

**A STUDY ON DEVELOPMENT OF WOMEN AND CHILDREN IN
RURAL AREAS (DWCRA) PROGRAMME IN IMPHAL
DISTRICT OF MANIPUR STATE**

By

KONGBRAILATPAM ROSHINIBALA DEVI

**A THESIS SUBMITTED TO
THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION
FOR WOMEN (DEEMED UNIVERSITY) COIMBATORE-641 043 IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE IN HOME SCIENCE EXTENSION EDUCATION**

MAY 1996

**A STUDY ON "DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS
(DWCRA)" PROGRAMME IN IMPHAL DISTRICT OF MANIPUR STATE**

By

KONGBRAILATPAM ROSHINIBALA DEVI

**A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR
HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN
(DEEMED UNIVERSITY)
COIMBATORE - 641 043.**

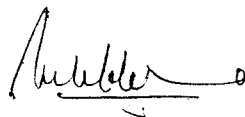
**In Partial Fulfilment of the Requirements for the Degree of
Master of Science in Home Science Extension Education**

May 1996

Certified as bonafide research work



Signature of the
Head of the
Department



Signature of the
Dean of the Faculty



Signature of
the Guide

Acknowledgement

ACKNOWLEDGEMENT

The investigator places her deepest sense of gratitude to Dr. (Tmt.) RAJAMMAL P. DEVADAS, M.A., M.Sc., Ph.D. (Ohio State), D.Sc. (Madras), Hon. DHL (Oregon State) Hon. D.H.L. (Ohio State), Hon. D.Sc. (C.Azad. Agri University, Kanpur), Chancellor, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University) Coimbatore, for her inspiration to take up this study.

The investigator conveys her sincere thanks to Dr. (Tmt.) LAKSHMI SANTA RAJAGOPAL, M.Sc. (Tenn), Ph.D. (Madras), Vice Chancellor, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, for her encouragement during the study.

The investigator records immense sense of gratitude to Dr. (Tmt.) USHA CHANDRASEKHAR, M.Sc. (Madras), Ph.D. (Purdue), Dean, Faculty of Home Science and Dr. (Tmt.) SAROJA PRABHAKARAN, M.A., Dip. Ed. (Madras), Ph.D. (Mother Teresa), Registrar for facilitating to carry out the study.

The investigator is deeply indebted to Dr. S.SITHALAKHSMI, M.Sc., Ph.D., Professor and Head of the Department, Home Science Extension Education for her valuable advice and encouragement throughout the study.

The investigator places on record her sincere thanks to her guide Dr. G.JOTHIMANI, M.A., M.Phil., Dip. Ed., Ph.D. (Madras), Reader, Home Science Extension Education for her adroit guidance, meticulous care and help rendered throughout this study.

The investigator extends her heartiest thanks to APO (DWCRA), Mr. N.Binot Singh and APO (Monitoring), Mr. P.Noren Singh for their valuable help and suggestions.

At last the investigator is gratefully indebted to her loving parents, brothers, sisters, aunty and respondents for their moral support, help and co-operation for the completion of the study.

Contents

CONTENTS

Chapter No.	Title	Page No.
	LIST OF TABLES	
	LIST OF FIGURES	
	LIST OF PLATES	
	APPENDIX	
I	INTRODUCTION	1
II	REVIEW OF LITERATURE	9
	A. Women and Income Generation	9
	B. Highlights of the Programme "Development of Women and Children in Rural Areas" (DWCRA)	12
	C. Research Highlights on "DWCRA"	22
III	METHODOLOGY	31
	A. Selection of the Area	31
	B. Selection of the Sample	34
	C. Selection of Methods of the Investigation	35
	D. Conduct of the Study	42
IV	RESULT AND DISCUSSION	43
	A. Socio-Economic Conditions of the Beneficiaries of 'DWCRA' Programme	43
	B. Details of the Scheme	45

	C. Impact of the Scheme as Perceived by the Beneficiaries	56
	D. Suggestions and Recommendation Made by the Beneficiaries to Improve the Scheme	67
V	SUMMARY AND CONCLUSION	70
	BIBLIOGRAPHY	
	APPENDIX	

LIST OF TABLES

Table No.	Title	Page No.
I	TARGETS AND ACHIEVEMENTS UNDER DWCRA	19
II	DETAILS OF SAMPLE SELECTION	35
III	SOCIO-ECONOMIC CONDITIONS OF THE BENEFICIARIES OF DWCRA PROGRAMME	44
IV	OBJECTIVES OF THE SCHEME AS CONCEIVED BY THE BENEFICIARIES	46
V	SOURCE OF INFORMATION ABOUT THE SCHEME	47
VI	CRITERIA FOR SELECTION OF THE BENEFICIARIES	48
VII	BASIS FOR FORMATION OF GROUPS	49
VIII	CAPITAL RECEIVED FOR THE TRADERS	52
IX	DETAILS ABOUT THE PURCHASE OF RAW MATERIALS	53
X	MARKETING OUTLETS	54
XI	DETAILS OF REPAYMENT OF LOAN	55
XII	BENEFITS OF THE PROGRAMME AS CONCEIVED BY THE BENEFICIARIES	57
XIII	MEAN ANNUAL INCOME OF THE BENEFICIARIES	58
XIV	GROUP DYNAMICS EXHIBITED BY THE MEMBERS OF 'DWCRA' GROUPS	65
XV	LIMITATIONS OF THE SCHEME AS VIEWED BY THE BENEFICIARIES	68
XVI	SUGGESTIONS GIVEN BY THE BENEFICIARIES	69

LIST OF FIGURES

Figure No.	Title	Page No.
1.	DIFFERENT ROLES OF WOMEN	2
2.	ADMINISTRATIVE SET UP OF DWCRA	14
3.	LINKAGES OF DWCRA WITH OTHER SERVICES	17
4.	TARGETS AND ACHIEVEMENTS UNDER DWCRA	20
5.	NUMBER OF WOMEN UNDER DWCRA DURING EIGHT PLAN	21
6.	LOCATION OF THE STUDY	32
7.	MEAN ANNUAL INCOME OF THE BENEFICIARIES	62
8.	UTILISATION OF INCOME GENERATED	64
9.	GROUP DYNAMICS	66

LIST OF PLATES

Plate No.	Title	Page No.
1.	INVESTIGATOR WITH THE ASSISTANT PROJECT OFFICER (DWCRA) AND ASSISTANT PROJECT OFFICER (MONITORING)	33
2.	MAT MAKING	36
3.	TAILORING	36
4.	EMBROIDERY	37
5.	HAND-POUNDING	37
6.	WEAVING	38
7a.	POTTERY	39
7b.	FINISHED PRODUCT FOR SALE	39
8.	PIGGERY	40
9.	POULTRY	40
10.	WOOL-KNITTING	41
11.	GOATRY	41

APPENDIX

Appendix No.

Title

1. INTERVIEW SCHEDULE TO ELICIT INFORMATION FROM THE BENEFICIARIES OF 'DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)' PROGRAMME IN IMPHAL DISTRICT OF MANIPUR STATE.

Introduction

I. INTRODUCTION

Women constitute half the world's population, accomplish about two-thirds of its working hours, receive one-tenth of the world's income and own less than one-hundredth of the world's property (Gupta, 1987). Women are considered as the weaker sex requiring social and economic protection. This attitude has led to a limitation on their mobility and consequent lack of opportunities for development of their personalities. Women have, therefore, lagged behind in the fields of education, skill development as well as employment.

In the context of national development women's participation in economic activity is of crucial importance. The economic role played by women cannot be isolated from the framework of development. In rural areas, their work in the context of socio-economic setting includes a number of activities. It has been universally accepted that farm women play an important role in carrying out agricultural activities (Figure 1). According to Census figures, 74 per cent of the entire female working force are engaged in agricultural operations 28 per cent as cultivators and 46 per cent as agricultural labour. About 60 per cent of agricultural operations like transplantation of saplings, winnowing, storage of grain etc., are handled almost exclusively by women while in all other jobs except

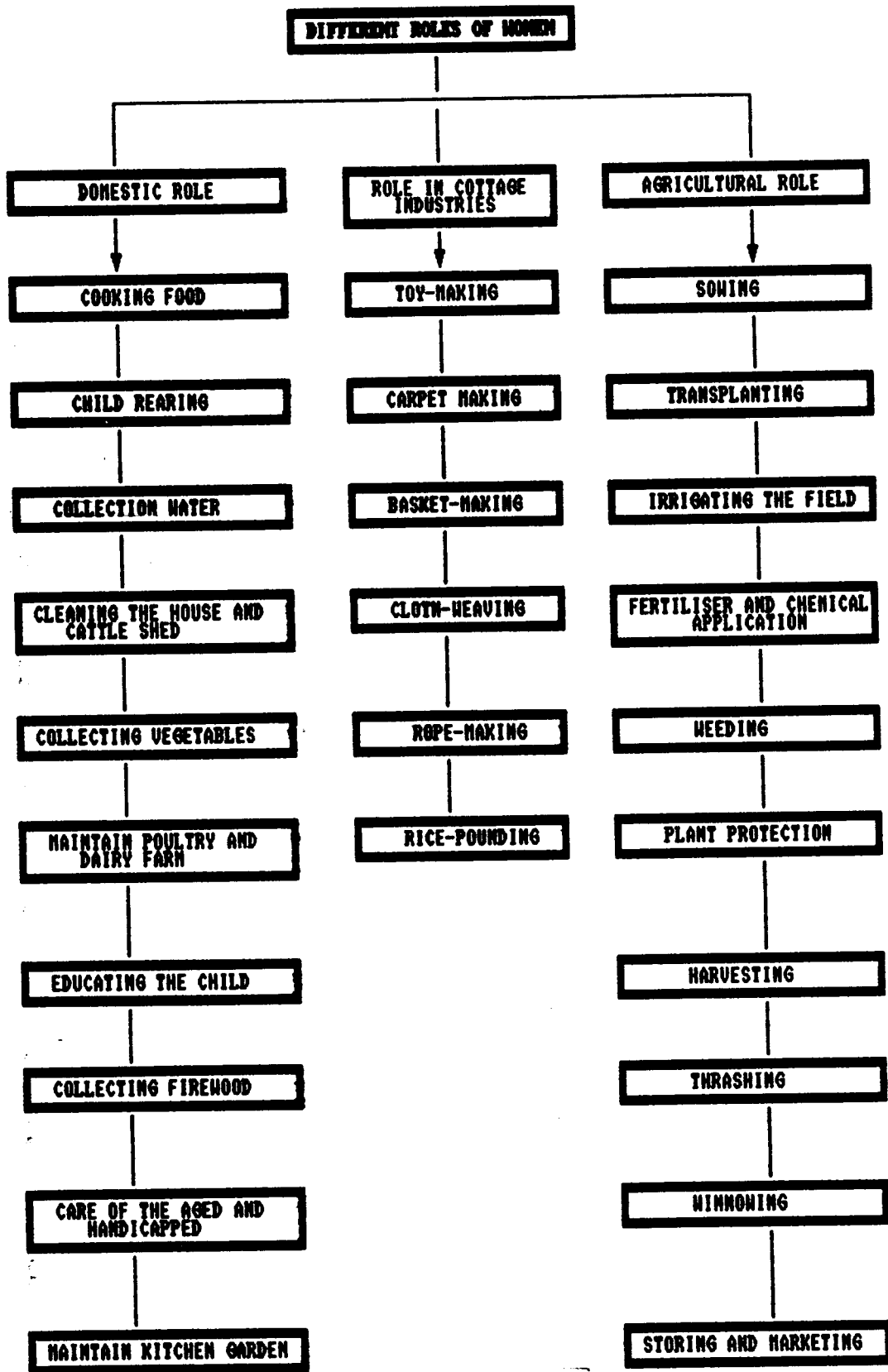


Figure 1.

ploughing the fields and in some areas, sowing of the seed, they share the work with men. During peak of agricultural operations specially at harvesting time, women of farm families work on an average seven to eight hours a day in the fields. This is besides their routine duties of cooking, cleaning, fetching water etc., (Mánkekar, 1990).

As per estimation, in the rural areas women are not employed in many remunerative work for 247 days in a year and they are in need of gainful employment (Raghuvanshi, 1982). Another study found that women have nine hours of free time per day (Chakaravathy, 1975). Therefore, their unemployment period can be effectively utilised for agricultural and allied activities and non-agricultural activities.

There is no denying the fact that women do not have equal access to beneficial change and status in society is not identical to that of men. This is specially true in villages. Several studies have shown that the woman employee - whatever job she holds - is equal in efficiency and performance to the male employee in identical employment situations. Some of the studies even indicate that in certain aspects the women employee is even more efficient. In the matter of reliability, promptness and punctuality. She had been found to have an edge over male counterpart (Lalita, 1982).

There is no doubt that women's contribution to the family and national economy is much more than their actual earning (Shram Shakti, 1988).

Women's participation in income generating activities is believed to increase their status and decision making power. With employment, women do not remain as "Objects" of social change but become "agents" of it. They cease to be only "Consumers" of economic goods and services but turn "Producers". They participate in social reproduction as well as reproduction of labour for the next generation (Chatterjee, 1988).

Women's health status affects their productivity and thereby their roles in society and development particularly in the context of poverty where women's work is essential for family survival or for improved quality of life (Chatterjee, 1990)

The female participation in economic activity besides increasing total participation and output have other important implications. Firstly, it tends to reduce fertility and population growth, thereby raising per capita income and consumption. Secondly, women participation will result in their greater access to educational opportunities (Harish, 1993).

Women's economic independence is highly stressed by many authors. Jhabvala (1984) says, "Money in the hands of a

man spend quite differently from money in the hands of a woman". An ILO study finds that men tend to spend 60 per cent of their income in their home and 40 per cent on themselves, whereas a woman spends 90 per cent of her income on her family and only ten per cent on herself. Thus when a woman controls the household income the family get more benefits. Poor women in villages have to earn a living or supplement the income of the family. Women workers gets less wages than men and more likely to be unemployed. Cash in the hands of women, often mean more nutrition and education for children. The most important factor to free woman is to ensure economic independence. To Gandhiji, "Woman is the companion of man gifted with equal mental capacities. She has the right to participate in all walks of life along with men. She has the same right of freedom and liberty as man's. She is entitled to a supreme place in her own sphere of activity as man is. By sheer force of a vicious custom even the most ignorant and worthless men have been enjoying superiority over women which they do not deserve and ought not to have". All these factors, make it important to expand income generating employment for rural women, so that they have earnings in cash or kind on which they can have control. It is necessary, therefore, to provide employment opportunities to women whose status as workers is challenged in their work environment. Women have to take a leading role so that they become equal partners in development. Making

an honest and continuous attempt and ensuring women's economic independence is the need of the hour (Kumar, 1995).

In recognition of the situation the constitution of India not only provides for equal rights and privileges to women and men but also makes special provisions for women. A series of legislation have been enacted from time to time for raising the status of women in the country. The government has been emphasising the need for development of rural women and promotion of their participation in the developmental programmes. Efforts were also made to bring women particularly those below the poverty line, under Integrated Rural Development Programme (IRDP). However, studies on IRDP revealed that the participation of women in the income generating activities has not taken place to the desired level. Therefore, it is necessary to make special efforts to bring the benefits of rural development programmes within the reach of poor rural women.

One such effort is the Development of Women and Children in Rural Areas (DWCRA) programme which was introduced in 1982 as a sub-component of IRDP to accelerate the integration of women with the rural development programmes.

DWCRA was designed with concept, approach and methodology different from the earlier programmes of women's development in India which has highlighted the role of women

as a viable and independent economic entity. DWCRA is to organise women into small groups of 10-15 for the effective utilisation of credit under IRDP for increasing women's access to other government programmes and welfare services. It facilitates co-operative effort and government and community action in planning, implementation and monitoring. The experience of implementing DWCRA during the VII plan has provided some points about the strategy that should be adopted for the VIII plan (1992-97). The DWCRA programme covers 355 districts all over the country. It is proposed to cover all districts by the end of VIII Five year Plan. During 1993-94, against a target of 10,000 as many as 11,762 women groups were formed, benefitting about 2,13,855 women. Over 67,000 women groups have, so far, been formed under the programme of DWCRA. The central outlay for the programme is Rs. 21 crore for 1994-95. The programme is in operation in 352 districts during 1993-94, 50 new districts are added every year in order to cover all the districts by the end of VIII Five year plan (Government of India, 1993, '94, '95).

Thus DWCRA has been established in each and every states. In Manipur, DWCRA was incepted during the year 1983-84 with an intention to improve the condition of the poor women and children in the rural areas. Initially it was taken up in three districts. So far the scheme has been covered in all the eight districts in the State with 1672 groups and 25,729 beneficiaries. In Imphal district alone

there are 288 groups and 3100 beneficiaries. But frequent evaluation is necessary to assess the impact of any programme on the target groups and to give workable suggestions to the sponsors to modify the programme in the right direction.

The main objective of the study is to assess the existing modalities of operation of DWCRA programme in Imphal District of Manipur State and the impact of the same on beneficiaries.

II. REVIEW OF LITERATURE

The literature pertaining to this study have been reviewed under the following sub-headings.

- A. Women and Income Generation;
- B. Highlights of the Programme 'Development of Women and Children in Rural Areas' (DWCRA) and
- C. Research Highlights on 'DWCRA'.

A. Women and Income Generation

Development of women has become an important indicator in judging the development process itself. Needless to say, human resource development and particularly "Women" resource development is most significant for this process (Gopalan, 1992).

Women must be recognised as a power in development and involved more actively and productively in all the development processes. Gainful employment has been viewed as a critical entry point for women's integration in development (Devadas, 1986).

For improving the status and to bring women into the mainstream, women need economic independence. Secondly, she needs different kind of education and grooming. Thirdly, she needs to have an access to medical and health facilities. Fourthly, social evils like child marriage, child labour, purdah system, sati pratha and dowry which stand in the way

Review of Literature

of women's development should be removed. Fifthly, the attitude of women themselves had to be shaped to creative and positive thinking (Singh et al., 1987).

A strong association between child nutrition and mother's income has been observed in low-income households, but no significant association with father's income. Female children were particularly dependent on their mother's wages (Kumar, 1988).

Women's employment may also exert influence on household nutritional status by increasing women's decision making power. Studies reviewed indicate that where women exercise such control, they spend their incomes on food and other basic needs while men, apparently tend to spend portions of their income on liquor, cigarettes, etc., (Mencher and Sardamoni, 1982). A study of women participants in Maharashtra's Employment Guarantee scheme also reported that the nutritional status of children was better when women received the cash or grain payments directly. Thus, enhancement of women's "decision-making roles" would need to be an intermediate step between increased earning and positive effects on household health. In addition, of course, the decision which women make would need to be those which increase 'health-producing' goods or services for the household and allocate these in favour of women and children.

It is in the arena of nutrition that the two-way effects of female productivity on health status are most evident. Women exercise nutritional effects on their households through the acquisition of food or of income to purchase food from work. Thus, women's employment, income and decision-making power over the utilization of their income are key determinants of household health (Chatterjee, 1990).

Even where there is a male earner, women's earning form a major part of the income of poor households. Moreover, women contribute a large share of what they earn to basic family maintenance than men; increases in women's income translates more directly into better child health, nutrition and family well being (Kumar, 1978; Tinker, 1979; Sharma, 1980; Gulati, 1981; Maiti, 1981; Banerjee, 1985; Bidinger et al., 1986; Jiggins, 1986; Meis, 1986; Kumar, 1987; Mencher, 1987 and Bennett, 1988).

Women's participation in income generating activities is believed to increase their status and decision making power (ILO, 1984; Anker and Bodrova, 1985; Pivoz and Viteri, 1985; Bhai, 1986; Bharadhan et al., 1987 and Dash, 1993).

Studies by Devi (1987); Biradar (1988); Jose (1989); Pulley (1989); Kalivardhan et al. (1990); Gupta (1991); Bharathi et al. (1992); Cherian and Jothimani (1992) and Mohandas (1992) pointed out that the female beneficiaries

under IRDP were found to be more effective in managing the assets procured. They got more number of days of employment; put the credit received to productive use; -could generate higher incremental incomes than their male counterparts; could cross poverty line; got better access to the use of income; were more prompt in the repayment of loans and got their status raised in the family and in the community.

B. Highlights of the Programme 'Development of Women and Children in Rural Areas' (DWCRA)

The DWCRA programme evolved from the experiences gained through the Applied Nutrition Programme (ANP), Intensive Development Programme (IDP) etc., as well as the experiences of some projects in the non-government sector, such as Self-Employed Women's Association (SEWA) of Gujarat and the Working Women's Forum (WWF), Tamil Nadu.

The DWCRA programme was started in 1982-1983, initially in 50 districts in 22 states of the country. The criteria adopted for selection of districts were general backwardness, low female literacy and high infant mortality rate. It is increasingly being viewed as the channel to reach poor women in rural areas, with services for improving their socio-economic status.

1. Target group

The target group consists of women of those households which will fall into the category of Integrated Rural

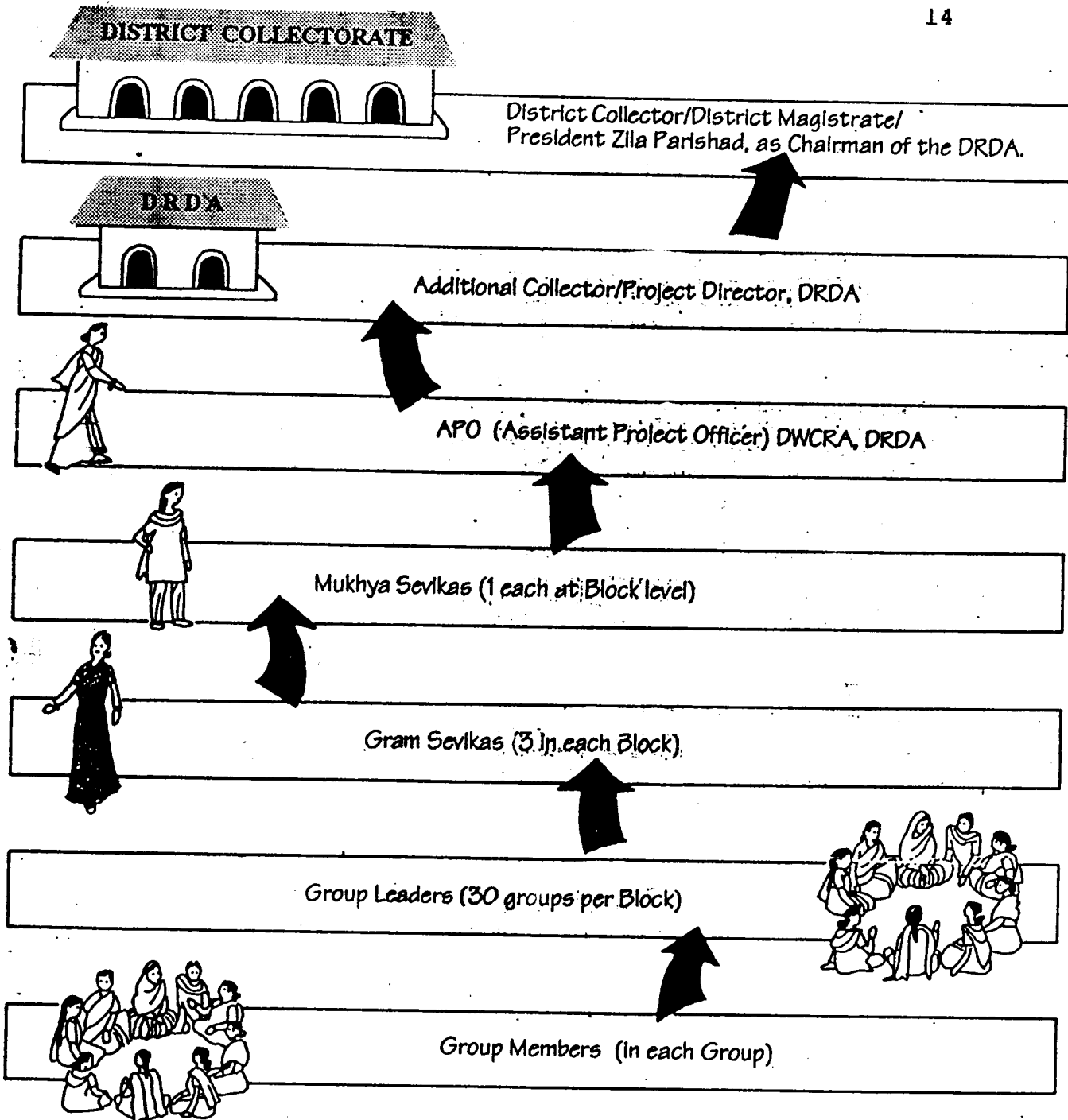
Development Programme (IRDP) beneficiaries (ie.), households in rural areas which live below the poverty line - on an annual family income of less than Rs. 6,400/-.

2. Perspective and assumptions

- * The main assumption behind DWCRA is that the income of women has a positive impact on the nutritional status and learning opportunities of children and also on the status of the women themselves.
- * Through its long-term perspectives of imparting to rural women, self-reliance through income-generating skills and group organization skills, DWCRA is envisaged as a programme which offers women the opportunity of a personal income as a starting point for gaining self-confidence and creating in them a sense of awareness towards their own involvement.

3. Objectives

- * The chief objective of DWCRA is to improve the situation of women and through them, the situation of children, living in rural areas below poverty line. This improvement is expected to be reflected in the reduction of infant mortality and morbidity, better nutrition and health care for mothers and children, improved learning skills for girls and women and greater employment and social equity for women.



Administrative set up of DW CRA .

Figure 2

DWCRA aims at :

- * increasing the income of poor rural women through some organized economic activities;
- * increase of women's access to credit facilities and liberation from moneylenders;
- * the acquisition of new skills, as part of a long-term process towards independent entrepreneurship;
- * reduction of the daily workload of women;
- * providing basic child care facilities for the children of mothers at work;
- * providing organized support in terms of a delivery system for the assisted women, so that they can become effective recipients of goods and services available in that area; and
- * the empowerment of women through self-reliance, participation in social services and increasing position and status.

4. Strategy

- * An integrated, multi-disciplinary developmental approach was adopted to cover the spectrum of employment, health and family welfare, education, nutrition and the economic and social development of women.
- * The programme strategy comprises motivation and organization of women; convergence of programmes/ services at the village level; involvement of voluntary

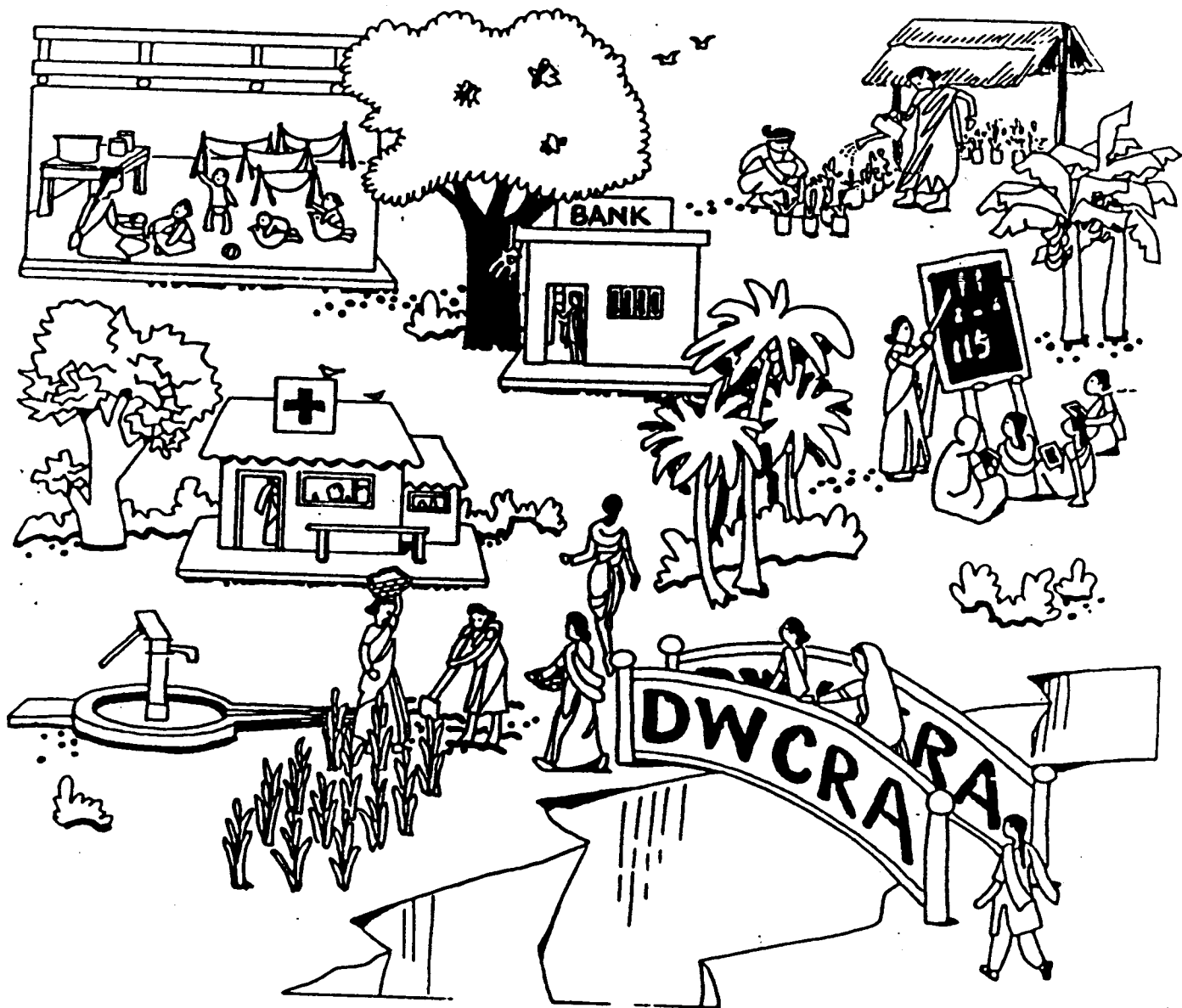
and other organizations in women's development; and increasing employment opportunities for women through Integrated Rural Development Programme (IRDP), Jawahar Rojhar Yojana (JRY) Training of Rural Youth for Self Employment (TRYSEM) etc.

* Thus the group approach was conceived to :

- facilitate the convergence of services, other than economic activities, required to improve the quality of their lives;
- accelerate the integration of women into the development process as active participants;
- strengthen their decision-making and bargaining powers; and
- build a rapport between the women and grassroots level government functionaries.

5. Supportive services

In keeping with the overall objectives of DWCRA, the group is expected to develop into a receiving system which will be effective in obtaining benefits meant for the target group. The group must, therefore, be enabled to take up facilities available for its membership not only in the various rural development programmes, but also other government - run programmes such as adult literacy, family welfare, balwadis and immunization for age group 0-5 years (Figure 3). The group should assemble at a pre-determined



Linkages of DWCRAs with other services

Figure 3

place and time so that functionaries of other departments can reach them to transmit their message services. This will also require effective liaison by development administrators with functionaries of other concerned government departments.

Coverage and achievements

The sanctioning procedures adopted under DWCRA would be that DWCRA district have been approved by the Government of India based on proposals from the State Governments. State Governments are to send their recommendations based on the backwardness of the district, low female literacy ratio, high mortality etc. Of late, coverage under the Integrated Child Development Services Programme (ICDS) has also been adopted as one of the important criteria. To further streamline implementation of DWCRA in the Eighth Plan, some preparedness is being insisted upon before approving a district for coverage under DWCRA.

The targets and achievements under DWCRA are as depicted in Table I and Figure 4.

TABLE I
ACHIEVEMENTS OF DWCRA

Plan period	Target number of groups	Achievements number of groups	Number of women	Utilisation of funds (Rs. lakhs)
Sixth Plan (1982-'85)	6,035	3,308	52,170	298.53
Seventh Plan				
1985-86	5,000	6,008	1,01,056	630.70
1986-87	7,500	5,545	96,132	786.33
1987-88	7,500	4,959	83,589	607.29
1988-89	7,500	5,968	98,636	738.21
1989-90	7,500	5,551	90,294	901.00
Annual Plan				
1990-91	7,500	7,139	1,09,557	898.71
1991-92	7,500	9,327	2,08,492	962.72
Eight Plan				
1992-93	7,500	9,029	1,28,744	1,548.17
1993-94	11,000	15,483	85,952	639.32
	74,535	72,287	10,54,622	8010.98

Source : Communication from Government of India, Ministry
of Rural Development, 1994-95.

The VII plan had an outlay of Rs. 48.05 crores for DWCRA. There has been progress in terms of number of groups formed, number of women covered and funds utilized from the VI plan through the VII plan to the VIII plan.

During the VIII plan period, it is proposed to cover all the 450 districts in the country; 50,000 DWCRA groups would be activated at the rate of 10,000 groups per annum (Figure 5). Further there is a proposal to enhance the

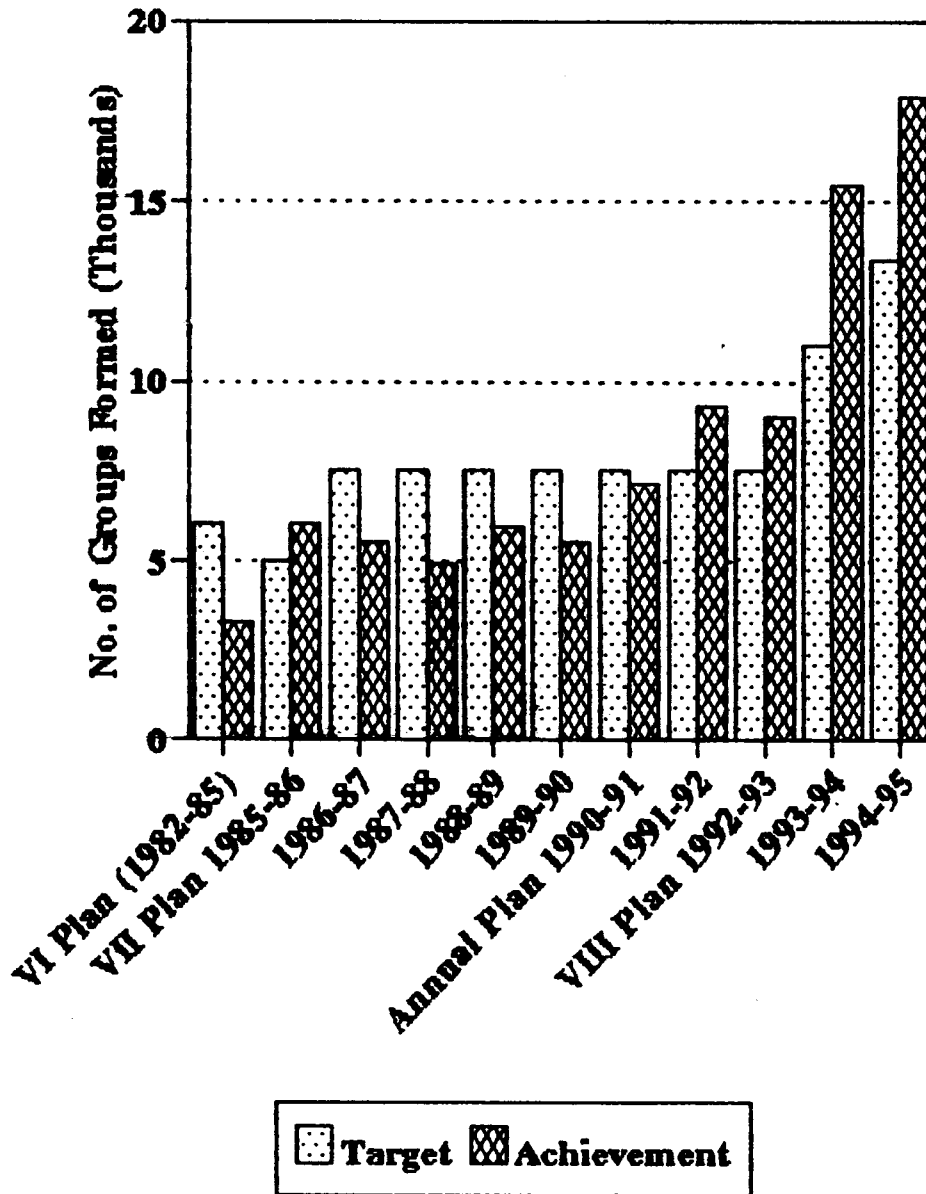
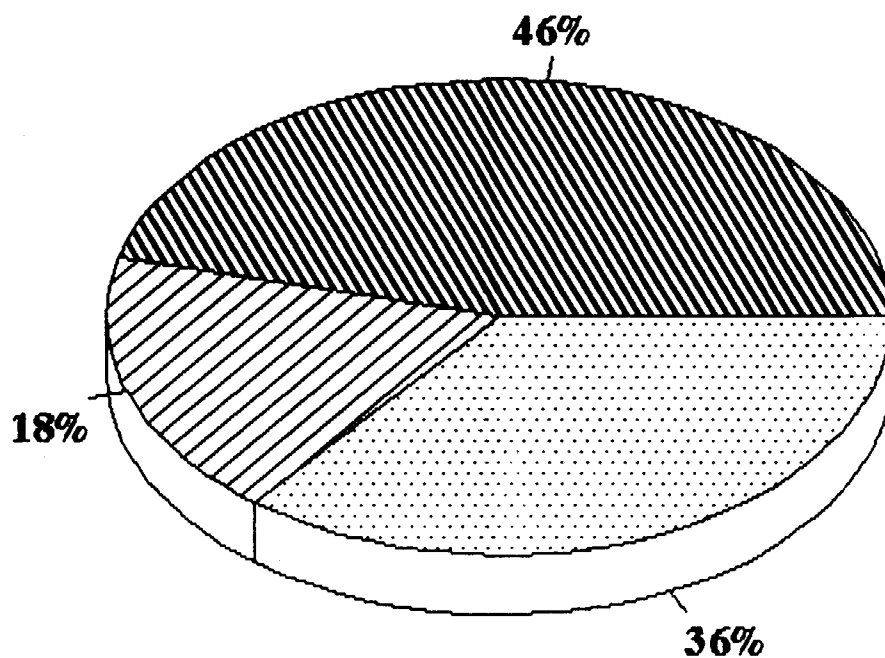


Fig. 4. TARGETS AND ACHIEVEMENTS UNDER DWCRA



Target

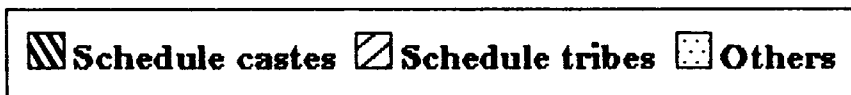


Fig. 5. NUMBER OF WOMEN UNDER DWCRA DURING EIGHTH PLAN (as on 30.11.94)

revolving fund amount from Rs. 15,000 to Rs. 30,000 (Ministry of Rural Development, Government of India, 1992).

C. Research Highlights on DWCRA

Though research studies have indicated that there is a wide inter-district variation in terms of average monthly earnings from DWCRA ranging from less than Rs. 100 a month to more than Rs. 200 a month. Yet this increase in itself is significant. When most of the DWCRA members are at a subsistence level any increase in their monthly income not only helps them give additional support to their family, but also results in an improvement in their social status.

A study by Janmathi and Sithalakshmi (1987) in Periyar District, Tamil Nadu highlighted the need for proper linkages between DWCRA and other development programmes for health, nutrition, child care and resource management and training and orientation for the officials at various levels.

A study on DWCRA carried out in Samastipur District, Bihar State by Arunimakumari and Sithalakshmi (1987) pointed out that the group organizers and members had learned to utilize their leisure time in productive and purposeful activities. Marketing the finished goods was the major hurdle experienced by group organisers as well as the members. The major problems faced by officials of DWCRA were

in terms of difficulties in organising women's groups due to cultural taboos, illiteracy among women, political interference in the selection of beneficiaries and leaders and non co-operation from banks, difficulties in the purchase of raw materials and in finding suitable market facilities.

Francis and Sithalakshmi (1987) conducted a study on DWCRA in Periyar District, Tamil Nadu which pointed out that incremental income was the obvious benefit as realised by the beneficiaries as well as the group organisers. The other benefits were ability to save money, obtaining nutritious food and relief from indebtedness.

The study on the functioning of DWCRA in Dharmapuri District, Tamil Nadu was undertaken by Malarkodi and Jothimani (1987) wherein a majority of 67 per cent beneficiaries obtained a monthly income of Rs. 200-300. In general the returns were higher for the activities such as toy-making, bakery, coir making and pottery. The qualitative returns were changes in daily dietary pattern by including nutritious foods. The suggestions emerged from the study were supply of loans and subsidy on time, better marketing facility, arrangement for raw materials and provision of common work sheds.

The study by Thangamuthu and Manimekalai (1989) in Trichi district, Tamil Nadu showed that all the

beneficiaries who were found to live below poverty line prior to the implementation of DWCRA had crossed the poverty line. On an average an incremental income of Rs. 285, Rs. 344 and Rs. 460 has accrued to the participants undertaking the trades lapidary, wax candles and masala power making respectively.

The study by Misra and Thangamani (1990) in selected Districts of Orissa pointed out that only 24 per cent respondents performed the activities as a group. While 33 per cent beneficiaries obtained an income of Rs. 201-350 per month, the remaining could get only Rs. 151-200 per month.

Research by Vimala and Rao (1990) indicated that DWCRA beneficiaries involved in trades like leaf plate making, masala powder making and rice flakes preparation were getting an income of below Rs. 300 per month and those pursuing trades such as weaving, brick-making, lime kiln, toy making, gunny bags, silk reeling and quarry work were getting an income of above Rs. 400 per month. The study recommended for a permanent training set-up at the district level to meet the training requirements of the beneficiaries for trades.

An evaluation of the preparedness status of the state governments of Karnataka and Madhya Pradesh for implementation of DWCRA programme by Mohiuddin et al. (1990)

reveals that the vacancies of the posts of Assistant Project Officer (APO) and gram sevikas affected the programme implementation. It was also observed that families which remained on the border of the poverty line with some assets, got selected rather than the poorest of the poor. DWCRA groups were supplied with raw materials of sub-standard quality which had adversely affected the quality of the products and their marketing.

The study by Revathi and Jothimani (1990) in Periyar District, Tamil Nadu revealed that 62 per cent of the sample had substantial incremental income; 48 per cent saved the extra income for future; 27 per cent purchased jewels for themselves and for their girl children, 16 per cent invested it in constructing houses and five per cent spent the same on purchase of additional lands.

In Pondicherry Union Territory 105 groups had been formed with a membership of 1,530 women. The main activities selected by the groups were handloom weaving, plastic and koramats, leather goods manufacturing, screen painting, production of detergent soaps, embroidery works and stone carving. Supplying lunch was taken up by one of the DWCRA groups which enabled the group earn Rs. 300 per month per member (Government of India, 1991).

The study conducted by Sivasankarababu (1991) on credit institutions and DWCRA revealed that individual choice of

activity was superseded in the name of choice under group approach resulting in the lack of interest among the group members and consequent adverse effects on the functioning of the units. The study also recommended selection of feasible and viable schemes which should match the potentials skills available with the group members.

An evaluation study of DWCRA through field visits in Sikar District of Rajasthan State revealed that the beneficiaries certainly witnessed increase in their income and improvement in their standard of living. The programme had given a feeling of satisfaction among the women beneficiaries and a sense of inquisitiveness among other women in the villages (Government of India, 1991).

The mid-term appraisal of the Seventh Plan by the Planning Commission pointed out that the training provided under TRYSEM and DWCRA was not upto the mark and there was a tendency to stick to only a few traditional crafts like tailoring, carpentry, etc. Many income generating activities of DWCRA have not succeeded because full thought had not been given to the input availability, marketability of the product, training needs and future scope for the activity (Planning Commission, 1991).

The study carried out by Kumar et al. (1992) in Gulbarga district of Karnataka revealed that all the beneficiaries who were found to live below poverty line

prior to implementation of DWCRA had crossed the poverty line and there had been a substantial additional income to the participants of tailoring, dairy and mat weaving trades. The major problems faced by the beneficiaries were marketing and scarcity of basic raw materials.

SEWA organised women gum collectors into DWCRA groups and obtained agency licence from the Gujarat State Forest Development Corporation. This authorisation made them to sell the products directly to the corporation. The total gum collection of these DWCRA group was 8000 kgs., per month. Each member earns Rs. 400 per month (Nanavaty, 1992).

The study carried out by Singhal (1992) on "Problems and Prospects of DWCRA" revealed that the size of the programme was too small to attract the attention of State authorities. The field functionaries for women's programmes, by and large had orientation in welfare rather than in development. Conceptual clarity was lacking in many cases. Selection of viable economic activities and the creation of forward and backward linkages were not established properly. In many states, training institutions had not yet been identified. Lack of skill training, staffing as per norms, low motivational levels of various functionaries, lack of convergence with existing services, delay in release of funds from the States to DRDAs and resource constraints were some of the major problems in the implementation of DWCRA.

The evaluation study on DWCRA in the Union Territory of Pondicherry by the School of Management of the Central University of Pondicherry (1992) found out the significant change ('t' value is significant at 1 per cent) in the number of days of employment of respondent beneficiaries after joining the DWCRA scheme. There is a significant increase ('t' value is significant at 5 per cent) in all the items of expenditure after joining the scheme.

A study conducted on "Impact of DWCRA on Rural Areas" by Srivasankaraiah and Ramappa (1993) revealed that in bamboo basket making units at Bukkapatnam and Janakampalli villages of Anantapur district, all 30 beneficiaries were provided employment for more than 20 days in a month under DWCRA programme. In the case of mat-weaving unit at Gangavaram, all the beneficiaries were getting work for 15 to 20 days in a month and the beneficiaries of wild date basket-making at Rotarypuram revealed that they had work for 20 days for collecting wild date fibres and making baskets. It was also learnt through the survey that 15 out of 105 beneficiaries were earning below Rs. 3600 per year. Forty five beneficiaries were earning income in between Rs. 3600 and Rs. 5000 a year. Only 10 members were earning income about Rs. 6000 per year. The beneficiaries of bamboo basket-making unit were earning more income than the other beneficiaries.

The study conducted by Singh and Goel (1994) in the Girwa Panchayat Samiti of Udaipur district revealed the various bottlenecks in the implementation of the DWCRA programme such as the centres were located far away from their villages, the non-availability of the staff members to monitor the programme, the identification of trades was done without baseline surveys, the financial programmes of the beneficiaries, the short duration of the training period and non-availability of raw materials and marketing.

A study on DWCRA Programme in Nagaon District of Assam State carried out by Dutta and Jothimani (1994) revealed that fifty one per cent of the beneficiaries generalised the objectives of the programme as enhancing the income, 27 per cent spelt out the specific focus on the programme on women, namely improving the standard of living and 22 per cent had stated increased of the status of women.

A study conducted by Chellarani, Jothimani and Sithalakshmi (1995) on 'Dissemination of health messages to the beneficiaries of DWCRA programme in Coimbatore district of Tamil Nadu revealed the following findings :

- a) The percentage difference in the responses before and after education showed an increase of 30-46 per cent, 28-70 per cent and 23-46 per cent respectively with regard to energy yielding, body building and protective foods.

- b) Eighty three per cent became aware of the same after exposure to nutrition messages.
- c) After education 66-86 per cent were able to give correct responses on communicable diseases and 96 per cent became aware of the measures to foster good health such as safe drinking water, arresting breeding of flies and mosquitoes and environmental sanitation.
- d) After education more than 65 per cent became aware of the advantages of immunization.
- e) Only 32 per cent mothers were aware of the ICDS programme, the Tamil Nadu Integrated Nutrition Programme and periodical health check-ups rendered by the government authorities. But the awareness regarding the same increased after health education with 88 per cent.
- f) Exposure to education also helped mothers to understand the ill-effects of having large families, reasons for population explosion and measures for birth control through temporary and permanent means.
- g) The attitude of the mothers towards health and nutrition changed to a great extent as a result of exposure to education programme, changes were specifically noticed with regard to breast-feeding, importance of weaning foods, consumption of papaya, carrot and green leafy vegetables, immunization and foods provided in the ICDS centres.

Methodology

III. METHODOLOGY

The methodology for the study consisted the following steps.

- A. Selection of the Area;
- B. Selection of the Sample;
- C. Selection of the Method of Investigation and
- D. Conduct of the Study.

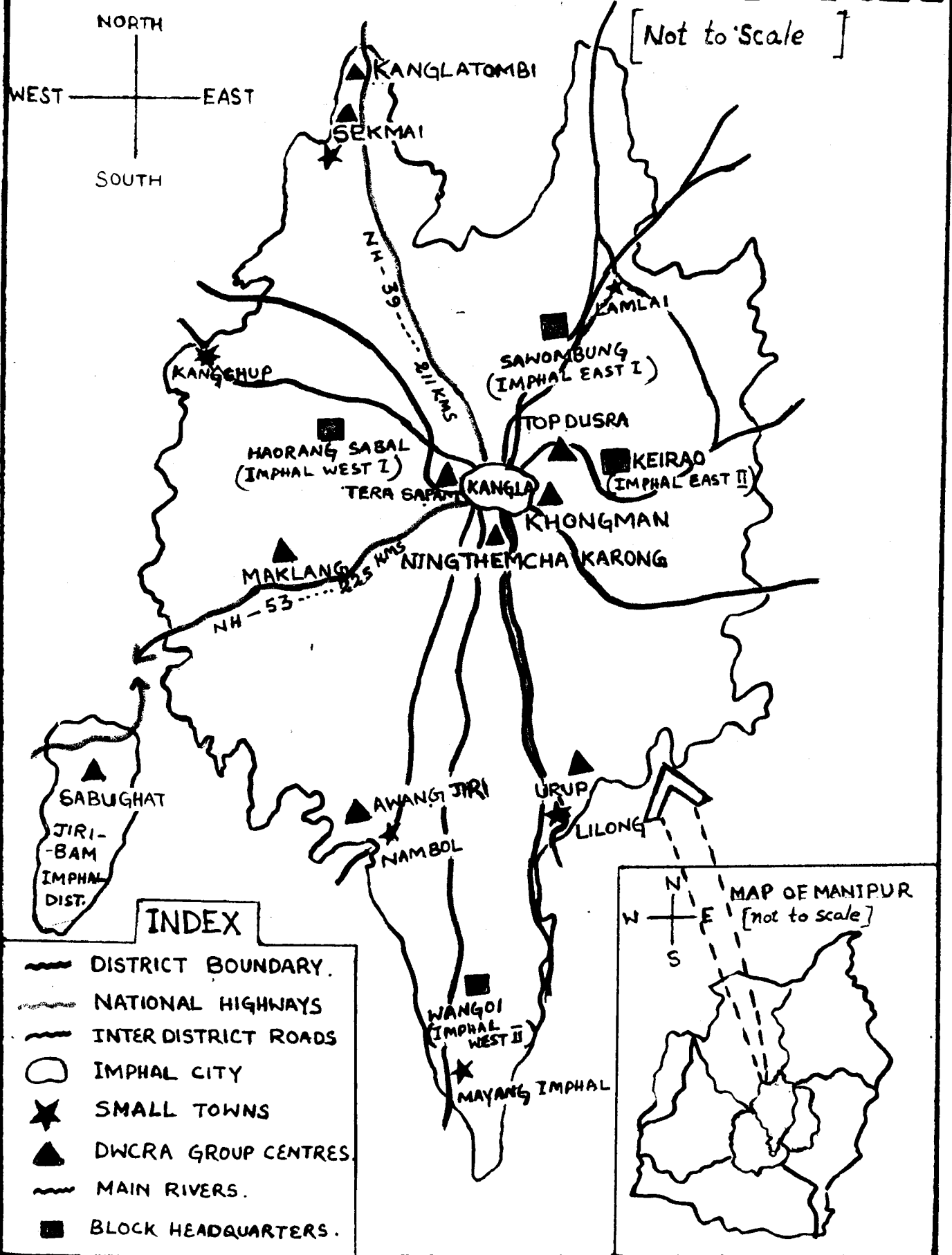
A. Selection of the Area

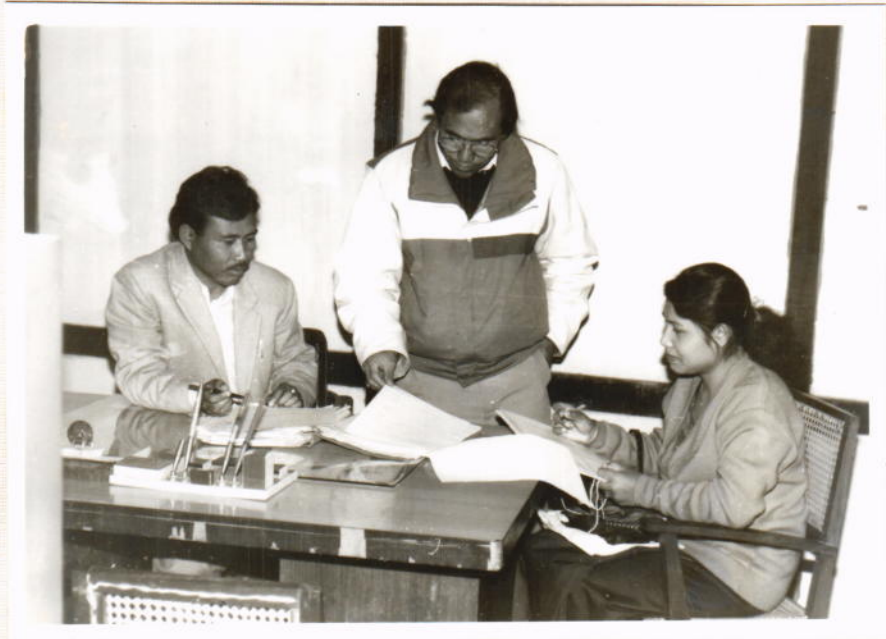
The area selected for the study is Imphal district of Manipur State. The Eight districts of Manipur State are ;

- 1. Imphal
- 2. Thoubal
- 3. Bisnupur
- 4. Churachandpur
- 5. Senapati
- 6. Ukhrul
- 7. Tamenglong
- 8. Chandel

Among these districts, the investigator selected Imphal District, the capital of Manipur state, as study area. In this selected district, the investigator had selected four blocks namely, 1) Imphal East II, Keirao, 2) Imphal West I, Hourangsabal, 3) Imphal West II, Wangoi and 4) Jiribam block (Figure 6).

MAP OF IMPHAL DISTRICT





**Plate 1. INVESTIGATOR WITH ASSISTANT PROJECT OFFICER (DWCRA)
AND ASSISTANT PROJECT PFFOCER (MONITORING)**

B. Selection of the Sample

The success of any study depends on the careful selection of the sample. Among four blocks, the investigator selected ten trades in ten different villages after scrutinising the records in the District Rural Development Agencies (DRDA's) office and consulting the official concerned. The sample for the study included ten randomly selected beneficiaries, from ten trade activities, thus the total samples being 100 beneficiaries.

According to Elhance (1984) random sampling is a technique wherein the selection of the units is done in such a manner that the chance of selection of each unit of the universe is the same.

Table II shows the names of the blocks, villages and the trades chosen for the study.

TABLE II
DETAILS OF SAMPLE SELECTION

S.No.	Blocks	Number of village	Type of economic activity
1.	Imphal East I Keirao	1. Top Dusara	Wool Knitting
		2. Urup-Arati	Tailoring
		3. Khongman Mangjing	Mat Making
2.	Imphal West I Hourangsabal	4. Kanglatombi	Poultry
		5. Sekmai	Piggery
		6. Maklang	Hand pounding
		7. Tera sapat Leirak	Weaving
3.	Imphal West II Wangoi	8. Awang Jiri	Embroidery
		9. Ningthemcha Karong	Pot making
4.	Jiribam Block	10. Sabughat Babukhal	Goatry

Thus, a variety of trades followed in the different blocks (Plate 1 to 11) indicates the various trades selected by the investigator.

C. Selection of the Method of Investigation

Of the many methods of survey used to obtain information from any group of population the personal interview method was chosen.

The information obtained from personally administered schedule is apt to be more correct than the information obtained from any other methods (Willkinson and Bhandarkar, 1982).



Plate 2. MAT MAKING



Plate 3. TAILORING



Plate 4. EMBROIDERY



Plate 5. HAND-POUNDING



Plate 6. WEAVING



Plate 7a. POTTERY



Plate 7b. FINISHED PRODUCT FOR SALE



Plate 8. PIGGERY



Plate 9. POULTRY



Plate 10. WOOL-KNITTING



Plate 11. GOATRY

Interview schedule, as a research tool, is in a sense an oral type of questionnaire whereby the subject supplies needed information in a face-to-face relationship (Sukhia et al., 1976).

An interview schedule calling for details such as socio-economic profile of the beneficiaries, awareness about the scheme, loan particulars, benefits, problems faced and the suggestions was prepared, pretested and used for the study.

D. Conduct of the Study

After obtaining prior permission from the concerned authorities, each beneficiary was contacted personally and the required data collected.

The data collected was processed, interpreted and discussed in next chapter.

Results and Discussion

IV. RESULTS AND DISCUSSIONS

The findings of the study on DWCRA Programme in Imphal District of Manipur State are discussed under the following headings :

- A. Socio-economic Conditions of the Beneficiaries of DWCRA Programme;
- B. Details of the Scheme;
- C. Impact of the Scheme as Perceived by the Beneficiaries and
- D. Suggestions and Recommendation made by the Beneficiaries to Improve the Scheme.

A. Socio-economic Conditions of the Beneficiaries of DWCRA Programme

Table III gives the socio-economic conditions of the beneficiaries of DWCRA programme.

TABLE III
SOCIO-ECONOMIC CONDITIONS OF THE BENEFICIARIES OF DWCR
PROGRAMME

S.No.	Details	Percentage of beneficiaries N : 100
1.	Age in years	
	18 - 25	14
	26 - 30	14
	31 - 35	42
	36 and above	30
2.	Religion	
	Hindu	87
	Muslim	23
	Christian	-
3.	Caste	
	Other community	45
	Scheduled caste	40
	Scheduled tribe	15
4.	Marital Status	
	Married	80
	Unmarried	20
5.	Type of Family	
	Nuclear	74
	Joint	26
6.	Size of the Family	
	Up to 5 members	79
	More than 5 members	21
7.	Educational Status	
	Illiterates	31
	Primary level	47
	High school	16
	Higher secondary	6
8.	Income Level	
	3600 - 4800	17
	4801 - 6000	83

Seventy per cent of the beneficiaries were in the age group of below 35 years as against 30 per cent being above 35 years. The beneficiaries were young and in productive age group. Religion wise a large majority were Hindu and 45 per cent of the sample belonged to the other community. Forty per cent belonged to the schedule caste community and the rest (15 per cent) belonged to the scheduled tribe community. A majority of 80 per cent were married women. As revealed in Table, there is a predominance of nuclear families over joint families with only 26 per cent residing in joint families.

Regarding the family size, 79 per cent families had up to 5 members and 11 per cent had more than 5 members. The predominance of the small families may be due to the awareness about the small family norm.

While 31 per cent beneficiaries were illiterates, 47 per cent and 16 per cent had primary and middle school education respectively. Six per cent beneficiaries had completed high school education also. All the beneficiaries were below poverty line (Rs. 6400) which is the basis for their selection under DWCRA.

B. Details of the Scheme

This aspect covers the following.

1. Objectives of the scheme as conceived by the beneficiaries,

2. Source of information about the scheme,
 3. Formation of groups,
 4. Particulars about the income generation activities and
 5. Details of financial assistance.
1. Objectives of the scheme as conceived by the beneficiaries

It is encouraging to note that 83 per cent beneficiaries could clearly state the objective of DWCRA.

Table IV points out the objectives of the scheme as conceptualised by the beneficiaries.

TABLE IV

OBJECTIVES OF THE SCHEME AS CONCEIVED BY THE BENEFICIARIES

S.No. Objectives of DWCRA	Percentage of beneficiaries N : 83
1. Empower rural women	58
2. Generate income for the rural poor	55
3. Promote self-employment among rural women	52
* Multiple response	

It was interesting to note that 58 per cent of the beneficiaries were aware of the economic and social perspective of the scheme, namely empowering women through income generation. Fifty five per cent of the beneficiaries stated that it generated the income for the rural poor and

another fifty two per cent pointed that in order to promote self employment, the programme was envisaged.

A considerable proportion of the beneficiaries (17 per cent) had not internalised the objective of the programme at all. Stress has to be made by the officials concerned to popularise the scheme in its true perspective and conscientise the women.

2. Source of information about the scheme

Table V illustrates the source of information about the scheme for the beneficiaries.

TABLE V
SOURCE OF INFORMATION ABOUT THE SCHEME

S.No. Source of information	Percentage of beneficiaries N : 100
1. Rural Welfare Officers	46
2. Panchayat Union Officials	40
3. Village Leader	14

A majority of 86 per cent of the beneficiaries came to know about the scheme from the Government Officials. This points out the significant role played by the women extension workers in awakening rural women, village leaders were also instrumental to some extent in spreading such useful information.

3. Formation of the groups

This aspect is dealt with under the following headings.

- a) Criteria for selection of the beneficiaries.
- b) Basis for the formation of group
- c) Selection of the group organisers
- d) Role of the group organisers
- e) Frequency of group meetings and
- f) Maintenance of records and registers.

a) Criteria for selection of the beneficiaries

Table VI gives the criteria for the selection of the beneficiaries for the scheme.

TABLE VI
CRITERIA FOR SELECTION OF THE BENEFICIARIES

S.No. Criteria for selection	Percentage of beneficiaries N : 100
1. Below poverty line	38
2. Rural artisans	31
3. Trade	27
4. Neighbourhood	4

It is interesting to note that the beneficiaries were aware of the basis for selection namely below poverty line (38 per cent), rural artisans (31 per cent) and neighbourhood (4 per cent). Twenty seven per cent of the

beneficiaries stated that consideration of the traditional occupation was also one of the main criteria.

b. Basis for the formation of groups

Table VII shows the basis for the formation of groups.

TABLE VII
BASIS FOR FORMATION OF GROUPS

S.No.	Basis	Percentage N : 100
1.	Trade	59
2.	Locality	27
3.	Neighbourhood	14

For 59 per cent of the beneficiaries, trade formed the basis of the group and 27 per cent reported locality as the basis. Neighbourhood also was stated to be the basis by fourteen per cent of the sample.

c. Selection of the group organisers

Seventy three per cent of the beneficiaries stated that the group organisers were selected by the group members themselves, whereas 27 per cent mentioned that the group organisers were selected by the Rural Welfare Officers or the Block Officials. The main criteria for the selection of the group organisers were stated to be their educational status, sense of responsibility and leadership quality of the group organisers.

d) Role of the group leaders

The main role of the group leaders as stated by the beneficiaries was to carry out the responsibilities like repayment loan dues, conduct meetings, act as liason between the Block officials and the group members and group mobiliser for the over all development of the group.

It was heartening to note that the group members were aware of the responsibilities of their group leaders.

e) Frequency of the group meetings

All the ten groups reported that group meetings were conducted. In all the groups some regularity was noted in the frequency of the conduct of the group meetings either weekly or fortnightly.

f) Maintenance of records and registers

It was found that out of 10 group organisers interviewed, eight maintained two or more records. The usual records maintained were account book, minutes book, attendance register and visitor's book.

4. Particular about the income generation activities

The following particulars about the trades were elicited.

- a. Year of initiation of the activity
- b. Details of training
- c. Capital required for the activity

- d. Location of the trade centre
- e. Purchase of raw materials and
- f. Details of marketing.

a. Year of initiation of the activity

Out of 10 groups studied, five groups were started in the year 1990 - 91, another five groups were started in 1992-93.

b. Details of training

It was noted that a majority of the beneficiaries (80 per cent) did not undergo any special training for the trade. The training received was of an informal type i.e., learning the skills from the group organisers and fellow group members, only 20 beneficiaries were skilled in tailoring and embroidery, received through TRYSEM training programme.

c. Capital received for the trade

It is noted that eight groups received loans from the nationalised banks to start the trade. The remaining two groups received capital loan amount (without interest) from the group revolving fund and utilised for the past two years. Table VIII denotes the amount of capital received by the beneficiaries for initiating the trades.

TABLE VIII
CAPITAL RECEIVED FOR THE TRADES

S.No.	Capital received in Rs.	Trade	Percentage of beneficiaries (N = 100)
1.	12,000	Weaving	10
		Tailoring	10
		Embroidery	10
		Hand Pounding	10
		Hat Making	10
		Pottery	10
		Wool-knitting	10
		Goatry	10
2.	16,000	Poultry	10
3.	17,000	Piggery	10

The Capital received for the trade depended upon the unit cost of the scheme (Trades) as stipulated by the National Bank for Agriculture and Rural Development (NABARD) and block officials. Eighty per cent of the beneficiaries involved in eight trades namely Weaving, Tailoring, Embroidery, Hand pounding, Mat - making, Pottery, Wool - knitting and Goatry received an amount of Rs. 12,000 only, while those engaged in Poultry and Piggery obtained Rs. 16,000 and 17,000 respectively as Capital amount.

d) Location of the trade centre

It was observed that 30 per cent of the beneficiaries carried out the trade collectively in a common workshed and a majority of seventy per cent carried out their trade individually, which defeats the purpose of the scheme, group work through collective strength.

e) **Purchase of raw materials**

Table IX gives the details about the purchase of raw materials.

TABLE IX
DETAILS ABOUT THE PURCHASE OF RAW MATERIALS

S.No.	Details	Percentage N : 100
1.	Place : Locally	80
	Cooperative Societies	10
	Outside the Village	10
2.	Person : Common	30
	Individual	70

It was found that 80 per cent of the beneficiaries purchased their raw materials from local areas; 10 per cent from the co-operative societies and another 10 per cent from outside the village. A large majority (70 per cent) purchased the raw materials individually and only 30 per cent did the same in common.

f) **Details of marketing**

Table X illustrates the marketing outlets.

TABLE X
MARKETING OUTLETS

S.No.	Details	Percentage (N : 100)
1.	Place: 1. Societies and Local Market	20
	2. Local Market alone	80
2.	Frequency: Daily	10
	Weekly	60
	Monthly	30
3.	Marketing: Group	20
	Individual	80

Local markets were favoured by most, of the beneficiaries and the remaining 20 per cent, marketed through societies. The frequency of marketing was weekly for majority of 60 per cent beneficiaries. Eighty per cent of the beneficiaries marketed the products individually and only 20 per cent opted for group marketing. However, only 20 per cent respondents stated that they had problems in marketing their produce.

5. Details of financial assistance

- a. Type of financial assistance.
- b. Sufficiency of the financial assistances.
- c. Details of repayment.

a. Type of financial assistance

Only eight groups received loans from the level banks and subsidy from district DRDA in the same pattern as in the

case of IRDP. Fifty per cent of the beneficiaries received the subsidy range amount as Rs. 4000 - 6000 and the remaining beneficiaries (30 per cent) received the subsidy range amount as Rs. 6001 - 8000.

b. Sufficiency of the financial assistance

While 30 per cent of the beneficiaries stated that the capital amount was sufficient, for the rest 70 per cent, the capital amount was found to be insufficient and has to be supplemented the sum from the other source due to the delay of getting loan amount from the financial institutions.

c. Details of repayment of loan taken from the bank and revolving fund

Table XI gives the details of repayment of the loan taken from the Bank and Revolving fund by the beneficiaries.

TABLE XI
DETAILS OF REPAYMENT OF LOAN

S. No.	Year of inception of the group	Total Number of beneficiaries	Extent of repayment of loan by the beneficiaries in percentage					
			Nil	Less than 25	25-50	51-74	More than 75	Fully
1.	1990-1991	50	-	-	85	5	12	78
2.	1992-1993	50	-	2	7	3	13	75

From the table it is apparent that out of 50 beneficiaries in the year 1990-91, a majority of 78 per cent have fully repaid the loan, 17 per cent have repaid more than 50 per cent of the loan amount and other 5 per cent have repaid more than 25 per cent but less than 50 per cent of the loan amount.

Of the total 50 beneficiaries of 1992-93, a majority of 75 per cent have repaid the loan fully, 13 per cent repaid more than 75 per cent and remaining are in the process of repayment.

C. Benefits of the Scheme as Perceived by the Beneficiaries

This can be discussed under the following;

1. Benefits of the scheme as conceived by the beneficiaries,
2. Utilisation of other developmental programmes,
3. Mean annual income of the beneficiaries;
4. End use of income generated and
5. Better group dynamics.

1. Benefits of the programme as conceived by the beneficiaries

Ninety two of the 100 beneficiaries stated about the specific benefits of the scheme. Table XII gives the benefits of the programme as conceived by the beneficiaries.

TABLE XII

BENEFITS OF THE PROGRAMME AS CONCEIVED BY THE BENEFICIARIES

S.No.	Details	Percentage (N : 100)
1.	Income generated	92
2.	Self employment at home	45
3.	Better economic conditions	37
4.	Improving status in the family and societies	17

*	Multiple response	

Income generation was the obvious benefit as realised by the beneficiaries. The other benefits were self - employment at home and better economic conditions and status improvement in the family and society.

2. Utilisation of other developmental programmes

The extent of utilisation of the associated developmental programmes with DWCRA as well as other social overheads provided for the beneficiaries was assessed. A majority of 62 per cent beneficiaries had children benefiting from Integrated Child Development services (ICDS) Scheme. Twenty three per cent of the eligible beneficiaries and their family members had benefited from Training of Rural youth for Self Employment (TRYSEM) which is closely linked with DWCRA. Fifteen per cent of the beneficiaries family members obtained IRDP loans.

3. Mean annual income of the beneficiaries

Table XIII and Figure 7 gives the income profile of the beneficiaries before and after participation in the DWCRA scheme.

TABLE XIII
MEAN ANNUAL INCOME OF THE BENEFICIARIES

S.No.	Name of the Trade	Mean annual income of the beneficiaries in Rs.			
		Number	Before DWCRA	After DWCRA	Difference
1.	Mat making	1	2400	3600	1200
		2	2400	3600	1200
		3	2400	4200	1800
		4	1800	3000	1200
		5	3000	5400	2400
		6	2100	3600	1500
		7	2400	4200	1800
		8	1800	3000	1200
		9	2700	4200	1500
		10	1800	3000	1200
		Mean	2280	3780	1500
2.	Tailoring	11	-	6000	6000
		12	-	6000	6000
		13	-	6000	6000
		14	-	6000	6000
		15	-	6000	6000
		16	-	6000	6000
		17	-	6000	6000
		18	-	6000	6000
		19	-	6000	6000
		20	-	6000	6000
		Mean	-	6000	6000

(Table XIII Contd..)

3.	Embroidery	21	-	5400	5400
		22	-	5400	5400
		23	-	5400	5400
		24	-	5400	5400
		25	-	5400	5400
		26	-	5400	5400
		27	-	5400	5400
		28	-	5400	5400
		29	-	5400	5400
		30	-	5400	5400
				Mean	-
4.	Hand Pounding	31	1200	3600	2400
		32	1500	3900	2400
		33	1800	3600	1800
		34	1200	3600	2400
		35	1200	3600	2400
		36	1800	3600	1800
		37	1500	3900	2400
		38	1200	3600	2400
		39	2100	3600	1500
		40	1200	3600	2400
				Mean	1470
5.	Weaving	41	3000	6600	3600
		42	2400	4800	2400
		43	2400	4800	2400
		44	3600	6600	3000
		45	3600	6000	2400
		46	2100	4800	2700
		47	2100	4800	2700
		48	2400	4800	2400
		49	3000	6600	3600
		50	3000	6600	3600
				Mean	2760

(Table XIII Contd..)

6.	Pottery	51	3000	6000	3000
		52	2400	5400	3000
		53	2400	5400	3000
		54	2100	4800	2700
		55	2100	4800	2700
		56	3600	6000	2400
		57	2700	5100	2400
		58	1800	4800	3000
		59	2700	5100	2400
		60	2100	4800	2700
		-----		Mean	2490

7.	Piggery	61	4200	6600	2400
		62	4200	6600	2400
		63	3600	6000	2400
		64	3600	6000	2400
		65	4800	7200	2400
		66	5400	7200	1800
		67	5400	7200	1800
		68	4800	7200	2400
		69	3300	4800	1500
		70	3300	4800	1500
		-----		Mean	4260

8.	Poultry	71	-	6000	6000
		72	-	6000	6000
		73	-	5400	5400
		74	-	5400	5400
		75	-	4800	4800
		76	-	5400	5400
		77	-	6000	6000
		78	-	7200	7200
		79	-	7200	7200
		80	-	6000	6000
		-----		Mean	-

(Table XIII Contd..)

9.	Wool Knitting	81	3000	6600	3600
		82	3000	5400	2400
		83	3000	5400	2400
		84	3600	6000	2400
		85	3600	6000	2400
		86	3600	6000	2400
		87	2400	4800	2400
		88	4200	6000	1800
		89	2400	4800	2400
		90	4200	6000	1800
		Mean	3300	5700	2400
10.	Goatry	91	3600	6600	3000
		92	4800	6000	1200
		93	4200	6000	1800
		94	4200	6000	1800
		95	1800	4800	3000
		96	1800	4800	3000
		97	3000	5400	2400
		98	3000	5400	2400
		99	3000	5400	2400
		100	2100	4800	2700
		Mean	3150	5520	2370

It is obvious from the table that 30 per cent of the beneficiaries had undertaken income generation activities only after the inception of the DWCRA programme. The mean income from the scheme ranged from Rs. 1500 to 6000 annually, Tailoring, Embroidery and Poultry activities fetched an increase in income to the tune of Rs. 6000, Rs. 5400 and 5940 per annum respectively.

4. End use of income generated

Incremental income from DWCRA would help the beneficiaries to improve their purchasing power which is



Fig. 7. MEAN ANNUAL INCOME OF THE BENEFICIARIES IN Rs.

shown in Figure 8. The items on which the additional income was spent would indirectly increase the standard of living of the beneficiaries.

Consumption of nutritious food topped the list of items of expenditure reflecting the priority assigned by the poor women for feeding their children and family with better food. This was followed by improvements in the social status in terms of better clothing and purchase of household items. A considerable percentage of the beneficiaries accorded significance to better quality of living in terms of better health care, education for children, savings and better environment to live and purchase of durable assets such as household equipments, livestock, jewels and radio.

5. Better group dynamics

To what extent do the beneficiaries have affinity to their groups was revealed from the responses to questions related to group cohesion which are shown in Table XIV and Figure 9.

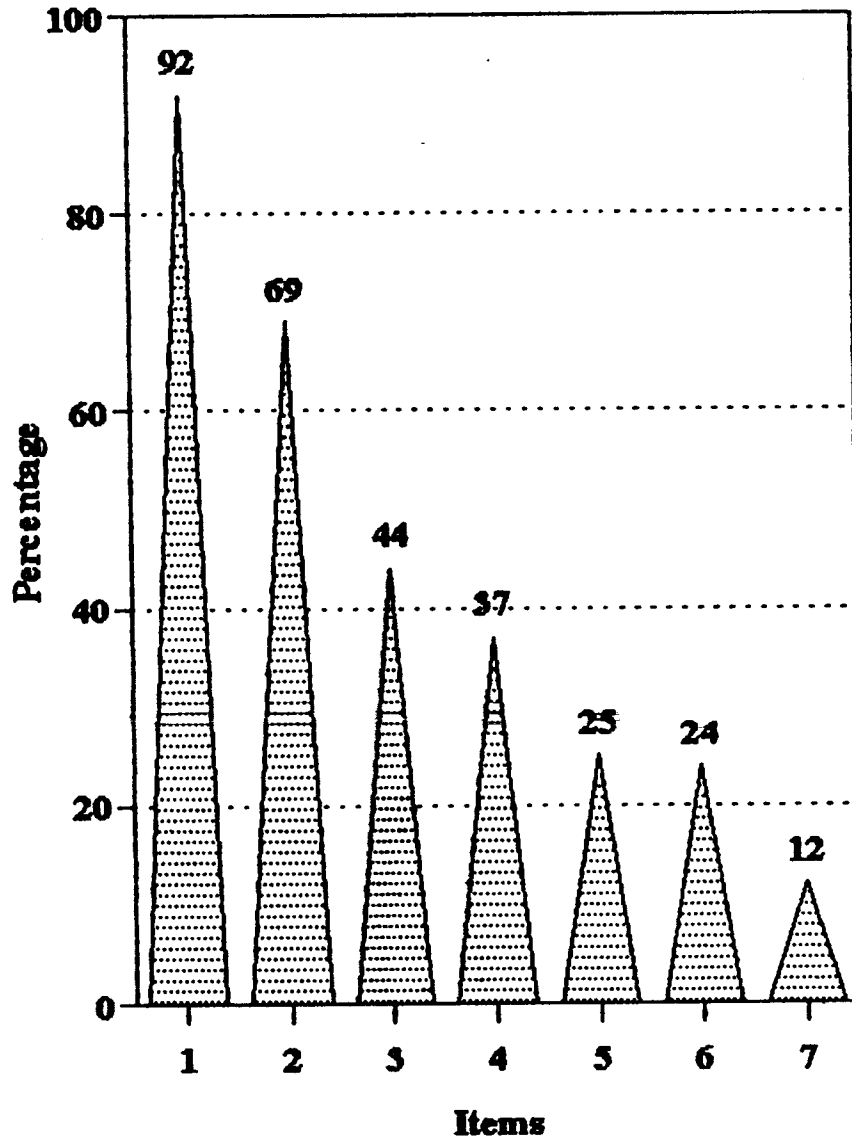


Fig. 8. UTILISATION OF INCOME GENERATED

1. Nutritious food for the family
2. Better clothing for children
3. Household items
4. Better health care
5. Better housing
6. Education for children
7. Purchase of assets

TABLE XIV

GROUP DYNAMICS EXHIBITED BY THE MEMBERS OF DWCRA GROUPS

S.No.	Aspects	Percentage of beneficiaries (N : 100)
1.	Feels comfortable to work in the group	87
2.	Responsibilities assigned equally	70
3.	Trust and Confidence prevail in the group	71
4.	Common goals are set and understood by members	68
*	Multiple response.	

By and large, more than 60 per cent beneficiaries had held favourable attitudes on most of the tasks of the group. An overwhelmingly large majority of 87 per cent felt comfortable to work in their respective group. Seventy one per cent were positive about the trust and confidence prevailing the group and delegation of responsibilities, 68 per cent beneficiaries had understood the common goals of the group.

These responses throw light on the possibilities DWCRA created for a satisfying organisational behaviour by the rural women, besides being a means of income generation for them.

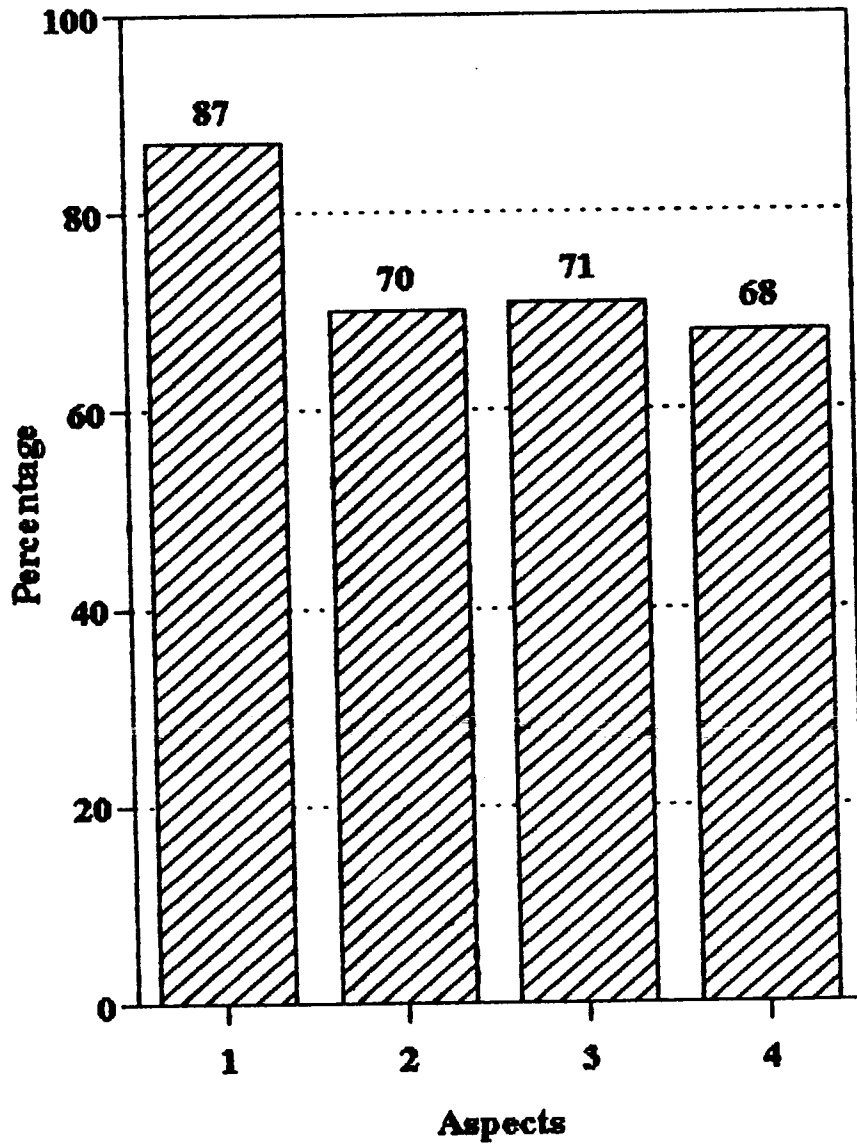


Fig. 9. GROUP DYNAMICS

- 1. Feels comfortable
- 2. Responsibility assigned equally
- 3. Trust and confidence
- 4. Common goals are set and understood by members

D. Suggestions and Recommendations made by the Beneficiaries to Improve the Scheme

This aspect is discussed under the following headings;

1. General opinions of the beneficiaries about the scheme,
2. Limitations of scheme as viewed by the beneficiaries and
3. Suggestions and recommendations of the beneficiaries to improve the scheme.

1. General opinions of the beneficiaries about the scheme

Sixty five per cent of the beneficiaries considered the scheme as very useful, 35 per cent had negative feelings on the same. This may perhaps be due to non-availability of the raw materials and marketing facilities for the activities selected by the beneficiaries.

2. Limitations of the scheme as viewed by the beneficiaries

Table XV gives the limitations of the scheme as viewed by the beneficiaries.

TABLE XV

LIMITATIONS OF THE SCHEME AS VIEWED BY THE BENEFICIARIES

S.No.	Limitations	Percentage of beneficiaries (N : 100)
1.	Lack of space to conduct activities	63
2.	Lack of interest among the members	35
3.	Non-availability of adequate quantity of raw materials	34
4.	Technical and marketing problems	25
5.	Inadequate supervision and guidance by officials	25
*	Multiple response.	

Lack of space was the limitation of the scheme for 63 per cent of the beneficiaries; lack of interest among the members was the problem for 35 per cent of the beneficiaries; for 34 per cent, non-availability of adequate quantity of raw materials was the problem, for 25 per cent of the beneficiaries, technical and marketing problems and inadequate supervision and guidance by the officials were the problems as stated by the beneficiaries.

3. Suggestions for improvement of the scheme

For the improvement of the scheme the suggestions given by the beneficiaries are given in Table XVI.

TABLE XVI
SUGGESTIONS GIVEN BY THE BENEFICIARIES

S.No.	Suggestions	Percentage of beneficiaries (N : 100)
1.	Regular supervision and guidance by the officials	62
2.	Adequate marketing and supply of raw materials	57
3.	Provision of multipurpose centre	43
4.	Rise in Loan amount	35
5.	Appropriate training	22
*	Multiple responses.	

To ensure the successful functioning of the groups and to solve their problems, sixty two per cent of the beneficiaries suggested that supervision of these groups by the officials concerned should be "made regular". A few trades could not find raw materials and market within the rural areas, therefore 57 per cent beneficiaries suggested for adequate marketing and supply of raw materials. Provision of multipurpose centre was the suggestions given by the 43 per cent of the beneficiaries. For 35 per cent beneficiaries the amount sanctioned under the scheme was inadequate for economic viability. They suggested that it should be raised to a viable level. Twenty two per cent of the beneficiaries suggested that the duration of the training should be increased in order to master the skill in the trade undertaken by the beneficiaries.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study is an attempt to assess the existing modalities of operation and the impact of the programme "Development of Women and Children in Rural Areas", in Imphal district of Manipur State. The findings are summarised below :

Seventy per cent of the beneficiaries were young and belonged to the age group of below 35 years. Religion wise a large majority were Hindus. Forty per cent of the sample belonged to the schedule caste community, 15 per cent belonged to the scheduled tribe and 45 per cent belonged to the other community. A majority of eighty per cent were married women. There is a predominance of 74 per cent of nuclear families with small family size and 26 per cent of joint families. Thirty one per cent were illiterates, 47 per cent and 16 per cent had primary and middle school. Six per cent beneficiaries had completed high school education. All the beneficiaries were below the poverty line.

Eighty three per cent beneficiaries could clearly state the objective of DWCRA. Among them 58 per cent of the beneficiaries were aware of the economic and social perspective of the scheme, namely empowering women through income generation. Fifty five per cent of the beneficiaries stated that it generated the income for the rural poor and another fifty two per cent pointed that in order to promote self employment, the programme was envisaged.

A majority of 86 per cent of the beneficiaries came to know about the scheme from the Government officials, village leaders were also instrumental to some extent in spreading such useful information. The beneficiaries were aware of the scheme namely below poverty line (38 per cent) and rural artisans (35 per cent). Twenty seven per cent of the beneficiaries stated that consideration of the traditional occupation was also one of the main criteria.

For 59 per cent of the beneficiaries, trade formed the basis of the group and 27 per cent reported locality as the basis. Neighbourhood also was stated to be the basis by fourteen per cent of the sample. Seventy three per cent of the beneficiaries stated that the group organisers were selected by the group members themselves whereas 27 per cent informed that the group organisers were selected by the Rural Welfare Officers or the Block officials. The main criteria for the selection of the group organisers were stated to be their educational status, sense of responsibility and leadership quality of the group organisers. The main role of the group leaders as stated by the beneficiaries was to carry out the responsibilities like repayment loan dues, conduct meetings, act as liaison between the Block officials and the group members and group mobiliser for the over all development of the group.

All the ten groups reported the group meetings were conducted either weekly or fortnightly. Out of the ten group

organisers interviewed, eight maintained two or more records such as account book, minutes book, attendance register and visitor's book. Out of 10 groups studied, five groups were started in the year 1990-91, another five groups were started in 1992-93. A majority of 80 per cent of the beneficiaries did not undergo any special training for the trade. Only 20 beneficiaries were skilled in tailoring and embroidery received through TRYSEM training programme.

Eight groups received loans from the nationalised banks to start the trade. The remaining two groups received capital loan amount from the group revolving fund. The capital received for the trade depended upon the unit cost of the scheme as stipulated by the National Bank for Agriculture and Rural Development (NABARD) and Block officials. Eighty per cent of the beneficiaries involved in eight trades namely Weaving, Tailoring, Embroidery, Hand-pounding, Mat-making, Poultry, Wool - knitting and Goatry received an amount of 12,000 only while those engaged in poultry and piggery obtained Rs. 16,000 and 17,000 respectively as capital amount. Only eight groups received loans from the local banks and subsidy from district DRDA in the same pattern as in the case of IRDP. Fifty per cent of the beneficiaries received the subsidy range amount as Rs. 4000-6000 and the remaining beneficiaries (30 per cent) received the subsidy range amount as Rs. 6001-8000. While 30 per cent of the beneficiaries stated that the capital amount

are sufficient, for the rest 70 per cent, the capital amount was found to be insufficient.

Thirty per cent of the beneficiaries carried out the trade collectively in a common workshop and a majority 70 per cent carried out their trade individually. Eighty per cent of the beneficiaries purchased their raw materials from local areas 70 per cent from the co-operative societies and another 10 per cent from outside the village. A large majority (70 per cent) purchased raw materials individually and only 30 per cent did the same in common. Local markets were favoured by 80 per cent of the beneficiaries and the remaining 20 per cent marketed through societies. The frequency of marketing was weekly for 60 per cent of the beneficiaries. Eighty per cent of the beneficiaries marketed the products individually and only 20 per cent opted for group marketing.

Out of 50 beneficiaries in the year 1990-91, a majority of 78 per cent have fully repaid the loan, 17 per cent have repaid more than 50 per cent of the loan amount and other 5 per cent have repaid more than 25 per cent but less than 50 per cent of the loan amount. Of the total 50 beneficiaries of 1992-93, a majority of 75 per cent have repaid the loan fully, 13 per cent repaid more than 75 per cent and remaining are in the process of repayment.

Income generation was the obvious benefits as realised by the beneficiaries. The other benefits were self-employment at home and better economic conditions and status improvement in the family and society. Sixty two per cent beneficiaries had children benefiting from Integrated Child Development Services (ICDS) scheme. Twenty three of the eligible beneficiaries and their family members had benefitted from Training of Rural Youth for Self Employment (TRYSEM) which is closely linked with DWCRA. Fifteen per cent of the beneficiaries family members obtained IRDP loans. It is obvious from the table that 30 per cent of the beneficiaries had undertaken income generation activities only after the inception of the DWCRA programme. The mean income from the scheme ranged from Rs. 1500 to Rs. 6000 annually, Tailoring, Embroidery and Poultry activities fetched an increase in income to the tune of Rs. 6000, Rs. 5400 and Rs. 5940 per annum respectively. Incremental income from DWCRA helped the beneficiaries for the consumption of nutritious food topped the list of items of expenditure followed by better clothing and purchase of household items. A considerable percentage of the beneficiaries accorded significance to better quality of living in terms of better health care, education for children, savings and better environment to live purchase of durable assets such as household equipments, livestock, jewels and radio.

A large majority of 87 per cent felt comfortable to work in their respective group. Seventy one per cent were

positive about the trust and confidence prevailing the group and delegation of responsibilities, 68 per. cent beneficiaries had understood the common goals of the group. Sixty five per cent of the beneficiaries considered the scheme as very useful, 35 per cent had negative feelings on the same.

Lack of space was the limitation of the scheme for 63 per cent of the beneficiaries; lack of interest among the members was the problem for 35 per cent of the beneficiaries; for 35 per cent, non-availability of adequate quantity of raw materials was the problem, for 25 per cent of the beneficiaries technical and marketing problems and inadequate supervision and guidance by the officials were the problems as stated by the beneficiaries.

To ensure the successful functioning of the groups and to solve their problems, sixty two per cent of the beneficiaries suggested that supervision of these groups by the officials concerned should be "made regular". A few trades could not find raw materials and market within the rural areas, therefore 57 per cent beneficiaries suggested for adequate marketing and supply of raw materials. Provision of multi-purpose centre was the suggestions given by 43 per cent of the beneficiaries. For 35 per cent beneficiaries the amount sanctioned under the scheme was inadequate for economic viability. They suggested that it should be raised to a viable level. Twenty two per cent of

the beneficiaries suggested that the duration of the training should be increased in order to master the skill in the trade undertaken by the beneficiaries.

Recommendations and Suggestions

Based on the findings of the study, the investigator would like to submit the following suggestions as recommendations,

1. While introducing any programmes for self-employment, local needs and availability of the local resources must be kept in mind.
2. Some trades could not find market within the rural areas. If too many groups are involved in one trade like weaving, they might face marketing problems later. Hence, there is need for diversification of the trade activities.
3. To ensure the successful functioning of the groups and to solve their problems, the regular supervision of these groups by the officials concerned should be made compulsory.

Conclusion

Promotion of employment opportunities for rural women through their own organisations as envisaged in DWCRA has opened up new vistas of learning for developing and strengthening the participatory base for rural women's development and empowerment. Income generating activities suited to their skills, aptitudes and local conditions

undertaken by women groups under DWCRA is a new step to make them economically sound. The programme, no doubt, are on the right track. It is the human factor, the will and involvement of both sides, the functionaries and the beneficiaries, rather the self-developers, which reigns supreme. Where both sides work hand in glove, the results are no less than spectacular.

Bibliography

BIBLIOGRAPHY

- AnandharajKumar, P. (1995). Multi-programme Approach to Women's Economic Independence", Kurukshetra, Vol. XLIII, No. 11, August, pp. 73-75.
- Anker, R. and Bodrova, V. (1985). "Working Women in Socialist Countries", ILO, Geneva, p. 7.
- Annual Report, (1994-95). Development Women & Children in Rural Areas", Annual Report, Ministry of Rural Development, pp. 35-38, 75 and 76.
- Arunimakumari and Sithalakshmi, S. (1987). A study on the functioning of DWCRA Scheme in Selected Areas of Samastipur Distric of Bihar", An unpub. M.Sc. Thesis submitted to the Bharathiar University, Coimbatore.
- Banerjee, N.K. (1985). "Women Participation and Development - A case study from West Bengal", Centre for Women's Development Studies, New Delhi, pp. 46-62.
- Bennett, L. (1988). "Women, Poverty and Productivity in India, Economic Development Institute of the World Bank, Washington, pp. 2-9.
- Bhai, P.N. (1986). "Harijan Women in Independent India, B.R.Publishers, New Delhi, pp. 15-21.
- Bharathan, A., Dubey, D.C. and Sinha, S.K. (1987). "Status of Women and Her Role in Family Decision-Making Process", In Gupta, R.N. et al., Women's Accessibility to Health and Family Planning, ICMR, New Delhi, pp. 11-26.
- Bidinger, Patricia, Wag, D.H. and Badhu, P. (1986). "Factors Affecting Intra Family Food Distribution in A South India Village", Institute for Rural Health Studies, An unpublished manuscript, pp. 17-21.
- Biradar, R.D. (1988). "Rural Development through Dairy Development : A Case Study", Kurukshetra, XXXVI, No. 5, pp. 4-6.
- Chatterji, S.A. (1988). "The Indian Women's Search for Identity, Vikas Publishers, New Delhi, pp. 146.
- Chatterji, Meera, (1990). Indian Women : Their Health and Economic Productivity, World Bank Discussion Paper, Washington, p. 109.

- Chakarrvathy, S. (1975). "Farm Women Labour Waste and Exploitation", Social Change, p. 103.
- Cherian, Anu and Jothimani, G. (1992). "Impact of IRDP on Women Beneficiaries in Thiruvannanthapuram District", An Unpub. M.Phil. Thesis submitted to Avinashilingam Deemed University, Coimbatore.
- Department of Rural Development, (1991). "An Evaluation Study of DWCRa and Sikar District of Rajasthan", Gramin Vikas Newsletter, Vol. 7, No. 3, pp. 11 and 12.
- Department of Rural Development, (1992). "Development of Women and Children in Rural Areas (DWCRA)", : New Guidelines, Government of India, pp. 41-51.
- Dash, L.N. (1993). "Women, Family Life and Rural Welfare", Moñak Publications, Delhi, pp. 147-149.
- Devadas, Rajmmal, P. (1986). "Management of Development Programmes for Women and Children - Through Home Science", Vol. 5, Sri Avinashilingam Trust Institutions, Coimbatore, pp. 225-227.
- Devi, Lalita, V. (1982). "Status and Employment of Women in India", B.R.Publishing Corporation, Delhi, p. 25.
- Devi, U.R. (1987). "A study of Human Beneficiaries of Integrated Rural Development Programme in Puri District, Orissa", An Unpub. M.Sc. Thesis submitted to the Bharathiar University, Coimbatore.
- Dutta, J. and Jothimani, G. (1994). "A study on DWCRa Programme in Nagaon District of Assam State", An Unpub. M.Sc. Thesis submitted to ADU, Coimbatore.
- Elhance, D.D. (1984). "Fundamental of Statistics", Kitab Mahal 15; Thornhill Road, Allahabad, pp. 3-14.
- Francis, Girly and Sithalakshmi, S. (1987). "A study of the Development of Women and Children in Rural Areas (DWCRA) in Periyar District, Tamil Nadu", An Unpub. M.Sc. Thesis submitted to the Bharathiar University, Coimbatore.
- Gopalan, Sarala, (1992). "Monitoring and Evaluation of Training- Programmes for Women Functionaries in Rural Development", Journal of Rural Development, Vol. 11, No. 5, pp. 573-799.

- Government of India (1991). "1,500 Families Benefitted from DWCRA", Gramin Vikas Newsletter, Vol. 7, No. 3, p. 22.
- Government of India (1992-93). "Annual Report", Ministry of Rural Development, pp. 5-13.
- Government of India (1993-94, 94-95). "Ministry of Rural Development of India, pp. 37, 38, 41.
- Gulati, Leela, (1981). "Profiles in Female Poverty", Hindustan Publishing Corporation, New Delhi, p. 17-19.
- Gupta, Raka and Gupta, Bipin Kumar, (1987). "Role of Women in Economic Development", Yojana, Vol. 31, No. 8, pp. 28-32.
- Gupta, Anil, K. (1991). "Management of Rural Credit and Support System", An organisational study of Financial Institutional in Drought Prone Districts, unpub. Ph.D. Thesis, Kurukshetra University.
- Harish, (1993). "Women's Participation in Economic Activity", In Ashok Kumar, Women in Contemporary Indian Society, Vol. 1, Annual Publications, New Delhi, pp. 168, 169, 172.
- International Labour Organisation (ILO). (1984). "Women's Participation in Economic Activity", World Employed Programme Research Working Paper, No. 42, Geneva, p. 17.
- Janmathi, S. and Sithalakshmi, S. (1987). "Development of Women and Children in Rural Areas (DWCRA) - A Profile of the Programme in Periyar District, Tamil Nadu", An Unpub. M.Phil. Thesis submitted to the Bharathiar University, Coimbatore.
- Jiggin, Janice, (1986). "Gender - related Impacts and the Work of the International Agricultural Research Centre", GGIAR, p. 20.
- Jose, A. (1989). "People's Participation and Integrated Rural Development Programme", Kurukshetra, Vol. XXXIV, No. 11-12, Aug-Sept, p. 42.
- Karivaradhan, J., Nanijayyan, K. and Netaji, S.R. (1990). "Awareness of Women Beneficiaries about IRDP, An Analysis", Tamil Nadu, Journal of Extension Education, Vol. 11, July - December, pp. 169-171.

- Kumar, Shubh, K. (1978). "The Role of the Household Economy in Child Nutrition at Low Incomes : A case study in Kerala", Occasional Paper, 95, Department of Agricultural Experiment Station, Cornell University, New York.
- Kumar, Shubh, K. (1987). "Composition of Economic Constraints in Child Nutrition : Impact of Maternal Incomes and Employment", Low Income Households, Unpub. Ph.D. Dissertation, Cornell University, August, 1987.
- Kumar, P.N. and Kumar, R.D. (1992). "How does DWCRA Scheme Operate - A case study, Kurukshetra, Vol. XL, No. 5, pp. 24-27.
- Kumar, Ram (1988). Women Health Development and Administration, Principles and Practices", Vol. II, Deep and Deep Publications, New Delhi, pp. 18, 19.
- Maithi, A.K. (1981). "The Rural Energy Crissis", Poverty and Women's Roles in Five Indian Villages, ILO, Geneva.
- Malarkodi, K.M. and Jothimani, G. (1987). "A study on the Functioning of DWCRA in Dharmapuri District", Unpub. M.Sc. Thesis submitted to Bharathiar University, Coimbatore.
- Mankekar, Kamla, (1990). "Women and Employment, Employment News, 7-3 April, p. 6.
- Manual, (1992). "Manual for the Gram Sevika in DWCRA", Government of India, pp. 31, 32.
- Meis, Maria, (1986). "Indian Women in Subsistence and Agricultural Labour", Vistar Publications, New Delhi, pp. 23-27.
- Mencher, John and Saradamani, K. (1982). "Muddy Feed, Dirty Hands", Economic and Political Weekly, 17 (52). p. 35.
- Mencher, John, (1987). "Women Work and Poverty : Women Contribution to Household Maintenance in Two Regions of South India", in Home Divided : Women and Income Control in the Third World, edited by Deoyer, D. and Bruce, J., Stanford Univeristy Press, California, pp. 77-81.
- Mishra Pushpalatha and Thangamani, K. (1990). "Development of Women and Children in Rural Areas : A Micro - Level Interim Analysis", Tamil Nadu Journal of Extension Education, Vol. 1, No. 1, pp. 37-41.

- Mohandas, M. (1992). "Relative Impact of Self-employment Programme for the Educated Unemployed Youth on Women Beneficiaries in Kerala", *Journal of Rural Development*, Vol. 11, No. 2, pp. 157-174.
- Mohinuddin Asghari, Prasad Hemalatha, C., Bhanham, K.E.W., Seetharaman, S.S. and Achari, R.P. (1990). "Report on Evaluation of Preparedness Status of State Governments for Implementation of DWCRA Programme in the Field", *National Institute of Rural Development, Hyderabad*, pp. 47-59.
- Nakavaty, Reema, (1992). "SEWA's Experience with DWCRA", *Gramin Vikas Newsletter*, Vol. 8, No. 9, September, pp. 23-25.
- Pivoz, Ellen Gail and Fernndo Viteri, (1985). "Studying Health and Nutrition Behaviour by Examining Household Decision-Making, Intra Household Resource Distribution and the role of Women in these Processes, Food and Nutrition Bulletin, Vol. 7(4). pp. 1-31.
- Planning Commission, (1991). "Seventh Five Year Plan (1985-90). Government of India, p. 8.
- Pully, Robert Van, (1989). "Making the Poor Credit - Worthy", : A case study of the integrated Rural Development Programme in India, *World Bank*, pp. 79-121.
- Raghuvanshi, K. (1982). "Appropriate Technology to Help Rural Women", *Kurukshetra*, July, pp. 18-21.
- Revathi, S. and Jothimani, G. (1990). "A study on the Development of Women and Children in Rural Areas (DWCRA) in Periyar District", *Research Highlights*, Vol. 2, No. 1, pp. 102-105.
- Sharm Sakthi, (1988). "National Commission on Self-employed Women and Women in the Informal Sector, New Delhi, p. 5-15.
- Sharma, Ursala, (1988). "Women, work and property in North West India, Tavissstock Publications Ltd., London.
- Singh, S.K. and Goel (1994). "Towards Effective Rural Self-Government", *The Hindu*, 4 January, pp. 16-17.
- Singh, A., Sinha, S.K., Singh, S.K., Jayasmal, M. and Jabby, M.K. (1987). "The Myth of the Healthy Tribal", *Social Change*, Vol. 17, No. 1, pp. 3, 5, 6.

- Singhal, C.S. (1992). "Problems and Prospects of DWCRA", *Social Welfare*, Vol. XXXIV, No. 4-5, July-August, pp. 29 and 30.
- Dr. Sithalakshmi, S., Jothimani, G. and Chellarani, (1995). "Dissemination of Health Messages to the Beneficiaries of DWCRA Programme", *Kurukshetra*, Vol. XLIV, No. 11, August, 1995, p. 87-89.
- Sukhia, P.S. and Mehrotra, P.V. (1976). "Elements of Educational Research", Allied Publishers, New Delhi, p. 129.
- Sivasankarababu, (1991). "Development with a Difference", *Gramin Vikas Newsletter*, Vol. 7, No. 3, March, pp. 11 and 12.
- Sivasankarai, M. and Ramappa, P. (1993). "Impact of DWCRA on Rural Areas", *Kurukshetra*, Vol. XLI, No. 10, July, 1993, pp. 11-14.
- Thangamuthu, C. and Manimekalai, N. (1989). "DWCRA : A case study", *Journal of Rural Development*, Vol. 8, No. 8, pp. 437 and 438.
- Tinker, Irene, (1979). "New Technologies for Food Chain Activities : The imperative of Equity for Women, Office of ~~Women in Development~~ ALD, Washington, D.C.
- Towards Equality, (1988). "Towards Equality in Development", Department of Rural Development, Ministry of Agriculture : Government of India and Regional Office for South Central Area, UN Children's Fund, New Delhi, pp. 3-15.
- Vimala, V. and Rao Chittamma, K. (1990). "Development of Women and Children in Rural Areas (DWCRA) of Andhra Pradesh - A Review", *Journal of Rural Development*, Vol. 11, No. 5, pp. 183, 195.
- Wilkinson and Bhandhakar, (1982). "Methodology and Technologies of Social Research", Himalaya Publishing House, Bombay, p. 183.

II. Family Background

Sl. No. Name of the family members with the respondent Relationship Age Sex Education Occupation Monthly income

III. Details About DWCRA

1. Are you aware about the objective of this programme ?

Yes No

If yes, give details

2. When your group was started ? Year

3. ~~How did you receive the information for this programme ?~~

1. Gram sevak

2. Gram sevika

3. Mukhiya sevika

4. Panchayat Union Officials

5. Village leaders

6. Other (Specify)

4. Criteria for selection of the beneficiaries

1) Below poverty line

2) Rural artisans

3) Trade

5. How were you selected as a group member ?

6. How many members in your group ?

7. Do you have group meeting ?

Yes No

If yes, how frequently ?

III. Benefit of the Scheme

1. Capital invested :

2. How much are you able to earn per month due to the trade?

Rs.

Investment

1. How much loan have you received ?

2. What is the unit cost of the scheme ?

3. Family income details

Income before DWCRA : Rs.

Present income (after DWCRA) : Rs.

4. Are you getting/sharing your income ?

Daily

Weekly

Once in a month

Any other

6. Have you got a saving account ?

Yes No

7. If yes amount saved per month

i. Before the scheme

ii. After the scheme

8. Details regarding family expenditure

Sl.No	Particular of expenditure	Yes	No
1.	Main foods		
2.	Vegetable		
3.	Oil		
4.	Clothing		
5.	Beverages		
6.	Children's education		
7.	Entertainment		
8.	Travelling		
9.	Others		

9. Details of assets before and after the programme

Sl.No	Particulars	Type of Asset	
		Before	After
1.	Land		
2.	Livestock		
3.	House		
4.	Plots		
5.	Equipment		
6.	Household goods		
7.	Gold/Jewels		
8.	Other (Specify)		

10. Details of getting loan/subsidy :

1. When did you register your name in the scheme ?

2. When did you apply for loan for your trade ?

3. Name of the organisation which issued loan to you ?

4. Amount of subsidy received : Rs.

5. Amount of loan received : Rs.

6. Percentage of the interest on the loan : Rs.

7. Have you repaid it regularly within a stipulated time ?

Yes No

8. How much loan is outstanding against you to be repaid ?

Outstanding Not outstanding

Amount :

9. Do you know the amount of revolving fund received by your group ?

Yes No

10. Details of marketing and trade and raw materials :

1. From where do you purchase your raw materials ?

1. Locally

2. Co-operation societies

3. Outside the village

2. Where do you market your finished products ?

a. Societies and local markets

b. Local markets alone

3. How frequently ?

1. Daily

2. Weekly

3. Monthly

4. Do you do it as a group or individual ?

If individual, give reason :

5. Raw material availability :

a. Regular

b. Irregular and inadequate

c. Not available

6. Trade particular :

a. Already doing

b. Started under DWCRA

c. Did you received any special training from the trade ?

Yes No

d. If yes,

1. Training adequate

2. Training not adequate

IV. Awareness About Programmes/Officials

1. Are you aware of the other department/programme in your district ?
i. IRDP, ii. ISP, iii. Mahila Mandal Programme, iv. TRYSEM, v. ICDS
vi. JRY

2. Awareness of officials :

a. Do you know the officer from DRDA ?

Yes No

b. With whom you normally discuss you work related activities ?

c. How frequently APO/M.S./Others visit to the work place ?

Weekly Fortnightly

Monthly Any other (specify)

V. Group Dynamics

a. What benefits have you received through group participation ?

b. What problems do you face to do this work ?

VI. Give your suggestions to improve this programme ?