CHAPTER – 1

INTRODUCTION
This introductory chapter highlights the role of women in various spheres of development especially in rural areas. It presents a brief summary of various developmental programmes introduced by the Government. It also covers the statement of the problem, overview of literature, objectives, need and other methodological aspects of the study.

Introduction:

Rural Development has been a serious topic for discussion and research among all third world countries in general and India in particular. Development, as a matter of fact, is a continuous process. It is both a means and an end. So rural development in its broadest sense encompasses overall development emphasizing more on social, economic and political awareness and upliftment of the people in these fields. The people of third world countries generally believe that true development is centered on people and that they have to develop themselves by participating in activities that affect their lives. Of late, women and their participation world over have been recognized as an important and integral segment of the population and source of
development. Development programmes that tend to ignore and undermine the dire needs of women, their participation and contribution often miserably failed.

Need and importance of Women Development:

The importance of women in the overall development of the society can hardly be overemphasized. Their role in the society, their problems, priorities and capabilities, if truly appreciated can lay foundation of a gender-based approach to rural development much stronger and productive than that of earlier decades. The rural women as a mother, as a partner in rural household activities, and as member of rural society and nation as a whole performs various functions, which are both critical and burdensome, which are not always visible and tangible in terms of economic output. Strengthening the position of rural women through complementary inputs would mean strengthening of their capabilities and performance, which would get reflected in their contributions to the progress of the nation in general and the village scenario in particular.

Women today are representing nearly fifty percent of our population and substantially contributing to the welfare family and overall development of the society. They are recognized as powerful agents of change and inputs for transformation of the society. Besides, scores of studies have convincingly established the fact that women are
more efficient converters of resources into productive purposes and various spheres of household development.

By making women the focus of development on side and active partner on other and can ensure not only the development of children, but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, land distribution etc. In consideration of these and recognizing the active role of women in rural development many programmes have been launched by the Government at all levels from time to time. The DWCRA is one such programme aimed at the development of rural areas. Therefore, an attempt is made to present a brief-note on such developmental programmes in general and more on the DWCRA programme in particular.

Community Development Programmes:

This programme was launched in 1952. It was for the first time tried to build-up the concept of home to community. But this programme received a setback in sixties when its main focus shifted to agriculture. The women was not recognized as a partner of man in agriculture and was not included in the efforts of bringing new technologies to the farmers in spite of intimate involvement in agriculture as a contributor of labour, manager of resources, cultivator and decision-maker.¹
Integrated Rural Development Programme:

The IRDP is essentially an Anti-poverty programme. It was launched in 1978-79. It aims at bringing the poor above the poverty line through self-employment. The beneficiaries of this programme are from families below poverty lines belonging to groups like landless, marginal farmers, small farmers and rural artisans. Fifty percent of the beneficiaries shall be from SCs and STs and three percent from physically handicapped persons. Poverty line for this purpose is taken as family income of Rs.11,000/- per annum at 1991-92 prices. The subsidy is 25% for small farmers, 33 1/3 % for marginal farmers and others and 50% for SCs and STs. The subsidy component is financed by the Central Government and State Government on 50:50 basis. IRDP is being implemented through District Rural Development Agency (DRDA). The programme was introduced by merging the earlier schemes, such as Community Development Programmes, Small Development Agency and Marginal Farmers Development Agency.²

The main objective of the programme is to improve the economic and social conditions of the 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 labours, rural
artisans, craftsmen belonging to Scheduled Castes and Scheduled Tribes. Important to mention here is that, this is the only programme where 30% of women should be covered under this programme.

**National Rural Employment Programme:**

National Rural Employment Programme was launched in October 1980 in the place of Food for Work Programme. Until March 1981, it was fully financed by the Government of India. However, with effect from April 1, 1981, the NREP became a centrally-sponsored programme on a 50:50 sharing basis between the Government of India and the States.

**Adult Education Programme:**

The Adult Education Programme was launched in October 2, 1978 to cover, within a period of 5 years, the entire illiterate population in the age group of 15-35 years. Such persons who did not have either the opportunity of going to school at the school-going age or dropped out of school on account of social and economic compulsions can benefit from the programme. This programme could be linked with DWCRA, as many poor women in rural areas have not had the opportunity for learning, reading, writing skills which would help them in improving the quality of their lives. The skills in accounting for their income generating activities. Reading could stimulate awareness. This
in turn could help them in getting organized and participate effectively in the process of development.\textsuperscript{3}

Besides, making women literate, the AEP can be used to spread the message of DWCRA. Adult Education classes can serve as a forum for women to voice doubts and difficulties concentrated while participating in DWCRA activities. The social problems of women can also be discussed as they act as hurdles for the success of developmental schemes.

**Women Development Corporations:**

In order to give the necessary thrust to development of women in the states, Women's Development Corporations were setup in 1986-87. The major objective of the scheme is to play the role of catalytic agents to create sustained income generating activities for women, to provide better employment avenues for women so that they can become economically independent and self-reliant.

The functions of WDCs are to identify women entrepreneurs, to prepare self viable projects and provide technical consultancy services, to facilitate availability of credit through banks and other organizations, to promote and strengthen women's cooperatives and other organizations, and to arrange training of beneficiaries in concerned trades, project formulations, financial management etc., through existing institutions.
Support to Training and Employment Programmes:

The STEP scheme was launched in 1987, aiming to upgrade the skills of poor and asset poor women, mobilize, provide training and subsequently employment on a sustainable basis in the traditional sectors of agriculture, animal husbandry, fisheries, handlooms, handicrafts, sericulture, social forestry, wasteland development etc. In addition to the training and employment support, the programme advocates gender sensitization.

Training Rural Youth for Self Employment:

The TRYSEM programme was launched in 1979. The objective is to train the rural youth in the age group of 18-35 years to enable them to take up self-employment. At least 50% beneficiaries are to be from SCs and STs and 40% from women. The training is imparted through formal training institutions like ITIs, Polytechnics. After completion of training, TRYSEM trainees are also given subsidies and loans under IRDP for taking up self-employment. Central and State Governments have to share the programme on 50:50.

National Commission for Women:

The National Commission for Women, a statutory body set up under the National Commission for Women Act, 1990 to safeguard the rights and interests of women. The NCW was setup on 31st January 1992 under the Chairmanship of Ms. Jayanti Patnaik. The major
objectives of NCW are: (a) to investigate, examine and review all matters relating to the safeguards provided for women under the Constitution. (b) Review of the implementation of both women specific and women related legislations and suggest amendments whatever needed. (c) To function as an agency to keep surveillance and facilitate redressal of grievances of women.

The Commission also held hearing to listen to the grievances of the affected women.

**Rashtriya Mahila Kosh:**

Rashtriya Mahila Kosh was setup as a registered society under the Registration of Societies Act, 1860 in March 1993 to meet credit needs of poor women, particularly in the informal sector, who have a little or no access to formal credit institutions.

The policies and procedures for lending to women borrowers through the intermediation of NGOs and other women organizations like Cooperative Societies, for which the suitable eligibility criteria, such as lending/credit management experience, sound financial management etc., have been prescribed by the governing board of the Rashtriya Mahila Kosha.5

**Mahila Samruddhi Yojana:**

In pursuance of Government's policy to empower women by raising their socio-economic status, an innovative scheme of Mahila
Samruddhi Yojana was launched on October 2, 1993. The scheme aims at promoting self-reliance and a measure of economic independence among rural women by encouraging thrift. Mahila Samruddhi Yojana has received a very enthusiastic response from both rural and tribal women, including those living in the remote areas of the country.

**Indira Mahila Yojana:**

In order to coordinate and integrate the components of all sectoral programmes and facilitate their convergence to empower women. Indira Mahila Yojana (IMY) was launched as a strategy on August 20, 1995. It proposes to bring out a mechanism by which there could be a systematic coordination and a meaningful integration of various programmes of different sectors to meet women’s needs and to ensure that women’s interest are taken care and provided necessary assistance for the welfare of women.

This programme extends financial assistance to public sector undertaking / corporations / autonomous bodies / voluntary organization to train women in non-traditional trades like electricals, watch assembly and manufacturing, computer programming, printing and binding, handlooms, garment making, weaving and spinning, hotel management and office management etc.\(^6\)
The Minimum Needs Programme:

The Minimum Needs Programme (MNP) is a package of services for rural women, which include primary health programme, elementary education, rural water supply, electrification, roads, housing, environmental improvement, nutrition etc. Since the responsibility for generating these services is vested in the Panchayats, women’s ideas are not incorporated. For this purpose, the Department implements some programmes directly through voluntary organizations interacts with other department/ministries to ensure flow of benefits to women through their programmes.

DWCRA – Concept and Concern:

Many programmes specially designed for women in the past have suffered from weaknesses of being focused solely on women’s domestic responsibilities and taken the form of Minimum Needs Programmes, Rural Water Supply etc. This approach has resulted only in marginally improving the conditions of women. Improving the status of women through literacy, skill improvement and enhanced income earning capacity by way of more gainful employment on one hand coupled with their empowerment through access to information, economic independence resulting from income generating activities and collective action on the other, need to focus on future strategies.
In the privileged selection of the community, women do not work and live a life of leisure as a matter of family honour. In the poorer sections of the community, the women are more overworked and undernourished than their men. This necessitates more specific focus on poor women in rural areas. Women will usually convert their incomes into resources to meet the basic needs of the family particularly the children, if women earn cash becomes they usually increase their status as decision-maker within the family.7

Statement of the Problem:

After decades of gross neglect and half-hearted flumblings in the form of inadequate schemes the nation has taken women’s development seriously, especially i.e., women and children in Rural areas. DWCRA programme, is one small but important step in this direction came into force during 1980s. The main objective of this programme are not only economic development and employment generation but also aims at improving the knowledge, attitudes and practice with regard to health, environmental, sanitation and protecting the legal rights of the women in rural areas. Thus, the DWCRA as such has come to be recognized as a cutting edge of women and child development in rural areas. However, the experience so far about the success of the programme has been one of mixed results, while in
some places it has been recorded outstanding success and in some places not much headway has been achieved.

Kurnool is one of the backward districts of Andhra Pradesh in Rayalaseema region. The programme was started as a pilot programme in 50 districts in India during 1982-83 including in the State of Andhra Pradesh. However, DWCRA programme has been in operation in Kurnool district since 1991-92. Over the years, this scheme has been spread over the district and it has been in operation in collaboration with the other programmes such as IRDP, Podupulakshmi, Mahila Samruddhi Yojana and TRYSEM. As on today there are about 12,486 DWCRA groups working with total enrolment of members of 202851 spread over 54 mandals in three administrative revenue divisions viz., Kurnool, Nandyal and Adoni, realising and recognizing the importance of DWCRA programme in the district and happened to be a well being programme to landless and people living below poverty line. Like in other districts DWCRA programme in Kurnool district has received the attention of policy makers, rural development agencies, financial institutions and voluntary organizations including academicians for not functioning of the programme effectively. Lack of initiation from the public, problems associated with the formation of groups, lack of proper cooperation and unity among the group members, the attitude of resistance to change group conflicts, lack of
knowledge about the maintenance of accounts and absence of periodical feedback about the maintenance of the group are some of the important causing concerns of the programme. Although all these problems appear to be the problems associated with the illiterate, rural poor can also be partly attributed to the overall administrative and executive functions of personnel involved, starting from top level to the ultimate gross root village level. Hence, a detailed study at the gross root level study, touching all the factors are called for covering the aforesaid aspects. The present study is an humble attempt in this direction.

DWCRA PROGRAMME ORIGIN, AIM AND OBJECTIVES

INTRODUCTION:

The Government of India has taken up the task of women's empowerment as one of the main agenda items to tackle the rural poverty and socio-economic issues. The development agenda of the state in the last few years has been to place the poor, especially women in the forefront has facilitated for formation of large number of self-help groups throughout the length and breadth of the state.

The government has long been emphasizing the need for the development of rural women and their involvement in developmental activities. Nevertheless, there has not been much achievement for women, in India, especially rural women. A systematic analysis of the
status and role of women in rural development strategies started with the National Plan of Action for Women (1976). For the first time a chapter on Women and Development appeared in the Sixth Five year plan (1980-85).

It was observed that the flow of financial assistance to women was too marginal to enable them to cross the poverty line, even though women, as members of the target group, had been entitled to certain benefits under the Integrated Rural Development Programme (IRDP). It was felt, therefore, that a separate scheme should be drawn up, which would motivate women to come together and engage themselves in economically. With this in view, the Union Government in September 1982 launched DWCRA (Development of Women and Children in Rural Area) on a pilot basis as a sub scheme of the Integrated Rural Development Programme.

Its aim was to empower rural women living Below Poverty Line (BPL) by way of organizing them to create sustainable income-generating activities through self-employment. It was the first programme of its kind that specifically focused on improving the quality of life of rural women. An unique feature of DWCRA, unlike other IRDP components was that along with the improvement in income, it also focus on access to health, education, safe drinking water, sanitation and nutrition. Thus it not only aimed at economic development but also
intended promoting social development. Another unique feature of this programme was that it emphasized group activity. It was thought that in the long run. Women's empowerment depends on the creation of a movement that promotes awareness and self-reliance.

It was also necessary that the women who were beneficiaries of DWCRA should know about its aims and objectives in order to work effectively and smoothly. The present investigation also was carried out to assess the knowledge of beneficiaries regarding different perspectives of DWCRA.⁹

AIMS AND OBJECTIVES OF DWCRA:

DWCRA recognizes that banks do not cater to the needs of rural women, hence they selected, Thrift and Credit: for self reliance basing on:

- Improving the status and quality of life of poor women and children in the rural area.
- Improving the impact of on going development programmes by stimulating, supplementing, strengthening and integrating them.
- 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 assistanctance is withdrawn.
• Formation of groups for solving the economic, social and educational problems faced by poor women and children.
• To make the women aware of the changes that are taking place in the society.
• To expand the capabilities of women and to increase their income.
• To represent women in carrying out a social activity.

Success of DWCRA Groups depends on
1. Groups of women in poverty with a purpose.
2. Savings as an entry point for the members to get together.
3. Democratically managed and collective decision making groups.
4. Least dependence on external marketing support.

The Government for the upliftment of women and children has set up a variety of programmes. Along with this, a considerable amount have been set aside for this purpose. But the problem, which arises, is that, the women and children who are below the poverty line are not the actual beneficiary of the activity. Mostly the villagers are the sufferers. Among this the women and children in the slum areas are affected more. With the help of DWCRA movement, it is able to make aware the women about the development programmes carried out for them, the rules set up for their benefits and to help them to bring up their standard of living. This programme also helps them to start an
income generating activity with the assistance of the government or helps in increasing the income already receiving from the activity they are carrying out. For this, under the programme a few families have also been included who are in need of an assistance.

**Government Support:**

Government of Andhra Pradesh 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 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 40 lakh women from poor families 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.

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. Presently there are 1.15 lakh DWCRA...
groups and 2.19 lakh Self Help Groups in Andhra Pradesh with a membership of 46 lakh women, having a savings of Rs.300 crores. Government has given assistance to the tune of Rs.383 crores, thus bringing the corpus fund to Rs.6.83 crores.  

**Need for the present study:**

There is an increasing recognition for development of women and children, particularly in rural areas. But it has not received adequate attention in the strategies of rural development. Women who form half of the population and also constitute substantial productive and economic resources in the country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to emphasize those rural development strategies that fail to take note of the women and to make provisions of such potential to be utilized will not have high sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. By making women focus of development, it can not only ensure the development of children but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment etc. Hence, a scheme 'Development of Women and Children in Rural Areas' is conceived to realize the untapped potential of the rural development in general and human resource development in particular.
Besides, it is evident from the existing literature, that voluminous studies were made on women in general and a very few studies were also made on DWCRA programmes. However, exclusively no study has so far been made covering administrative setup and allied factors about DWCRA programme. Besides, so far, no single study of this nature is undertaken on such a vital issue in Atmakur Mandal of Kurnool district. Hence, the present study is undertaken with the following objectives.

Objectives of the study:

The objectives of the study within the framework are outlined as below –

1. To review some of the important development programmes in rural areas focusing on women development.

2. To trace out the origin, aims, growth and objectives of the DWCRA programme.

3. To critically evaluate the administrative setup and functioning of the DWCRA in Atmakur Mandal of Kurnool district in Andhra Pradesh.

4. To identify and analyse various administrative problems involved at various levels and stages of its implementation.

5. Finally, to summarize the findings and offer suggestions for effective functioning of the programme in Kurnool district.
Since the present study is descriptive in its nature the study has been confined to the administrative set up and various intricacies involved at various stages of the programme. Therefore, the entire district and administrative personnel constitute the sample design of the study. Nevertheless because of the practical constraints involved in approaching all the leaders and members, only some persons on convenient basis were selected and their response were formed the basis for arriving at meaningful inferences of the study.

Scope of the study:

The scope of the study has been confined to within the objects as outlined above and the administrative and functioning of DWCRA programme, various problems involved at various stages of implementation of the programme. Since this study is micro level in its nature would undoubtedly reflect and throughout the real problems involved and curative measures called for the effective functioning of the programme.

Methodology:

The study is basically descriptive and analytical in nature therefore the data for the study were collected from primary and secondary sources the primary and the secondary data were collected from published books, journals, periodicals, published reports, unpublished literature and official documents brochures and official
records of DRDA, DPAP and Mahila Banks. Primary data was collected through informal discussions, personal interviews with the District level functionaries, Non-government Organisations, group leaders and members as to elicit their opinion on various aspects and functioning of the programme. However, the collected data was processed, compiled and presented in the table form and analyzed accordingly for arriving at meaningful conclusions.

Limitations of the study:

The analysis and findings of the study arrived subject to the following limitations.

1. Development as a matter of fact is a broad and dynamic concept and hence it is not possible to select and analyze all the facets of rural development. Hence, the study is confined within the objectives framed for the study more so on administrative setup and operational aspects of the programme.

2. Because of time and financial constraints the study has been confined to Atmakur Mandal of Kurnool district.

Rationale of the study:

The present study is an attempt evaluating the administrative setup and operational functioning of DWCRA Programme in Atmakur Mandal of Kurnool district of Andhra Pradesh. Atmakur Mandal has been purposefully selected on the ground that it is one of
the backward region and attracted the attention of policy-makers, developmental agencies and voluntary organizations for its successful implementation of the DWCRA programme. As stated by Satnam Kaur (1987) in her book "Women in Rural Development" that the most important factor in the rural development is the human resource. Therefore, the potential of human resources which is abundant in developing countries like India must be utilized to the maximum for the rural development. The full benefit of development can only be realized with the people participation and the role of women cannot be isolated from the total framework of development as they constitute half of the population. Therefore, the present study in this context is relevant and appropriate.

The study within its framework focuses itself to administration and managerial aspects of DWCRA programme. Therefore, it is hoped that the findings and inferences of the study which are drawn on detailed descriptive and analytical lines would undoubtedly help the policy-makers, government and non-government organizations, researchers, academicians and all those who are closely associated with the affairs and implementation of DWCRA programme aiming at socio, economic, political awareness and active participation of women for overall and holistic development of rural areas.
REFERENCES: