CHAPTER II

ADMINISTRATIVE SETUP OF DWCRA
INTRODUCTION:

Administration refers to the process of framing the policies, procedures, programmes of an organized effort, designing different hierarchical positions and assigning each position with required authority and responsibilities. This has to be done for effective formulation of different policy decisions. This, indeed, amply requires co-operation from personnel involved on one side and active participation and inclination to avail the benefits of the target group on the other. Coupled with this, effective coordination force which can bind, enforce, realization of desired team spirit and work would glorify the organized effort for realization of desired and result on high scale. Likewise the development programme like DWCRA also undoubtedly has administrative setup both at Apex level and also at the gross root i.e., village level. Against this backdrop, this chapter analyses and evaluates the administrative setup and execution of operation of the DWCRA programme. It also endeavors to identify the administrative gaps and operational problems of the programme.

DWCRA : A NEW DIMENSION FOR WOMEN DEVELOPMENT

Development of Women and Children in Rural Areas is launched in September, 1982 as a sub-scheme of IRDP. The
Programme seeks to provide income generation activities to women which will have a positive impact on the economic and nutritional status of the family.

The target group of DWCRA is the same as IRDP, but the financial provisions under DWCRA are available not for an individual but for the group as a whole. Under this programme, women beneficiaries are divided into groups and individual income generation projects will be financed on IRDP pattern from IRDP budget.¹

As a result of all dialogues which suggested a new direction for the Women's Programme to integrate into the mainstream of rural development, DWCRA emerged as a sub-scheme of Integrated Rural Development Programme. Integrated Rural Development Programme has an anti poverty focus.

For the eradication of the rural poverty, it intervenes in the poverty line. The cut off line of poverty is indicated by an annual income of Rs.7200. Integrated Rural Development Programme provides for the facilities in terms of institutional loans and other assets building programs like NREP, RLEG.

Women have participated in large number of NREP and RLEG which only shows the women's needs and urge for wage employment. The scheme of TRYSEM stipulated one third of the
beneficiaries to be girls. The quota has been far exceeded but it has not created corresponding self-employment opportunities for the trained women. Coverage of poor women under Integrated Rural Development Programme has been quite negligible. In spite of clear directives for the priority to be given to the women headed households, coverage in this regard has also been only marginal. This suggested for special efforts to accelerate the process of women's integration in the rural development strategies for which DWCRA scheme was designed.

DWCRA was not visualized as a separate exercise for rural women's development but as an integral part of integrated rural development programme strategies. This is a challenge before the functionaries as to how this integration can be achieved by keeping the special needs of women into focus. DWCRA is the only programme which is geared solely towards the upliftment of women as a result of their own efforts. This programme was designed as a self-scheme of IRDP specially introduced to increase the coverage of women under the poverty alleviation programmes. A mid-term review of the implementation of IRDP revealed that flow of assistance to women members of target group households or even women members of target group households has been very marginal. To subserve the overall objective of improving the quality of life of rural families living below the poverty line, a sharper focus on providing assistance to women as part
of the IRDP strategy was considered essential. DWCRA was formulated as a sub-scheme of IRDP within this framework. In the seventh five year plan (1985-90) reviewed that the Rural Development, the plan development stated that women had not benefited under the Integrated Rural Development Programme (IRDP) in the extent that they should have. It noticed that under it only 7 percent beneficiaries were women, although due to large scale migrations of men from rural areas into towns, the percentage of women-headed had increased. The plan further commented upon the implementation of the Development of Women and Children in Rural Areas (DWCRA) programme, initiated on a pilot basis in fifty districts of the country in 1982 and stated that it should be expanded. The document noticed that a decision had been taken during the sixth plan to confer titles on the husband and wife jointly in all development activities involving transfer of assets, distribution of land and house sites. It also commented upon the setting up of KRISHI VIGYAN KENDRAS and technology demonstration centres and stressed the need for involving more women in them.2
ADMINISTRATIVE SETUP OF DWCRA

Ministry of Rural Development

Department of Rural Development

Central level Co-ordination Committee (CLCC) Chairman

Official Members

Member Secretary
(Joint members Secretary, Dept. of Rural Development

Non-Official Members

Ministry of Panchayat Raj

Department of Rural Development

State Level Coordination Committee Chairman

Official

Member Secretary
(Joint Secretary, Dept. of Rural Development

Non-official Members

District Rural Development Agency (for each District)
District Collector (Chairman)

Zilla Parishad Chairman (Vice-Chairman)

Official

Members of Governing Body
Project Director

Non official

Assistant Project Director (DWCRA)

Mandal Level Organization

Village Level Organization
ADMINISTRATIVE STRUCTURE OF DWCRA

Administrative Setup of Central Level:

The Central Level Committee:

The administrative set up of DWCRA at the central level starts with Ministry of Rural Development with the Department of Rural Development, Government of India, New Delhi has the overall responsibility of policy formulation monitoring and evaluation of the programme. A central committee on IRDP and the allied programmes of TRYSEM and DWCRA has been constituted to assist the department. The Secretary, Department of Rural Development is the Chairman and there are other members who are the Secretaries or Joint Secretaries representing various ministerial departments and states. The non-official members are also represented in the committee.

The functions of the above said Central Committee are as follows:

i) to look after the framing and revision of guidelines for the above mentioned programme.

ii) To ensure effective implementation of guidelines.

iii) To review the block plans, district plans, annual plans and credit plans.

iv) To review linkage for supporting services for the IRDP beneficiaries.
v) To consider changes in administrative set up under IRDP and for other Rural Development programmes like DWCRA.

vi) To review progress of these programmes in physical, financial and qualitative terms.

vii) To consider current evaluation report.

viii) To provide a forum for a continuous dialogue with the state governments and components of the programme, and

ix) To consider proposals for strengthening of infrastructure of trail establishment training institutions, modifications in the normal process for the grant of stipend and in the pattern of training institutions.

STATE LEVEL:
The State Level Coordination Committee:

Panchayati Raj, the Department of Rural Development or any other department to which the subject of Rural Development is allocated is responsible for planning, implementation, monitoring and evaluation of the DWCRA programme at the state level. The Secretary, Rural Development will be the Chairman and the Joint/Deputy Secretary, Department of Rural Development as Member Secretary and there are various other Heads of Departments including a representative from the Government of India as members.
The functions of the State Level Committee are as follows:

i) To provide leadership and guidance to the DRDA's in the planning, implementation and monitoring.

ii) To secure inter-departmental coordination and linkages for the programme.

iii) To consider needs and changes in the administrative setup for the implementation of the programme of DWCRA and approve the establishment pattern and sanction the posts according to them.

iv) To review the physical targets of DWCRA in the district, keeping in view the objective conditions affecting the provision and operation of viable schemes and modify for the districts accordingly keeping in view the overall objectives.

v) To monitor and evaluate the implementation of the DWCRA programme with reference to the objective of the programme and

vi) To provide a forum for a meaningful dialogue between the policy makers at the state level and the implementation at the field level.

DISTRICT LEVEL:

The District Level Coordination Committee:

As the DWCRA programme is a sub-scheme of IRDP, this programme is implemented through District Rural Development Agency
(DRDA) at the district. In Andhra Pradesh, the DRDA is generally headed by the Collector who acts as the Chairman and the Chairman of Zilla Parishad acts as Vice-Chairman of DRDA. The Project Director of DRDA functions as the Member Secretary. The DRDA has a governing body. Broadly the constitution of the governing body in each district is as follows:

1. Collector Chairman
2. Chairman, Z.P. Vice-Chairman
3. All M.P’s and M.L.A’s of the District Member
4. Head of the Cooperative Central Bank Member
5. Chairman, Regional Rural Bank Member
6. Senior most of the Lead Bank Member
7. District Officer in-charge of welfare programmes Member
8. General Manager (DIC) Member
9. Project Officer, ITDP (where it exists) Member
10. Regional/District Officer, Scheduled Caste Finance Corporation Member
11. Two representatives of the weaker sections
   One of whom may be drawn from SCs and STs. These Representatives may be the Beneficiaries (where it exists) Member
12. One Representative of Rural Women
   Preferably a beneficiary Member

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13. Representative of District Milk Union (where it exists) Member

14. Project Officer of DRDA Secretary/the Chairman/President of DRDA is empowered to form an Execution and this Executive Committee will assist the DRDA. The Executive Committee can consist of all the District level officers and may have other officers deemed necessary for the planning and implementation of the programme. The governing body of the DRDA should meet once in a quarter and the executive Committee once in a month.³

**Functions of the DRDA:**

The DRDA will be the overall in-charge of the planning and implementation, monitoring and evaluation of the DWCRA programme in the district. The functions of the DWCRA programme in the district are:

a) To keep the district level agencies and mandal level agencies informed of the basic parameters, the requirements of the DWCRA programme and the tasks to be performed by all these agencies.

b) To coordinate and oversee, preparation of perspective plans and annual action plans of the actions plans of the mandals and finally prepare district plan.
c) To evaluate and monitor the programme to ensure its effectiveness.
d) To secure inter-sectoral and inter-departmental coordination and cooperation.
e) To give publicity to the achievements made under the programme and disseminate knowledge and build up awareness about the programme, and
f) To send periodical reports of the state government in the prescribed formats.

The Project Director of DRDA is assisted by one Assistant Project Officer (APO) exclusively to assist him in implementing DWCRA programmes in the district. He is the only functionary found at the district in-charge of DWCRA activities for the whole district. The APO is generally a woman officer and depute from other government departments.

RATIONALE:

Women generally spend their earnings on the welfare of their family members specially on their children. It is very necessary to effect improvement in the diet of their children in order to improve their health. If the earning power of the women increases, it is expected that the total well-being of the family will improve. Women income is known to have a positive co-relation with the nutritional and educational status
of the family and in the building up of a positive attitude towards the status of women. Hence, the necessary of ensuring more income earning avenues for women.

OBJECTIVE:

The primary objective of DWCRA on the one hand, seem to provide income generating activities to women which will have a positive impact on the economic and nutritional status of the family. It also attempts to provide an organizational support in terms of receiving system for the assisted women, so that they can become effective recipients of goods and services available in that area. The main objective of this programme is to improve the status of women by encouraging them to stand on their own and thus develop self reliance. The income generated out of DWCRA can add to the family income. They can be equal partners of them, men folk in improving the standards of living of the family and above all they can be better mothers and housewives.

STRATEGY:

A distinguishing feature of DWCRA is group strategy as against family as a unit of assistance is the same as Integrated Rural Development Programme, i.e., families having an annual income of less than Rs.4800. The methodology of reaching it is through a group rather than individual beneficiaries. The financial provisions under
Development of Women and Children in Rural Areas are available only for the group. The women members of DWCRA form groups of 10-15 women each for taking the assistance. Individual income generation projects will be financed on Integrated Rural Development Programme from Integrated Rural Development Programme budget.

**COVERAGE:**

For the first time as a pilot project the Development of Women and Children in Rural Areas Programme was started in 50 selected districts in all States in 1982-83. It was extended to one district in each Union Territory during 1985-86, 24 additional districts in the states were covered during 1986-87. The programme has been extended to more districts in a phased manner every year covering the whole country.

The criteria adopted for the purpose of coming the districts under DWCRA programmes are general backwardness low female literacy and high infant mortality rate. In addition for better convergence of services, the districts should, as far as possible, be those in which some ICDS projects are already under implementation.

The scheme of Development of Women and Children in Rural Areas was designed with a concept, approach, clientele and methodologies differ from the earlier programmes of women's welfare development. The basic difference lies in conceptualizing the role of
women which in the earlier programme was limited to her responsibility within the home. The new programme recognizes women also as economic providers for family particularly at subsistence level. The scheme visualized a participatory development approach and provided lot of flexibilities to ensure the participation of the target group of women. But in actual practice, there has not been much difference in the process of implementation of the scheme, it has remained target oriented to achieve the formation of stipulated number of groups, it is time now, after the scheme has been on the ground for nearly a decade and half to take stock of the performance of the scheme and the process of its implementation.5

While Integrated Rural Development Programme has only an economic objective of eradication of poverty of the rural poor. DWCRA aimed at both economic and social enlistment of the poor women. The specific objectives of the schemes were:

(1) To strengthen the economic base for rural women by bailing of credit and subsidies provided under Integrated Rural Development Programme scheme,

(2) Provision of support services to enhance their productive skills and efficiencies and also to mitigate their drudgery in their multiple responsibilities,
(3) To enhance their bargaining power and decision making abilities through collectivization,

(4) To train them in productive skills and group dynamics, and

(5) To orient the development functionaries to respond positively to the needs and constraints of poor women and their potential capacities for development. Components of the schemes are:

(i) promotion of emergence activities.

(ii) Provision of support services,

(iii) Organization of the women participating in the scheme into groups, and

(iv) training of functionaries at different levels including the women of the target group.6

State's activity:

The state governments play a key role in planning and programming of DWCRA in the districts. As soon as the districts where the DWCRA programmes are to be started, the state government is expected to start preparatory work which includes making provision in the state budget for release of matching share of revolving fund, appointment of staff and their training, preparation of project profiles of suitable activities to be taken up by women's groups, establishing linkages with other technical agencies for making arrangements, other social development programmes for health education, sanitation, services etc.
Scheme of operation:

To operate the scheme, it requires a clear understanding of the concept and the process of implementation. There is scope for any shortcut in the process. It is to be understood that the components of the scheme are an intermix of both programmes and the process in which both are important, may be the process is more. DWCRA is a scheme of direct intervention in women's poverty with the ultimate objective of creating self-reliant and self-sustaining groups of poor rural women. DWCRA visualize the involvement of the members of the target group from the very beginning from identification of problems, resources, planning and monitoring.

Selection of Beneficiaries:

First step of the scheme is to identify the poor women of the families living below the poverty line fulfilling the criteria for Integrated Rural Development Programme benefits and to know their occupational base and socio-economic constraints. Poor income earning status of women in these families may be due to lack of credit, low productivity overlabor which may be related to inadequate skills and efficiencies, lack of assets etc. Moreover, women are entrapped in poverty cycle, demand on her time and energy both within and outside the home, work without no respite, repeated pregnancies, inadequate food, lack of rest and relaxation, poor sanitation, inadequate medical
care, illiteracy, lack of promotion make her position more vulnerable having an adverse effect on the quality and availability of her labor resulting in low economic productivity. These affect her social and health status and opportunities for employment and employability.7

Needs and problems of the women therefore are to be assessed to activate them to be involved in meeting their needs and solution of their problems. Here in starts the process of group formation in an informal way to facilitate interaction and to decide the priority and selection of the projects and to solve their problems collectively which they are not in a position to tackle individually.

Income Generating Activities under DWCRA:

In promoting income generating activities under DWCRA, women are to be treated as Integrated Rural Development Programme beneficiaries. The same terms and conditions are applicable as are generally applied in cases of Integrated Rural Development Programme beneficiaries. Women’s who are not interested should be treated as a handicap in their way of getting loans. Moreover, on collateral it required for loans up to Rs.50,000, particular problems for women in this regard are lack of information about the sources and modalities of acquiring those facilities, problems of locating suitable economic projects and above all lack of self-reliance. DWCRA seeks to address these problems by providing information and training to the participants,
organizing them into groups to develop their collective strength, capacity to articulate their needs, mobility and by strengthening the infrastructure for enhanced and close interaction with the development agencies.

Promotion of employment for women can be sought in several ways. It is necessary to identify first the sectors where women's employment is either low or on the decline and the reasons for that. It may be possible to revive those by putting some additional inputs of credit, training and creating marketing avenues. Employment opportunities for women can be expanded by modernization of traditional occupations for women such as spinning and weaving match making, coir, agriculture, animal husbandry and fishery etc. Simultaneously women may be trained to acquire new skills for alternative employment. The scope for more earning for women also be possible through strict implementation of the Equal Remuneration Act and by improving the exploitative conditions in which, women have to work.

To promote employment opportunities for women, it is necessary to expand and diversify education and training facilities for them. Skills development training including entrepreneurial skills can be linked with TRYSEM. Some banks have also come forward to help in the development of entrepreneurship amongst women. Training and
employment opportunities can also be availed from KVIC, handicraft board etc. Training is to be linked with the projects undertaken after assessing the resources, credit and market availability. The resourceful economic projects should be prepared first and carefully after assessing the availability of raw materials, marketability, training facilities etc.

**Multi-purpose Centres:**

In addition, the Department has formulated a scheme for setting up of multi-purpose training-cum-production centres to every DWCRA mandal. This centre, apart from providing facilities to every training, production and child care, will also include residential accommodation for Gram Sevika. It may be used for promotion of appropriate technology. Total cost may not exceed Rs.1.60 lakhs for centers located in ordinary areas and Rs.2.30 lakhs for those located in hilly black cotton soil and for flung areas. The cost of construction of will be met out of RLEGPL funds and according to RLEGP norms, which provide that the wage component should not be less than 50 percent of total project cost. The additional cost of materials, if any, can be met out of the interest earnings of the DRDA, where DRDA is under implementation into Rs.50,000 per centre. UNICEF will however provide cost of supplies and equipment for these centres unto Rs.50,000 per centre.
Social Inputs in DWCRA:

Provision of social inputs in DWCRA is visualized as a support to women to participate effectively in economic activities with under attention to their work. Women are often constrained due to their multiple responsibilities and lack of appropriate technology which in addition to enhancing their efficiency could also reduce their stress and strain. Small children are hung around while the mother work or the children are left behind at home under the care of a tender aged daughter or even to themselves unprotected and uncarved for. Under such a situation, women cannot derive the full benefits from the economic activities and in most of such cases the economic against are outweighed by the social loss.

DWCRA is to assist the poor rural women in making use of services available from relating on-going programmes run by other government and non-government agencies. For example, the working mother need the services of a scheme very badly. These services may be made available by the scheme of creches run by the Central Social Welfare Board (CSWB) through its State branches. Lack of literacy is a constraint in the way of the progress of women. This may be made available through the state run adult education programmes. A minimum fund is available under the scheme itself for child care activities. But this is not enough. For organizing effective services for
the children, expectant and nursing mothers, the development functionaries operating at the grassroots level can help the DWCRA group to get in touch with the nearby Anganwadi Centre operating in the village. Services related to immunization, the supplementary nutrition, health check up, referral services, and pre-school education and delivered through these centres. The advisory committee for DWCRA has also suggested that in the case of starting new ICDS centres, preference should be given to the areas where DWCRA has been initiated. Similarly an established anganwadi centre can be selected as a nucleus for organizing DWCRA activities. This will go a long way in reinforcing the social inputs in DWCRA and economic inputs in ICDS centres. Besides, the supply of water fuel, fodder and housing are some of the crucial concerns for women. The water supply programme of the Technology Mission of Rural Water Supply can address this issue from women's perspective. Fuel and fodder problems can be mitigated through a well planned social forestry programme. Construction of house under rural housing programme can also keep the women's need in view and this programme may also get the priority in case of DWCRA group.

Availability of all these services is visualized through linkage with all the on-going programmes. Women need to be informed about these facilities and through their collective efforts and the back up
support of the DRDA and the block, it may be possible to make these services available through convergence to the DWCRA groups.

**Other Components:**

**Staff Support:**

Like IRDP, DWCRA is also a programme being implemented by the District Rural Development Agency (DRDA) in the district. For better coordination, an advisory committee for DWCRA at the district level will be constituted in every DRDA. This committee is comprising of the District Collector as the Chairman and the Project Director DRDA is the convener. The other members of the committee are the District Officer in charge of ICDS, District Health and Medical Officer, District Education Officer, District Officer, NABARD, Lead Bank Officer, Principal ITI, Principal, Polytechnic, Principal of a women’s College, representatives of two prominent voluntary agencies working in the area, representative of prominent Research Bodies working in the area, representative at the state level, an officer of the rank of Deputy Secretary (usually a woman) with supportive staff is responsible for the programme. To facilitate the implementation of the scheme one post of Assistant Project Officer (APO) (women) has been sanctioned to be in the DRDA team. One additional post of Gram Sevikas (2 in the normal block pattern) can take charge of 10 groups each of the stipulated number of 30 per block.
Assistant Project Officer, two Gram Sevikas (GSs) and the Mukhya Sevika (MS) of the block are to form a team to help in the implementation of DWCRA by conducting preliminary surveys of the areas. Establishing contacts with the rural women in identifying their constraints and needs. The team will be responsible for necessary monitoring and follow up. Assistant Project Officer is to help in establishing contacts with different agencies, in mobilization of resources and training facilities, marketing of the products of the DWCRA groups and also to look after the day-to-day administration of the scheme within the DRDA. It should not, however, mean a separate exercise for the women’s programmes by the women functionaries within the DRDA. Implementation of DWCRA is the overall responsibility of the entire DRDA team about the scheme having a complementary role in the success of the poverty eradication programme. Effectiveness of DWCRA also depends on how effective the team of Assists the Project by Mukhya Sevika and Gram Sevika. The Mandal Development Officer/Block Development Officer Supervises the work of Gram Sevikas.

Organisation of Women into Groups:

The most innovative aspect of the scheme of DWCRA is the organization of the women participating as Integrated Rural Development Programme beneficiaries into groups improvement in the income earning status of women may not necessarily enhance their
socio-economic status unless they have a claim over their income. They also need a power base to bargain and articulate their demands in negotiating with the banks, Government agencies, labor market and to the sources of development inputs.

Organization of the groups is not however the starting point for DWCRA. A group is organized when the women themselves want to be formed into groups. It requires lot of interaction between the women and the development functionaries. The scheme originally allowed a period of six months to establish the required rapport with the women to help them to articulate their needs and to activate them to act for their own development. It is suggested that a group could be organized with 10-15 women coming from the same cluster, with a homogeneous background which is poverty. Collectivization of women may start as informal grouping, which can be formalized when the members feel the need for it. Even if the groups are to be formalized for administrative reasons, when the registration of the group becomes a pre-requisite for the release of fund, the informal character of the group needs to be maintained to avoid power play and to let everyone to develop membership of group is not to be decided by any outside agency ever not by DRDA except to see that the group belongs to the poor section of women.
Registration of Groups:

After the formation of DWCRA groups, each group is to be registered under the Societies Registration Act or State Co-operative Registration Act.

Selection of Activity:

The selection of income generating activities is 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 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 co-operation of all members.

The scheme suggests for a group organizer/leader to be identified by the group members from amongst themselves. The group organizer is to work for the group such as contacting the banks, DRDA office, office of the Mandal Development Officer, visualizing markets for organizing sales and supply of raw materials etc. She can also help maintains the accounts etc. For that, she has to be a little more articulate, less encumbered, ready to work for the group. There is a provision of Rs.200/- annually to meet the expenses of the group organizer incurred in connection with her visits to different places. Group organizer is not an outsider, she is one of the group members,
entitled to the Integrated Rural Development Programme benefits and other facilities as other members are. The Group organizer is also entitled for a honorarium of Rs.50/- per month for a period of one year. The group members will decide who will be their organizer. They can change her whenever necessary.9

Funds for the Group:

Revolving Fund:

In addition to the benefits of loan-subsidy of IRDP to individual members, each group of women under DWCRA was given a sum of Rs.15,000/- as revolving fund. This account was divided into two parts; (a) Rs.10,000/- to be used for generating group activities and (b) Rs.5,000/- for organizing child care activities while the mothers were engaged in work. This revolving fund was shared equally by Government of India, State Government and UNICEF. During 1995-96, revolving fund for each group was enhanced from Rs.15,000/- to Rs.25,000/- and Government of India, State Government and UNICEF share at 40:40:20 respectively. During 1996-97, UNICEF withdrew its support. Government of India and State Governments shared revolving fund on 50:50 basis. UNICEF provided support to administrative staff cost for a period of five years initially for each district. Later it would be met from IRDP administrative cost. UNICEF withdrew totally from DWCRA from January 1, 1996.
The revolving fund of Rs.25,000/- is provided to the group as lumpsum grant. The member can use it on appropriate basis and it can be used for any income generating activity. This is a common fund which is recouped and revolved periodically. Over and above this, if needed IRDP subsidy, and bank loans can also be availed.

Bank Credit for DWCRA Groups:

A DWCRA group which is registered under the Societies Registration Act, or State Cooperative Registration Act can approach bank for getting a loan in the name of the group for production purpose. However each group is entitled to revolving fund amount on pro-rata basis at the rate of Rs.1,667/- per member subject to a maximum of Rs.25,000/- per group. The group is also entitled to subsidy at the rate of 50% to SCs & STs, 33% for BCs and 25% for OCs monetary ceilings prescribed. The availability of bank credit has enabled the groups to take up productive activities with higher investments. The DWCRA loan is provided by the banks and subsidy is provided by the Government. Each member is responsible individually for the payment of loan taken and also jointly responsible for the group.

Handling over of Loan:

The amount sanctioned to DWCRA groups i.e., Rs.15,000/- is handed over to the Mandal Development Officer by the Chairman of DRDA/Project Officer who in turn hands it over to the group.
Bank Accounts:

Every group maintains a savings bank account which is jointly operated by the member of the group and the Grama Sevika to withdraw money from the account, the signature of both of them would be essential.

Accounts:

The Grama Sevika checks the accounts of the group at least once in a fortnight. The checking is done to see if the amount withdrawn from the bank has been duly sanctioned and is being spent for the purpose for which it has been sanctioned.

Meetings:

The Grama Sevika is responsible to convene the meetings of the DWCRA groups in consultation with the group organizers. In the first meeting after the formation of the groups to decide the objectives of the group, the time and place of meetings and the individual responsibilities and functions. A few such meetings would reveal the interest, existing skills and the capabilities of the women. The Grama Sevika helps them to develop the outline of activities, taking care that every member of the group should take part in the formulation of the work plan.
Thrift and Credit:

An effective strategy tried out for generating group activity is of promoting thrift and credit amongst the group members. Group members are encouraged to save small amounts (Rs.10, Rs.20, Rs.30 per month) 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's have been authorized to give matching contribution equal to the savings made by such groups upto Rs.25,000/- per group. This is to be drawn from IRDP infrastructure.

Grading of DWCRA Groups:

Grading of DWCRA groups after the end of every year has been introduced mainly to encourage the groups. Three grades as Grade 'A', 'B' and 'C' have been fixed and the grading is awarded through adjudging the performance of the groups for the whole taking the parameters like regular attendance to meetings, record maintenance, savings behaviour, income generating activities, financial achievements, repayment of loans, participation of janmabhoomi programmes, shramadan, clean and green etc., programmes of Government of Andhra Pradesh.
Training:

Training is a critical input in the effective implementation of DWCRA. The concept and the approach of DWCRA are to be understood not only by the functionaries at the grass root level, an appreciation of the scheme is to be developed all along the hierarchical line through training and orientation to the scheme. Training is not an one time exercise. It has to be a continuous process both for the functionaries and the participants to remain informed and alert and to understand the problems and their solution from a more practical angle.

To start with, it is necessary to orient the entire administrative set up to be sensitized on the development issues of the rural women, and to appreciate the need for a scheme like DWCRA. This is also necessary to motivate the cadres at middle and lower levels. At middle level of administration and supervision, it is necessary to develop an understanding about the programmed contents and suggested modalities of operation. This can be done through organization of training/orientation workshops. These workshops are more purposeful when the grassroots level workers and even the representatives of the women's groups participate, as this provides the scope for direct interaction between these officials, the women and the grassroots level workers. At this level, it is also necessary to have an
exposure at regional and national levels for exchange of ideas, information and knowledge.

Since Assistant Project Officer (Women) has the special responsibilities for handling the scheme of DWCRA, guiding the field workers, sensitizing the sister organizations, develop a broader perspective of women's development issues a need to be competent enough to critically analyse each issue in relation to DWCRA. She requires to be trained in an environment with a good data and information base for free and critical interaction and also through field visits to acquire on the spot knowledge and information about some successful projects. For Mukhya Sevika and Gram Sevika, it is necessary to be trained in the techniques of communicating with the poor women, identification of problems and their solution, identification of economic projects and related training needs, market sources of information and credit. They have to understand the modalities of the operation of the scheme particularly to acquire the skills of group organization and its sustainability.  

At the receiving level i.e., for the women, training is necessary for the development of skills and awareness building. Training in skills can be linked with TRYSEM. Training for awareness building can be given by the Assistant Project Officer and her team as
well as by organizing field trips where such projects have been carried out successfully.

The need for giving training to the group organizers has been emphasized in the scheme. The group organizers need specially to understand their role in relation to the group, their functions and critically of their role in running the programmes successfully. They also need to be aware about the situation of women and the importance of DWCRA.

Least but not least, training is important for the trainers who will be involved in the training of functionaries and group organizers at different levels. Training for the trainers can be organized at the State level as well as at region and nation levels. Duration and contents of training are to be decided according to the level of their involvement in training.

**Monitoring and Evaluation:**

Monitoring and Evaluation are the integral components of any programme and so also of DWCRA. Monitoring is an on-going process systematically reflecting on the previous work to make improvements. Monthly meetings of all the functionaries can be effectively utilized to accomplish this regularly. The programme needs to constantly monitored for mutual understanding, understanding of the problems and their solutions jointly by the DWCRA functionaries and
the women. Evaluation of the programmes at a regular interval is necessary to assess how far the programme has achieved its objectives, for identification of the inherent problems or the problems which have emerged during implementation to correct the course and keep the direction clear.

**Role of Non-Governmental Organisations (NGOs):**

There is now a general acceptance that the Non-Governmental Organisations can play a vital role in the implementation of any development programmes particularly in those programmes having a participatory development approach. The scheme of DWCRA was formulated drawing largely on the experience of some Non-Governmental Organisations dealing with poor women's problems and issues particularly in the employment sector. The scheme has therefore a natural bias towards the positive contribution of Non-Governmental Organizations in the implementation of the scheme. Assistance of selected Non-Governmental Organizations with necessary expertise was sought in training the functionaries, preparation of block plans, monitoring and evaluation of the programmes to demonstrate the ways and effectiveness of the participatory approach in all these areas. Part of DWCRA funds had also been allocated to CAPART to implement the scheme with the collaboration of the voluntary sector.
The role of the voluntary sector is expected to be complementary to improve the qualitative aspect of the programme and its implementation through collaborative efforts. Association of good voluntary agencies working in the areas has the potentials of enriching the implementation of the scheme. But it is not to work as a substitute for governmental agencies. That will curtail the initiative of the machinery and help to perpetuate the culture that women's development issues can be handled only by the voluntary sector.

The Development of Women and Children in Rural Areas programmes is a sub-scheme of Integrated Rural Development Programmes (IRDP) specially introduced to increase the coverage of women under the poverty alleviation programmes. DWCRA groups are required to identify viable income-generating activities for implementation in keeping with local resourced endowments, traditional skills of the group-members and the potential for marking the product and services. They are assisted in this by the extension staff including Gram Sevikas, Mukhya Sevikas and Assistant Project Officer of DWCRA as well as the banks when they come forward to provide credit support. There has been a considerable problem with regard to identifying viable activities and marketing of DWCRA products, particularly non-traditional goods which have a market outside the village. This has had an adverse impact on the income of the DWCRA.
group and in many cases has resulted in less production, under employment of the beneficiaries and low-generation of income.

In order to improve linkage for DWCRA products, the ministry of Rural Development has taken many initiatives. District Supply and Marketing Societies could be organized using funds provided under Integrated Rural Development Programme infrastructure with approval of the State Level Sanctioning Committee. The State Governments and the Collectors have been requested to coordinate activities of various departments in order to increase the purchase of goods of DWCRA groups by Government and Public Sector Organizations. Efforts have also been made to provide purchase preference and price preference for DWCRA groups in Government purchases, it is, however, recognized that in the long run dependence on Government purchases has to be phased out and the groups have to sell their products in the open market by organizing DWCRA bazaars.

Gainful employment is vital for improving the quality of life of the people. Hence, income generating activities are given importance in rural development strategies. DWCRA has been designed as a new module for integrating women in the main development stream. The success of DWCRA depends on proper identification of the participants, assessment of their needs and problems, trust on the part of the officials in the potential opportunities
for the development of women and their own capacities for self-
employment. Effective implementation of DWCRA need only to 
understand and appreciate the concept and approach, also committed 
involvement in the process of its implementation.
REFERENCES:


4. Ibid.

5. Ibid.


8. Integrated Rural Development Programme Allied Programme, Opcit., p.38.

9. Ibid.

10. NIRD Course material, p.19.