programmes for women and children. State Governments should organize
training programmes for their staff at regular intervals in collaboration with
voluntary organization and State level institutions. Detailed curriculum must
be worked out in advance. UNICEF, United Nations International Children’s
Educational Fund, provides financial assistance for this purpose. Training
programmes for Project Directors and State Level Officers incharge of
DWCRA are organized bu the National Institute of Rural Development,
Hyderabad which is the nodal training institution under the Department of
Rural Development, Government of India. Training courses in specialised
themes like entrepreneurship development, thrift and credit etc., are also
organized from time to time to acquaint the officials concerned with new
developments. Separate Training Manuals for different levels of
functionaries are currently under preparation.
Multipurpose Community Centres:

Women’s groups would need common working place where they can assemble and carry on their activities. To meet this need, DWACRA, Development of women and children in Rural Areas, has a provision for construction of multipurpose community centres at the rate of one centre per Block. The design for the centre has been standardized and circulated to all State Governments. It provides for facilities for training, production and child care and also includes residential accommodation for the Additional Gram Sevika. The centre may also be utilized for demonstration of appropriate technology. The construction of multipurpose community centres is an approved activity under Jawahar Rozgar Yojana. Hence, the cost of construction may be met from the funds allocated under Jawahar Rozgar Yojana and according to the norms laid down in the guidelines of that programme. The additional material cost, if any, may be met from the interest earnings of DRDA’s up to Rs.50,000/- per centre. UNICEF, United Nations International Children’s Emergency Fund, provides supplies and equipment for the centres when they are completed, up to the value of Rs.50,000/- per centre. Since the community centres meet a vital need of groups for common working sheds, State Government should encourage construction of these centres and ensure that the centre is used for specific
the purpose. In case of suitable building for running a centre is available; the DRDA can apply to UNICEF through State Government/ Government of India to provide supplies and equipment. Budget Provision under DWACRA, Development of Women and Children in Rural Areas.

Budget provision is made under DWACRA, Development of women and Children in Rural Areas, to meet expenditure on the following items.


b) Travelling allowance to group organizers of Rs.200/- (lump sum) to be funded by the Government of India and State Government on 50:50 basis and in the case of U.T., wholly by the centre.

c) In addition, UNICEF, United Nations International Children’s Emergency Fund, funds will be available for
1) Salaries of approved staff for a period of 5 years from the date of filling up of the post. Thereafter till 1995, the cost of salaries would be met from the provision for administrative infrastructure under IRDP.

2) Supplies and equipment for multi-purpose centres (upto Rs.50,000/- per centre)

3) Training workshop and Seminars.

4) Training/ publicity inputs.

**Release of Funds and Accounting Procedure:**

a) Government of India will release to DRDA:

i) Central share for

a) Rs.5,000/- as grant to group

B) Rs.100 as travelling allowance for group organizer

ii) UNICEF share for

a) Rs.5,000/- as grant to group

b) Staff cost on a reimbursement basis subject to provisions of para 12.13 © (I)

B. State Government will release State share for:
a) Rs.5000 as grant to group and

b) Rs.100 as travelling allowance for group organizer.

C. The salaries of staff at States/UT level Headquarters for DWCRA, Development of Women and Children in Rural Areas, will be released by Government of India to the State Government/U.T. The reimbursement of salaries is subject to the provisions of para12.13 © (i).

The release of Government of India/UNICEF share will be subject to the following conditions being fulfilled:

a) Conditions laid

b) The budget provision for the current year should have been indicated and central release should not exceed it.

c) The State Government should have released matching contribution during the previous year. The deficiency in release of matching share should be deducted from the current year’s release.

d) Carry forward should not exceed 25% of the allocation for current year. Excess carry forward should be deducted from the current year’s release.

e) 75% utilization of the available funds including carry forward funds.

f) Audit Report and Utilization Certificate for the year before last should have been received,
The Government of India and UNICEF, United Nations International Children's Emergency Fund, releases will be made through Demand Drafts drawn in favour of Chairman, DRDA. The DRDA will operate the DWCRA, Development of Women and Children in Rural areas; account as distinct from IRDP, Integrated Rural Development Programmes, account and will maintain separate accounts for the same. Audit Report for DWCRA funds should also be got prepared separately from IRDP, Integrated Rural Development Programme.

Chairman / Project Officer, DRDA will place at the disposal of the group, the amount received for income generating and supportive services, for use by groups. Each group will have a Savings Bank Account, jointly operated by the one member of the Group and Grama Sevika of the Block. The Group members should be made aware of the amount received as revolving fund and purpose for which it can be utilized.

The role of Gram Sevika may be phased out in stages in order to make the group more self reliant. In view of this, Where a group is working satisfactorily which means:

i) Purchasing raw material properly.

ii) Utilizing the raw material to produce finished products.
iii) Marketing the finished products.

iv) Depositing the sale proceeds in full or in part, as decided by the group.

v) Using this money, as and when required, for two years from opening of joint bank account.

The gram sevika may be withdraw as one of the compulsory signatories of joint account. The joint account should then be operated by the group organiser and one other member of the group decided by resolution of the group.

Initially, those groups, which have been formed prior to 1st April, 1989 will be reviewed suo moto by the Assistant project officer, or in her absence, by the BDO, who will examine the above mentioned aspects and if satisfied, will entrust the task of operating the bank account to the group itself. The intention of this decision is to withdraw the role of Gram Sevika as early as possible and let the group function on its own. In examining the above mentioned aspects, the APO/BDO should adopt a pragmatic approach. Such reviews will thereafter be made again every year in April to facilitate handing over of group accounts for self-management.
At prescribed intervals, which may not in any case be more than a quarter, the Gram Sevika will scrutinize accounts of group and check whether group has passed resolution before money is drawn from bank and that money is being spent on items permissible under the guidelines.

**Supportive Services**

In keeping with the overall objective of DWCRA, Development of women and children in Rural Areas, the group is expected to develop into a receiving system which will be effective in channelising all services meant for the target group. The group must, therefore, be enabled to dovetail facilities available for its members not only in the various rural development programmes, but also programmes being run by other Government Organizations and departments e.g adult literacy, family welfare, balwadies, immunization of children and mothers. State Governments are expected to initiate steps for convergence of DWACR, Development of women and children in Rural Areas, with other programmes.

For better co-ordination, an Advisory committee for DWACRA, Development of women and children in Rural Areas, may be continued in every DRDA, the committee shall comprise of the following.
Chairman

1. Collector/ Chief Executive Officer

Convener

2. project Director, DRDA

Members

3. District Officer I/c of ICDS

4. District Health and Medical Officer

5. District Education Officer

6. District Officer, NABARD

7. Lead Bank Officer

8. Principal, ITI

9. Principal, Polytechnic

10. Principal / Representative of Women’s College

11. Representatives of two prominent voluntary agencies working in the area.

12. Representative of prominent Research Bodies working in the area of Women’s studies Co-Ordination Committees may also be set up at State and Block Level.

A time bond programme may be drawn up for achievement of this objective.
Monitoring and Evaluation.

The scheme visualizes an on-going participative evaluation of the programme to be conducted by the Gram Sevika, Mukhaya Sevika and members of the group. At half yearly intervals, the group along with the Gram Sevika and Mukhya Sevika may meet to discuss how for the objectives they had set out for themselves at the commencement of the programme and at the formative stage have been achieved, what benefits, if any, are being derived; what bottlenecks and problems were encountered and how they can be surmounted. A monitoring format for management information system at Group, Block and District level is at Annexure XXXVIII. This is to be submitted once every year and will cover the period 1st April to 31st March. The information given should be carefully scrutinized and corrective action to be taken whenever necessary.

Role of Voluntary Agencies:

Voluntary agencies should be encouraged to participate in the DWCRA, Development of Women and Children in Rural Areas programme. This could take the form of providing programme inputs like training, group formation, sensitization of beneficiaries, promotion of thrift and credit, technological inputs, marketing, etc. They can be provided
financial support as per para 9.1 by the DRDA. Alternatively, they should be encouraged to take up projects financed by CAPART for which the Government of India provides budgetary support.

Conscientisation of Women:

It has been found that considerable effort needs to be made for gender sensitization, removal of misapprehensions and information sharing before an effective group can be formed. The field functionaries would have to visit the identified families and arrange a number of meetings before the group emerges.

Thrift and Credit Groups.

An effective strategy tried out for generating group activity is promoting thrift and credit amongst the group members. Group members are encouraged to save small amounts and pool them periodically. The corpus of funds thus generated is available for use by the members of the group as per terms and conditions evolved by members themselves. The DRDA have been authorised to give matching contribution equal to the savings made by such groups up to Rs.15,000 per group. This is to be drawn from IRDP infrastructure.
Schedule for Submission of Reports and Returns:

The DRDA and State Government / UT administration are required to submit reports to Department of Rural Development in respect of physical and financial progress under DWCRA as under.

i) Monthly report by 10th of every month (Annexure XXXIX)

ii) Annual expenditure Statement by 15th of May of every year (Annexure XL)

iii) Audit report and utilization certificate of the year by 31st December of every year.

iv) Certificate of Utilization of UNICEF funds (Annexure XLI) for the Half Year ending 30th September and 31st March by 31st October and 30th April every year.
**DWRA in Andhra Pradesh:**

The Andhra Pradesh State Government has taken up the theme of Women's Empowerment as one of the main agenda items to tackle rural poverty and socio-economic issues. Self Help movement through thrift and savings has been taken up as a mass movement by women- a path chosen by the women to shape their future destiny. Development agenda of the State in the last few years has been to place the poor, especially women in the forefront has facilitated formation of a large number of Self Help Groups throughout the length and breadth of the State. There are more than 20 Lakhs women from poor families who have become members of these groups, majority of them are saving one rupee a day. State Government is consciously making an effort to assist these Self Help Groups by providing Revolving Fund under DWCRA. There are 4,75,646 DWCRA groups in the State covering 65.40 Lakhs women and Rs.125 crores were provided as Revolving Fund as against a saving of Rs.120 crores by groups. About 40 percent of the DWCRA groups in the country are available in Andhra Pradesh state itself. Upto 2004 40,000 groups have been formed and in the last four years, there was a scaling up in the formation of SHG and groups have been formed.\(^5\)
In the world Micro Credit Summit, held in Washington, it has been recognized that women’s Self Help Movement is one of the most important themes to tackle socio-economic poverty. As per the theme of the summit a total of 100 million women in the world are to be mobilized with Self Help Groups and three million women out of these are in Andhra Pradesh State itself. In fact out of 25.10 Lakhs DWCRA groups in the country, 4,75,676 are in Andhra Pradesh. (In the current year, the efforts are to cover every eligible Self Help Group under DWCRA). In addition these efforts, Department of Women and Child Welfare also covered 2,000 groups under income Generating Activities Scheme and spent Rs.1600 Crores assisting 80,000 women.

Socio-economic survey of such groups conducted by District Rural Development Agencies has indicated that DWCRA scheme helped the women to earn additional monthly income ranging from Rs.250/- to 2,000/- depending on the Micro Enterprise Activities taken up by them. In addition to the economic betterment of the families, the women have taken initiatives in improving their socio-economic status by participating in Government Programmes, family welfare, promoting their children’s nutritional and educational status, awareness on environment, public health through
sanitation Janmabhoomi programme as active partners in the development of their village.

District Rural Development Agencies planned special programmes for the sustenance of DWCRA/ Self Help Groups through a number of training programmes, exposure visits and capacity building exercise. A survey was carried out in 2005-06. The Socio-economic status and the skill level of these groups are monitored on a quarterly basis and capacity building programmes are based upon the output of the survey.

Socio economic survey of SHG and DWCRA groups was conducted in all the districts and the survey results were published. Survey of 14.17 lakhs women members revealed that 56.85% are in the middle age groups (19-50) 34.63% of women are scheduled castes, 39.91% is Backward Castes and only 16.14% fo them belong to other Castes.

In Self Help Groups more than 80% of the women belong to the poor families and the percentage of savings is 92.97 in these groups indicating that these groups have a regular thrift habit.

Low levels of literacy amongst women in the State (33%) is reflected in the survey also, only 29.62% them are literates in the groups.
Self Help Group information and Empowerment process had a positive impact on the member of children going to school. More than 85% of the children of DWCRA members go to school in the age group (5-14 years) Dropout rate is only 9.73% among these children.

Most of the women in these groups chose to control size of the family, 93.10% total women members in the reproductive age group have undergone tubectomy. However, women invariably bear the burnt of family planning operations and the vasectomies are only 6.9%. only exception is Karimnagar district in which men equally share the responsibility of maintaining small family norms.

Department of Rural Development allocated 50% of total IRDP subsidy for assisting women, youth, artisans and farmer groups in the year 2005-06 In the past only 2.49% of the total members were assisted under Government sponsored schemes. Continues capacity building and exposure visits is the key to sustain the groups and the State Government allocated Rs.5.00 crores for training and capacity building under IRDP (infrastructure) to the DRDA.

At present only 19.60% of the groups are “A” category (Very good quantitative and qualitative performance), 64% of the groups are average
('B' Category) and 16.40% of the groups require continuous monitoring for capacity enhancement ( 'C' category). This year focus is to provide more capacity building inputs so as to improve the socio-economic indicators of the members through motivation, exposure and awareness building measures and financial interventions, wherever and whenever required.

Sustainable flow of additional monthly incomes to the DWCRA families in motivating the groups to work as a cohesive entity. Regular meetings of the members, effective leadership, democratic and transparent functioning, efficient financial management and recovery of revolving fund and loans, accessing institutional credit by providing their credit worthiness, improved skills and technologies through training and capacity building is taken up for sustaining the group interests.

State Government has taken up special efforts to assist these women in marketing their products without any middlemen. In the last three months Rs.4.50 crores worth DWCRA products were sold by the women an opportunity for the women to expose their products to the urban consumers and also understand consumer's choices in a competitive market environment. Similarly, DWCRA Bazaars are being set up in several districts to replicate these initiatives at the district level. DWCRA Bazaars
taken up in Guntur, Khammam, West Godavari, East Godavari and other
districts were very successful and response is encouraging. It is also planned
to establish a marketing outlet at Hyderabad exclusively for the sale of
DWCRA products to provide an opportunity for the women to improve the
volume of their business.

A Training and Technology Development Centre (TTDC) is also
planned in each district which will act as an exhibition (Display Centre) and
Training Institution for conducting the studies on the existing potential of
skills, to assess the need for new technologies and to train the youth to
acquire new skills. There is a need expose women to modern food
processing and packaging technology. Improving designs and making raw
material available providing marketing support to promote women’s income
generating activities is recognized.

Training for capacity building of the women is taken up by organizing
training in Mahila Praganams and other local institutions. Similarly,
District Rural Development Agencies have identified 12,000 cluster
volunteers to support the groups at the village level. These volunteers are
selected by the DWCRA/SHG’s and their expenditure too is borne by them.
The cluster volunteers /DWCRA group leaders, additional Gram Sevika’s,
Lady VDO's and others will be trained in the District Training Centers. An annual calendar of training is prepared by DRDA and APARD is the nodal agency for training.

About DWCRA Scheme:

Development of women and children in Rural Areas (DWCRA) programme was introduced in Andhra Pradesh in 1982-83 with the cooperation of UNICEF, with the primary objective of focusing attention on the women members of rural families living below the poverty line with a view to provide opportunities of self employment on a sustained basis. The women members DWCRA form groups of 10-15 women, each for taken up economic activities suited to their skills, aptitude and locally available resources. This programme also aims to improve women's access to basic services like Health, Education, Child-care, Nutrition, Water and Sanitation. There has been a phased extension in the coverage of districts every by the end of 1994-95, DWCRA has been extended to all the 23 Districts in the State. Spread of the programme in the states in as follows;

1983-84 : Srikakulam, Kadapa, Adilabad

1988-87 : Mahaboobnagar, Anatapur
1988-89 : Medak, Vizayanagaram
1989-90 : Prakasham, Kurnool
1990-91 : Karimnagar
1991-92 : Nellore, Nizamabad
1992-93 : Chittor, Nalgonda, Warangal
1993-94 : Khammam, Rangareddy, Visakhapatnam

DWCRA aims at women because when resources are scarce and services are few it is always the women who are the most affected there by children. Merely bringing in outside aid is not enough, there should be a lasting impact on the quality of life of rural poor women.

Financial Resources

Upto 2005-06 cash support to revolving fund of Rs.15,000 per each group was shared equally by Government of India, State Government and UNICEP. During 1995-96, revolving fund for each group was enhanced from Rs.1,50,000/- to Rs.25,000/- Government of India, State Government
and UNICEF shared 40:40:20 respectively. During 1996-97, UNICEF withdraws its support. Government of India and State Government shared the revolving fund of 50:50 basis UNICEF provided support to administrative staff cost for a period of 5 years initially for each district. Later it was meeting from IRDP administrative staff cost. UNICEF also provided a vehicle for APO (W) in each district. From 1st January 2005, UNICEF withdrew totally from DWCRA.
### DISTRICT WISE GROUPS AND MEMBERS 2002-2003

**Table : 2.1**

**DISTRICT WISE POSITION OF SHGS**

<table>
<thead>
<tr>
<th>S.No</th>
<th>District</th>
<th>Groups</th>
<th>Total Members</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>East Godavari</td>
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<tr>
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<td>Guntur</td>
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<td>Krishna</td>
<td>20000</td>
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<td>Nalgonda</td>
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DWCRA:

The Scheme, Development of Women and Children in rural areas, is being implemented in the district since 1987 – 1988. The main objective of the DWCRA is to raise the income level of women poor households and involve them in social developments and achieving economic self reliance for them is another goal. The primary thrust of the programme is formation of group of 10 to 15 women from poor households at the village level for delivering of services like credit, skill training and infrastructural support for self employment. The strategy of group formation is aimed at improving the women's access to basic services such as health, child care, nutrition, water sanitation and education.
### YEAR WISE TARGETS AND ACHIEVEMENTS OF DWCRA GROUPS IN KURNOOL DISTRICT

#### Table - 2.4

<table>
<thead>
<tr>
<th>S.NO</th>
<th>Year</th>
<th>Target</th>
<th>Achievement</th>
<th>Percentage of Achievements</th>
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<td>1565</td>
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<td>6</td>
<td>2000-2001</td>
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<td>3760</td>
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<td>2002-2003</td>
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<td>100.50</td>
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<td>6002</td>
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<td>10</td>
<td>2004-2005</td>
<td>7200</td>
<td>8600</td>
<td>119.44</td>
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</tbody>
</table>

**Total** 32663 35199 107.76


The table clearly shows that year wise target groups and achievements. The rate of achievement during the year 1996 – 1997 very high when compare to the years especially in the year 1999-2000 the percentage of achievement is 83.60 which is the lowest percentage. On average the achievement rate is 107.76 percent.
SHG-Convergence of Other Schemes:

Socio – economic survey of SHGs for Women conducted by District Rural Development Agency (DRDA) in different districts has indicated that the scheme has helped a large percentage of women earn additional monthly incomes ranging from Rs.1500 to Rs1800 depending on the economic activities taken up. In addition, women have taken up initiatives in improving their socio-economic status by participating in several programmes such as family welfare, health, promoting their nutritional an educational status, awareness on environment, personnel hygiene through individual sanitary latrines and clean drinking water etc., A large number of the women from SHGs participate in Janmabhoomi (a government programme envisaging people’s participation in over-all development of village) regularly as active partners for their village development.

Various services/ Programmes of Government are getting covered at SHGs level.

“DEEPAM”- LPG connections to DWCRA / SHG Women.

Under Deepam Scheme 19.1483 Lakh women SHG members have been given LPG connections till to date. In addition to the above 6.00 lakh LP Gas Connections are proposed by Government under Deepam Scheme
Government is giving Rs.1000 / Rs.750 subsidy for each connection and power to select the beneficiaries is given to the groups

“GRUHINI” – Housing scheme for DWCRA Groups

For the benefit of rural women Self Help Groups whose annual income is below Rs.32,000 and have no pucca houses the government has introduced a new scheme ‘ GRUHIN’. The maximum unit cost is Rs.40,000 which consists of Rs.10,000 as subsidy and Rs.30,000 as loan from banks it is taken up on a pilot basis in all the 22 rural districts through successful ‘A’ grade women SHGs and allotted 36,452 houses during the year 2003-04

Mid-Day Meals Programme – Involvement of DWCRA Groups

In rural areas, the DWCRA / SHGs are appointed as implementing agencies under “Mid-Day Meal Programme” taken up by the government for the ongoing school children of primary classes from 2\textsuperscript{nd} January 2003 in the State. 53,156 women SHGs (DWCRA groups ) are working as implementing agencies under “Mid-Day Meal Programme” in all the 22 rural districts.

Raising of nurseries, management of watersheds is also entrusted to women in some districts. In addition to these, construction of individual sanitary latrines has been entrusted to women in various places. Women
SHGs are actively participating in literacy programme “Akshara Sankranthi”. Women SHGs had very good impact on reducing the influence of money lenders in rural areas. Similarly there is impressive impact on SHG members of other Government programmes like family welfare, education, girl child education, immunization of children etc., 6000 women members of SHGs were also elected in local body elections (Sarpanches, Ward members, MPTCs, ZPTCs, Mandal presidents etc.,)
**Income Generating Activities:**

Various income generating activities have been taken up by DRDAs for the economic empowerment of the rural poor women under SGSY, State Revolving Fund (Matching Grant) and SHG Bank Linkage Programme.

Major activities taken up by the SHGs are:

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<tr>
<th></th>
<th>Product/Item</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Mesta Products</td>
<td>28</td>
</tr>
<tr>
<td>2</td>
<td>Horn toys</td>
<td>29</td>
</tr>
<tr>
<td>3</td>
<td>Bell Metal Cashew nut</td>
<td>30</td>
</tr>
<tr>
<td>4</td>
<td>Bobbili Veena</td>
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<td>Kalankari</td>
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<tr>
<td>8</td>
<td>Cane Products</td>
<td>35</td>
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<tr>
<td>9</td>
<td>Coconut &amp; Coir products</td>
<td>36</td>
</tr>
<tr>
<td>10</td>
<td>Lace products</td>
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<tr>
<td>11</td>
<td>Paper Sweet</td>
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<td>12</td>
<td>Kondapalli Toys</td>
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</tr>
<tr>
<td>13</td>
<td>Dry Fish</td>
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<td>14</td>
<td>Baniyans</td>
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<td>15</td>
<td>Leather Lamp shades</td>
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<td>16</td>
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<td>19</td>
<td>Sarees</td>
<td>46</td>
</tr>
<tr>
<td>20</td>
<td>Dress Material</td>
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<td>21</td>
<td>Readymade Garments</td>
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<tr>
<td>22</td>
<td>Zari and Venkatagari Sarees</td>
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<td>23</td>
<td>Wooden cutlery</td>
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<tr>
<td>24</td>
<td>Laminated Photos</td>
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<tr>
<td>25</td>
<td>Embroidery &amp; wool items</td>
<td>52</td>
</tr>
<tr>
<td>26</td>
<td>Puppets</td>
<td>53</td>
</tr>
<tr>
<td>27</td>
<td>Agarbatties and Leather Chappals</td>
<td>54</td>
</tr>
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</table>
**Capacity building:**

Special programmes have been designed for training and capacity building of the SHGs. Training for skill development and awareness generation through exposure visits is taken up in all the districts. Regular skill development training programmes are being organized for value addition to DWCRA products for better packaging standardization of ingredients, pricing and to develop marketing skills among women. Women are exposed to best and relevant technologies displayed at TTDCs in all districts. The information about their functioning is obtained on a quarterly basis for monitoring and evaluation. Well known agencies like ORG-Marg are associated for evaluation and monitoring of SHGs and to suggest measures for their sustainable growth.

**Marketing:**

Marketing support is provided to the SHGs through DWCRA Bazaars (Market Outlets), which have been set up in all the districts. A permanent DWCRA Bazaar is being set up at Hyderabad. Products worth more than Rs.100 crores were sold through DWCRA Bazaars in the last two years.
The SHGs are assisted in many districts to develop branding of their products ex: Sree Praksham in Ongole district, Mahila in Adilabad. East Godavari etc., Women are encouraged to participate in fairs taking place at national level and in other states, collaboration with Hindustan Lever Ltd., has been secured by SHGs of Nalgonda districts where MACS have been appointed at stockist points and groups as sales points for marketing DWCRA products. Leading super bazars like Food World. Apna Bazaar, Thrinethra super market have came forward to tie up with SHGs to market DWCRA products.

**Institution Building:**

SHGs are encouraged to come together as Cooperative Societies at the village level and mandal level by federating them under Mutually Aided Cooperative Societies Act 1995. Nearly 350 societies have been formed so far. These societies will be accessing credit from financial institutions, donor agencies, DRDAs and Voluntary organizations and help the members of women SHGs in availing bigger loans for economic activities and also helps in collective bargaining in marketing of products, purchasing raw materials etc., These societies are popularly known as “Mahila Banks” These societies have a share capital of Rs.5.80 crores and total corpus of Rs.17.77 crores.
These societies charge interest of 12-18% per annum for giving loans. The recovery rate is around 98%.

**Non-Governmental Organisations' Efforts:**

Right from the beginning, NGOs Andhra Pradesh are working for the cause women and more than 200 committed NGOs have been involved in facilitating formation of SHGs and in the efforts for their sustenance. NGOs are working in close coordination with DRDAs in training and capacity building, skill development training programmes building SHG centered organisations etc.

**Government Initiatives:**

- Sales tax exemption on the sales of all the products manufactured by the DWCRA / SHG beneficiaries and marketed through the district level marketing societies organized by the DRDAs.

- Stamp duty waiver on all loan documents to be executed by the DWCRA/ SHGs for accessing loans from banks and other financial institutions.

- Special provision made in the state budget during last four years for state matching grant / revolving fund to support SHGs.

- 50% interest subsidy on the loans extended to DWCRA groups.
♦ Established permanent marketing centers in all the districts.

♦ Established TTDCs in all the districts for skill training and capacity building and also to display technologies.

♦ Setting up of SRTRI for technology development, research, training and to coordinate the training activities for all the districts.

♦ Appointment of DWCRA / SHGs as implementing agencies under Midday meals scheme.

♦ Support to groups to participate in fairs at National, State and district level.

♦ 19.14 lakh LPG connections issued to DWCRA/ SHG women and 6.00 lakh additional gas connections are proposed during 2003-04

♦ Setting up of one permanent DWCRA Bazaar at Hyderabad.

♦ 36.452 Houses allotted under GRUHINI.

Due to this massive Self – Help movement, there is perceptive improvement in socio-economic status of rural women. Due to constant efforts of the government, women have became very active, assertive and are concerned with the issues relating to them and their surroundings.
Conclusion:

In this chapter explains a brief review of the programmes relating to women’s development in India since Independence with a view to provide background for the subsequent model for women’s development.

The women’s movement has been a major force in India in contributing to the evolutionary process of social development in general and to women’s development in particular. The development of women through the five year plans has undergone a significant transition form welfare to development to empowerment. With the setting up of the Central Social Welfare Board in 1953, there has been a shift in the focus especially in the Sixth Five –Year Plan from welfare to the strengthening of women’s organization at the grassroots.

The organizations were meant to serve as channels for women to participate effectively in decisions that affect their lives. The Seventh five-year plan laid increased emphasis on the formation of collective organizations of poor women, building on their existing expertise and skills in order to provide gainful employment. Following this emphasis the
department rural development announced 30 percent quota for women in all anti poverty programmes in rural areas while introducing a specific scheme for women development of women and children in rural areas (DWCRA). During this period the ministry of human resource development was formed to make concentrated efforts to develop human potential and thus a separate and full-fledged Department of Women and Child development came into being in 1985. The recommendations of the Shrama Shakthi Report also drew attention to the potential of women’s groups helping individual women and poor women’s access to available opportunities to income enhancement.
Reference:


