

**A Study on Income Generating Programmes  
under DWACRA Scheme Undertaken by  
Rural Women in Dharmapuri District**

**BY**

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## TABLE OF CONTENTS

Chapter		Page
	LIST OF TABLES	
	LIST OF FIGURES	
	LIST OF APPENDICES	
I	INTRODUCTION	1
II	REVIEW OF LITERATURE	8
	A. Role of Women in National development	8
	B. Efforts taken to generate self-employment for women	19
	and C. Case studies on Self-Employment	40
III	METHODOLOGY	48
	A. Selection of the Sample	48
	B. Selection of the method of investigation	51
	C. Collection of Data	52
	and D. Analysis of Data and Interpretation	52
IV	RESULTS AND DISCUSSION	53
	A. Background Information about the beneficiaries	53

	B. Details on the Income generating activities undertaken	59
	and C. Impact of the programme	66
V	SUMMARY AND CONCLUSION	74
	LIST OF REFERENCES	80
	<b>APPENDICES</b>	

## LIST OF TABLES

TABLE		PAGE
I	VARIOUS SCHEMES FOR RURAL DEVELOPMENT SCOPE FOR WOMEN	20
II	AGE RANGE OF THE BENEFICIARIES	54
III	EDUCATIONAL STATUS OF THE RESPONDENTS	55
IV	SIZE OF THE FAMILIES	56
V	OCCUPATION OF THE HEAD OF THE FAMILIES	57
VI	ANNUAL FAMILY INCOME OF THE RESPONDENTS	58
VII	ACTIVITYWISE DISTRIBUTION OF THE BENEFICIARIES	60
VIII	SOURCES OF INFORMATION	61
IX	SOURCES OF FINANCE	62
X	LOANS AND SUBSIDIES RECEIVED	63
XI	REPAYMENT OF LOANS	65
XII	OBJECTIVES OF 'DWACRA' AS STATED BY THE BENEFICIARIES	67
XIII	BENEFITS FROM 'DWACRA' AS CONCERNED BY THE BENEFICIARIES	68

XIV	ECONOMIC RETURNS AFTER STARTING THE SELF EMPLOYMENT ACTIVITY	69
XV	UTILISATION OF ADDITIONAL INCOME BY THE BENEFICIARIES	70
XVI	PROBLEMS EXPERIENCED BY THE BENEFICIARIES	71
XVII	SUGGESTIONS GIVEN BY THE BENEFICIARIES	73

## LIST OF FIGURES

FIGURE		PAGE
I	LOCALE OF THE PROJECT	49
II	THATCH MAKING	60 A
III	MAT WEAVING	60 B
IV	CANTEEN MANAGEMENT	60 C
V	RUG MAKING	60 D
VI	TAILORING	60 E
VII	POTTERY	60 F
VIII	VERMICELLI PREPARATION	60 G
IX	OBJECTIVES OF DWACRA AS STATED BY THE BENEFICIARIES	66 A
X	BENEFITS FROM DWACRA AS CONCEIVED BY THE BENEFICIARIES	68 A
XI	ECONOMIC RETURNS AFTER STARTING THE SELF EMPLOYMENT ACTIVITY	69 A

LIST OF APPENDICES

PAGE.

சுய வேலை வாய்ப்பு திட்டத்தின்கீழ் பயிற்சி பெற்றவரிடமிருந்து  
பெரும் விபரங்களுக்கு முன் விருத்தாதி. 87

# Introduction

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## INTRODUCTION

Rural Development has been given the highest priority by the Government of India as reflected in the strategies of the Five Year Plans and also in the 20 point programme of the late Prime Minister, Smt. Indira Gandhi. In order to implement the governmental policies and achieve the desired ends, the active involvement of rural people in the construction of a new growth strategy is essential in ensuring a balanced growth of all sections of society, especially, the poor. Alleviation of poverty can be achieved mainly through employment generation, directed to providing basic needs, namely, food, clothing and shelter (ILO Report, 1983).

Any attempt in improving the living conditions of the masses, will succeed only when the women are given a place in it and their homes are approached. The women must be convinced about the effectiveness of the programmes and made to co-operate with them for permanent results (Devadas, 1975).

In the rural areas women shoulder numerous responsibilities in homemaking and income earning activities. Management of the resources, bringing up children, producing adequate diet for the family, limiting the size of the family, sending children to school, meeting the needs

of the adolescents and advising them for their future are among the many duties women do in the homes. They are the decision makers and the pace setters for the nation. They need to be stimulated towards better management of their resources to remove poverty and create happy and healthy families and communities and thereby a strong nation (Devadas, 1979).

Though, women still retain their primary responsibilities at home, as wives and mothers, there is a growing need for them to have a greater share of the breadwinner's role. Their work outside the homes, on the farms as labourers and managers, makes them powerful and indispensable agents of social change and development. Every where within the family, as members of the workforce and citizens, women can exert a strong influence towards change, bringing about fulfilment in the flowering of personalities and capabilities (Devadas, 1977).

Women to be the real partners in development require economic independence. An integrated overall rural development plan, enabling women to contribute to the economic, social and development programmes is what is required. Rural women are to be stimulated towards better management of the resources at their disposal to

include women particularly households headed by women below the poverty line under the IRDP as well as to provide opportunities to women in larger numbers for training under Training of Rural Youth for Self-employment (TRYSEM).

However, a review of this aspect of the IRD programme revealed that participation of women in the IRDP has not been adequate as desired. It has also been noticed that in the poor families, the income of the women has a positive co-relation with the nutritional status of the family, educational status of the children and in building up a positive attitude towards the status of women. It is, therefore, necessary to make special efforts to ensure that the benefits of the IRD programme reach the women of the target groups directly. It is with this objective in view, that the scheme of "Development of Women and Children in Rural Areas" (DWACRA) as a part of IRD programme has been formulated in the year 1981.

The Ministry of Rural Development in collaboration with the State Governments and UNICEF has launched the scheme of Development of Women and Children in Rural Areas

to generate employment potentials for Rural Women and through them upgrade the quality of living of the target families. The programme is in operation in 50 districts in the different states of the country.

The programme is implemented by the District Rural Development Agencies (DRDA) through the block functionaries. For this purpose an additional post of Assistant Project Officer (Women Development) and an additional gram sevika for the particular blocks are provided as a part of the DRDA team to help in planning and implementing the programme. Women's groups under leadership of a group organiser are set up in order to carry out the activities.

The Government of Tamilnadu has selected Dharmapuri and Periyar Districts for this programme selecting 12 blocks in each of the District. The Women's Development Corporation of Government of Tamilnadu is co-ordinating this programme at the state level and functions through the District Rural Development Agency in the respective districts.

While the government is taking concerted efforts to initiate various economic projects to groups of 15 to 20 women in the selected areas of the blocks, the provision

of social inputs is a missing link. The Extension Workers Social Welfare (Additional Gramsevika of the Block) is expected to guide the group organizers and the members in the groups. Since the area of coverage is too wide for the Extension Worker social Welfare, the provision of social inputs needs to be undertaken by a competent agency with expertise. It is at this juncture, the need for involvement of a Home Science institution like Sri Avinashilingam Home Science College arose.

As said earlier the Development of Women and Children in Rural Areas, a very new programme has been started in an experimental basis in two blocks of Tamilnadu. A detailed study of the operation of the income generating projects taken up under this programme may reveal many facts. Hence the investigator took an effort to study the income generating programme of DWACRA in Dharmapuri block in Tamilnadu State.

Sri Avinashilingam Home Science College, Coimbatore was requested by the Government of Tamilnadu to organise training programmes for the Group organisers of the Women's Groups in Districts Dharmapuri and Periyar, mainly on the social inputs. The authorities of the college chalked out the training schedule and sent four

instructresses, specially recruited for this purpose to conduct the training programme. A need was also felt to study the newly established programme in operation. Therefore the investigator associated herself with this programme and undertook a study of the programme being implemented in Dharmapuri District. Owing to limitations of time, the Periyar District could not be covered.

The objectives of this investigation were to:

1. get details of the income generating activities undertaken by the target women
- and 2. assess the impact of the programme in terms of economic and social benefits.

## Review of Literature

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## II REVIEW OF LITERATURE

The literature relating to the study is discussed under the following headings:

- A. Role of Women in National Development
- B. Efforts taken to generate Self-employment for women.
- C. Case studies on Self-employment.

### A. Role of Women in National Development:

The position of women in a society is an index of its civilisation. Women constitute one half of the population, that is one half of the country's human resources. As citizens, workers and mothers, the contribution of women to economic and social development is vast.

Hence emancipation of women should be considered as one of the generators of economic development and social progress. (Devadas, 1976). Women must be recognized as a power in development and involved more actively and productivity in the developmental process for the eradication of poverty and for economic and social success.

According to the International Labour Organisation, there are about 562 million women in the world's labour force of 1637 million, and 65 per cent of them are in developing countries. This reflects the significant role of women in national economy. Equal opportunities must be given to women for participation in all areas of human activity and expression, as potential generator of social change. Indian studies have revealed that in 35 per cent of poverty households, the primary bread winner is a women. This percentage increases with the increase in destitution. They are employed in the poorest paid, lowest skilled, least regular, most marginal, most arduous jobs in the economy because of the constraints imposed upon them, as women. Their productive roles are given scant attention to.

Programmes of rural improvement are mainly designed for men. Women very seldom benefit by such activities and whenever they do, it is with the consent of the male community of the village. (ECA/FAO Joint Agricultural Division, 1972).

As the Report of the International Study Seminar held at the Institute of Development Studies, University of Sussex (ICSSR, 1978) on Role of Rural Women in Development, points out, women all over the world

have featured largely in programmes for health, education and family welfare but have generally been forgotten in the designing of economic development programmes and institutional infrastructure. The seminar felt that many of these negative effects could be avoided by careful examination of women's role at an early stage of a scheme and design built in systems to ensure involvement and participation of women in rural development.

Emphasising that the key to the progress of the country is the development and utilisation of human resources in general and women resource in particular, Arakeri (1976) points out that for better utilisation of women resources, they should be relieved from drudgery in the farm and home. Devadas (1976) remarks that for the eradication of poverty, management of resources in the farm, factory and home is essential, in which women have a great responsibility.

In the rural areas, women shoulder numerous responsibilities in homemaking and income earning activities. Management of the resources, bringing up children, producing adequate diet for the family, limiting the size of the family, sending children to school, meeting the needs of the adolescent and advising them for their future are among the many duties women do in the home.

As such they are the decision makers and the pace setters for the nation. They need to be stimulated towards better management of their resource to remove poverty and create happy and healthy families and communities and thereby a strong nation (Devadas, 1979).

With proper counselling, rural women will be able to run their homes efficiently. Their work outside the homes, on the farm and field as labourers and managers makes them powerful and indispensable agents of social change and development. Every where within the family, as members of the work force and citizens, women can exert a strong influence towards change, bringing about fulfilment in the flowering of personalities and capabilities (Devadas, 1977).

Adequate food, appropriate management of resources betterment of near environment and improvement in the quality of life and participation of the whole family in the process are imperatives for IRD. (FAO, 1975).

National welfare is synonymous with family welfare, as family is a very important unit for socio economic development. Hence, education of women must receive a high priority in the national plans, the obstacles which prevent the women's education and participation in the national upliftment be removed (Neqniq, 1972).

The role of women in the rural labour force should be given specific recognition. Agricultural extension programmes should be so designed as to reach out to them and wherever possible agro industries should be organised to provide for both part time employment and for home-based functioning (Swaminathan, 1976).

The Field Programme Circular dated 28<sup>th</sup> may 1975, issued by the Assistant Director General, United Nations on integration of women in agricultural and rural development traces the genesis of the declaration of the International Women's year. In December 1972. United Nations General Assembly Resolution 3010 (XXVII) proclaimed 1975 as International Women's Year for the full integration of women in the total developmental effort. A programme for International Women's Year was adopted by the UN Commission on the Status of Women at its 25th session in 1974 and endorsed by ECOSOC in Resolution 1849 (LVI). Accordingly the year 1975, was declared as International Women's year to provide increased assistance to those programmes, projects and activities which will encourage and promote the integration of women into national, regional and inter regional economic development.

The world population conference of August 1974, the UNDP governing council, the policy Amendment (1973) to the US Foreign Assistance Act, the UN/ FAO World food Programme (WFP) all these have ressed and issued circulars to memebt nations necessitating fallen opportunities for women in social and economic development.

The policies, principles and mandates for the programme for the United Nations Decade for women, namely, Equality, Development and Peace are set forth in a number of international documents. These documents, especially the World Plan of Action (article 46) stress the importance of national action supported by action at the regional and global levels, involving all organisations in the United Nations system. The World plan and the regional plans, provide detailed guidelines for improving literacy, extending co educational, technical and vocational training in basic skills, increasing employment opportunities, establishing infrastructural services, offering legal protection, giving place in policy making position at various levels, in<sup>cre</sup>asing comprehensive health service protecting civil, social, political, rights, recognising the economic value of women's work in the home, promoting women's organisations, professional institutions and developing modern technology to reduce drudgery (United Nations Development Department 1975).

Pointing out the need for involvement of women's rural institutions in the planning process, the Human Resources Development Division, ECA (1972) stated that the planners should not only proclaim that women are an important element in a nation building process but should put this into realistic terms in the plan itself.

About 81 per cent of the total population of India is rural (52 per cent male and 48 per cent female) About 72 per cent of the rural population (as per 1971 census statistics) comprises women and youth. Women constitutes about 19 per cent of the total rural working force and a substantial part of labour in subsidiary occupations and key labour in agricultural operations. Nearly 89 per cent of female workers in rural areas are dependent on the primary sector agriculture livestock and forestry.

According to an estimate, about 3.8 million rural women were totally unemployed and 17.6 million under-employed in 1971. In general, the wages are lower for women than those for men in the unorganised sector, The rate of literacy among rural women is only 13.2 per cent as against 42.31 per cent in the urban sector. There is now an increasing realisation that the process of development will be incomplete without the active involvement of women (Jain, 1980).

Women who comprise nearly half of our population have received a raw deal over the centuries. An unfavourable sex ratio with an excess of males is a characteristic shared by most of the developing countries. It is a matter of concern that the All India as well as rural sex ratios have been on the decline since the beginning of the century. The causes for this trend have not been fully investigated but it may possibly be due to the general neglect of women and their status. The low age at marriage (16.7 years) the high maternal mortality (250/100000 live births) the pitifully low levels of literacy (13 per cent) low level of employment (13 per cent) and the low level of expectation of life (46 years in 61-71) are all vivid indicators of the sad plight of women, particularly in the rural areas. Programmes for the welfare of women and recommendations of commissions for improvement of the status of women should receive more attention than they have received so far. (Balakrishna, 1980).

The number of women workers <sup>went</sup> down sharply in the 20 years between 1951 and 1971, the ratio being 210 women for 1000 men. While the male working force increased by 27 per cent, women suffered a decline of 12 per cent.

The 1971 census records show that as far women's employment, between 1961 and 1971, it declined by 50 per cent in the rural areas and by three per cent in the urban areas. A committee on unemployment, looking specifically into the agrarian sector observed that in 1975 about 3.8 million rural women were totally unemployed, 17.6 million under employed and 15.2 moderately underemployed. If employment is provided to 25 per cent of the female population by 1986, it will only mean a return to the position that prevailed about 15 years back (Balkrishna, 1980).

The women in India is disciplined from childhood, self-sacrificing, capable of endurance and devotion. She is in short a Wasted asset (Baig, 1976) women who form 50 per cent of the rural population, must take a very active interest in problems like family planning, child and maternity care, nutrition, cleanliness and other related to the household. The country cannot make a headway in these fields without educating rural women and involving them in the programmes.

Criticising the neglect of rural women in the programmes for rural development, the National Commission on Agriculture (1976) observed that planners have taken women for granted and ignored the multiple and major roles that they play in rural life, in both productive and social spheres. Greater attention to strengthening of widening their productive, decision making and managerial roles, removing the obstacles that now prevent their access to available resources and services for development, increasing their strength to resist economic and social exploitation, and above all, enabling them to play their full and proper role in decision making bodies at the Panchayat, Block, District, State and Central levels are essential to utilise this vast untapped source of power available in the rural sector.

A steering committee was constituted by the National Committee on Women in 1978, to identify the fundamental issues relating to women's welfare and development and work out strategies that could be adopted for bringing women on par with man in all spheres of nation's activities (Lokkalyan, 1978). The National Conference on Women and Development in New Delhi, 19-21 May, 1979 made a number of recommendations in the field of health, education, employment, role of trade union and participation of women in the political processes.

Creation of special institutions to promote womens's employment, representation of women on the Boards of Management of banks and financial institutions, reservations of seats for women in training institutions, raising the age of entry of women in services, creation of special cells to provide free legal aid to women are the recommendations pertaining to employment of women. Giving the highest priority for primary health care system and services for mothers and children was the recommendation in the area of health.

B. Efforts taken to generate self-employment for women:

Efforts taken to generate self-employment for women is discussed under the following headings:

1. Schemes introduced by the Government and Voluntary Agencies.
2. Programmes introduced by the Government to generate Self-employment
- and 3. Programmes introduced by Voluntary Agencies.

1. Schemes introduced by the Government and Voluntary Agencies:

During the past two decades the government and voluntary agencies delivered various schemes to generate self employment for women.

Table I gives the various schemes for rural development.

2. Programmes introduced by Government and Voluntary Agencies to Generate Self-employment:

Programmes introduced by Government is reviewed under the following headings:

- a. Integrated Rural Development Programme (IRDP)
- b. National Rural Employment Programme (NREP)
- c. Training of Rural Youth for Self-employment (TRYSEM)
- d. Development of Women and Children in Rural Areas (NWCA)

a. Integrated Rural Development Programme (IRDP)

The Union Government decided to take up employment generation as one of the major programmes under the Integrated Rural Development Programme started from 1978-79 .

Objectives:

The Integrated Rural Development Programme is aimed at target group consisting of poorest among the poor. The target group includes small and marginal farmers, agricultural and non agricultural labourers, rural artisans and craftsmen. Scheduled Castes and Scheduled Tribes and in fact all persons who live below the poverty line (families of about 5 persons with an annual income below Rs. 3,500). of the 32 crores of

people below the poverty line in the country, around 26 crores are in rural areas. The benefits under this programme are to flow exclusively to this target group.

The primary objective of this programme is to raise the incomes of the families of the rural poor so that they go above the poverty line. A significant increase in the income of these families is to be brought about through generating opportunities of employment for them and also by giving them productive assets and resources. The twin objectives of raising incomes and generating employment are to be achieved through investment in agriculture and ancillary occupations, cottage and small-scale industries and practically any viable economic activity which suits the beneficiary families, under RDP, there is no pre-determined sectoral allocation and the investments made in various economic activities are to be governed by the interest shown by the beneficiary in the activity and its acceptability to the banking institutions. Agriculture, animal husbandry, fisheries, forestry, rural and cottage industries and commercial and service activities are eligible items for assistance under the programme.

The Integrated Rural Development Programme was initially taken up in 2,800 blocks in the country. The programme was being extended every year at the rate of

300 new blocks. Recognising that rural poverty and unemployment were widespread, a major policy decision was taken to extend the benefits of the programme to the target group families in all the 5,011, development blocks from 2nd October 1980. The SFDA programme which was implemented in selected areas was merged with IRDP on 2nd October, 1980 (India, 1982).

b. National Rural Employment Programme:

The problem of employment in rural areas is mainly of seasonal unemployment and under employment. Fuller employment opportunities for the rural work force have to be found within the agricultural and allied sectors, through intensification and diversification of agriculture based on expansion of irrigation and improved technology,

However the very dimensions of the problem call for a multipronged strategy which aims, on the one hand at resource development of vulnerable sections of the population, and on the other, provides supplementary employment opportunities to the rural poor. Food for work programme was conceived in 1976-77 which is renamed as National Rural Employment Programme.

The basic objectives of the programme are:

(1) To generate additional gainful employment to large number of unemployed and under employed persons, both men and women, in rural areas so as to improve their incomes and consequent raising of their nutritional levels.

(2) To create durable community assets for strengthening of rural infrastructure which will lead to rapid growth of rural economy and steady rise in income of the rural poor.

The programme will serve as the main instrument for providing employment to 1,000 poor families in each block every year. The additional employment generated during 1977-78, 1978-79 and 1979-80 was to the tune of 444.34 lakhs 3,556.97 lakhs and 5,336.66 lakhs respectively. Besides being successful in achieving its basic objectives of generating employment among the poverty groups and creating rural infrastructure, the programme has yielded several additional benefits in the form of price stabilisation of food grains, payment according to the prescribed minimum wages to agricultural labour, year-round employment security, increase in nutritional standards and slowing down up rural urban migration (Mathur, 1981).

c. Training of Rural Youth for Self-Employment (TRYSEM)

Another important scheme of employment generation, specially self-employment among rural youth, is the Training of Rural Youth for Self-Employment (TRYSEM). This was a follow-up action on the national committee on Training for Full Employment set up by the Union Government, in 1978. TRYSEM was started on August 15, 1979. The main thrust of the scheme is on equipping rural youth with necessary skills and technology to enable them to take-up vocations of self-employment. Since April 1981, the TRYSEM has become an integral part of the IRDP. An important feature of the TRYSEM is that right from selection, the trainee, setting as an independent self-employed person is taken care of. This is done through preparation of project for each trainee with the IRDP pattern of financing of subsidy upto Rs. 3,000 and loan upto Rs. 6,000. This is made available at the conclusion of the training ranging from 3-6 months and in some cases upto 12 months during which he/she is paid a stipend upto Rs. 100 per month. In addition the training institution/local servicing or industrial unit master craftsman is paid training expenses of Rs. 50/- per trainee per month as well as upto Rs. 200/- for raw materials during the entire training period. The scheme also provides for additional funds for strengthening of existing training infrastructure.

During 1979-80, 23,596 were trained under the TRYSEM. During 1980-81 (up to November 1980) 33,881 youth had completed training and 29,450 were undergoing training.

During the sixth plan (1980-'85) it is proposed to train 100 youth in each block every year, being the annual capacity to 2-5 lakhs, with a range target of 12 to 15 lakhs youth to be trained (Mathur, 1981).

d. Development of Women and Children in Rural Areas:

The scheme for the Development of Rural Women and Children is only the extension of the scope of Integrated Rural Development by providing social inputs with maximum utilisation of human resources to accelerate the development process. This programme proposes to fill up the gaps by providing social development efforts aimed at children and women of families below poverty line. The basic approach would be to achieve the desired objective by involvement of community effort through the media of Mahila-Mandals and other social development organisations in the villages. The programme would be launched through the local Mahila Mandals so as to make them self-reliant for planning, implementation and assessment of women's and children programme.

The general objectives of DWCRA are:

(1) To improve the quality of life of families below the poverty line; specifically, by providing opportunities for rural women to increase their income generating activities. This involves

- Providing skilled training in income-generating activities.
- Providing easy access to credit; and making it possible for the rural women to have time to pursue income generating activities.

(2) To maintain and further, on a low-term basis, project term improvement in family, by involving the community at all <sup>stages</sup> of the project.

(3) Specific objectives: These general objectives expressed in specific terms are as follows:

1. Involve the community in project planning implementation and evaluation.
2. Optimize the delivery and utilization of the existing services of various on going Government programmes.
3. Organize women into groups to enable them to more easily obtain the services earmarked for their benefits.

4. Increasing avenues of income generation for women of the target population.
5. Providing training for women in areas relevant to improving their income-generating capacities and the quality of life of their families
6. Increasing female literacy rates. Meeting the above objectives should lead to;
7. Reducing morbidity and mortality rates for,
  - a. The infant
  - b. The child and
  - c. Pregnant and nursing mothers.

The target group of the families would be the same as adopted under IRDP i.e., small farmers, marginal farmers, landless agricultural labourers, non-agricultural labourers and rural artisan living <sup>below</sup> poverty line. The families having an annual per capita income below Rs.700/- has been considered as those living below poverty line.

Further to achieve the objectives of this programme, schemes have been formulated as per guidelines of UNICEF and Government of India. These schemes have been formulated in consultation with District / block level functionaries of the concerned departments, like industries, health, agriculture, education, animal husbandry, development, social welfare etc.

The scheme is implemented to start with in 50 districts in the country. These districts have been selected in consultation with the State Governments on the basis of criteria of backwardness, incidence of child mortality, level of literacy etc.

The programme is implemented by the District Rural Development Agencies (DRDAs) through the block functionaries. For this purpose an additional post of Assistant project officer (Women Development) is provided under the scheme as a part of the DRDA team to help in planning and implementation of the programme.

Another component of the programme is the provision of certain basic facilities for the care of the children at NREP work sites.

The success of the scheme will depend mostly on marketability of the products. For that in addition to the viable economic activities it would be necessary to provide support for creating marketing linkage, KVIC and DICs may therefore be fully involved in planning and implementation of this scheme.

Social inputs:

The specific social inputs for DWCRA programme include

1. Adult and functional literacy and continuing education.
2. Health, Nutrition, family welfare and immunisation
3. Child Care and Development
4. Better living including
  - Proper utilisation of income earned such as budgeting saving etc.
  - Environmental sanitation
  - Utilisation of local resources and non-conventional sources of energy
  - Housing
  - Recreation
  - Community leadership and social participation

In order to impart training in social inputs, a cadre of trainers is essential. Sri Avinashilingam Home Science College, Coimbatore is identified as a training institution. Four full time qualified staff are deputed to impart training to the concerned. The faculties of Nutrition and Dietetics, Child Development, Family Resource Management, and Home Science Extension offered guidance to the trainers.

### 3. Programmes introduced by Voluntary Agencies:

#### a. The Working Women's Forum (WWF)

The Working Women's Forum was established for the express purpose of making available non-exploitative credit to low income, self-employed women in Madras. The Forum was registered in 1978 and today (1982) it has a membership of nearly 9,000 women in Madras City. Over 6,000 of these women have taken loans. These working women cover a range of some 63 occupations from vegetable and fruit selling to the production and sale of idlis, papads, wire bags, mats, etc.

DRI (Differential Rate of Interest) loans are obtained from various nationalised banks, chief among which are the Bank of India and the New Bank of India. As Acknowledged by the Banks themselves, the rate of recovery is remarkable 85 to 90 per cent.

WWF has also started functioning in rural areas and neighbouring states. The Muthanmpatti Branch of Reddiar Chatiram Block in Madurai District, Tamilnadu was started in 1978. Upto August 1981, 405 landless labours and marginal farmers, all women, have been trained in animal husbandry and have got loans to buy livestock.

The Adirampattinam Branch in Pattukottai Taluk of Thanjavur District, Tamil Nadu, was started in May 1981. This is a fishing village and there is good co-ordination between WWF and FAO's Bay of Bengal Programme here.

WWF has also started a project for lace workers in Narasapur, W. Godavari District, Andhra Pradesh. In all these newer projects, the pattern of organisation is the same. Experienced members from the parent body in Madras have in each case initiated the other projects and trained local women to take over management.

WWF is now also beginning to co-ordinate health and child care facilities and marketing arrangements for optimising programme results. Through the provision of these necessary ancillary services members are able to make the most of the income-generating activities towards improving the lives of their families.

b. Rural Unit for Health and Social Affairs (RUHSA):

RUHSA has, for a number of years, been running a rural health and development programme in North Arcat District, Tamil Nadu. It is an integrated multi disciplinary programme working closely with the community, Government, banks and other agencies. RUHSA believes women have to be actively involved in the development process, for any significant social change to take place in the community.

The programme for women in K.V.Kuppam block (North Arcot District) Tamil Nadu. The thrust of the programme is in the direction of providing functional education and training for women; organising women's co-ops for income generating activities; selecting local women for implementing the project; strengthening Mahila Mandals.

RUHSA has developed five models of what they call 'collective leadership':-

1. Youth Clubs
2. Village Advisory Committees (VAC)
3. Mahila Mandals
4. Socio-economic Units (Co-operatives)
5. Adult Education Classes.

There are 8 banks (13 branches) which serve this area. Every 3 months, representatives of the bank the concerned Government officials, the Assistant Social Development Officer and the RCOs meet to review past performance and plan for the future. Recovery rate is 93 per cent. Defaulters are brought up before the Village Advisory Committee.

c. People's Institute for Development and Training(PIDT):

PIDT is a grass-root level organisation which works with the poor in rural areas. Their method of working is in teams. At present, they have over four teams working in Madhya Pradesh, Uttar Pradesh, Orissa and Assam. A major objective of their training programmes is to develop skills in organisation, with the ultimate aim of improving the economic status of the community.

In Kutiguda, Phylbani District, one of the local resources, tamarind was usually given in annual contract to middlemen. During 1980-81 a Yuvak Sangh was organised and they took over the whole business of selling the tamarind. A net profit of Rs. 4,100 was made on the sale, and the proceeds deposited in the post-office.

As in kutiguda, in other villages too, the village Common Fund was increased in a similar manner. The fund was used variously, for constructing a club house; for pisciculture; for electrification of the village temple, etc.

PIDT's spearhead teams stay in any one area is on a long-term basis. They help form local organisations, co-ordinate with the existing government, training and other development programmes. Before moving on to another area, they aim at establishing an on-going working relationship between the local organisations and the government institutions in that area.

These spearhead teams are somewhat similar to the type operating at Anand and in the Andhrapradesh Dairy Development Corporation areas. In Andhra Pradesh there is an attempt being made to include women in the spearhead teams, so that women in the milk-shed villages can be trained and also organised into mahila mandals.

d. Child-in-Need Institute (CINI):

CINI was established in December 1975. It has two main objectives:-

1. To provide integrated health and nutrition services to the child in need, and
2. To act as a catalyst in promoting socio-economic development of the poor and needy.

CINI is one of best rehabilitation centres for malnourished children. Of equal importance is the fact that it acts as demonstration centre, for mothers and how for government and for trainees from other organisations, so they can learn, at first hand, simple methods of rehabilitating the severely malnourished child.

From training anganwadi and health workers, CINI has branched out into rural development programmes. In ten

areas they have organised for income-generating activities Mahila Mandals, which have been functioning for about eighteen months now.

Once the Mahila Mandal has been started, the first input is credit for income-generating activities, then training in health care and then functional literacy.

e. Self-Employed Women's Association (SEWA):

SEWA, which means in Hindi to serve, is an acronym for the self-employed women's association established in Ahmedabad in 1972. This is another example of outstanding success in generating employment and income for poor women, SEWA was established to assist the unorganized working women with their economic and social problems. It organised poor women working in spinning, garment making, selling used garments, vegetable selling and hand printing, as well as those who worked as hand-cart pullers, junk smiths, and casual labourers, in Ahmedabad alone, it has been instrumental in organising about 8,000 women in seven occupational groups, Now, it is starting to expand its activities in the rural sector, beginning with a survey of social and economic conditions of women who work opening cotton pods for ginning, who collect and sell firewood from forests, women handloom weavers and batik workers. A programme of

assistance for about 3,000 rural women is being developed. SEWA also proposes to extend its activities to women, salt workers and fisher women in coastal Gujarat. The self employed women members of SEWA are largely 90 per cent illiterate. Most are married with the family size of 7 to 8, and monthly income ranging between Rs. 50 to Rs.355.

f. Vedchi Pradesh SEWA Samit, Vedchi Taluk, Velod District  
Surat, Gujarat:

The Vedichi Ashram was formed in 1948 and has variety of programme for improving the economic conditions of the rural poor as well as welfare programme of education, health, nutrition and recreation. Its economic programmes for women are 'papad' making, khadi spinning, sewing, diamond polishing, carpet making, labour co-operatives, dairy and typewriting training. This is one of the most successful projects for women, notably because employment has been provided to about 2,000 tribal and low caste women in the rural areas.

The 'Lijjat Papad' unit of the Ashram employs 625 tribal women is making papads, khakras and masslas earning Rs. 4 to 5 per day. The women spinning khadi at home

earn Rs.4 to 5 per day. About 30 women trained stitching earn Rs.15-25 per day & 15 women recently trained in diamond polishing earn between Rs. 500 to 700 per month. A recent carpet making unit employs 200 women at wages of Rs. 2 to 4 per day. Three hundred women have been organized into a labour co-operative who have taken contracts for jobs like laying out bricks to dry and collecting them from the furnace, filling up and assisting in transportation, feeding stones into crushers and such other activities. They earn about Rs. 5 to 6 per day. Poultry keeping and dairying has also brought increased income and employment to 400 poor women.

### C. Case Studies on Self-Employment:

Jessie and Nayak (1979) give certain case studies on income generation for women. Nayak (1979) says in the existing socio-economic environment, income generating programme assumes a particular significance for women, especially poor and rural women. These programmes provides opportunities for growth and development of self reliance and leadership qualities among women workers.

There are some excellent examples in India where women have taken the initiative both in their own development and in that of other women. There are Grihini Training programme in different parts of India which have focussed.

attention of illiterate young women. These grihinis skills in raising their income and in giving the lead in their communities. The idea of grihini training which originated in tribal, Madhya Pradesh has now spread to several parts of India. The study conducted by Burkhalter (1979) on garments making reveals the following facts.

a. Garment making:

Asha Handicrafts Training cum production centre was born on November 26, 1975, in the small village of Chattisgarh Jegedeespur, Madhya Pradesh. This project made a beginning through organising 27 girls in the village of Chattisgarh, with an initial investment of Rs. 15,000. By the end of the first year, 1,162 garments and other handicrafts items were produced with an average monthly income of Rs. 1,122. (Burkhalter, 1979).

b. Rope Knitting:

With 10 women this project was started in 1974 in Vikarbadm Andhra Pradesh to work out some way to help the women to supplement the family income. The ten women earn from Rs. 50 to 80 per month (John, 1979).

c. Mirror work:

This project is a one-women effort emphasizing certain aspects of income generation for poor women in Madangir, New Delhi on an average, between 59 to 60 women work and earn nearly Rs.40 to Rs. 50 per month (Chamanlal, 1979).

d. Doll making:

Dr. Jahir Hussian Memorial Welfare Society was started in 1973 to serve the villages around Okhla, New Delhi. The society started the doll making Training-cum-production unit in 1973. There are 20 women doing different types of jobs involved in doll-making. They were earning anywhere between Rs. 80 to 200 a month and are often the main support of their families (Mohsini, 1979).

e. Theatre crafts:

This project was started in 1963 in a colourful corner of Mehravli village near Delhi. The trainees are first taught the basic designs and are given a free hand to express their personal creativity only after they have mastered those. Their wages range from Rs. 5 to 25 per day (Rao, 1978).

f. Tailoring:

Centre for women's studies set up the ITC Tailoring Training -cum-production centre in Lucknow, Utter Pradesh. After three months training in tailoring, arrangements were made to get orders. The main beneficiaries are the women belonging to poor Muslim families residing in the area and earning Rs. 100 to Rs. 150 per month.

(Dass, 1979).

g. Nutrient Mixing:

This project was started in Kachenpur Matrain village. A high protein multimix nutrient "Swasthyahar" was made by the women in the village. Orders have been received from the schools and other social welfare organisations. The women are paid 70 paise per kilo. The work is being done by the older women of the village, who are happy to earn and be able to augment the family income of Rs. 50 per month (Dass, 1979).

h. Masala Grinding:

Mahila Jagran Samiti, a women's co-operative employment scheme, based in Jabalpur, Madhyapradesh, is non sectarian women's self help organisation, open to all women who want to do something practical to change the conditions of poverty and create the possibility for women's awakening

in Indian society. From small beginning, office working members they have employed 15 full time and 2 part time workers, one manager and 50 commission agents who earn 10 per cent or Rs. 300 to 350 monthly. The women workers are getting an income of Rs. 3.50 per day plus nastha for their children (Scott, 1979).

i. Batik and needle work:

This project began in the early 1950, but in 1974 it is reorganised on a mere business like basis. The primary aim is to provide employment to need women and the secondary aim is to create a model production unit. These women earned approximately Rs.100 per month (Ghosh, 1979).

j. Read work:

This project is a rural based co-operatives started by Y.W.C.A. of Delhi in Nayagarh taluk. The workers are earning an income of Rs. 100 to Rs. 150 per month (Daniels, 1979).

A study of the income generating projects undertaken by the rural women (Vasantha, 1979), has pointed out the potentialities of commercial banks in augmenting family income in the rural areas. It is needless to stress

with the opening of more branches of commercial banks in the rural areas, the possibilities for rural women to benefit from this financial infrastructure would also improve.

The study of self employment venture by rural women with the help of commercial banks in Coimbatore District by (Shaila, 1983) suggested that proper training, and guidance programme should be given to the women in order, to take up the self employment with vigour. Follow up programme should be conducted for the proper functioning and monitoring of the self employment.

The study on impact of TRYSEM programme on selected beneficiaries in Coimbatore District by Maheswari (1982) has pointed out that efforts must be made to followup the training programme, to ensure that trainees utilise skills learnt as well as the financial help offered. Periodic evaluation must be undertaken by the DRDA to assess the impact of TRYSEM and to retain and develop only viable training programme suited to the rural areas.

A study of the women working in selected production centres in Delhi was conducted by Puri (1977). All the women who were the working force of the three production centres were included in the sample. Their number totalled 100 of which 33 from the Department of personal and

Administrative reforms, 30 from Department of Social Welfare and Rehabilitation and 37 from servants of the people's society, a voluntary organisation. The entire population constituted the sample, so as to give a comprehensive understanding of the group. The overall organisers of the three production centres were also interviewed for gaining insight into the functioning of the production centres. The findings revealed that irrespective of the type of organisation, the women possessed similar socio-economic characteristics and majority of them were over 30 years of age with a duration of service more than one year. They were predominantly married and came from nuclear families. Economic necessity was the underlying cause of their joining production centres. They managed to earn between Rs. 100 and Rs. 200 per month.

Their absenteeism from work varied from one to four days a month.

Another study of women working in production centres of Delhi was conducted by Mahora (1977) Responses of 10 women working in production centres run by Ministry of Education, Social Welfare and Rehabilitation were studied in depth, particularly about their work performance in the production centre, time schedule for carrying out household activities, pattern of household expenditure, aspirations, problems and husband's attitude towards their work.

Data were collected through interviews, home visits, observation and assessment of work performance by a panel of experts. Findings of the study show that the women were fairly regular in their attendance and earned an average of Rs. 80/- to Rs. 100/- per month. Majority of the women and husbands were positively inclined towards introduction of educational programmes and were more interested in learning skills that would further increase their income.

Findings of both studies revealed that production centres could be used as good avenues for imparting education to women in the lower income group. Although much of the learning has to be individual, a great deal can be learnt effectively only through a group, since the women assemble everyday and are economically motivated, an approach could be made easily. There are also greater possibilities of having a cohesive and stable group which is a pre-requisite to literacy and non-formal education programme.

## Methodology

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### III METHODOLOGY

The methodology followed for the study on the income generating activities initiated under DWACRA in Dharmapuri District, is as follows:-

- A. Selection of the Sample.
- B. Selection of the Method of Investigation
- C. Collection of Data and
- and D. Analysis of data and Interpretation of the Results.

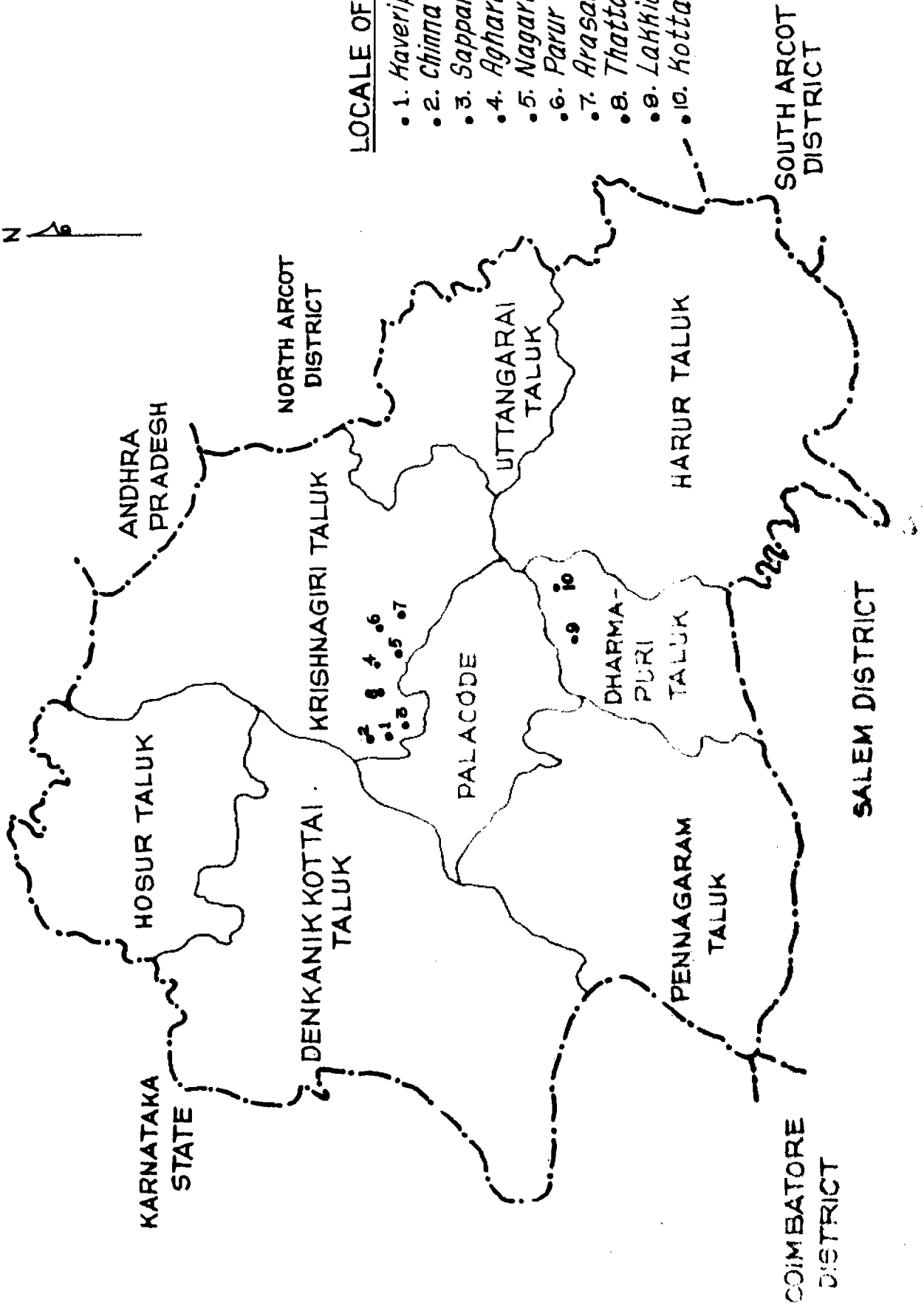
#### A. Selection of the Sample:

The District Rural Development Agency, Dharmapuri District was contacted for getting details of operation of the DWACRA programme. Out of the 12 blocks, where the programme is in operation, two blocks namely Kaveripattinam and Dharmapuri were selected for this study (Figure, 1). The Block Development Officers of the selected blocks were contacted for getting the details of income generating activities undertaken by the women and their addresses.

Under the DWACRA programme training had been conducted for the following economic activities.

1. Pot making
2. Dairy
3. Oil extraction

# DHARMAPURI DISTRICT MAP



## LOCALE OF THE PROJECT

- 1. *Haveripattanam*
- 2. *Chinna muthur*
- 3. *Sappani patti*
- 4. *Agharam*
- 5. *Nagarasampatti*
- 6. *Parur*
- 7. *Arasampatti*
- 8. *Thattakkhal*
- 9. *Lakkhiampatty*
- 10. *Kottai bairahally*

Figure. I

4. Tailoring
5. Thatch making
6. Vermicelli preparation
7. Canteen management
8. Rug making
9. Mat weaving

The programme covered 10 groups of women in each block, each group consisting of 15 - 20 members, one of them being the group organiser. Thus the estimated beneficiaries would approximately be 150-200 per block and for the two selected blocks 300-400. Through all the selected beneficiaries had undergone the training, it was observed that loan facilities had so far been provided only 154 members (51 per cent) in these two blocks. Out of these, 150 beneficiaries were selected to be the sample for this study.

Block	Village	Activity	Number of samples
Kaveripattinam	Perur	Thatch making	15
	Sappanipatti	Thatch making	15
	Agaram	Pot making	10
	Arasampatti	Dairy	10
	Chinnamuthur	Oil extraction	10
	Thatlakal	Oil extraction	10
	Kaveripattinam	Vermicelli preparation	10
	Kaveri pattinam	Canteen management	10
	Kaveri pattinam	Tailoring	7
Dharmapuri	Nagarasampatti	Tailoring	5
	Kottavirahalli	Mat. weaving	24
	Kottai virahalli	Rug making	14
	Illakiyampatti	Canteen management	10
		Total	150

#### B. Selection of the Method of Investigation:

According to Pauline (1980) interview has been defined as a systematic method by which a person enters more or less imaginatively into the inner life of a

comparative stranger. The interview makes possible a face to face association and a process of interstimulation between the interviewer and the interviewee. Therefore the interview method was chosen to collect data for this investigation.

An interview schedule was prepared taking into consideration, the specific objectives of the study (Appendix I). Necessary precautions were taken to ensure that the questions in the schedule were clear concise, complete and comprehensive. The interview schedule was pretested and necessary modifications were carried out before final administration.

#### C. Collection of Data:

The data were collected using the schedule finalised, after establishing good rapport with the sample.

#### D. Analysis of data and Interpretation of the Results:

The collected data were consolidated, tabulated and interpreted and chapter IV gives the details collected.

## Results and Discussion

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## IV RESULTS AND DISCUSSION

The results of this study are discussed under the following aspects:

- A. Background Information about the Beneficiaries.
- B. Details of the Income Generating Activities undertaken.
- and C. Impact of the programme.

### A. Background information about the Beneficiaries:

The background information about the respondents is discussed as follows:

1. Age range
2. Educational status
3. Size of the families
4. Occupations of the head of the families
5. Subsidiary occupations of the families
6. Annual family income of the respondents.

1. Age range:

Table II gives the age range of the beneficiaries interviewed.

TABLE II  
AGE RANGE OF THE BENEFICIARIES

Age range in years		per centage (N:150)
Below	20	13
21 -	40	79
41 -	50	8

A large majority of 79 per cent of the beneficiaries were below 40 years. This points out the responses of the younger generation to the new programme.

2. Educational status:

The educational status of the respondents is given in Table III

TABLE III

EDUCATIONAL STATUS OF THE RESPONDENTS

S.No.	Educational level	percentage (N: 150)
1.	Illiterate	56
2.	Primary	21
3.	Higher Secondary	23

Of the total beneficiaries, 56 per cent were illiterate, 23 per cent were educated upto the secondary level and 21 per cent upto the primary level.

### 3. Size of the families:

Table IV depicts the size of the families of the beneficiaries

TABLE IV  
SIZE OF THE FAMILIES

S.No.	Number of members	Percentage (N:150)
1.	1 - 2	23
2.	3 - 5	58
3.	6 and above	19

A majority of 58 per cent of the beneficiaries had 3 to 5 members, 23 per cent had 1 to 2 members and 19 per cent had 6 and above members.

### 4. Occupation of the head of the families:

Table V points out the categories of main occupation of the heads of the families of the beneficiaries-

TABLE V  
OCCUPATION OF THE HEADS OF THE FAMILIES

S.No.	Category	Percentage (N:150)
1.	Agriculture	8
2.	Coolies	61
3.	Business	19
4.	Others	12

A large majority of 61 per cent belonged to the agricultural labour category- The other occupations included carpentary, dhobi and factory work.

5. Subsidiary Occupations of the families:

Only 50 families (33 per cent) carried out subsidiary occupations such as cattle rearing, sheep/goat rearing and poultry keeping. Among the subsidiary occupations, cattle rearing was the most prevalent (62 per cent) followed by sheep rearing (24 per cent) and poultry keeping (14 per cent).

6. Annual family income of the respondents:

Table VI reveals the annual income of the families studied.

TABLE VI  
ANNUAL INCOME

S.No.	Income range in Rs.	Percentage (N:150)
1.	Upto 3,600	77
2.	above 3,600 but below 5,000	23

A large majority of 77 per cent of the sample had an annual income below Rs. 3,600/- indicating that the programme is reaching the poorest in the socio economic strata.

B. Details on the Income Generating Activities undertaken:

This aspect is discussed under the following headings.

1. Distribution of the beneficiaries activitywise.
2. Awareness about the term DWACRA.
3. Sources of information
4. Sources of finance.
5. Loans and subsidies Received
6. Repayment of loans.

1. Distribution of the beneficiaries activitywise:

The activity wise distribution of the beneficiaries is as shown in Table VII.

TABLE VII  
ACTIVITYWISE DISTRIBUTION OF THE BENEFICIARIES

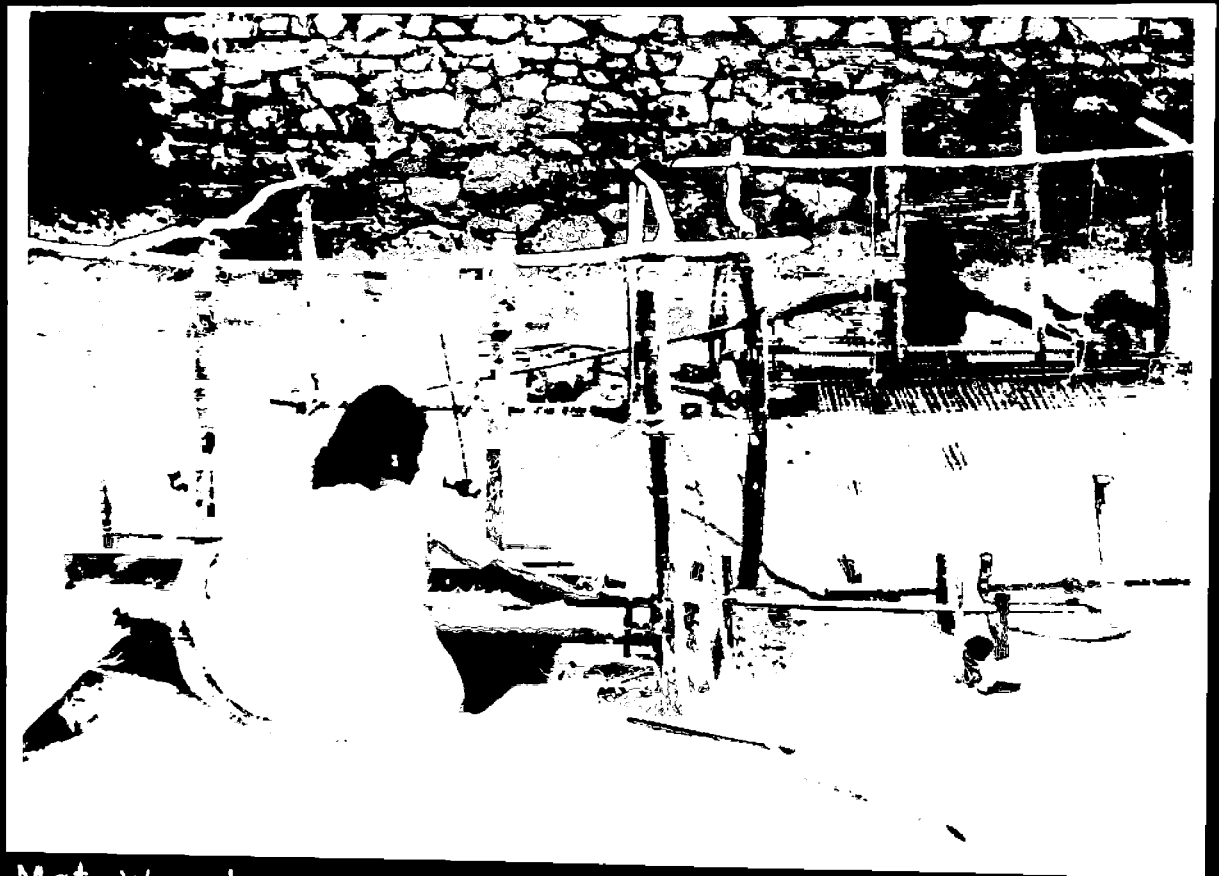
S.No.	Activity	Number of beneficiaries	Percentage N:150
1,	Thatch making	30	20
2.	Mat weaving	24	16
3.	Canteen management	20	13
4.	Coconut oil extraction	20	13
5.	Rug making	14	9
6.	Tailoring	12	8
7.	Dairying	10	7
8.	Pottery	10	7
9.	Vermicelli making	10	7

There was variety in the activities undertaken  
by the beneficiaries.



Coconut Leaf Thatch Making

Figure. II



Mat Weaving

Figure.III



Canteen Management

Figure. IV



Rug Making

Figure. V



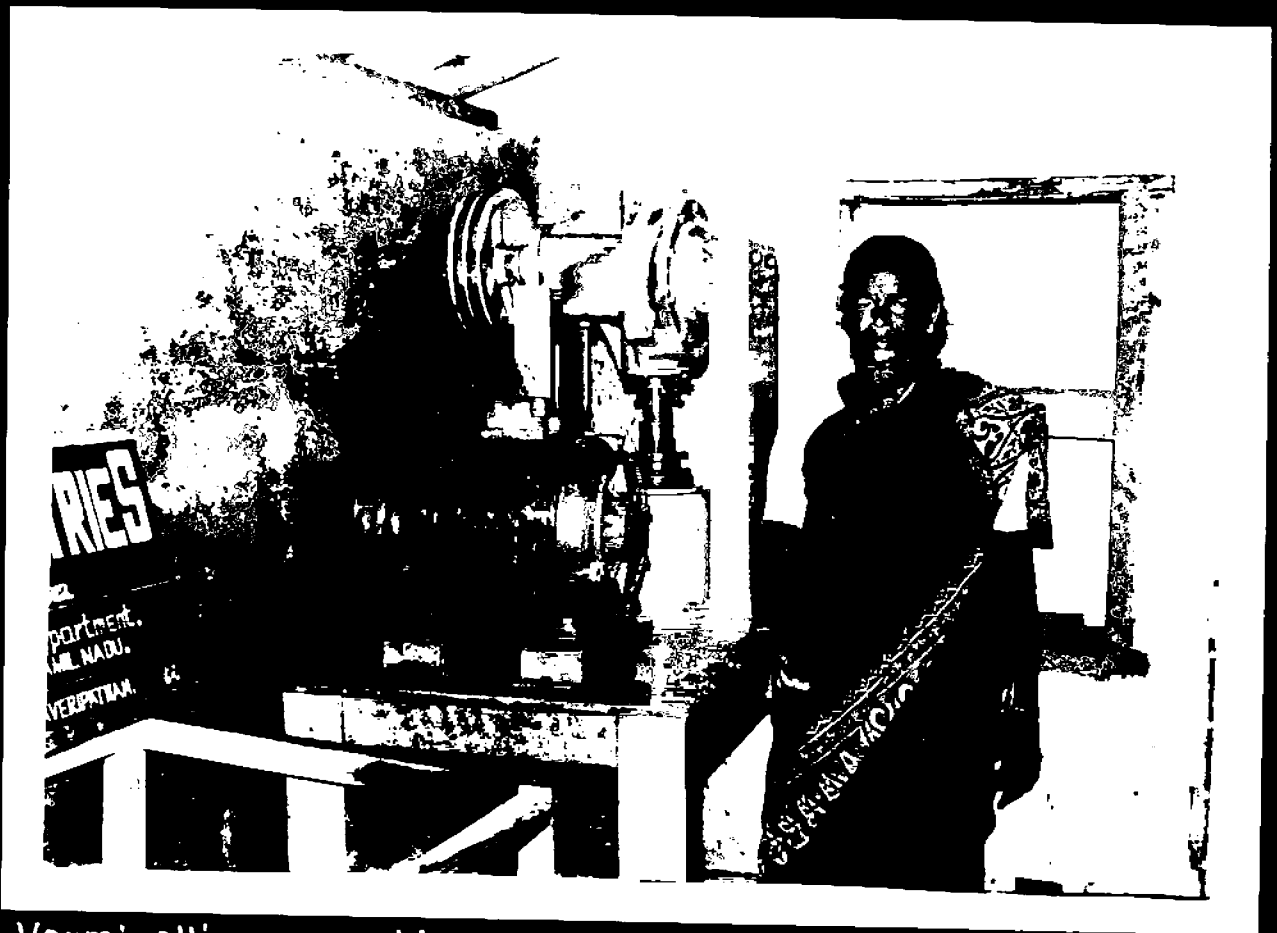
Tailoring

Figure. VI



Pottery

Figure. VII



Vermicelli preparation

Figure. VIII

2. Awareness of the beneficiaries about DWAGRA:

It was heartening to note a majority of 76 per cent of the beneficiaries were aware of the term 'DWAGRA! The remaining 24 per cent could not give the name of the programme but stated it as a 'Loan scheme' of the government.

3. Sources of information:

Table VIII gives the sources of information about the scheme, as pointed out by the beneficiaries.

TABLE VIII  
SOURCES OF INFORMATION

S.No.	Sources of information	Percentage (N: 150)
1.	Rural welfare officers	73
2.	BDO-Executive officers	18
3.	Mahalirmanram members	5
4.	Local leaders friends and neighbours	4

For a large majority of 73 per cent the Rural Welfare Officers were the major source of information followed by Block Development Officers.

The mahalir manram members, friends, neighbours and local leaders also served as sources of communication about the scheme.

4. Source of finance:

Table IX gives the sources of finance.

TABLE IX

SOURCES OF FINANCE

S.No.	Bank	Percentage (N:150)
1.	Indian Bank	43
2.	State Bank	41
3.	Syndicate Bank	16

Many commercial banks assist in giving loans to the beneficiaries. While 43 per cent of the beneficiaries got their loan from Indian Bank, the lead Bank of the District, 41 per cent got from State Bank and 16 per cent from Syndicate Bank. All the beneficiaries got the loans by signing bonds with banks.

5. Loans and subsidies received:

Table X points out the amounts of loans and subsidies received.

TABLE X

LOANS AND SUBSIDIES RECEIVED.

S.No.	Activity	Number of beneficiaries	Percentage of beneficiaries Nil to subsidy range in Rs.				
			Loan range in Rs.	Upto 501- 1000			
			Upto 1000	1001-2000	2001-3000	Upto 500	501- 1000
1.	Thatch making	30	15	15	-	15	15
2.	Mat weaving	24	24	-	-	24	-
3.	Canteen management	20	17	3	-	20	-
4.	Coconut oil extraction	20	20	-	-	20	-
5.	Rug making	14	14	-	-	14	-
6.	Tailoring	12	2	10	-	12	-
7.	Dairying	10	-	-	10	-	10
8.	Pottery	10	10	-	-	-	10
9.	Vermicellimaking	10	-	-	10	-	10
Total percentage			68	19	13	70	30

The loans received by the beneficiaries varied according to the activity chosen by the beneficiaries. A majority of 68 per cent received loans upto Rs. 1000 for the activities such as thatch making, mat weaving, canteen management , coconut oil extraction, rug making, tailoring and pottery.

Nineteen per cent received loan amount Rs.1001-2000 for thatch making, canteen management and tailoring. The maximum loan was taken for vermicelli preparation and dairying.

A majority of 70 per cent received subsidy amount upto Rs.500. A maximum of Rs. 1000 was obtained for projects like thatch making, dairying, pottery and vermicelli making.

6. Repayment of loans:

Table XI gives details about the repayment of loans.

TABLE XI  
REPAYMENT OF LOANS

S.No.	Amount to be repaid in Rs.	Activities	percentage N:150
1.	Upto 25	Thatch making, mat-weaving, coconut oil extraction, Rug making pottery	40
2.	25 - 50	Tailoring, canteen management	17
3.	50 - 100	Dairying and vermicelli making	43

Among those who got loans, 43 per cent of the beneficiaries had to repay an amount of Rs. 50-100 per month, 40 per cent an amount of Rs. 25 and 17 per cent had to repay Rs. 25-50.

## 6. Impact of the Programme:

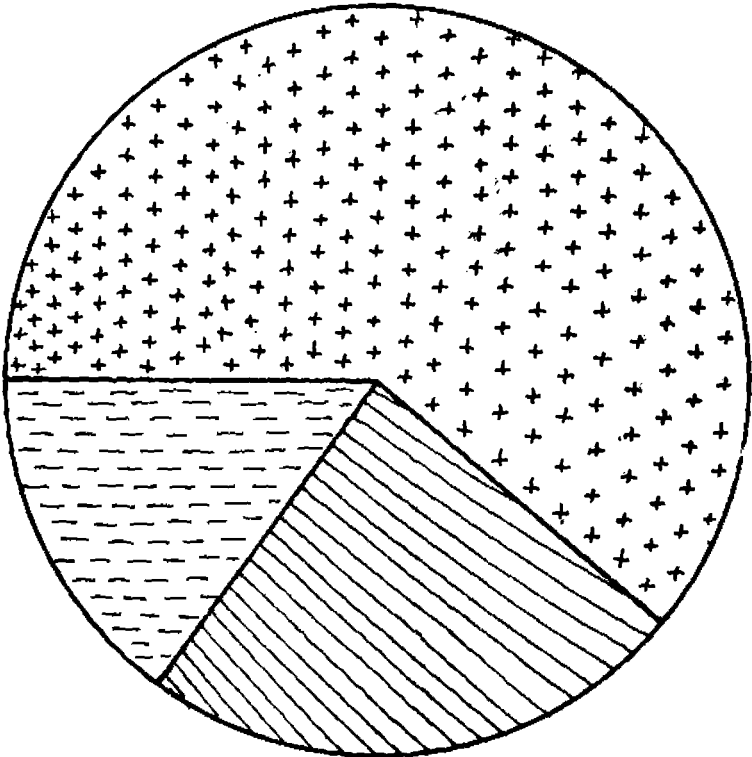
This aspect is discussed under the following headings:

1. Objectives of 'DWACRA' as stated by the beneficiaries.
2. Benefits from 'DWACRA' as conceived by the beneficiaries
3. Economic returns of the project after starting the self employment activity.
4. Utilisation of additional income by the beneficiaries
5. Problems experienced by the beneficiaries
- and 6. Suggestions given by the beneficiaries.

### 1. Objectives of DWACRA as stated by the beneficiaries:

Table XII depicts the awareness of the beneficiaries about the objectives of the programme.

OBJECTIVES OF 'DWACRA' AS STATED  
BY THE BENEFICIARIES






-  TO ENHANCE THE INCOME
-  TO PROVIDE EMPLOYMENT
-  TO IMPROVE THE STANDARD OF LIVING

Figure.IX

TABLE XII  
OBJECTIVES OF 'DWACRA' AS STATED BY THE BENEFICIARIES

S.No.	Objectives	Percentage (N:150)
1.	To enhance the income	61
2.	To provide employment	24
3.	To improve the overall standard of living	15

To 61 per cent of the beneficiaries the scheme was meant to improve the income and to 24 per cent, to generate employment potentials. The general objectives of improving the overall standard of living was stated by 15 per cent.

2. Benefits from DWACRA as conceived by the beneficiaries:

Table XIII gives the major benefits from DWACRA as realised by the beneficiaries of the scheme.

TABLE XIII

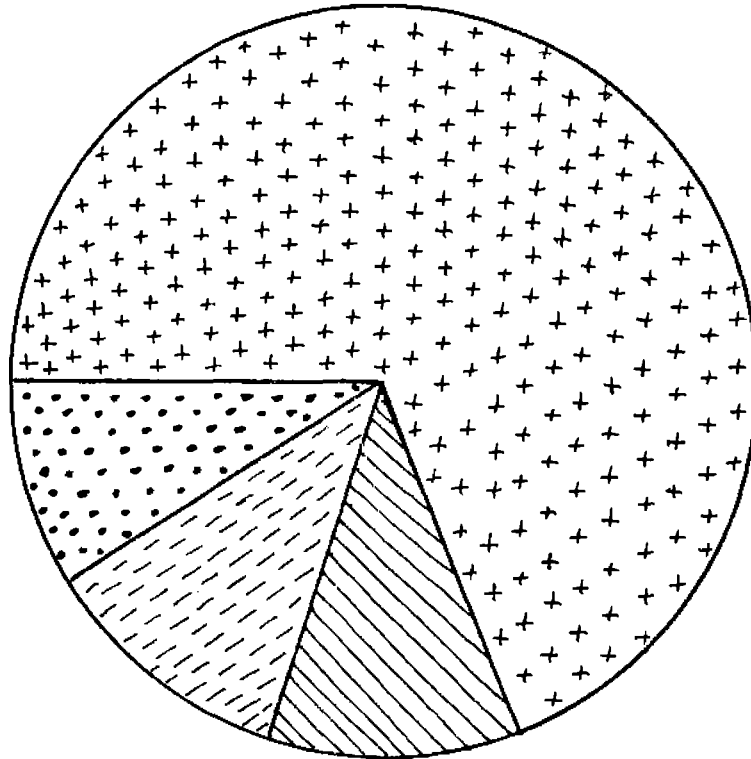
## BENEFITS FROM 'DWACRA' AS CONCEIVED BY THE BENEFICIARIES

S.No.	Benefits	Percentage (N:150).
1.	Increase in income	69
2.	Betterment of standard of living	11
3.	Self employment in the family	11
4.	Saving money	9

The returns from the scheme were obvious in terms of increase in cash and kind such as milk from cattle which had not only added income but had reflected a change in their daily dietary pattern by including the nutritious foods. Provision of self-employment leading to relief from indebtedness and ability to save were the other benefits realised by the beneficiaries.

In general 60 to 75 per cent of the beneficiaries spread in the two different blocks expressed their satisfaction about the scheme, while the rest complained of insufficiency and delay in getting the loans and subsidies.

BENEFITS FROM 'DWACRA' AS CONCEIVED BY THE BENEFICIARIES







-  INCREASE IN INCOME
-  BETTERMENT OF STANDARD OF LIVING
-  SELF EMPLOYMENT IN THE FAMILY
-  SAVING MONEY

Figure. x

3. Economic returns of the project after starting the self employment activity:

Table XIV reveals the monthly income of the beneficiaries after starting the self employment activity.

TABLE XIV

ECONOMIC RETURNS AFTER STARTING THE SELF EMPLOYMENT  
ACTIVITY

S.No.	Activities	Economic Returns in Rs.		
		below 100	101 - 200	201 - 300
1.	Thatch making	6	22	2
2.	Mat weaving	24	-	-
3.	Canteen management	11	-	9
4.	Coconut oil extraction	8	11	1
5.	Rug making	14	-	-
6.	Tailoring	7	4	-
7.	Dairying	1	4	5
8.	Pottery	10	-	-
9.	Vermicelli making	2	7	1
Total percentage N:150		55	32	13

# ECONOMIC RETURNS AFTER STARTING THE SELF EMPLOYMENT ACTIVITY

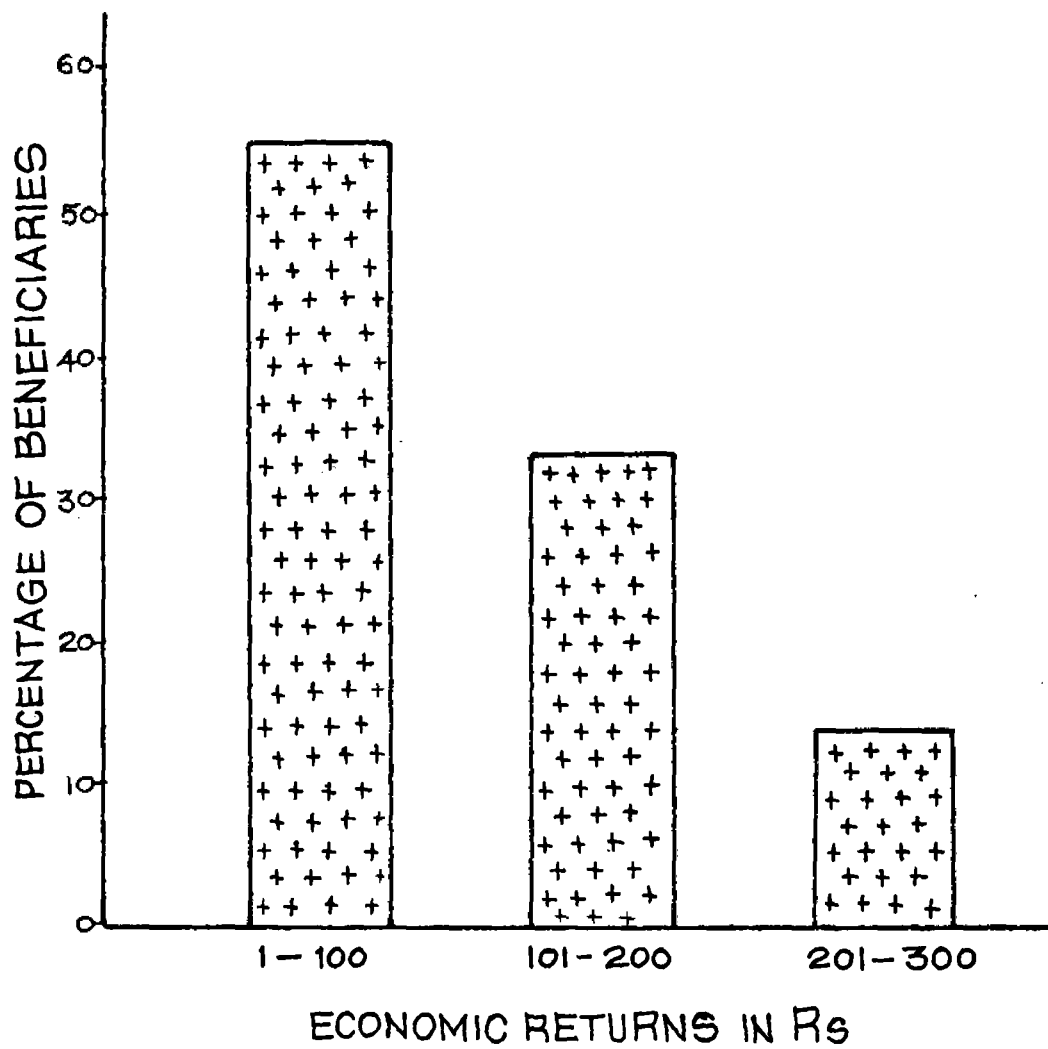


Figure.XI

For 55 per cent of the beneficiaries the monthly income from the self employment activity was upto Rs. 100 for 32 per cent, the income ranged between Rs.101-200 and the Rs. 201 and above for others depending on the type of the activity. In general the returns were higher for the activities such as canteen management , oil extraction thatch making, vermicelli preparation and dairying compared to that from other activities. It was observed that even the same jobs brought different economic returns and the causes are to be probed further.

4. Utilisation of additional income by the beneficiaries:

When questioned as to how the increase in income was utilised, the responses as given in Table XV, were obtained.

TABLE XV

UTILISATION OF ADDITIONAL INCOME BY THE BENEFICIARIES.

=====		
S.No.	Mean of Utilisation	percentage stating (N:150)
-----		
1.	Buying equipments for the household and meeting the family needs	80
2.	Repayment of debt and loan	17
3.	Purchase of Jewells	3
-----		

Investment of additional income in capital goods and permanent assets was noted. Seventeen percent of the beneficiaries were able to repay the debt amounts.

5. Problems experienced by the beneficiaries:

The following were the drawbacks of the scheme as expressed by the beneficiaries of the scheme.

TABLE XVI  
PROBLEMS EXPERIENCED BY THE BENEFICIARIES

S.No.	Draw backs	Percentage (N:150).
1.	Delay in getting loan and subsidy	64
2.	Insufficient amount of the loan	12
3.	Inadequate training	9
4.	Non availability of technical advice	8
5.	Difficulty in marketing the finished products	7

A majority of 64 per cent beneficiaries expressed the problem of delay in getting loan and subsidy. Insufficient amount of the loan and inadequate training, nonavailability of technical advice, and problem of marketing the finished products were the other difficulties experienced. The drawbacks mentioned by the beneficiaries are to be considered by the concerned authorities.

6. Suggestions given by the beneficiaries:

The constructive suggestions offered by the beneficiaries are as follows.

TABLE XVII

SUGGESTIONS GIVEN BY THE BENEFICIARIES.

S.No.	Suggestions	Percentage (N:150)
1.	Supplying loan and subsidy on time	64
2.	Extending training period	8
3.	Increasing loan amount	16
4.	Supply of cross breed variety of cattle	3
5.	Providing technical advice	3
6.	Help for the marketing	6

The suggestions such as supplying loan and subsidy on time, extending training period, increasing loan amount, supply of cross breed variety of cattle, providing technical advice and help for marketing facilities need to be looked into by the concerned officials.

## Summary and Conclusion

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## V SUMMARY AND CONCLUSION

In this chapter an attempt is made to give a summary of conclusion and findings

### A. Background Information about the Beneficiaries:

A large majority of 79 per cent of the beneficiaries were below 40 years. This points out the responses of the younger generation to the new programme of the total beneficiaries, 56 per cent were illiterates 23 per cent were educated upto the secondary level and 21 per cent upto the primary level. A majority of 58 per cent of the beneficiaries had 3 to 5 members, 23 per cent had 1 to 2 members and 19 per cent had 6 and above members. A large majority of 61 per cent belonged to the agricultural labour category. The other occupations included carpentary, dhobi and factory work. Only 50 families (33 per cent) carried out subsidiary occupations such as cattle rearing, sheep/goat rearing and poultry keeping. A large majority of 77 per cent of the sample had an annual income below Rs. 3,600/- indicating the programme is reaching the poorest in the socio economic strata.

B. Details on the Income Generating Activities undertaken:

There was variety in the activities undertaken by the beneficiaries. It was heartening to note a majority of 76 per cent of the beneficiaries were aware of the term 'DWACRA'. The remaining 24 per cent could not give the name of the programme but stated it as a 'Loan Scheme' of the government. For a large majority of 73 per cent, the Rural Welfare officers were the major source of information followed by Block Development Officers. Many commercial banks assist in giving loans to the beneficiaries. All the beneficiaries got the loans by signing bonds with banks. The loans received by the beneficiaries varied according to the activity chosen by the beneficiaries. A majority of 68 per cent received loans upto Rs. 1000 and nineteen per cent received loan amount Rs. 1001-2000. The maximum loan was taken for vermicelli preparation and dairying. A majority of 70 per cent received subsidy amount upto Rs. 500. A maximum subsidy amount was Rs. 1000. Among those who got loans, 43 per cent of the beneficiaries had to repay an amount of Rs. 50 - 100 per month, 40 per cent an amount of Rs. 25 and 17 per cent had to repay Rs. 25 - 50.

C. Impact of the programme:

To 61 per cent of the beneficiaries the scheme was meant to improve the income and to 24 per cent, to generate employment potentials. The general objective of improving the overall standard of living was stated by 15 per cent. The returns from the scheme were obvious in terms of increase in cash and kind such as milk from cattle which had not only added income but had reflected a change in their daily dietary pattern by including the nutritious foods. Provision of self employment leading to relief from indebtedness and ability to save were the other benefits realised by the beneficiaries. In general 60 to 75 per cent of the beneficiaries spread in the two different blocks expressed their satisfaction about the scheme. While the rest complained of insufficiency and delay in getting the loans and subsidies. For 55 per cent of the beneficiaries the monthly income from the self employment activity was upto Rs. 100, for 32 per cent, the income ranged between Rs. 101- 200 and the Rs. 201 and above ~~the~~ for others depending on the type of the activity. In general the returns were higher for the activities such as canteen management, oil extraction, thatch making, vermicelli preparation and dairying compared to that from other activities.

When questioned as to how the increase in income was utilised investment of additional income in capital goods and meeting the family needs were the major responses. A majority of 64 per cent beneficiaries expressed the problem of delay in getting loan and subsidy. Insufficient amount of the loan and inadequate training, nonavailability of technical advice and problem of marketing finished products were the other difficulties experienced. The drawbacks mentioned by the beneficiaries are to be considered by the concerned authorities. The suggestions such as supplying loan and subsidy on time, extending training period, increasing loan amount, supply of cross breed variety of cattle, providing technical advice and help for marketing facilities need to be looked into by the concerned officials.

Suggestions:

'Credit camps' should be organised at the village level represented by the officials of the banks, block officials and DRDA personnel to ensure the genuineness of the applicants and to minimise delays in the sanction of loans. Remote villages need to be given priority.

Proper marketing facilities should be arranged for selling the finished products by the beneficiaries. KVIC and DICs and other governmental organisations should therefore be fully involved in marketing the finished products. Efforts must be taken to organise Women's Co-operatives for this purpose.

The RWOs should be instructed to maintain and up-to-date registers of all the beneficiaries (Schemewise) in order to assess the outcomes of the projects.

*sp.* All though the scheme is proposed to be taken on <sup>a</sup> pilot basis, it will be necessary to cover the entire district so that it would make an impact in terms of bringing all needy women within <sup>the</sup> purview of the IRD Programme.

The programme should not merely be a programme of economic improvement alone; it <sup>must</sup> make them aware of their own strength and potential. The selection of economic activity and assistance from government by way of grants, subsidy etc, should come only after three months of actual interaction among the members of the group. Voluntary agencies having experience in working for rural upliftment may be associated with the programme, wherever feasible.

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## Appendices

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விவரங்களைக் குறிப்பிட்டு விவரிக்கவேண்டும்.

நாள் :

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வ.எண்.	பெயர்	குடும்பத் தலை வர்களுக்கு உறவு	வயது	படிப்பு பற்றி விபரம்			தொழில்	மாத வருமானம்.
				படித்த வகுப்பு	படிக்கும் வகுப்பு	படிக்க வில்லை.		

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அரா ம சேனிகா	/	/	பயிற்சியெற்றவர்கள்	/	/
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