Chapter II
DEVELOPMENT OF RURAL WOMEN IN INDIA
The status of women in Hindu society has changed from line to line. Women's position has passed through various phases. In ancient India, particularly during the Vedic period, women enjoyed a very high status in the family as well as in the society. She had equal rights with men and enjoyed freedom along with her life partner. In joint family, her authority was accepted and she had full liberty of action. R.K. Sapru (1989) in his book, "Women and Rural Development," mentions Altaker's view on women. According to Altaker, "Women played a more active economic role and participated in rituals, and girls in higher society were allowed to undergo the upanayana rite." During the later Vedic period, the position of women slowly began to decline. Altaker sees "the period from A.D.500 to A.D. 1800 as one of the progressive deteriorations in the position of women in the Indian society." K.Venkata Reddy views that, after the Vedic period the birth of a daughter was not quite welcome. The evils of child marriage, polygamy and dowry system that entered the social system during the
Maurya and Gupta periods and the Purdah system of Muslim period degraded the status of women in society. The effects of social reformers helped to a considerable extent in the social liberation of women. Gandhi worked hard for bringing women on an equal footing with men. However, while taking into account that the status of women varies from country to country, there is a wide difference in levels of status between women in developed and developing countries. Even within a country the level of social status differ from rural to urban areas. The status of women in India is determined by various socio-economic factors like education, employment and income etc.

India has adopted some unique measures to promote equality and development of women. It has one of the most forward looking Constitution and has number of legislations to protect the interests of women and to encourage their participation in national development. The Constitution of India promises social, economic and political justice, liberty of thought, expression belief, faith and worship and equality of status and of opportunity. The Constitution of India guarantees certain fundamental rights and freedom to realize these goals. Women benefit from these rights equally with men. Not only this, the Constitution grants equality to women in all spheres and also empower the state to adopt protective measures for neutralizing the cumulative social, economic, educational and political disadvantages of women ad for making special provisions for promoting their growth.
and development. The provision has enabled the state to draw up special policies and programmes to benefit women, set up special committees and commissions to study the problems of women, enact many labour laws and social legislation benefiting women and even reserving seats and quotas for women in educational institutions local bodies, training and employment schemes and in government jobs.

Equal opportunities in employment helped to ensure a significant position and status of women in India has resulted in increasing number of women in public services. The equal remuneration Act, 1976, provided for equal remuneration to men and women and attempts to prevent discrimination on grounds of sex against women in matters of employment and other connected matter. The special attention given to the needs and problems of women as one 'the weaker section' of Indian society. Politically equality radically changed the position and status of women.

The National Policy on Education, has accorded highest priority to women's education and emphasis that the entire system must be built in provisions for women empowerment. The NPE lays special emphasis on the eradication of disparities by providing equal opportunities to men and women. The most welcome tendency in women's empowerment and education activities is a serious effort to co-ordinate the programmes of formal and non-formal education, health and family welfare.
Women and Education

Although one of the major concerns for the Indian society has been a fair deal in the distribution of human resources. Particularly education among various social groups. This emerges from the Constitutional commitment to Indian society contained in the Directive Principle of State Policy.*

Endorsing the Constitutional directive, various Educational Commissions, especially the Education Commission (1946-66) and the Educational Policy 1986 have emphatically suggested to promote education among the weaker sections of the society as a measurement to distribute the human resource more equality.

However much progress has not been achieved in equalizing the educational opportunities to the weaker sections of the society. The quantity as well as the quality of education among the weaker social groups are very low (G.C.Casper, 1991). Among the weaker section, women are at vulnerable position. A fair distribution of education in terms of quantity and quality to women is very much needed. This is required not only from the point of promoting social justice, but also

* The Article 38 of the Constitution says: "The State shall to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice, social, economic and political, shall inform all the institutions of the national life". The following Article specifies the areas where the State has to take special interest: 'provision of adequate means of livelihood to every citizen, a fair distribution of wealth and means of production and ensuring equal pay for men and women.'
from the angle of promoting economic development in the country because development of men and women are interdependent and invisible. Moreover, educating women is key to development of the family and the society, as it has high correlation with health, education, social and economic development of the country (IBRD – 1991). Gandhiji remarked long back that “educating a man is educating an individual while educating a women is educating a family.” It is found in India, the literacy rate is very low. In spite of a gradual increase of literary rate from 1990 to 1991. The particulars of literary level in India are presented in Table 2.1.

**TABLE 2.1**

**ALL INDIA LITERACY RATE**

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>9.8</td>
<td>0.6</td>
<td>5.3</td>
</tr>
<tr>
<td>1911</td>
<td>10.6</td>
<td>1.1</td>
<td>5.9</td>
</tr>
<tr>
<td>1921</td>
<td>12.2</td>
<td>1.8</td>
<td>7.2</td>
</tr>
<tr>
<td>1931</td>
<td>15.6</td>
<td>2.9</td>
<td>9.5</td>
</tr>
<tr>
<td>1941</td>
<td>24.9</td>
<td>7.3</td>
<td>16.1</td>
</tr>
<tr>
<td>1951</td>
<td>24.9</td>
<td>7.9</td>
<td>16.7</td>
</tr>
<tr>
<td>1961</td>
<td>34.4</td>
<td>13.0</td>
<td>24.0</td>
</tr>
<tr>
<td>1971</td>
<td>39.5</td>
<td>18.7</td>
<td>29.5</td>
</tr>
<tr>
<td>1981</td>
<td>46.9</td>
<td>24.8</td>
<td>36.2</td>
</tr>
<tr>
<td>1991</td>
<td>63.86</td>
<td>39.42</td>
<td>52.11</td>
</tr>
</tbody>
</table>

It is clear from Table 2.1 that the literacy level of women is very low, when compared to men during from 1990 to 1991.

The UGC Annual report, 1994-95 shows that the enrolment of women to total enrolment is only 33.8 per cent. It is a matter of great concern that the urban differential in literacy increased as a faster rate in 1991. Roughly, the literacy rate of women is at the same level as that of men was three decades ago. There are also wide regional variations between states like Kerala which is near universal literacy and Rajasthan having only 20.8 per cent female literacy.

Female literacy in rural areas at 30.6 per cent is still very low and is less than half of the literacy rate in urban areas. The under-development of rural areas is the major cause of under development of education among rural females. The reason for non-enrolment of rural girls are a combination of educational and extra educational factors. The existing evidence point to the low access and provisions of educational facilities and lack of adequate supportive services of childcare. Medical and healthcare, lack of convenient sources of water, fodder and fuel in rural areas. Girls are put to the hard tasks early. Low female literacy and associated low status of women, low parental education and apathy to education of daughters and low valuation of female life itself and discriminatory attitudes towards female child inaccess to food, healthcare, education, leisure and early marriage of girls are extremely under developed in terms of infrastructure to
include basic services of education, health, water, electricity, road communications etc. Also it is a matter of great concern that approximately 30 to 40 per cent of rural population is below poverty line.

Women constitute 70 per cent of the world's poor population of 1.3 billion. They produce 50 per cent of the food worldwide but receive only 10 per cent of the incomes. Women's access to and ownership of resources is less than that enjoyed by men. And even among those who own property, the control of its use and dispensation vests more often than not with some male member of the family.

In many communities women cannot, or do not, inherit land. This means not only that they cannot earn through cultivation, but also that they do not have collateral with which they could seek credit for income generating activities like the men can.

Even when national index of development show a rise, the benefits of these developments do not percolate in equal measure to men and women, and women end up receiving less than their commensurate share. In fact, women are sometimes victimized by 'development' which leaves them worse off in the wake of technological progress by making them redundant or bypassing their areas of interest.
Feminisation of poverty has been noticed as a phenomenon in most developing countries. The men move up faster during such development, grabbing greater opportunities that women are unable to access, because of gender handicaps (for instance, hand pounding of paddy used to be an activity that brought in a small but independent income to indigent women; the replacement of hand pounding by rice mills has resulted in depriving these women of this source of income). Similarly, as fuel sources become more scarce – due to destruction of forests for commercial development – the women get deprived of their conventional sources of firewood and fodder.

Even the official *Country Report for India* presented at the Fourth World Conference on Women at Beijing in 1995 observed that 'the percentage of women among the extremely poor is disproportionately large', adding that 'intra-household inequalities can be significant', necessitating special attention for poor women.5

**Women Earnings**

Women's average earnings are consistently lower than those of men but in the unorganized sector which accounts for 94 per cent of economically active women, earnings are even lower.

Table 2.2 gives a measure of the gap between men's and women's earnings.
TABLE 2.2

AVERAGE WAGE EARNINGS PER DAY
(In Rs.)

<table>
<thead>
<tr>
<th>Age</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>15-29</td>
<td>16.09</td>
<td>10.85</td>
</tr>
<tr>
<td>All ages</td>
<td>15.04</td>
<td>10.11</td>
</tr>
<tr>
<td>Casual wage labour (age 15-59)</td>
<td>10.53</td>
<td>5.11</td>
</tr>
<tr>
<td>All ages</td>
<td>10.27</td>
<td>4.89</td>
</tr>
</tbody>
</table>


Women and Health

Several studies have recorded a gender-bias in the utilization of health services. During illness women are grossly neglected, whereas men seek and receive treatment. Attendance and admission figures at hospitals are significantly lower for women than for men; for every three men who avail of hospital facilities, there is only one woman who does so. Data from primary health centers (PHCs) indicate that in some areas (Rajasthan, for instance), the skewness is as high as five men for every one woman.⁶

Health is a function not only of medical care but also of economic and cultural factors — women have neither the time, mobility, childcare assistance, nor leisure to travel to health centers for medicines or treatment. In addition, an ideology that glorifies self-
effacement and suffering for women makes them more inclined to put up with pain and ill-health, rather than demand attention and rest.

In terms of food intake, women suffer greater deprivation in family activities (women eat last, as part of the culture of self-effacement and services to others – and if there is insufficient food, the men and children get fed first and the women do without). A very systematic sex bias is also reflected in higher nutritional/caloric deficiency among girls vis-à-vis boys. And because of gender bias in the allocation of food, malnutrition is a significant factor in many of the female deaths under 24 years of age that take place due to the complications of pregnancy and childbirth. The UN Development Fund for Women (UNIFEM) estimates that 50 per cent of the women in Asia and Africa are malnourished.

Discrimination in entitlement begins in fact at birth – mortality rates are higher for girls than for boys in the 0-4 age group, and 1.4 million girls are said to be 'missing' in the age group 0-6 due to various manifestations of unequal treatment and gender bias.

India is one of the few countries where the sex ratio (number of females to 1000 males, considered as an index of an overall scenario of gender discrimination) is adverse. From 972 at the beginning of the
century, the sex ratio has been declining to 933 in 1981, and 929 in 1991 (1991 Census figures).

**Women and Politics**

Political space has always been monopolised by men. Representation of women members of parliament and state legislatures has never exceeded 7 per cent, and has typically remained around 5 per cent over the years despite the increasing visibility of women. Women's representation at the higher rungs of decision-making positions has also been consistently low.

**Women and Socio-Cultural Factors**

The cultural construct of son-preference adds to the psychological diffidence of the female child. Dowry deaths are a related abomination unique to India – 17 women are killed every day for dowry, according to the figures of the National Crime Records Bureau of the Home Ministry.9

During 1995, the United Nations Development Programme (UNDP) developed gender-related indices for assessing human development, in the form of the Gender Development Index (GDI) to take into account disparities in the achievement between men and women, and the Gender Empowerment Measure (GEM) to include the representation of women in political decision-making. Globally, there is not a single country where the GDI turns out to be higher than the
Human Development Index (which means that gender handicaps are a universal phenomenon).

Violence against women has its roots in the subordination of women at the social level and their vulnerability has not decreased but increased in developing economies as a consequence of social disruptions, backlash (hostility to women's assertiveness and growing awareness) and a general degeneration of values. Every seventh minute, the National Crime Records Bureau finds, that a woman is subject to some criminal offence or the other.\textsuperscript{10} There were 82,818 officially reported crimes against women during 1994 (with many more never getting reported).\textsuperscript{11}

Empowerment is such a context calls for modalities other than mere economic betterment, because much of women's powerlessness stems from non-quantifiable rather than monetary impositions or handicaps. Conventional strategies for development address only poverty, not powerlessness or subordinate status, which are the crucial issues.

**Women and Unemployment**

Owing to mechanization and technological changes there is a tendency to replace women is shifted to their homes where they have to devote 16 to 18 hours per day for processing longer output. There are also other activities like firewood collection, sewing for the family
etc., where they are engaged. If these indirect productive activities are also taken into account female participation activities are also taken into account female participation will exceed the males. From the following, it may be seen that all our plans and other policy statements like the 20 point programmes have included this item high on the agenda. The employment opportunities have considerably increased over the past three decades and at the beginning of Wight Five Year Plan.

The report of the Committee of experts of unemployment estimates observed that, estimates of growth in labour force of additional employment generated in the plans and of unemployment at the end of the plan period presented in one dimensional magnitude are neither meaningful nor useful indicators of the economic situation. Gainful employment is vital for improving the quality of life of the people. Hence, income generating activities are given importance in rural development strategies. Gainful employment helps women to improve their socio-economic status and enable them to participate in nation building activities.

Women and Development Programmes

In view of the low status of women, Government have launched several programmes for the welfare of women. Though some of the programmes are not specified for the welfare of the woman, due
importance was given for the development of women. The general objective of development programmes for women is to improve their status especially in rural areas.

Community Development Programme (1952)

The Community Development Programme launched in 1952 addressed itself more to decentralization of development efforts. Besides giving a development administration whose focal point was the C.D.Block, the programme had succeeded to some extent in creating a viable infrastructure in rural areas, including the extension of machinery. However, it did not succeed to the desired extent in generating community efforts and combining the same with those of the government for bringing about a process of self-sustaining socio-economic development in the rural sector.

Rural Work Programme (1961)

Rural works programme was started in 1961 and continued till the end of the third five year plan. The scheme aimed at the creation of additional employment opportunities for agricultural workers during the slack period in areas with high pressure of population and pronounced unemployment and under employment. As such these schemes were taken-up to employ a higher proportion of unskilled labour. During the period of its operation viz., 1961-62 to 1965-66 a
total expenditure of Rs.1932-97 lakhs was incurred under this scheme and employment to the tune of 824.33 lakhs mandays were created.

Rural Manpower Programme

The Rural Manpower Programme was launched in 1964-65 as centrally sponsored scheme, but was transferred to the state sector in 1969-70 to be continued from the state plan allocation. The main objective of the Rural Manpower Programme was to provide additional employment opportunities to agricultural worker during the slack seasons through labour intensive community works especially in the areas exposed to pronounced seasonal employment and under employment. The aim was to provide employment for 100 day to at least 25 million persons by the end of Third Five Year Plan. An outlay or Rs.150 crores was envisaged which was to be provided totally as Central assistance. In view of the constraint of resources only small provisions were made available for the programme on adhoc basis from year to year. This naturally created uncertainties about continuation and extension of the programme. The expenditure over a period of nine years was Rs.35.06 crores resulting in the generation of 1370.21 lakh mandays of employment.12

Crash Scheme for Rural Employment

The Crash Scheme for Rural Employment was launched in 1971-72 for a period of three years with approximately Rs.50 crores
allocation for each year. Initially, it was a non-plan scheme, but was later on converted as a central sector plan. This programme was adopted on an experimental basis with the following objectives.

1. Generation of employment in all the districts, through labour intensive schemes, and

2. Production of assets of durable nature in consonance with local development plans, so that the alround development of the whole district can be brought out. In providing employment, preference was given to those persons from whose families no adult member was employed, so that at least one person from each family would find employment.

The outlay for this programme was the rate of Rs. 12.5 lakhs for each district. The scheme envisaged that if a year is taken as consisting of 10 working months and a month consisting of 25 working days on an average 2.5 lakh mandays of employment should be generated in each district.\footnote{13}

The Pilot Intensive Rural Employment Programme (1972)

The committee on unemployment under the Chairmanship of B.Bhagavath felt that it would be more useful to start some pilot programmes in small compact areas in selected districts rather than thinly spreading of resources all over the country resulting in poor impact. Their recommendation led to the formulation of the Pilot
Intensive Rural Employment Programme (PIREP). It was launched in 1972 and came to an end in 1975, though in some states the works taken up were allowed to continue for some more time. 15 districts were selected by the centre and one block from each of them was selected by the state government concerned for launching the PIREP.

To study through the implementation of the projects in selected areas, the nature and dimensions of the problem of employment among the rural wage seeking labour and the effect of the project on the wage level in the area, if any, with a view to evolve a comprehensive programme for the rest of the country. The ratio of wage and material components was initially fixed as 70:30 but was latter as modified to 60:40. Works directly and indirectly related to agricultural production was taken up.

Food for Work Programme

The Government of India launched in April 1977 a nation wide "Food for work programme" to enlarge the employment opportunities to the poorer sections of the community living in the rural areas. The programme was executed by the union ministry of Rural Reconstruction. Till 23rd October, 1980, a total of 56 lakh metric tones of food grains were released. The actual utilization was, however, to the tune of 4 and 5 metric tones. Employment generated till the end of 1979-80, since the inception of the programme in 1977 is reported to
be 8.686 lakh mandays. The scheme aims at direct benefits to the persons in the rural areas who live below the poverty line by providing them opportunities of employment and raising their incomes and nutritional levels.

Employment Guarantee Scheme (1981)

In continuation of the food for work programme, another scheme to generate employment was launched in the name of Employment Guarantee scheme on the basis of experience of Maharastra, the Andhra Pradesh Government had started this programme in 1981 to cover a minimum of their villages in each of three hundred blocks in the State. It's aim was to provide employment to every adult person in the selected village for doing unskilled manual work and to receive wages for weekly or in any case not later than fortnight.

National Rural Employment Programme

In the light of the experiences gained by the Government of India with regard to the Food for work programme, a new programme known as National Rural Employment Programme (NREP) was launched in October 1980 in the place of Food for work programme. The NREP become a centrally sponsored programme with effect from April 1, 1981 on a 50:50 sharing basis between the Government of India and the States.
The programme has three basic objectives. They are as follows:

1. Generation of additional gainful employment for the unemployed and under employed persons, both men and women in the rural areas.

2. Creation of productive community assets for direct and continuing benefits to the poverty stricken groups and for strengthening rural, economic and social infrastructure, which will lead to a rapid growth of rural economy and steady rise in the income levels of the rural poor; and

3. Improvements in the overall quality of life of the people in the rural areas.15

The maintenance of the assets for which funds and systems are ordinarily not available will be the responsibility of the District Rural Development Agency. For the maintenance of these assets, funds upto 10 per cent of the allocation under National Rural Employment Programme for the district can be utilized.

The allocation of resources to the states and union territories is made on the basis of 50 per cent weightage given to the number of agricultural labourers and marginal farmers and 50 per cent weightage to the incidence of poverty in each State/Union Territory. The State/Union Territories are required to allocate resources to the districts on the same basis. In case figures regarding the incidence of
poverty are not available. 50 per cent weightage should be given to the number of persons belonging to the Scheduled Caste and Scheduled Tribes in the district.

Ten per cent of the resources of the National Rural Employment Programme is earmarked for words of direct and exclusive benefits to the population belonging to the Scheduled Castes and Scheduled Tribes similarly ten per cent of the resources are earmarked for social forestry works, which has been raised to 20 per cent of the annual cash allocation in 1985-86. Again during 1986-86, this earmarked allocation was further increased from 20 per cent to 25 per cent of which 5 per cent of the allocation can be used for promoting decentralized nurseries.

Integrated Rural Development Programme (IRDP) (1978-79)

A programme of Integrated Rural Development was launched in 1978-79 by merging the earlier schemes, such as Community Development Programme, Small Farmers Development Agency and Marginal Farmers Development Agency.

The main objective of the programme is to improve the economic and social conditions of the poorest sections of the rural society. It aims at providing additional employment generation and raising of incomes of all the poor families who live below the poverty line. The thrust of the programme is the poorest of the poor, consisting of small
and marginal farmers, agricultural and non-agricultural labourers, rural artisans and craftsmen belonging to Scheduled Castes and Scheduled Tribes. Important to mention here is that, this is the only programme where 30 per cent of women should be covered under the programme.

The IRDP helps with the intention of improving the incomes of the poor whose income is below Rs.6400/-. The selected families will be provided subsidy and loan. This programme was implemented through the District Rural Development Agency. The IRDP was in operation in 5001 blocks in the country during the year 1981-82. The total financial allocation under the programme was Rs.4500 crores for the period of five years for 15 million families on 5001 blocks. 600 families in one block in one year would get about Rs.18 lakhs which nearing roughly Rs.3000 per family per block in a year and of this amount of Rs.2000 is given as loan and Rs.1000 as subsidy upto 1985. 165.62 lakh beneficiaries were benefited under this programme.

Performance during 1996-97

During the 1996-97 against the allocation of Rs.1097 crores, Rs.4979.74 crores have been utilized upto November 1996. The Ministry has fixed a credit target of Rs.2142 crores for the programme of which Rs.591 crores have been mobilized during the first eight months of the financial year. A total of 6.2 lakhs families have been
covered during this period of which Scheduled Castes/Scheduled Tribe account for 45 per cent and women 33 per cent of the total coverage.

During the Eighth Five Year Plan, by November 1996, about 97 lakh families have been covered. There has been a shift of emphasis from more coverage of families to qualitative aspects of the programme through enhancement of the average level of investment per family. In order to achieve this, the family credit plan that was launched on a pilot basis in 1991-92 was extended to cover 213 districts of the country in 1994-95. Its further extension is under active consideration of the ministry. Credit targets are being fixed from 1995-96 onwards. As a result of these inventions, the average level of the investment per family which was Rs.7889 at the beginning of the Eighth Plan Period has now crossed Rs.14,400 during 1996-97.18

All the above important programmes are meant for employment generation for both men and women. The Government of India first time have launched a programme exclusively for women in the year 1988-89. The programme is “Development of Women and Children in Rural Areas”.

**Development of Women and Children in Rural Areas**

Women generally spend their earnings on the welfare of their family welfare specially on their children. It is very necessary to improve the diet of children in order to improve their general health. If
the earning power of women increases, it is expected that the total well-being of the family specially the diet, health and education of their children will improve. Women's income is known to have a positive correlation with the nutritional and educational status of the family and in the building up of a positive attitude towards the status of women. With an intention of improving the income and family well-being, a programme called “Development of Women and Children in Rural Areas” (DWCRA) was initiated by the Government of India in the year 1982-83. On a pilot basis it was launched in broader way during the year 1988 as a sub-scheme of IRDP.

Aims and Objectives

DWCRA aims at women because when resources are scare services are few, it is always the women who are most affected. The main objectives of DWCRA are as follows:

1. Improving the status and equality of life of poor women and children in rural areas
2. Enabling women to improve their earning capacity
3. Improving the impact of ongoing development programmes by stimulating, supplementing, strengthening and integrating them
4. Involving the community in planning and implementing the programme so that need based development activity will be
carried on by the communities even after outside assistance is withdrawn.

Storage

A distinguishing feature of DWCRA is group strategy as against family as a unit of assistance under IRDP. The women members of DWCRA forms groups of 10-15 women each for taking up economic activities united to their skill, aptitude and the local conditions. The group strategy was adopted to motivate the rural women to come together and to break social bonds which had denied them income generating and self fulfilling opportunities. The group approach has been extended to all districts for greater coverage of women under IRDP with effect from 1.1.1990. UNICEF assistance is, however, being extended in a phased manners so as to cover all districts by the end of Eight Five Year Plan.

Coverage

DWCRA was started in 1982-83 with UNICEF assistance as a pilot project in 50 selected districts. Since then there has been a phased expansion every year. As of 31.13.1991 it has been implemented in 240 districts all over the country. It is proposed to cover all the remaining districts during the Eighth plan.
Formation of Group

The scheme envisage formation of group of 15-20 women. The women are expected to come together for an activity of mutual interest to all. The centre point for the group may or may not be an income generating activity. Income generation must, however, be an essential ingredient of the total activities in which the group is involved. Formation of a group can be a time-consuming process. The staff provided for DWCRA are Apo Mukhya Sevika and Gram Sevika. The Gram Sevika must spend adequate time in educating the target group women on the one hand and at the grass-root level, the Government functionaries on the other. The group will process the information, identify and a group organizer who will take the responsibility of liaison work.

The assistance available to a group is:

(a) Rs. 15,000 as a one time grant contributed in equal measure by Central and State Governments and UNICEF, which can be used as:

- Revolving fund for purchase of raw materials and marketing.
- Honorarium to a group organiser which may not exceed Rs. 50 per month for a period of one year.
- Infrastructure support for income generating activities, and
- One-time expenditure on child care facilities.
(b) Travelling allowances Rs. 200 for one year for the group organiser.

**Income Generating Activities**

All viable economic activities can be undertaken under DWCRA. The activities should be identified by the group suitably aided by the Gram Sevika, Mukhya Sevika and APO. These functionaries should also ensure that the backward forward linkages for selected projects are available in that are and identified institutions such as KVIC, KVIB, DIC, State-owned Corporations etc., are able to provide supportive services as well as infrastructure facilities.

**Mutlipurpose Community Centres**

For providing support to women group DWCRA includes provision of multi-purpose community centers. The centre is designed to provide space for training and demonstration, conduction of income generating activities, a Balwadi for children and residential accommodation for the Grama Sevika. The cost of construction of multi-purpose centers can be met out of the funds allocated under Jawahar Rojgar Yojana. The powers of sanctioning the projects under JRY have been decentralized and the panchayats can authorize construction of DWCRA community centers. The additional material cost, if any, can be met out of the interest earning of DRDAs. Each
completed centre is provided by the UNICEF with equipment upto Rs.50,000 for running the centre.

OTHER COMPONENTS

Training

The programme lays utmost stress on training for motivation, attitudinal change and awareness of buildings. Training programmes have to be organized for functionaries who discharges the responsibility of implementation of the programme. Short duration orientation seminars may be held for senior officials who are unable to spend much time away from their jobs. State Government may draw up a list of core resource persons who can be drawn to impart training at predetermined time and place. It will also have to be ensured that all functionaries in-charge of DWCRA upto the level of assistant project officer are trained at least once during a year. Curriculum for the training may be worked out in detail in advance, so that the same message is transmitted to all functionaries and a proper attitudinal orientation is also built up.

Staff

The programme visualized one officer, preferably a women of the rank of Deputy Secretary to State Government to be kept solely incharge of the programme at the State level. At the district level, a woman officer may be appointed as Asst. Project Officer, DRDA.
Supervised closely the implementation of the programme. The community development pattern of block administration provides a team of one Mukhya Sevika plus two Gram Sevikas. In case the posts of two Gram Sevikas have remained vacant and unfilled these should be filled up. In addition, one post of Gram Sevika has been sanctioned for DWCRA blocks.

The posts of one officer of the rank of Deputy Secretary with supporting staff of Junior Assistant, P.A. and one Messenger, one woman APO for each DWCRA district and one Gram Sevika for each for each DWCRA block will be borne from the funds made available. The State Governments may draw up job charts for these functionaries. In all cases it must be ensured that the umbrella approach of BDO being the coordinating official at block and Project Officer, DRDS at district level is retained for DWCRA functionaries.

Funding

If the group is registered under the “Registration of Societies Act” on the “State Co-operative Act”, it can get loan from the bank. Every member of the group can also receive subsidy and loan as per the IRDP guide lines. Each member will be individually responsible for the repayment of loan taken and also jointly responsible for the group.
Separate budget provision is made under DWCRA to meet the expenses of items as follows:

1. income generation supportive services/children facilities to be shared by Centre, State and UNICEF equally. In case of Union Territories, the expenditure is borne by Centre and UNICEF.

2. Travelling allowances to group organiser to be funded by Centre and State at 50:50 basis. In case of Union Territories the expenditure on this item is met wholly by Centre.
   - Staff cost
   - Supplies and equipment (upto 50,000) for multipurpose community centre.
   - Training, workshops, seminars.

3. Assistance to voluntary agencies will be met out of Central sources and will be made available through Chart.

Skill Training

TRYSEM is expected to cater to fulfilling the skill requirements for beneficiaries of DWCRA also. The curriculum, duration of training, and rate of payment to trainers and trainees requiring the same should be in accordance with the norms of TRYSEM.

Supportive Service

In keeping with the overall objective of DWCRA the group is expected to develop into a receiving system which will be affective in
obtaining benefits meant for the target group. The group must therefore be enable to take up facilities available for its members not only in the various rural development programmes being run by other Government organizations and departments for example, Adult Literacy, Family Welfare Balwadis, Immunization of Children in 0-5 age group. Efforts need to be made to see that the group assemblies at predetermined place and time, where functionaries of their departments can also reach item to transmit their message or services. This would also require effective lesson by development administration with functionaries of other Government departments concerned.

DWCRA is being a sub-scheme of IRDP, the major responsibility to plan, implement and monitor the scheme of DWCRA is also entrusted to the DRDA. An APO (woman) has been provided in each such DRDA, as member of the team, who is the key person to co-ordinate and monitor the programme through the agency of development block.

Conclusion

India has adopted unique measures to promote equality and development of women and has number of legislations to protect the interests of women and to encourage their participation in National Development. It is clear from the analysis that the percentage of
women literates are very low compared to men and female literacy in rural areas is only 30.6 per cent which is half of the literacy rate in urban areas. Even though the women constitute a major workforce in India, their work is unacknowledged or under reported in labour offices.

In view of the low status of the women, the Government of India has launched several programmes for the development of women especially the programme of Development of Women and Children in Rural Areas with the objective of improving the status and quality of life of poor women and children in rural areas and enabling women to improve their earning capacity.
REFERENCES:

1. Boutros Boutros Ghali, Secretary General of the UN, in his welcoming speech at the Fourth World Conference on Women, Beijing, 1995.

2. UN Figures, 1990.


Similarly, Kathleen Cloud says that 'As population density increases and competition for resources grows more intense, women lose independent access to productivity-enhancing resources of land, capital and labour; women become increasingly dependent economically as men tighten their monopoly of resources, both women's status and their life circumstances decline'. (‘Women Households and Development: A Policy Perspective’ in Romi Borooah, Kathleen Cloud, Subadra Seshadri, T.S.Saraswati, Jean T. Peterson and Anita Verma (eds), 1994. *Capturing Complexity*, New Delhi: Sage Publications).

*World Development Report of the World Bank*, 1990 also mentions that 'gender equity may actually worsen under certain growth patterns'. Several studies have pointed out that social welfare spending gets reduced after the introduction of what are known as Structural Adjustment Programmes (SAP) urged by the International Monetary Fund (IMF) and the World Bank, to reduce the fiscal deficit in developing economies. With increasing privatization, existing social inequalities get further aggravated. Women's groups have also pointed out that the paragraph on women and development which was incorporated in the official surveys of 1992-93, disappeared FROM LATER OFFICIAL SURVEYS. See also Ester Boserup 1970. *Women's Role in Economic Development*, New York: St.Martin's Press.


8. Typically, there should be more females than males, because their survival strengths are said to be stronger. A study carried out in Ludhiana showed that 65 per cent of children who came to the out-patients department were boys, and that boys accounted for 85 per cent of the in-patients admissions. Even this lower number of girl children, who were admitted to the hospital, were brought in later during the course of their illnesses, so that a higher proportion of girls, who were in-patients died, as compared to boys.

   In spite of the genetic predisposition to greater survival chances at birth for the female, girl child mortality rates exceed those for male children in a majority of the districts of the country.


11. *Towards Beijing*, see n.10 above.


