CHAPTER - II

II. DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS: ITS SALIENT FEATURES

The Development of Women and Children in Rural Areas (DWCRA) a sub-scheme of Integrated Rural Development Programme (IRDP), was started in 1982-83 by the Department of Rural Development, Ministry of Agriculture, Government of India, during the Sixth Five year Plan (1980-85). It was started with the assistance of UNICEF, as a pilot Project in 50 selected districts, in 1982, 83 in 22 states. 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 objective of the scheme was to focus attention on women members of the families of the target group so as to increase their income, and to provide supporting services to enable them to take up income generating activities. It also took into account the welfare of the poor children in the villages.


THE NEW FOCUS IN WOMEN'S DEVELOPMENT

After the independence of India, conscious efforts at a realistic understanding of the status and problems of women with a view to framing suitable policies began in the 1970's. Several studies were undertaken to evaluate the condition of women and draw effective policy measures for their socio-economic development.

The Committee on the Status of Women in India (CSWI) was set up in 1970 by the Ministry of Social Welfare, Government of India. The Committee, provided for the first time, a thorough well compiled and well researched document with the involvement of scores of experts, on the status of women in India, spanning aspects diverse like demographic, economic, political, and overall policies and programmes for women. The Report which was submitted in 1974 observed that development programmes had resulted only in the accentuation of inequalities in the rural society, and called for policies to ensure equality, social justice, and full involvement of women in the process of national development. A series of working groups were constituted subsequent to the submission of this report.

The Working Group on Promotion of Village level Organisations for Rural Women (1976), under the Ministry of Agriculture and Rural Development, reviewed the inadequacies in the existing programmes, focused in respect of women, and called for promotion of self-reliance, and collective action by rural women for improvement of their lives, family, community and village.

The Working Group on Employment of Women suggested to increase the opportunities for employment of women through training, credit, education, inputs and channelising investment to women preferred industries, and occupations. This was followed by the submission of a highly useful report.

The National Commission for Self Employed women and women in the informal sector in India, submitted its report, "shramshakti," in 1988. The report was an eye opener on the trials and tribulations of the large part of the women work force in the informal sector falling outside the ambit of protective legislation. The report stressed the need for organisation of poor women and for the creation of structures for them through active governmental support. The important point to be noted here is that the National Perspective Plan for Women (1988 - 2000) took a holistic view on women's development. It called for co-ordination at the ministerial level and stressed on the formation of women's cells in all the Ministries especially, those that had hitherto gone slow in the process. It called for the constitution of a women's unit in the highest policy making body, namely the Planning Commission. The plan called for rationalization of resource allocations within the mainstream programmes so as to benefit women. In the sphere of programme implementation, it stated that the two major bodies, the Social Welfare Boards and the Women's Development Corporations, should have clearly focussed spheres of influence to avoid duplication of efforts. Therefore, a bifurcation of the functions was made. The suggestion was that while Social Welfare Boards should concentrate on welfare and supportive programmes for women, the focus of

10. Shanti Chakravorthy, op.cit., p.4.
women's Development Corporations should be on economic programmes. This was indeed a highly appreciable suggestion, and also a practically useful one.

BACKGROUND TO EMERGENCE OF A GROUP APPROACH FOR WOMEN

Women's groups and organisations in India have evolved independently due to the efforts by women / voluntary agencies and also through the active intervention of the Government and both these aspects have been discussed for a comprehensive understanding of the emergence of the group approach for the upliftment of women. Behind all these recommendations and the challenges introduced into the policy debates on rural development strategies were the experience and inspiration drawn from a number of collective organisations of working women like the Self-Employed Women's Association in Gujarat, and the Tamil Nadu Working Women’s Forum. This demonstrated the validity of the suggested approach and the potential of women's organisations for the development of their innate capacities for self-development. Support to this challenge was also lent by the National Commission on Agriculture (1976). The Commission criticized the Government’s failure to understand the significant role played by women in the rural economy, and in harnessing their active support in the task for rural development which ought to have been done in the interest of achieving the full impact of agricultural development strategies.

All these recommendations, ratified by various expert committees, set the guidelines for introducing a new focus in programming for the development of women. The chapter on Women’s Development in the Sixth Five Year Plan document was on the basis of these recommendations. The expert groups expressed special concern about rural women as they comprise a large majority of the female population of which nearly 50 percent lived below the poverty line. Specific problems identified with rural poor women were:

(i) Marginality of attention and services to them in rural development and agriculture,
(ii) Lack of access to available assistance and services such as training, information, credit, legal provisions, education etc.
(iii) Low productivity and low occupational choice;
(iv) Inadequate application of science and technology to remove drudgery
(v) Inadequate investment and expert guidance for promoting socio-economic activities and
(vi) Low health and nutritional status etc.¹¹

Their findings had rejected the 'trickle down' theory, according to which the benefits of development would automatically reach all sections of the population. Hence, the experts made a strong plea for a clear cut policy on women’s development.¹⁶

15. G.Venkataraman, op cit., p.112.
DEVELOPMENT STRATEGIES AND WOMEN'S PARTICIPATION

In order to understand the need for a separate scheme namely, Development of Women and Children of Rural Areas Scheme, it became necessary to evaluate the previous development - strategies and to find out how far women had figured therein. An analysis showed that despite of women's contribution to production and other economic activities, particularly in the primary sector, they were not viewed favourably. Hence their works were invisible to the development planners and policy makers. This was due to the inherent gender bias of a patriarchal society in which only men were perceived as workers and earners, having the responsibility of maintaining the family. This bias was also reflected in the official documents. The 1981 census stated clearly that the work participation rate for women was only 14 per cent compared to 52 per cent for men. Using a broader definition of work, the 38th round of the National Sample Survey (NSS) data showed the work participation rate of women as 35 per cent, and with the inclusion of domestic chores, collection of fuel, fodder and food, 50 per cent (1991 census).\(^{17}\)

NEED FOR GOVERNMENTAL INITIATIVES

The women were eager to involve in activities which would help them to improve their economic condition, and they were ready to form into groups. In this connection, women's group organising for development and economic betterment required active support and intervention of the Government. Left to voluntary agencies and the poor women's own organised pressure, it was unlikely that such organisations would come up quickly enough and in sufficiently large number to make significant impression on the situation of these women.\(^{18}\)

government, given the will and the machinery under its control, could quell vested interests.

The importance of having a national machinery of a very high status and located in the most powerful structure of the Government for effectiveness in influencing policy was also emphasized. This would to a great extent quell vested interests like absentee landlords and rural elite who might at time occupy political positions but had little interest in development of the rural people.

INSTITUTIONS

There was a need for institutions order to accelerate the welfare activities.

The Central Social welfare Board was registered in 1956, and this was subsequently followed by the establishment of State Social Welfare Advisory Boards. A separate Department of Women and Child Development was created in the Ministry of Human Resource Development in 1985 as an apex body to facilitate formulation and implementation of programmes for the advancement of women. Subsequently, departments for women's development were also established in the states, and women's development corporations were created in the states, including Tamil Nadu, since 1986 - 87, with the objective of acting as "catalystic" agents to create sustained income - generating activities for women. The National Commission for Women was set up in 1992 to ensure and promote legal and constitutional safeguards for women.

20. Ibid., p.40.
CONCEPT OF GROUP

In the study of social sciences, unlike physical sciences like Mathematics, primary importance is given to people. Hence, in the definition of the concept of "group", reference is made only to people and not to inanimate objects and things. When the focus is on functionality of groups, the definition undergoes further refinement beyond a mere assemblage of people and attains a technical proportion. Therefore a group, in this context, would more appropriately mean, people who consider themselves to be part of an identifiable unit who relate to each other in a meaningful fashion, and who share dispositions through their shared sense of collective identity.23

VARIOUS TYPES OF GROUPS

The study of the group-formation reveals the truth that there are different types of groups on the basis of their size and scope. For example, the small groups are those which have memberships ranging from four to twenty members, and communes and the utopian commons on the otherhand have a large community of people as members. There are trade unions which are protest or bargaining groups, and may have large memberships depending on the trade and jointness of the cause.

Committees are groups of variable membership, constituted for specific purposes, and co-operatives represent joint arrangements made for some specific purposes like marketing, credit etc., Their distinct quality is that the members of these co-operatives are independent producers or skilled workers but, they rally

23. A. David Buchanan, and A. Andrzej Huczynski, Organisational Behaviour, Prentice Hall International Inc. (United Kingdom, 1985), p.103
together for some specific economic benefit like remunerative marketing, or greater credit accessibility. In this context, we would like to add that associations are formed for protecting the interests of some specific categories of professionals or trade workers. Purposes for grouping may vary from economic, cultural, welfare-oriented to political struggle for better conditions, social causes, familial advocacy or religion. There are also formal groups and informal groups; formal groups are those which are consciously created and perform assigned tasks for which they are held responsible. Informal groups arise when individuals develop interdependencies, and see their grouping as a means to achieve mutually beneficial tasks. The women groups which are the target groups of the DWCRA could be considered as rural women welfare groups.

**DWCRA- A SUB-SCHEME OF IRDP**

The DWCRA came into existence as a result of the neglected condition of the poor rural woman in spite of the implementation of a multitude of programmes by the central and state governments. The benefits of development programmes taken up after Independence were not reaching women who had their own special problems which needed to be tackled differently. The Report of the Committee on the Status of Women in India and the reports of the several other working groups, set up prior to the Sixth Five Year Plan called for a package approach, using employment-generation as the basic mobilizing strategy. It was expected that such an approach would lead to formation of organizations at the grassroot level.

level which could then become channels for the delivery of basic services essential for women to develop and to become stronger and more productive economically and socially.

The Sixth Five Year Plan, for the first time, emphasised the need for economic independence of women. During the Seventh Five Year Plan, a special component for women was introduced in development programmes. Soon it was realised that women lagged behind in availing the benefits of the general programmes like this. Therefore, a scheme specifically for women, was thought necessary. It led to the need to know the opinions of experts, and as a result, the dialogues of experts suggested a new direction for integrating women's programmes into the mainstream of rural development. The outcome was the starting of the Development of Women and Children in Rural Areas programme 26. It was initiated in 1982, as a sub-scheme of IRDP, under the Governmental Directive (No - 12012 / 23 / 82 - IRD - III - dated 13 November, 1982).

DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

The Development of Women and Children in Rural Areas (DWCRA) was launched in the year 1982-83 in 50 selected districts, and was subsequently, expanded to cover all the districts in the country by 1994-95. 27 DWCRA was meant to be implemented through the District Rural Development Agency (DRDA) as its subscheme. 28 The programme had the added advantage of receiving the

support of the UNICEF. Initially, as part of its Master Plan of Operations (MPO), the UNICEF assisted DWCRA by way of reimbursement of staff support component at district and block level, provision of vehicles, training of staff, reimbursement part of revolving fund until 31st December 1995. Other activities of the Ministry of Rural Development complemented the DWCRA groups in the form of subsidy and credit. The needs of the beneficiaries were covered under IRD Programme. In course of time, a few components were added for the benefit of the group members of DWCRA viz., Community Based Convergent Services (CBCS) in June 1991, Child Care Activities, and the Self-Employment Women's Association (SEWA). The Integrated Child Development Scheme (ICDS) was also a complementary programme for DWCRA. The DWCRA was essentially a programme with an economic plank, and yet its overall aim was to develop a delivery system in which the women members of rural households would be recipients of the benefits flowing from other development programmes such as adult literacy, family welfare, child care, immunization etc.

The DWCRA was introduced for ensuring the benefits of IRD Programme to reach the women directly. The basic unit under the DWCRA was a group of 10-15 poor women coming together to help each other, in order to use their collective strength to break social bonds that had denied them income - generating and self fulfilling opportunities. The entire programme was a new challenge which the poor women throw against the social conservatism and male domination

The economic support for the DWCRA was quite encouraging. The members of the DWCRA group were given training under TRYSEM, credit under IRDP, besides the revolving fund. The funding allotted was shared by the Centre and State Governments on a 50:50 ratio. The members could borrow money from the revolving fund for undertaking various activities. The DWCRA programme was started in Tamilnadu especially in two districts, Dharmpuri and Periyar. The programme was meant to continue in the Eighth Five Year Plan. It was passed that in every year two new districts had to be taken up. The programme had to be implemented in 15 districts during 1992-93. This DWCRA programme, was implemented in 355 districts in 1993-94, and was subsequently extended to all the districts.

CONCEPT OF GROUP IN (DWCRA)

The DWCRA functioned on the basis of well defined principles and concepts, and it revealed the seriousness with which it was looked upon by the Government of India.

According to the prescribed guidelines for the DWCRA, a collection of people was called a ‘group’ if the members:

1. Worked for a common purpose.
2. Had a common interest,
3. Had a common understanding of their reason for meeting.
4. Met regularly and participated actively.

32. G. Venkataraman, op. cit., p.115.
5. Had a conscious membership and abided by some mutually agreed rules and procedures.

6. Had an identified leadership.

7. Took collective action.

8. Had free and open communication and feedback and a structure facilitate such interaction.\textsuperscript{15}

**DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS AND ITS TARGET**

The target group for the DWCRA consisted of the poor rural women with a family income of less than Rs. 11,000 per annum (At 1991 - 1992 basis of prices).

**THE DWCRA: ITS AIMS AND OBJECTIVES.**

Under the DWCRA Schemes, the rural women were provided with income-generating activities and the necessary training, and at the same time, they were encouraged to form working groups so that they could receive the facilities and services available in rural areas more easily. The general aims and objectives of the programme were to improve the survival of young children below 6 years, and women of 14-45 years of age, and the quality of their lives within the confines of the family. The programme was concerned mainly with those living below the poverty line in selected backward areas.\textsuperscript{16} It also aimed at enabling women to improve their earning capacity, improve the impact of on-going development programmes by stimulating, supplementing, strengthening, and integrating them. It


\textsuperscript{16} Government of India, Ministry of Rural Development Manual for the APO in DWCRA, (New Delhi, year not mentioned), p. 15.
was keen about involving the community in planning and implementing the programmes so that this need-based development activity would be carried on by the community even after outside assistance was withdrawn.

ACTIVITIES UNDER THE DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS

The following were the activities which the programme encouraged:

1. Income-generating skill and activities for poor women in rural areas
2. Access to appropriate technology and skill upgradation
3. Access to pre-school education / Child-care
4. Access to applied nutrition
5. Access to functional literacy
6. Access to education in family welfare
7. Access to preventive and curative health care
8. Access to safe drinking water
9. Information on better environment (Personal, home, village)
10. Team capacity of women to improve their status and quality of life
11. Mutual self-help and group support
12. Access to resources and credit for purchasing income-generation assets.
13. Awareness about political and social situation.

We have to mention in this context that the overall objective of the DWCRA was to improve the quality of life of the poor women in rural areas and empower them to improve their status in their families and the community.

THE SPECIFIC OBJECTIVES OF THE SCHEME WERE

(i) To strengthen the economic base for women by availing of credit and subsidies provided under the IRDP scheme

(ii) To provide supportive services like training to enhance productivity of these women

(iii) To group women for this purpose, both to enhance their bargaining and decision making skills on the one hand, and to strengthen their receiving capacities of programme inputs and services on the other hand, and

(iv) To orient the development functionaries to respond positively to the needs and constraints of poor women and their potential capacities for development. 38

These objects were meaningful in the context of the upliftment of the poor rural women; in order to make them a reality, different steps had to be taken; such steps formed the components of the scheme.

COMPONENTS OF DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS

The components of the scheme included

(i) Organisation of women into groups

(ii) Training of functionaries and women in the groups

(iii) Promotion of income generating activities

(iv) Provision of supportive services.

(i) Organisation of women into groups

The most innovative aspect of the scheme of DWCRA was the organisation of the women, participating as IRDP beneficiaries, into groups. It was the first time that women developed group consciousness in order to work for a common

goal. Women were organised into groups of 10 - 15 members against the earlier stipulated level of 15 - 20. The size of the group could be smaller in remote and hilly areas. The Gram Sevikas worked towards mobilising and organising poor rural women into groups. The task required a lot of effort. The Extension workers in the initial stage spent 4 - 10 hours a month with each group consisting of 40 to 100 women. The rural women were hard pressed for time, and unless they saw tangible returns to start with they were not willing to waste time. Further, the extension work was done during office hours when those women were usually busy, and since these women worked at subsistence level till the group activity actually came into being, they were engaged in other activities like agricultural labour, on a day-to-day basis.

(ii) Training of the functionaries and women in the groups

The nature and level of training depended upon the type of economic activity selected by the group. The training was imparted under TRYSEM, either through the master craftsman or, in an institute. Mobile training could be provided in view of the difficulties of moving away from home faced by women. For women over 35 years, not covered under TRYSEM, training could be provided and charged to IRDP administrative overheads. Refresher training for upgrading skills was also permissible.

Training was organised under DWCRA for the functionaries at various state and national level institutions like the National Institute for Rural Development (NIRD), and the State Institute for Rural Developmental Workshops (SIRD). The

39 Shanti Chakravarthy, op cit.,pp.5-6.
40 Ibid., p.10.
training given by the NGO and the Government jointly, and the Mirco Enterprise
Development Training were regular features. The training has to the following:
(i) For executives like Sarpanch, Panchayat President, Mandal President, MLA
(ii) Government functionaries like DRDA officials, Gram Sevikas and
(iii) Beneficiaries in economic and strategies activities.

Promotion of income generating activities

The underlying objective of DWCRA was to form groups to carry out income-generating activities. Since the programme was meant for poor rural women, its obvious purpose was poverty alleviation and for this, income-generating activities were introduced as viable economic activities.

A number of resource based activities were targeted under the scheme, and it had to be ensured that such resources were available easily, regularly, and at reasonable cost, before selecting a particular product. For example, some of the resource based activities could be:

(i) Agriculture Resources based: Tobacco Products, Banana Fibers.
    Food Processing, Paper making etc.
(iii) Forest Resources based: Ayurvedic medicines, Wooden articles, Rubber making etc.
(iv) Marine resources based: Fish Powder, Fishing Nets and Salt.

Such other resources in the same area could be explored from the available waste materials by either recycling or extracting something else from the waste materials. For example:

- Wood waste: Fuel briquettes, small toys
- Agro waste: Straw boards
- Plastic waste: Granules, hand molded item like lids
- Paper or cotton waste: Paper pulp, egg trays
- Metal waste: Small containers, metal labs, lids
- Chemical waste: Powder making e.g. Aluminium paraffin wax purification plant.44

The poor women, in general are over-cautious about their down-trodden status. Therefore, the selection of activity should be left to group members and they should not get the impression that the activity was being imposed upon them against their wishes. However, the activity selected should be a viable one for which forward and backward linkages (skill training, raw material, and marketing) were available locally. The activity should encourage the group to be cohesive in the spirit of participation and co-operation of all members.45

iv. Provision of supportive services

The DWCRA scheme envisaged provision of supportive services like child care, drinking water, health education, adult literacy, families to the welfare, and immunization of children through co-ordination with related programmes in these areas.

DWCRA - A UNIQUE SCHEME

The DWCRA envisaged that once women improve their economic and social status, they would be the vehicle for realising health and education benefits to the families, particularly to the children. It is an unique scheme in the sense that it was specially intended for the poor women and the children in rural areas, emphasising self-reliance and voluntary group-orientation.46

The DWCRA’s target group we would like to say, was the same as IRDP, i.e., families having an annual income of less than Rs. 11,000. In order to help the women of such status, they were formed into groups and were offered financial support. The revolving fund under DWCRA was available only for the group, and the individual woman was financed on the IRDP pattern from the IRDP budget. It is interesting to note that the DWCRA programme was linked to various activities, like participation approach, group approach, economic activities, inclusion of children, training and awareness, linkage with other programmes, revolving fund, non-target driven, thrift, and credit resources.47

Selection of beneficiaries

The criteria adopted for selection of districts under DWCRA were general backwardness, low female literacy, high infant mortality, and presence of ICDS projects in the district. The State Governments were requested every year to suggest names of new districts based on the above criteria. The recommendations made by the State Government were accepted by Government of India, and as


a result funds were released and programme implementation was permitted in the new districts. 48

The first step in the implementation of the scheme was identification of poor women of the families living below the poverty line and fulfilling the criteria for IRDP benefits, and to know their occupation base and socio-economic constraints. The poor income earning status of women in these families may be due to lack of credit, low productivity of labour which might be related to inadequate skills and efficiencies, lack of assets etc. The needs and problems of the women, therefore, were to be assessed to activate them to be involved in meeting their needs, and for solving their problems. Herein started the process of group formation, in an informal way, to facilitate interaction and to decide on priority projects to solve their problems collectively, which they might not be in a position to tackle individually. 49

PARTICIPATORY PLANNING FOR DWCRA

The participatory approach to planning was fundamental to the DWCRA. At the village level, the DWCRA groups, did their planning themselves. The APO worked at the district level, and one of her main planning tasks was to formulate the DWCRA action plan for the district. In order to do this effectively, she had to learn about participatory planning at all levels. 50

"Participatory planning" was the first activity of the women's group, and this planning process helped, to bring the women's group into existence and make

48. Ibid., pp.18-19.
it strong. It was a matter of "making" the women "agree" to the already formulated programme targeted activities. It was rather a matter of helping the women to identify what they wanted to do, and to decide how to go about doing it. The poor rural women who were the members of village-level DWCRA groups, took the major role in the "planning" of the activities of their DWCRA group.

**HOW DID PARTICIPATION COME ABOUT**

The women in the DWCRA group in each village would start by making a list of their problems. This "problems list" was really the "micro development agenda" for the women and children of that village. With their list in front of them, the group members would then decide which issues or problems to work on first. To explore what to do about these identified problems, it would be necessary to analyse the problem (why, when, for whom was it a problem), and to think about the alternative solutions. A strategy plan for action would then follow; responsibilities would be fixed and divided amongst the group members, and the group would carry out its plans by evaluating their efforts at every stage.

**SELF-RELIANCE OF PARTICIPATORY PLANNING**

Participatory planning was best for the DWCRA since the aim was to help poor rural women to get organized, and become "self-reliant" as a group. One of the characteristics of a self-reliant group was that it determined what it wanted to do, and went ahead and did it. If this was the style of working from the beginning, the women would get practice in how to plan and decide for themselves. It was the first step in training for self-reliance.


IDENTIFYING OF RESOURCES

Participatory planning also resulted in better plans. The women knew best about their own situation, their risk potential, the time which was available, the issues that "pinched" most or bothered them the most, the customs and restrictions they lived under. Therefore, with only some help from identifying resources which they might not know about, they could do better planning for their own development than anyone could.\(^4\)

ADMINISTRATIVE PATTERN

The programme visualised one officer, preferably a woman of the rank of Deputy Secretary to State Government, to be made solely in charge of the programme of the State level. At the district level, a woman officer might be appointed as Assistant Project Officer (APO, Women's Development) to assist the project officer, DRDA team, and at the block level, one additional Gram Sevika had to to be posted in each of the selected blocks.\(^5\) It was found out that proper staffing at various levels was an important pre-requisite for successful implementation of a programme.

In every block, covered under the DWCRA, there should be a Gram Sevika to look after the activities of the groups. She was in addition to the existing Community Development Block staff of one Mukhya Sevika, and two Gram Sevikas.\(^4\) Like the IRDP, the DWCRA was also a programme implemented by the District Rural Development Agency. One additional post of Gram Sevika was

\(^4\) Ibid.

\(^5\) Ibid., pp.17-18.
sanctioned at the block level so that 3 Gram Sevikas (in the normal block pattern) could take charge of 10 groups in each of the stipulated number of 30 per block.\footnote{57}

The APO, three Gram Sevikas, and the Mukhya Sevikas of the block were to form a team to help in the implementation of the DWCRA by conducting preliminary surveys of the area, and establishing contacts with the rural women in identifying their constraints and needs. The team would be responsible for necessary monitoring and follow up. The APO was to help in establishing contacts with different agencies, mobilization of resources and training facilities, marketing of the products of the DWCRA groups, and also looking after the day to day administration of the scheme within the DRDA. It should not, however, mean a separate exercise for the women’s programme by the women functionaries within the DRDA.\footnote{58}

Implementation of DWCRA was the overall responsibility of the entire DRDA team, headed by the project officer (project director). The success of the DWCRA would depend largely on the understanding and appreciation of the entire DRDA team about the scheme having complementary role in the success of the poverty eradication programme. Effectiveness of the DWCRA also depended on how effective the team of APO, Mukhya Sevika and Gram Sevika was.\footnote{59}

\textbf{FINANCIAL PATTERN}

\textbf{(a) Revolving fund}

In addition to the normal IRDP loan to which women were entitled in their individual capacity, a revolving fund of Rs. 25,000/- (Rs. 15,000/- till 1994-95)

\footnote{56. The DWCRA programme Guidelines and Administrative Orders (1982-92), Letter No.E-11017/13/82 - IRD-IV, \textit{op.cit.}, p.18.}
\footnote{58. Shanti Chakravarthi, \textit{op.cit.}, p.9.}
\footnote{59. Ibid.}
was available to the group members to carry out their activities. This amount was deposited in a bank on behalf of the group, and the group could draw on it and redeposit as per requirements. The amount would be rotated. This bank account was being jointly handled by the Gram Sevika and the Group leader and treasurer all the three being jointly responsible for this. In the case of Union Territory, the Government of India contributed Rs. 10,000/- and the UNICEF, Rs. 5000/-.\textsuperscript{60}

The Revolving fund was meant for use by the group for purposes like the following:

(i) To purchase raw materials and for marketing.
(ii) To pay the Group organiser Rs. 50/- a month as honorarium for one year in addition to the travelling allowance
(iii) To purchase equipment for income-generating activities, e.g., handloom, sewing machines, etc.
(iv) One time expenditure on child care facilities

In addition, the Group organiser was entitled to Rs. 200/- towards travelling allowance for a period of one year. This was shared equally by Government of India and the State Government. The financial burden of the scheme was shared by the Central Government, State Government, and the UNICEF in the ratio 40:40:20.\textsuperscript{61} The amount of Rs. 15000/- was handed over to the BDO by the chairman DRDA/project officer, who in turn handed it over to the group. Every group maintained a savings bank account which was jointly operated


by a member of the group and the Gram Sevika; hence, to withdraw money from the account, the signature of both of them was essential.62 The Gram Sevika checked the accounts of the group at least once a fortnight to see whether the amount withdrawn from the bank was duly sanctioned, and was being spent properly for the purpose for which it had been sanctioned.

(b) Bank credit for DWCRA groups

Initially in 1982 the DWCRA was launched in 50 districts in 22 states, and in 1985-86 it was extended to one district each in the Union territories. The criteria for selection of districts were general backwardness, low female literacy, and high infant mortality. The programme was expanded to 50 more districts in 1986-87 and 29 more in 1988-89 63.

A group which was registered under the Societies Registration Act or State Co-operative Societies Act could approach a bank for getting a loan in the name of the group for production purpose. However, a majority of groups under the DWCRA were unregistered or informal, and banks had legal difficulty in lending to informal groups. For financing informal groups, a pilot project was introduced in May 1990 in 16 selected districts.64

In order to resolve some of the difficulties faced by poor women in rural areas in getting bank credit, the National Board of Agriculture and Rural Development (NABARD) standardised the procedural requirements and documentation for providing credit to informal groups under the DWCRA. The salient features of this scheme were as under:

(i) The minimum number of women members of the informal groups should at least be 5.

(ii) Each group was entitled to a Revolving Fund amount on pro-rata basis at Rs. 1000/- per member, subject to a maximum of Rs. 15,000/- per group. During 1994-95 the lump sum grant given to these groups as Revolving Funds was enhanced from Rs. 15,000 to 25,000. and

(iii) The group was also entitled to a subsidy at 50 per cent under IRDP, subject to the monetary ceiling prescribed under the guidelines.

The availability of bank credit enabled the groups to take up productive activities with higher investments. The pilot project showed encouraging results. The question of its extension was left to be decided after a review of the scheme.

(C) Account Procedure

The Union Government, the State Governments and the UNICEF released their funds directly to the districts through demand drafts drawn in favour of the Chairman, DRDA since, the DRDA was the nodal district level implementation agency for the DWCRA. The DRDA was to use these funds exclusively for the DWCRA, and hence maintained an account separate from the IRDP account for this purpose. These amounts were disbursed to the groups through the Block Development Officer. Each group maintained this amount in a savings bank account.


which was earlier operated by one member of the group and a Gram Seivka jointly but subsequently came to be maintained by any two group members themselves. 68

(B) Multi-purpose community centres

Women's groups would need common working place where they could assemble and carry on their activities. In order to meet this need, the DWCRA provided for construction of multipurpose community centres at the rate of one centre per block. 69 The design for the centre was standardised and circulated to all State Governments. It provided facilities for training, production, and child care, and also included residential accommodation for the additional Gram Sevika. The Centre might also be utilized for demonstration of appropriate technology. The construction of multipurpose community centres was an approved activity under Jawahar Rojgar Yojna. 70 Hence, the cost of construction might be met from the funds allocated under JRY, and according to the norms laid down in the guidelines of that programme.

The Jawahar Rojgar Yojna provided intensive employment to the unemployed and under-employed people in backward districts afflicted with acute poverty and unemployment. The secondary objective was to create productive community assets for direct and continuing benefits to the target groups, and for strengthening rural economic and social infrastructure. 71 One of the ways in which


this scheme was implemented was to build houses with sanitary latrines, and smokeless chulhas, and common facilities. The bricks required for this construction activity was manufactured and supplied by the DWCRA groups.

As usual the distribution of financial aid or funds was a co-operative endeavour. The additional material cost, if any, might be met from the interest earnings of the DRDAs upto Rs. 50,000/- per centre and the UNICEF provided supplies and equipments for the centres upto the value of Rs. 50,000 per centre. Since the community centres met a vital need of the groups for common working sheds, State Governments had to encourage construction of these centres and ensure that the centre was used for the purpose for which it was intended. The decision was that if a suitable place for running a centre was available, the DRDA could apply to UNICEF through State Government / Government of India to provide supplies and equipment.72

(E) UNICEF funds

The UNICEF funds were available for:

(i) Salaries of approved staff for a period of 5 years from the date of filling up of the post. Thereafter till 1995, the cost of salaries would be met from the provision for administrative infrastructure under the IRDP.73

(ii) Supplies and equipment for Multi-purpose centres (upto the Rs.50,000 per centre);


(iii) Training workshop and seminars and
(iv) Training/Publicity inputs.  

**Thrift and Credit under DWCRA**

Women had considerable difficulty in getting bank loans; this was because, the banks did not provide consumption loans to rural women, and to tide over this, savings and thrift became to be encouraged within the DWCRA groups. Women were persuaded to save their own money regularly (Rs.5, Rs.10, Rs. 20) in a common fund, rules were made and money was loaned and recovered, and the funds were managed by the women themselves. The Government matched the women's thrift up to a maximum of Rs. 15,000. In this way, the DWCRA Scheme helped to keep the women out of the grip of money-lenders, a factor which often kept the poor, "poor for generations". In this way, the DWCRA helped the women to take action against on a root cause of poverty. Many voluntary organizations were, therefore, actively involved in helping rural women to get together and save for mutual lending both for consumption and production purposes.

**CONSCIENTISATION OF WOMEN**

The DWCRA women found that considerable effort needed to be made for gender sensitization, removal of misapprehensions, and information sharing before an effective group could be formed. The field functionaries had to visit the houses

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of the identified families and arrange a number of meetings before the group emerged.77

MONITORING AND EVALUATION

Monitoring and evaluation are integral components of any programme, and so also of the DWCRA. The DWCRA was one of the 27 beneficiary oriented programmes / schemes for women monitored by the Prime Minister’s Office. For closer monitoring of the DWCRA Programme, a Computerised Rural Information System Project (CRISP) was taken up by the National Informatics Centre at the behest of the Ministry of Rural Development, Government of India, and UNICEF as a pilot project in 1992; Management Information System (MIS) formats were developed for the DWCRA.78

The programme visualised that the on-going participative evaluation of the programme would be conducted by the Gram Sevika, Mukya Sevika and members of the group. At half yearly intervals, the group along with the Gram Sevika and Mukya Sevika might meet to discuss about how far the objectives they had set out for themselves at the commencement of the programme had been achieved, what benefits were being derived, what bottlenecks and problems were encountered, and how they could be surmounted.79


78. DWCRA Programme Guidelines and Administrative Orders, (1982-92), op.cit., p.10

A monitoring format for management information system at group, block, and district level was to be submitted once a year, and would cover the period from 1st April to 31st March. The information given had to be carefully scrutinised and corrective action taken whenever necessary.  

SUPPORTIVE SERVICES UNDER DWCRA

One of the important elements of the DWCRA was to assist the poor rural women in making use of services available through other government programmes. Many of the programmes which will be described in the following pages might not be directly connected with the DWCRA objectives, but as linkages in respect of training, supply of raw materials, processing, market outlets etc; a study of such scheme is appropriate.  

A few of the important supportive programmes for the DWCRA are:

1. District Rural Development Agency (DRDA)
2. Training of Rural Youth for Self-Employment (TRYSEM)
3. Rural Landless Employment Guarantee Programme (RLEGP)
4. Community Based Convergent Services (CBCS)
5. The Self-Employment Women Association (SEWA)
6. Jawahar Rojgar Yojana (JRY)
7. District Industries Centre (DIC)
8. Department of Co-operation
9. Integrated Child Development Scheme (ICDS)
10. Child-Care Facilities and pre-School Education

11. Applied Nutrition and Social Forestry Activities
12. Animal Breeding by DWCRA Women
13. Basic Health and Sanitation
14. Non-formal Education and Functional Literacy
15. Access to Drinking Water
16. Khadi and Village Industreis Board (KVIB)
17. Financial Institutions
18. Sericulture and Silk Board Department
19. Handicraft and Handloom Corporations
20. Voluntary Organisations
21. Makila Samridhi Yojana (MSY)

We shall make a brief observation of the above mentioned supporting programmes.

We would like to state here that words “linkage” and “supporting services” used here are interchangeable and hence should be treated as synonyms.

1. **DISTRICT RURAL DEVELOPMENT AGENCY (DRDA)**

The DRDA was the central organisation for all rural development efforts in a district. An enterprising and dynamic project director could play a crucial role in terms of establishing linkages. In fact, the success of many DWCRA efforts had invariably been found to be due to the solid backing provided by project Director (DRDA), in addition to the various provisions that were provided for the DWCRA because, it was a sub-scheme of IRDP. Thus, the DRDA could support the DWCRA in many useful ways.  

82. **Government of India, Ministry of Rural Development, DWCRA, Society for Participatory Research in Asia, Kanpur, (New Delhi), p. 34.**
2. **TRAINING OF RURAL YOUTH FOR SELF-EMPLOYMENT (TRYSEM)**

Training of Rural youth for Self-employment, a centrally sponsored scheme, came into existence on 15-August 1979. The TRYSEM aimed at providing technical and entrepreneurial skills to the rural youth belonging to the families living below the poverty line so as to help them to take up self-employment in fields like agriculture, industries, and business. The objective of the TRYSEM was subsequently enlarged in the year 1983 to include wage employment for the trained youth.\(^3\)

**SALIENT FEATURES**

The rural youth in the age group of 18 - 35 years from families below poverty line were enlisted for training under the scheme. The age limit was relaxed to 16 years to rural orphans and the upper age limit of 35 years was relaxed to 45 years for widows, freed bonded labourers, freed convicts, persons displaced due to large development projects, and cured leprosy patients.\(^4\) There was no age limit for artisans. Minimum of 50 per cent was reserved to the youths belonging to SCs/STs, 40 per cent for women and 30 per cent for physically handicapped persons. The duration of the training course was 6 months; the trainees were paid a stipend varying from Rs. 200 to 500 per month during the


training period. The youth who were ready to take up employment were paid Rs. 800 as an allowance for purchasing tools. The expenditure was shared by both the Centre and the State Government on 50:50 basis.  

At the State level a Sub Committee (SLSC) was constituted exclusively for TRYSEM. An officer of the rank of Project Director (DRDA) functioned in nominating works. Regular monthly monitoring work was done by the Ministry of Rural Areas and Employment.  

**LINKAGE WITH IRDP**

The linkage between TRYSEM and IRDP was a weak one and an evaluation revealed that only 3.88 per cent of IRDP beneficiaries received training under TRYSEM: many did not even apply to IRDP for assistance.

Therefore, the DRDA, the Block Authorities, and the training institutions were asked to complete all the necessary formalities for the sanction of IRDP loans to TRYSEM trainers. During the Seventh Plan about 10 lakh youth were trained under TRYSEM of which 47 per cent took up self-employment, and 12 per cent wage employment. Under TRYSEM, women could be trained both in skills and entrepreneurship. The Target group comprised rural youth between the ages of 18 to 35. The cost of training in the form of stipend to the beneficiaries, honorarium to the trainer, cost of raw materials, etc., were provided under the


scheme, and 40 per cent of the beneficiaries under TRYSEM were required to be women belonging to the identified families living below the poverty line.

The major thrust of the Department of Women and Child Development for the 1988-89 period was in programmes for women's development. Under the Socio-Economic programme, 8,447 Units providing employment to 1,07,300 women were approved. Financial assistance worth Rs. 270 lakhs was provided to Support the Training and Employment Programme for Women (STEP), the Department also sanctioned Rs.49 crores to trained women.

3. RURAL LANDLESS EMPLOYMENT GUARANTEE PROGRAMME - (RLEGP)

The late Prime Minister Indira Gandhi announced a Rural Landless Empowerment Guarantee Programme (RLEGP) on August 15th 1983 as a special programme to mitigate the sufferings of the rural masses. It was taken up as a centrally sponsored programme for which the entire expenditure was met by the Union Government. The Government felt that the two programmes namely the NREP and the RLEGP should continue side by side until a decision on their merger was taken after watching their implementation. In view of that the centre had to involve itself only in the new RLEGP and the NREP which was to be funded by the State Governments themselves from the Seventh Five Year Plan.


90. CAPART Press Clippings, Vol. 5., No.4, (New Delhi, May 1999), Indian Express, Date: 7.4.1989.
onwards. The centre asked the planning commission to allocate a massive amount of Rs. 500 crores for the RLEGP for 1984-85, and Rs. 100 crores was provided in the last year of the Sixth Five Year Plan, 1983, for the programme. In the Seventh Five Year Plan, Rs. 2412 crores were spent, and 115 crore man-days generated with an average expenditure of Rs. 21.00 per woman.

One of the principal objectives of the various plans was the progressive reduction of poverty caused by unemployment and under-employment in the rural areas, and several programmes and schemes were taken up over the years to provide employment and to alleviate poverty in rural areas. The hard core of rural poverty, particularly pertaining to employment opportunities for the landless workers during the lean agriculture periods when work was scarce, had to be tackled in a more direct and specific manner. Accordingly, a new scheme called "Rural Landless Employment Guarantee Programme" was introduced.

4. COMMUNITY BASED CONVERGENT SERVICES (CBCS)

The community based convergent services (CBCS), a component of the DWCRA, was started in 1991 in a few districts of the country with the objective of creating greater awareness among the village communities to enable them to demand social services provided by the state in a better manner, and also share responsibilities in the management and simple maintenance of these services, thus

leading to a sustainable development. Traditional methods of seminars, workshops, discussions etc, and innovative methods like visuals, role play, folk art, puppetry dance and drama etc., were some of the means employed for sensitizing the community to the basic needs.

The programme sought to strengthen existing organisations of rural poor women, encourage women groups to articulate their felt needs, raise the level of social consciousness, orient the community and formal community organisations towards the DWCRA, and thereby improve the social and economic status of women. The programmes of the ICDS, the Rajiv Gandhi National Drinking Water Mission, and the National Literacy Mission were some of the programmes sought to be converged at the grass root level; 198 districts were covered under the scheme of community based convergent services (CBCS) with cent per cent of central assistance Rs. 5,00 lakh per district.

The programme was extended to 100 additional districts. The districts to be covered were identified by the respective states. During 1997-98 an amount of Rs. 5 crores was released.

5. **THE SELF EMPLOYMENT WOMENS ASSOCIATION (SEWA)**

The SEWA organised poor and self-employed women in the rural and urban areas of Gujarat. Through co-operativisation and unionisation, the SEWA made them aware of their worker-producer role, and tried to make making

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women equal partners with men at micro and macro levels in developmental processes and redistributive interventions. Since September 1988, the SEWA was working on a regional development programme in the Santhappur and Radhapur taluks of Banaskantha district of Gujarat.  

The SEWA initiated income generating activities for these women focusing on women living below the poverty line, those who were marginally above the poverty line, and the socially and culturally deprived groups. The activities were identified, based on the available local skill base and asset-base as well as demands from the women. The approach was thus need based.

In the SEWA programme 4000 women were getting sustained work and employment under the different income-generating activities initiated by it in Banaskantha District. The total number of the DWCRA members who benefitted by the SEWA were 1500 under the Artisan support programme.

In this way the DWCRA programme had played a major role in developing the local organisations to achieve sustainability of the whole programme.

In contrast to the Grameen Bank which had a minimalist programme as regards empowerment, the large women's organisations such as the SEWA and the WWF (Working Women's Forum) used the microcredit programmes together with programmes of the government (DWCRA) towards the empowerment of

97. Ibid.
99. Ibid.
women. These powerful organisations (existing since 1975) having hundreds of thousands of members initially had the aim of enabling poor women to credit required to start or expand a venture. 100

6. JAWAHAR ROZGAR YOJANA (JRY)

Under JRY, 30 percent of the opportunities for wage employment were required to be provided for women. 101 The JRY was launched for providing supplementary sources of income for the unskilled in the rural areas. Components of NREP and RLEG were clubbed together to form the JRY. The APO could draw on the JRY funds with the DRDA (20 per cent) and Panchayats (80 per cent) for building useful infrastructures such as, worksheds and multipurpose centres for the DWCRA groups. Sometimes, activities assisted under the DWCRA might not provide full time or, year-round employment to its members 102. At such times, employment to the DWCRA members in the JRY programmes would provide additional income and further help in the overall quality of life of the DWCRA beneficiaries.

The first concurrent evaluation of the Jawahar Rozgar Yojana (JRY) conducted by the Ministry of Rural Development during January to December 1992 throughout the country reported that the JRY satisfactorily contributed to the improvement of the poor in the rural areas by providing wage employment and

100. Ibid., p.2.
creation of assets.\textsuperscript{103} The JRY was a centrally sponsored scheme, and the expenditure under the programme was shared between the Centre and the States in the ratio of 80:20. In addition to this in 1994-95 incurred Rs. 3.535 crores in expenditures, half of all funds for rural development.\textsuperscript{104}  

7. DISTRICT INDUSTRIES CENTRE (DIC)  

With a view to provide under a single roof a package of services and support to small and cottage industries, District Industries Centre (DIC) were set up in all the districts. The main objective of the DIC was the  

"Effective promotion of cottage and small industries, widely dispersed in rural areas and small towns".\textsuperscript{105}  

Among the many functions and programmes of the DICs, strengthening of training institutions and women's organisation were of importance to the DWCRA Programme.\textsuperscript{106} The DIC arranged training in self-employment, entrepreneurial development, and skill improvement for handicrafts by arranging master craftsmen etc. These were some aspects in which the DIC would support the DWCRA programme.\textsuperscript{107}  

\textsuperscript{106} John Echerer Gent, \textit{The State and the Poor Public Policy and Political Development in India and the united states}, Vistar publications, (New Delhi, 1995), p. 5.  
8. DEPARTMENT OF CO-OPERATION

A Co-operative was a registered collection of people bound by a common objective, working together for their economic benefit. As an organisation, it provided for the opportunity of equality for shareholding and the right to decision-making for each member. The APO could liaise with the Dy. Registrar of Cooperatives at the District level and avail their assistance for the benefits of the DWCRA groups. The discussions of the societies were essentially co-operative in nature, adhering to the following six principles of co-operation:

a. Voluntary association by individuals with a common need
b. Democratic management of the enterprise
c. No privilege to members in their role as capital providers except for the payment of interest on savings
d. Equitable distribution of surplus earned,
e. On-going co-operative education and co-operation with other cooperatives.

9. INTEGRATED CHILD DEVELOPMENT SCHEME (ICDS)

Integrated Child Development Scheme (ICDS) launched in 1975 was one of the most important programmes with which the DWCRA was dovetailed. Its main objective was to deliver a package of services constituting supplementary nutrition, immunization, health checkup, referral services, education, non-formal education in an integrated manner to infants, toddlers, pre-school children (0-6 years) and women falling in the age group of 15-44. The ICDS also organised various

Activities aimed at the development of different aspects of the personality of the child.

Language development - Story telling, dramatics etc

Emotional development - Music, Singing, Painting, etc

Group games for social development, and

Family Planning.

The ICDS programme also included other related schemes such as safe drinking water supply, adult literacy programme, and sanitation programme. 111

The activities of the ICDS were highly appreciable, and according to information received on 31 March, 1988 from 1.455 ICDS Projects indicate that 1.46.693 Anganwadis were providing supplementary nutrition to 9.10 lakhs children. In these anganwadis, 18.40 lakhs nursing mothers were receiving supplementary nutrition. 112 The programme aimed at the all-round development of the pre-school child, and yet it was also the largest scheme which provided part time creche facilities to children in rural and tribal areas, and slums. Since it was an employment generation scheme for women, it employed about 2,00,000 women at the anganwadi level. 113 Thus it served the poor people in many ways and its services included health care, supplementary nutrition, sleeping facilities, immunization, entertainment, and nursery schools.


10. CHILD CARE FACILITIES AND PRE-SCHOOL EDUCATION

It is a well known fact established by child psychologists that early development in the emotional aspect of a child would affect its behavioural pattern in future. Therefore, care should be taken by parents or guardians to provide a child the proper environment for its healthy emotional development. The Balwadi Nutrition programme implemented in 1970 - 71 looked after the emotional development of children in the age group of 3 - 5 years, apart from providing supplementary nutrition to them. About 5,045 balwadi centres were functioning in the country covering about 2.29 lakhs children. It becomes clear to us that an ICDS Project which covered even women who were mothers could be the focus for the DWCRA activities, and those mothers, coming to a particular Anganwadi Centre had to be grouped together to form a DWCRA group.

Child care facilities were considered to play an important role for the upliftment of the rural poor women in economic terms. Since they could provide for crucial periods day relief by taking care of young children, they were also expected to provide some employment to one or two women in a village. It can be said here that the organisation of child care facilities, even of the simplest nature, could substantially improve the conditions for the child of the working mother, whether it be in a village, in a field, or in worksites such as, road construction under the National Rural Employment Programme. The Establishment


of Balwadis etc., in a village or at a worksite in itself constituted a feasible activity for a group of women, and as such, its achievement provided an opportunity for building the confidence of a group that they could significantly affect the lives of their families through their own efforts.¹¹⁶

11. APPLIED NUTRITION AND SOCIAL FORESTRY ACTIVITIES

The economic conditions of women produced a profound effect not only on women's own health but also on their families including children, and on subsequent generations. It is a well recognized fact that women make most health care decisions at the family level, and provide most of the informal health care (which far exceeds the care provided by the formal health sector). They look after the sick and the elderly, determine diet, maintain the immediate environment of the family, and transmit attitudes and lifestyles. Generally, it is the women rather than men's education, income and time that determine the health and nutritional status of children.¹¹⁷ In this connection we would like to add here that health and nutrition play a remarkable role in the World plan of Action for the Implementation of the Aims of the International Women's year formulated in 1975 at the World Conference of the International women's year held at Mexico city.¹¹⁸

In India the basic aim of health policy to women and children was the promotion of health care services leading to improvement in their health status.


However, in spite of impressive progress in certain areas, women's health remained grossly neglected. It was estimated that 80 per cent of rural women and 80 per cent of poor urban women in India receive little medical care. The declining health ratio in India is exceptional to the general pattern in other parts of the world, and over the years this had declined from 972 females per 1000 males. (1991 - Census)

The nutritional issue also had to be taken over by the programme. Therefore, importance was given to the planting of fruit saplings since these constituted a perennial source of nutritious food which was generally available for preservation or marketing where appropriate opportunities existed. The truth to be noted here is that only a little input was needed after the saplings established themselves. They also provided shade and a limited amount of fuel for domestic consumption. Therefore, support to these activities was extended through appropriate forest and horticulture officials and infrastructure at the district and block levels.

12. ANIMAL BREEDING BY DWCRA WOMEN

It was considered that participation of women in these programmes should be higher than the present level. A scheme for group financing under the DWCRA needs was to be developed to encourage women to come forward in starting poultry units. The increasing of poultry, animals, and goats was introduced.

119. Ibid., p. 324.
local breeds would normally be used. Care could be taken to minimize the cost to
the participant until some supplementation of income was achieved, and to protect
against the risks inherent in possible failure or loss of the livestock. 123

13. BASIC HEALTH AND SANITATION

Human resource was a key factor in development. An important aspect
of human resource development was ensuring good health. Improving the health of
people was important because, it had a direct bearing on efficiency, and on the
economic development of families in particular and the nation in general. 124

Women and children in general, and in poor rural families in particular,
were the most neglected human resources. In many societies men ate first, and
women and children afterwards. In times of food shortage, this discrimination was
damaging to women and children.

This was due to fear that women did not involve in income generating
activities and independent economic status. Therefore, the DWCRA provided the
opportunity to women to work in order to earn. The main mission of the DWCRA
was to eradicate poverty, and it encompassed various aspects that complemented
the efforts to improve the standard of people. Improving the health of women and
children was an important consideration under the DWCRA as poor physical
health of target group might not be a desirable condition to make a dent in this
programme. 125 The health care services were the main works of the healthcare

123. Gramin Vikas Newsletter, Government of India, Department of Rural Vol.7., No.1,
125. CAPART Press Clipping, Vol. No. 4, No. 6, (New Delhi, 1988) T.M.
system. It operated in the context of the socio-economic and political system of the country. Accordingly, a health delivery system was evolved in independent India on the lines suggested by the Bhore Committee (1946). The broad objectives of health plan were to strengthen the health infrastructure and to eradicate diseases. Taking mortality and morbidity as indicators of health, we are able to understand that India was far behind the world standards. The crude death rate in India, according to the World Development Report, was 13 per thousand per year, while the same was 7 for Philippines, 8 for Thailand, 6 for Japan, and 7 for Canada.  

A large number of people lived without adequate latrine facilities; hence, disease was inevitable; it often proved fatal, and at times reaching epidemic proportions. This was caused by pathogens presented in excreta or urine (both human and animals) which then reinjected the population. Therefore, the basic requirement was environmental sanitation, and sewage disposal if the people wanted to improve their health and well-being. The worst effects of inadequate sanitation could be alleviated by ensuring that human excreta and other wastes were discharged into a chosen safe location so as to keep food and drinking water free from contamination.

National Workshop on Training modules on sanitation by the UNICEF and the HRD cell discussed about Sanitation for Grass Root Level Functionaries, on 25 and 26 September 1997 at Delhi.

The Victorian Movement for Sanitary Reform usually meant Parliamentary Commissions and Public Health Acts, that recommended for safe building and water supplies. That is to say that matters of government, administration and engineering were all very much the work of men. But, there was another side to sanitary reform, which women claimed for themselves. It had two essential characteristics: First, it was a movement, not of doctors, but of lay people; second, it was concerned with the health, not of people in general, but the working classes specifically\textsuperscript{131}.

14. **NON-FORMAL EDUCATION AND FUNCTIONAL LITERACY**

The Adult Educational Programme (AEP) was launched in October 2-1978 with the aim to cover within 5 years the entire illiterate population in the age group of 15 - 35. The unfortunate persons who did not have the opportunity of going to school at the school-going age, or dropped out of school on account of social and economic conditions, were to be benefitted from the Programme.\textsuperscript{132}

This Programme had to be linked with the DWCRA, as many poor women in rural areas were illiterate and did not have the opportunity for learning. They did not know even simple arithmetic. The skills in numeracy created under the AEP helped them in accounting in relation to their income-generating activities.\textsuperscript{133} Reading was expected to stimulate awareness and help them in getting organised and participate effectively in the process of development.

\textsuperscript{131} Gramin Vikas, Newsletter, Vol.13., No.11, op.cit., p. 25.

\textsuperscript{132} Raj Kumar (ed), op.cit., p. 167.

\textsuperscript{133} CAPART Press Clippings, Vol.9., No.10., Matumitha Mojumdar, Indian Express 6,10,93, p. 51.
This programme was implemented through the following schemes:

Central Government sponsored Rural Functional Literacy Project

State Sector Scheme - State Adult Education Programme

Central Scheme - Assistance to Voluntary - Agencies in the field of Adult Education

UGC - Assisted Adult Education Programme Mass Programme of Functional Literacy - A Voluntary Programme implemented through NSS and non-NSS students during summer vacations.

It was thought that besides making women literate, the AEP could be used to spread the message of the DWCRA. Adult Education classes could serve as a forum for women to voice their doubts and difficulties encountered while participating in the DWCRA activities. The social problems of women could also be discussed since they acted as hurdles to the success of developmental schemes.

An example of a large scale adult educational programme was the United States Co-operative Extension Service in Agriculture and Home Economics. Those responsible for adult education programmes made many efforts to use the various communication media effectively. Studies state that with the frequency of use became rapidly outdated as technological developments made possible for even the most isolated rural people to use transistors and radios.

The importance of social education, and particularly adult literacy which was the first step towards adult education, was not fully realized by the National

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135. Ibid.
Planning Commission. This was pointed out even in the Third Plan.\textsuperscript{136} As sufficient progress was not achieved so far in this direction, the problem had to be studied afresh with a view to working out means for the rapid expansion of adult literacy. Since 1960 (Second World Conference of Adult Education in Montreal) there had been great progress in creating a profile of adult education which differs from that directed toward children.\textsuperscript{137}

15. **ACCESS TO DRINKING WATER**

Water is essential to life and health and is required by humans in considerable quantities, and a safe water supply that cannot harm the consumer is accepted as a desideratum of good health and hygiene. The regrettable truth in the life of the villages is that the need for water is such that people tended to use any water that is readily available to them, whether it was polluted or not.

The Government of India considered seriously about the need for development of water sources in villages and hence made a survey of the existing problems in them. The result was that about 94, 100 problem villages (PwS) were covered up to the Fifth Five Year Plan\textsuperscript{138}. In the beginning of the Sixth Plan, a re-survey was carried out by the States and the Union Territories for identification of problem villages, and as the result, they came to know that about 2.31 lakhs problem villages remained to be covered as on 1 April 1980, and subsequently 1.92 lakhs Villages were covered in the Sixth Five Year Plan.


\textsuperscript{138} Herbet Heinzen, *Adult Education and Development*, Institute for International Cooperation of the German Adult Education Association,1994, p. 78
All the problem villages identified in the 1985 survey were expected to be covered with at least one potable source within a year. The survey initiated in 1991 on the status of water supply in rural habitation was completed in almost all the States of India. An investment of nearly Rs. 1500 crores was made in this sector. The importance which was given to the safe drinking water issue could be understood from the truth that the Rajiv Gandhi National Drinking Water Mission started a campaign against fluorosis.139

16. **KHADI AND VILLAGE INDUSTRIES BOARD (KVIB)**

KVIB programmes were targeted for the welfare of the weaker sections of society living in the backward areas, and they provided income-generating opportunities in the FSIB sector. In addition to this, they also incorporated a strategy for backward and forward linkages to ensure the success of an activity.

The primary objective was to undertake promotional and extension work to initiate new skills, develop good work habits, upgrade the existing skills, undertake training, provide sales outlets, and create a suitable climate for organisation of local institutions. The KVIB provided loans without interest and transportation for marketing of products.

The **DWCRA members could benefit from the KVIB in the following ways**

- Selection of an economic activity
- Skill training
- Upgrading technology
- **Financial support / project profile / Bank Finance - IRDP Subsidy**

Procurement of raw materials

Infrastructure facilities

Marketing, and

Monitoring, guidance, and counselling services

(a) Village Technology

The people living in rural areas who could contribute to productivity given the right opportunity, were left under-employed and were not fully remunerated. In order to bridge this gap experts suggested establishment of rural and small industries, and the following three main objectives were to be achieved through the development of cottage and rural industries:

(i) To eliminate under-employment among the rural artisans/skilled persons

(ii) To improve the remuneration of those employed in rural industries

(iii) To provide additional employment opportunities for the rural poor

The two major vehicles that could help to achieve these goals were making science and technology and the major task was to define their role and to effectively and efficiently manage them for achieving the objectives. It is a well-known fact that the rural society was resting upon a system of inequality, and in such a society the productive resources were concentrated in the hands of landlords and the semi-landlords. It was because of this reason, the Indian women played distinctive economic productive and social productive roles, which were structured by the values, norms and the customs of the society, which unfortunately had earned them a lower social status. Women at the lower strata of the socio-

economic hierarchy were doubly oppressed, being subjugated both in the gender hierarchy and exploited in the class hierarchy. Development activities, having been initiated within the structures of persistent class inequality and gender hierarchy, further entrenched these inequalities.¹⁴²

17. FINANCIAL INSTITUTIONS

Women faced a lot of difficulty in obtaining credit from banks and due to lack of literacy and skills, they were often ignorant of the procedures for obtaining loans. Therefore, they depended on the traditional moneylenders. However, under the DWCRA programme, women's groups could gain access to bank credit, and thus get rid off the money lenders.¹⁴³

The National Bank for Agriculture and Rural Development (NABARD) was set up to provide credit not only for agriculture and allied activities, but also for industries and other developmental activities in rural areas. The Reserve Bank of India and NABARD formulated new guidelines to assist the DWCRA groups under the scheme of financing 'self-help groups' and 'informal groups'. Once the DWCRA groups were registered as societies under the societies Act, it was easier to avail assistance from the commercial banks.¹⁴⁴ The plan was that 50 informal groups per district would be motivated and financed by April 1. 1991 in each of


¹⁴⁴ Seminar on Rural Technology and Technology MELA, op. cit., p.9.
the districts under the new procedure prescribed by NABARD. This had to include 50 additional groups in the 16 districts which were taken up in the first phase as already notified (vide letter of dated 7.5.91), and 50 groups in the new districts were included in second phase. Old DWCRA groups could also be provided with bank loan and subsidy under this scheme but they were not eligible for additional revolving fund.

18. **SERICULTURE AND SILK BOARD DEPARTMENT**

A National Sericulture Project was implemented by the Central Silk Board and the Department of Sericulture in 5 traditional silks producing States viz., Karnataka, Andhra Pradesh, Tamil Nadu, West Bengal, and Jammu and Kashmir. The sericulture department in the State also promoted sericulture activities and the National Sericulture Project made special efforts to help women. It was estimated that women constituted 60 per cent of the labour in sericulture sphere, and therefore strengthening and improving the participation of women was one of the objectives of this programme.

It was possible for the APO and the DWCRA functionaries the District level officer, (Dy. Director / Asst. Director - Serioco culture), Inspector of Sericulture at Block Level, and Farm Foreman Operators at village level to avail the facilities.

Silk, the proteinous fibre of fashion and aesthetic look, was obtained on unravelling the cocoon shell - a shelter of covering formed with the oozing secretion by a number of serpiginous insects for passing a delicate period of their life cycle.


The art and craft of rearing such serpiginous insects to harvest cocoons for the production of raw silk on commercial scale is known as Sericulture.\textsuperscript{147}

Sericulture played a vital role in helping the farmers to supplement their income, and also as a linkage with the DWCRA women’s groups in income-generating activities. The important aspect of the industry was its labour-intensive nature with immense potential for creation of the employment in rural areas.\textsuperscript{248} Silk as textile fibre had a great future, not only in view of rising demand for silk fabrics, but also due to its usefulness in industrial complexes.

19. **HANDICRAFT AND HANDLOOM CORPORATIONS**

The Handicraft and Handloom Corporations did not generally assist individual beneficiaries directly but only through Cooperatives. Several forms of assistance were available, and they included:

- **Skill Development** training for men and women
- **Credit under raw material**
- **Buyback arrangement of product and**
- **Help in design improvement, Product diversification, and enhanced marketing.**

The Handloom Corporations routed their assistance through District Co-operative Banks at district level; The Handicrafts Corporations set up procurement centers in different regions close to the crafts centres, to ensure that artisans made

\textsuperscript{147} Ibid., p.108.

regular supplies and received prompt payments. They were set up with the financial support of the Central and the State Governments. The Crafts Development Centres were set-up, particularly for SC/ST minority communities and other weaker sections of society. The APO had to obtain information on the nearest centres about such facilities and explore the possibilities of establishing linkages beneficial to the DWCRA members.  

**Handloom Weavers and Financial Support**

As regards institutional finance, the position differed between the co-operative sector and the rest of the handloom industry. The Co-operative sector was originally covered by the Reserve Bank of India Scheme for provision of finance to the Handloom weavers co-operatives. However, the National Bank for Agriculture and Rural Development (NABARD) was set up in July 1982, in order to achieve effective implementation of the concept of the IRDP and the DWCRA. 

20. **VOLUNTARY ORGANISATIONS**

The Council for Advancement of People's Action and Rural Technology (CAPART) which was set up in 1986 with the mandate to promote voluntary action and propagate appropriate rural technologies for the benefit of rural masses, successfully completed more years of experience in providing useful guidelines to organizations. Hence, it was important that voluntary agencies should be encouraged to participate in the DWCRA Programme. This could take the form


of providing programme inputs like training, group formation, sensitization of beneficiaries, promotion of thrift and credit, technological inputs, marketing etc. They could be provided financial support by the DRDA and encouraged to take up projects financed by CAPART for which the Government of India provided budgetary support.

The Ministry of Rural Development earmarked 10 per cent of outlay of the DWCRA for 1994-95 for CAPART. Similarly the States were advised to earmark 10 per cent of their DWCRA allocations to voluntary agencies through the State level CAPART Committee. L. Mishra, Director General, CAPART, once stated that in order to improve the implementation of the DWCRA, the pattern of the Wastelands Development Programme (WDP) in Rajasthan and of Mahila Samakhya could be adopted.

The CAPART Regional Comitties were empowered to sanction project proposals up to Rs. 5 lakhs (Rs. 10 Lakhs from April 1987), and exercised complete autonomy in decision making.

Another useful way to look at NGOs was to classify them according to where they were most active. Accordingly, NGOs had to be classified as Community action NGOs and Support NGOs. Community action NGOs would be those which directly worked with poor communities, or beneficiaries in government parlance. They were usually small in size, working in 10-50 villages in a compact area.

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area; some were quite large, working in hundreds of villages in many Districts. Examples of the latter were, SEVA, MY RADA, ASSEEA, AWARE, CROSS, RDT and DRSP etc. 156

Under the DWCRA grants were also given to voluntary agencies to implement projects for providing income-generating opportunities to women. In this regard, funds were released as per approved guidelines, and till 31 March, 1990 Rs. 600 lakhs were given to CAPART for DWCRA projects out of which a Rs. 542.20 lakhs were utilised. During 1990-91, a sum of Rs. 125 lakhs was placed at the disposal of the CAPART. 585 projects of the DWCRA pattern received assistance from the CAPART since its inception. 157

21. **MAHILA SAMRIDHI YOJANA (MSY)**

The MSY which was launched on 2nd October, 1993, was one of the innovative schemes for the economic betterment of rural women. The MSY scheme covered the wide base of 70 per cent of total women population living in villages. The objective of the scheme was to encourage thrift among rural women. 158 Under the scheme, rural women were encouraged to save by providing direct cash incentives to supplement their individual savings. Any rural woman of 18 years and above could open an account upto Rs. 300 in a year with a one-year-lock-in-period where Government contributed 25 per cent. Interest at the rate of 12 per cent per annum was payable, and the account holder could withdraw money from

the account at any time. This scheme assured them of security in times of need and enabled them to exercise greater control over household resources.159

22. MARKETING SUPPORT

Marketing was very vital to make the DWCRA programme for income-generation activities as it determined its susceptibility. There were various sources for groups to market their products, and these included the local market, melas, private sector industry, the District Supply and Marketing Society (DSMS), Sales outlets, District and State level exhibitions, various Government Bhandars, Boards, and Emporia.160 In order to improve marketability, directories were issued in 1987 - 88 to Governments to buy their official requirements from the DWCRA groups to enable these groups to become sustainable. KVIOC, CAPART, Leather, Silk, Coir Boards and other agencies became involved in this process. The DSMS centres were also set up to promote marketing at the district level.161 As seen earlier, viability of the activity was also important in terms of marketing. Ancillary industries, based on backward and forward linkages were promoted wherever possible. Wherever the group activity was based on high skill input, efforts were made to help export the items produced. For example, a DWCRA group in Ananthapur District, Andhra Pradesh, was producing baskets from bamboo reeds for construction work and vegetable transport but its market was limited. Therefore it diversified to making lamp shades and fancy fruit baskets to cater to the urban markets with beneficial effects.162 Some outside intervention was needed to

promote marketing as the women's group might not be very mobile outside their villages, though they might be dynamic and skilled workers.

An interesting finding in respect of marketing was that selling was not a problem. This view was based on a ten month Action Research Study on marketing of the DWCRA products in Madhya Pradesh. It was found out that though there were 19 - 20 Gramshree melas, the DRDAS rounded up and got only a small amount of products for sale which was sold out in time, and they easily could have sold much larger stocks.163

EVALUATION STUDIES ON DWCRA

A number of evaluation studies have been carried out on the DWCRA. The findings of these studies are discussed below itemwise.

Evaluation could be utilised for developmental purposes. Evaluation, carried out annually could be a method of assessing the impact of the DWCRA programme as well as identifying training needs of group members, the GS, the MS and the APO. Most of the studies on the DWCRA focused mainly on the implementational aspects of the scheme.

In addition to all the points discussed above on the findings of the evaluation studies, a very important undercurrent revealed in most studies was that there was a dichotomy between the scheme conceptualisation and commitment at the "macrolevel" and at the "microlevel", and there was more commitment at the macro

level. At the microlevel there was a current of animosity on the part of vested interests who were averse to any change in the power equations, and indifference among those implementing schemes as they did not perceive any need for change in the status quo of women. One thing became clear: Women in groups were stronger than women who acted individually, and once even a few groups were formed changes were bound to occur.

ORGANISATION OF GROUPS

There was a pressure to hastily fulfill targets and groups were formed without sufficient orientation. Formation of groups was a problem on the one hand. This was compounded by the fact that even the so called formed groups did not meet the objectives. Studies have shown that in many areas groups were organised only in name, with the women working individually. Since the IRDP loan was also admissible to the women members of groups, individually many availed of this and worked individually leaving the Revolving fund to remain idle or be misused. Further, loans were taken individually in the names of women but used by men defeating the objective of a scheme for women. 164

The group size was also found unwieldy and smaller number of members existed in better performing areas.

TRAINING

Studies showed that training in entrepreneurship which was very important for the group to flourish was totally neglected. Of course, in recent years efforts

164. Pradeep Kashyap, op.cit., p.1
were being made to remedy this but these fell far short of both requirements and expectations.

PROMOTION OF INCOME GENERATION ACTIVITIES

Evaluation studies have pointed out that repetitive and low yielding activities were promoted. Further, too many groups pursuing a similar activity in the same area created rivalry where marketing co-operatives or channels did not exist. Low income, problems in marketing, and problems in raw material procurement were major problems in the DWCRA income-generating activities. There was a need for fostering quality consciousness in beneficiaries. 165

PROVISION OF SUPPORT SERVICES

Support services were not provided in many sites, but wherever they were provided, they were utilised to benefit.

ADMINISTRATION

A number of crucial posts remained vacant and needed to be filled. Had this been done, it would have benefited both the persons appointed and the persons for whom such appointments were made.

FUNDING

Revolving Fund was not always released in time, and some groups were not even aware of the existence of this fund according to some studies. In some

places the Fund was lying undistributed in the DRDA or it was not revolved and merely lying frozen in the Bank Account. 166

MARKETING

Many DWCRA groups faced problems in marketing and were done through the DSMS, payments were not made in time. The flow of work and income were not regular. In addition there was the need for a more dynamic DSMS rather than a passive one. DSMS should try to tie up with the private sector and other public agencies. It could encourage marketing in the true sense only with some dynamism. 167

DWCRA INCOME

Evaluation studies in recent years have focussed a lot on income. In some areas increases have been noticed in the incomes earned by women after becoming DWCRA members. In an evaluation of Prakasam District in Andhra Pradesh, 168 for example, it was found that prior to DWCRA, 57.5 per cent of the women earned less than Rs. 300 per month while the remaining 42.5 per cent earned more than that. However, after DWCRA, only 4.1 per cent of the women earned less than Rs. 300 per month while the remaining 95.9 per cent women earned more than Rs. 300 per month. Similar were the findings of a study in Adilabad District.


of Andhra Pradesh. It was found that the income status of women beneficiaries had increased from the pre DWCRA levels.

The findings in respect of income, however, have not been corroborated by all studies. An evaluation study on the scheme carried out in Bihar had entirely different results to report. According to it, women were not earning at all, and those who were earning were earning only negligible amounts. Even after DWCRA was initiated, only 12 per cent of respondents reported earning some income of sorts. So regrettably was the situation. Likewise 67 per cent of the beneficiaries found no improvement in their quality of life.

One important fact to be noted in the above mentioned study, however, was that this evaluation study was carried out during the raining season when most of the group members were busy with agricultural activities. Though there is no doubt that there is some truth in the findings, one aspect of note which many studies had mentioned was that DWCRA activities had succeeded in providing supplemental income during the year, or subsistence income during non-agricultural months. In most of the cases, they were not the true source of income.

The range of activities taken up by women increased several cottage industry activities introduced to help women to supplement their income. Different studies have also revealed that increase in income through the DWCRA activities had benefitted children attending schools.


Finally, the effective implementation of the DWCRA programme was contingent upon sustained involvement of the women themselves, and this is the main focus of all that has been said earlier.

**DEVELOPMENT OF WOMEN IN RURAL AREAS: A MYTH OR A REALITY?**

The participation of the women under the DWCRA programme compels us to ask one question: Did the women enjoy full benefits of their activities? We have no doubt that every scheme, when implemented would certainly produce some benefits to the people for the sake of whom the scheme was formulated. But, our question is:- this will be also that question of a political economist: whether a scheme has or has not produced the full benefits for the target groups. If it has not produced, then it cannot be considered as a successfully implemented scheme. The majority of the schemes in this country have been criticized by political scientists because, they have resulted in only some benefits. We have no hesitation in making the conclusion that a programme that has produced the expected benefits is a programme which has not met with failures. Now our question is: Did the women who worked with the assistance of the DWCRA scheme fully benefit by it or not? The statements made by K. Rangarajan, Apo compels us to think negatively in this regard. According to him, strictly speaking, the women could not enjoy the full benefits under the DWCRA scheme. But this was due to the mistakes of the women - groups as well as the related external agencies. He laments in his article as follows: The studies made by officers now and then have brought to their notice many flaws. And particularly the hurdles that
were found in relation to cattle breeding have prevented the scheme from producing full benefits.\textsuperscript{172}

This emphatic statement of the above mentioned officer makes clear to us the truth that the DWCRA, in Dharmupri District did not produce the full benefits to the women. But according to the author, the mistakes lie on the part of the working women as well on some external agencies.

PROBLEMS WITH SOME WOMEN

a. The women who were benefited by cattle breeding did not pay back their loan to the bank. The result was the village panchayat and the Bank could not help them in getting the second batch of the cows at the end of the sixth month after supplying the first batch;

b. The cows did not give enough milk because, the calves had died. And the calves had died because, the women did not allow the calves enough milk to drink. They also failed to give the proper medicines to the cows to destroy the worms in their intestines for six months on monthly basis. The cows could not give enough milk also because the women did not provide them with enough fodder.\textsuperscript{173}

\textsuperscript{172} G. Venkataraman, \textit{op. cit.}, pp. 119-120.

A PERSPECTIVE ABOUT THE SUPPORTING AGENCIES.

The supporting agencies also contributed to the failure of the scheme.

a. The women could not receive the compensation when their cows died either because the Assistant Veterinary doctor did not send the claim form in time to the Insurance company or the Insurance Company itself delayed in paying the amount. Hence the women were unable to buy the new cows in time.

b. The Milk supplying co-operatives societies sometimes failed to enter in the Bank Accounts of the women the amount due to them for the milk supplied.

c. The Bank too, sometimes, failed to maintain the proper accounts of the women's bank transactions.

d. The Bank sometimes failed to pass on to the women the amount that it had received from the Insurance Company as compensation for the goats that had died.\(^{174}\)

EVALUATION STUIDES IN PERIYAR DISTRICT

Many women benefitted, economically by including themselves in some income generating activities like preparing of Sambar powder. The DWCRA in Erode Block of Tamil Nadu prepared Sambar Powder and sold it to different Blocks. There were 20 Blocks in Periyar District and all will covered by the Noon - Meals Scheme. The women got a commission of 50 paise on each packet selling directly, and 25 paise per packet by selling to the retail dealers. In addition to sambar powder, they were also selling red chilli, turmeric powder, mustard and

\(^{174}\) Ibid. pp. 13-16.
tamarind and they earned every month Rs. 4954.50 n.p. Each member earned Rs.19 by selling to each block, and the monthly income by selling to 20 blocks earned to Rs.380. 173

DWCRA AND WOMEN’S EMPOWERMENT

Evaluation studies on the DWCRA have not been very emphatic on the aspect of empowerment; Some studies have stated that women took loans and the men worked, so there was no change in the status quo or power of women. On the positive side, involving women in some income generating activities like carpet weaving under the DWCRA had broken the traditional patriarchal taboo against women participating in these occupations. Aspects on sharing of domestic responsibilities and men helping women with their work have also been discussed in the studies.

We shall now make a brief study of about Dharmapuri district and its environment in the following chapter.