

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

By

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**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 1993


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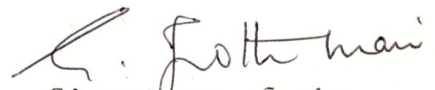
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Certified as bonafide research work


Signature of the Head
of the Department


Signature of the
Dean of the Faculty


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Guide

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APPENDIX

- I. QUESTIONNAIRE TO ELICIT INFORMATION FROM THE BENEFICIARIES OF DWCRA, COIMBATORE DISTRICT

Introduction

INTRODUCTION

The prosperity and growth of a nation depends on the status and development of its women who constitute nearly half of its population and influence the growth of the remaining half. However, women constitute one of the most deprived and long neglected section of the Indian Society. Their deprivation becomes more acute with their poverty, manifesting itself on education, health, nutrition, social, cultural and political status. Under pressure and forces of traditional, cultural and historical forces, women have been ignored and denied opportunities for participation in the process of development and sharing its benefits (Devadas, 1989).

Rural women in particular are socially invisible. Social invisibility stems from the perception that women are not relevant to the wage market and economy and women's work is casually dismissed as house work. However, in reality, the poorer the family, greater its dependence on women's economic productivity. Thus enhancing women's economic productivity is an important strategic necessity for improving the status of the estimated 40 million households still below the poverty line. Women are central to the success of poverty alleviation efforts in the short as well as in the long run.

Despite the insights of Mahatma Gandhi, and the strategies recommended by the Sub-Committee on Women of the National Planning Committee (1939-40), the visibility of women as a major section of the rural poor in Indian Planning began only in the late seventies. Even the post Independence Programme of Community Development (C.D.) which included a component of women's development at a later stage and

advocated a holistic approach and laid stress on human resource development did not have a clear articulated objective and instrumentalities to realise the linkage between the women's development and the overall objectives of the C.D. Programme (Joshi, 1985).

A systematic analysis of the status of women in agriculture and rural development strategies started in mid seventies following the submission of the Report of the Committee on the Status of Women in India (CSWI) set up in 1970 by the Ministry of Social Welfare, Government of India. It was also supported by the Declaration of the International Women's Year (1975) which initiated a global debate on the women vis-a-vis the development strategies. The Committee in its Report (1974) urged the Government to adopt a policy for the fulfilment of the constitutional guarantee of equality and social justice and the long term objective of the Government to involve women fully in the process of national development.

The Working Group on Employment of Women (Planning Commission, 1978) observed that without promotion of gainful employment for women, active support and assistance from the state, the social objectives of equality, fertility reduction and improving the health and educational status of women and children could not be achieved. It also recommended the creation of special agencies like Women's Development Corporations in all states - to play a catalyst's role in identification of opportunities, promoting training, marketing and other services to assist women producer/workers to organise themselves into collective groups, 'for production and learning purposes and to acquire a greater voice in decision-making process.

A similar approach was recommended by the Working Group on Development of Village Level Organisations of Women (1978). For poor women - widening employment opportunities was the first priority, to ensure survival of their families. Only when that was assured they could turn their minds to other aspects like education, health care and participation in the political process.

During the late seventies the Government of India took a fresh look on the whole system of Rural Development in an integrated manner. Accordingly, a new scheme, namely Integrated Rural Development Programme, popularly known as IRDP was launched in India in April, 1978 in 2,300 blocks and later it was extended to all the 5,011 development blocks with effect from 2nd October, 1980.

This and other concerns of overall socio-economic development in the country have led to some major shifts in the Sixth and Seventh Five Year Plans and women are now recognised as equal partners not only as recipients of benefits but also as active participants and as agents of development.

The Core Group on IRDP (1976) had already identified women as one of the five target groups and felt that it was necessary to mention women separately, to break the barrier of invisibility and remedy earlier neglect.

While the Sixth Plan (1980-1985) emphasised economic independence as essential for women's equality and directed that they should be included as targets of the anti-poverty programmes, it was only the

Seventh Plan (1985-1990) that emphasised 30 per cent of the IRDP beneficiaries be women. However, the mid-plan appraisal indicated that IRDP beneficiaries included less than 5 per cent women only.

It was in recognition of the fact that rural development programmes hitherto were not reaching the poorest women that the 'Development of Women and Children in Rural Areas (DWCRA)' was formulated in 1982-83 as a sub-scheme. While IRDP has only an economic objective of eradication of poverty of the rural poor, DWCRA aims at both economic and social uplift of the poor women. The overall objective of DWCRA is to improve the quality of life of poor women in rural areas and empower them to improve their status in their families and in the community.

The objective of the programme is 'to organise women in socio-economic activity groups with the dual objective of providing self-employment opportunities and social strength to them'. DWCRA's aim therefore, is to organise women into small groups of 15-20 for the effective utilisation of credit under IRDP. Besides providing financial support for income generating activities, DWCRA aims to increase women's access to other government programmes and welfare services.

With its emphasis on the group approach DWCRA provides a sound method for women to come together in their attempts to set up profitable income generation activities. Each group is expected to identify a group organiser, who will take the responsibility of liaison work.

The financial assistance for the programme comes from Central and State Government and partly from UNICEF for social inputs. One additional lady extension worker - Additional Rural Welfare Officer (ARWO) is provided for every Community Development Block which has 30-35 groups. The programme is co-ordinated at the District level by the District Rural Development Agency (DRDA).

The objectives of the programme can be realised through collective action for income generation and social uplift.

The programme ultimately aims to

1. Provide income generating assets, skills, group support and better access to social services.
2. Provide information and support of forward linkages.
3. Make rural women understand the need for a hygienic environment, clean drinking water, nutritious food, school facilities etc.
- and 4. Inculcate a sense of responsibility and confidence in bringing up children to be better citizens and develop them to face the world confidently.

Initially, the scheme was introduced on an experimental basis in 50 selected backward districts which was later extended to 187 districts all over the country (Gramin Vikas Newsletter, 1991). In Tamil Nadu State, initially the programme was started in Dharmapuri and Periyar district and later extended to nine more districts.

The programme thus is expanding in quantitative dimensions. The Department of Rural Development, Government of India is trying to evolve strategies through which more and more number of women beneficiaries could be meaningfully identified under DWCRA projects. The programme needs to be justified also in terms of its impact on the quality of living of the beneficiaries.

Mid course evaluation is necessary in any programme in order to suggest changes in strategies and methodologies. This is true of DWCRA, a very well conceived national programme with the laudable objective of empowering women through economic emancipation.

It is with this objective in view the present study on DWCRA programme in Coimbatore district has been undertaken with the following specific objectives.

To

1. Understand the structure and functioning of DWCRA groups in Coimbatore.
2. Assess the viability of the income generating activities suitable for the women under study.

Limitation of the Study:

Since the study was confined to one district in Tamil Nadu, all the inferences drawn from the study may not be applicable to the rest of the country since economic activities are largely locale based.

Review of Literature

II. REVIEW OF LITERATURE

The literature pertaining to this study were reviewed under the following headings.

- A. Administrative set-up of DWCRA
- B. Women and Economic Contribution
- C. Research Highlights

A. Administrative set-up of DWCRA:

The following officials are involved in the implementation of the project at the district level.

(a) Project Director (P.O.) :

Project Director of District Rural Development Agency (DRDA) takes over all responsibilities of DWCRA scheme at the district level. He is the planning, implementing and coordinating authority.

(b) Assistant Project Officer (APO) :

APO is incharge of DWCRA scheme at the district level. She looks after making plans to meet the targets set and maintains account regarding expenditure incurred on the scheme. She gets information on the working of groups and the problems faced by them. She passes on the information regarding the achievements and expenditure to the Project Director.

(c) Field Training Officers (2) :

The two field training officers are responsible for the implementation of the scheme in the entire district. In the absence of the APO they are directly responsible to the Project Director. They

ADMINISTRATIVE SET-UP OF DWCRA

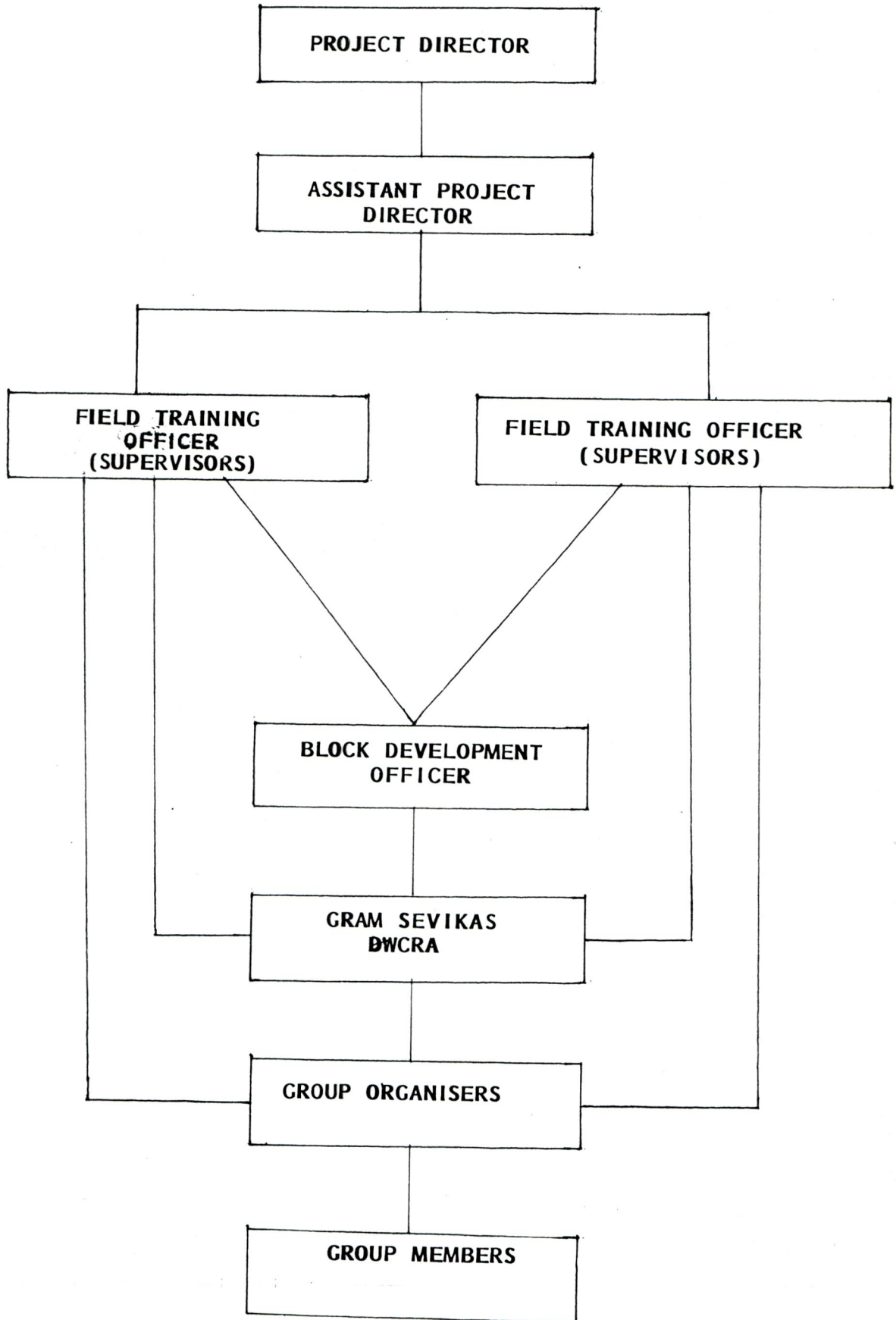


FIGURE - 1.

organise groups, release money, co-ordinate with banks and supervise the functioning of the groups and child care activities. They also supervise the gramsevika at the block level and gather information on repayment of loans by the groups to the bank, and problems if any in the working of the groups and provide a feedback to the project authorities.

(d) Block Development Officer (BDO) :

The Block Development Officer is in charge of rural development activities at the block level. He monitors the scheme at block level and gets information on the functioning of the existing groups. He sends information on the list of beneficiaries and progress of the scheme to the Project Director (DRDA). In some cases the BDOs also help the groups in getting raw materials.

(e) Gram Sevikas :

DWCRA Gram Sevika is recently appointed at block level. Her job is to visit the groups frequently, maintain the accounts, registers and act as a bridge between DRDA and DWCRA group.(Fig.1).

B. Women and Economic Contribution :

Women play an important role in the economic development of a country. Their contribution to the national income is considerable though from time immemorial, their labour remains largely non-remunerative, unorganised and invisible. They work for as many hours or even more than men do, yet this labour is counted as 'Shadow work'

giving them neither the due credit nor equal pay for the work done (Sonarikar, 1984 and Badra, 1986).

The traditional role of women in economic life is not acknowledged in the modern sector of the economy. Women have actively played a role in production and marketing of their petty commodities. They are engaged in services and distributive activities such as marketing of food stuffs, tailoring units and many more, but prospects of development of self employment among women stem from policies and strategies based on comprehensive and fundamental social economic changes that characterise the national economy (Vinze, 1987).

Women are doing nearly $2/3$ of all work but receive only $1/10$ th of income and own less than one per cent of the property (Tamil Nadu Corporation for Development of Women, 1986).

Tamil Nadu has 23.9 million females in its population of 48.4 million (1981), Tamil Nadu has more women in its non working population compared to the rest of the region and the nation. The female population in Tamil Nadu has a lower work participation level at 26.5 per cent in comparison to 56.6 per cent for the males (Tamil Nadu Corporation for the Development of Women, 1986).

It is evident that males always take the employment of females in income generating activities as less prestigious. There is the misconception that women's income is merely a supplementary income and there is no recognition that it is crucial to the total family income. (Rath and Rath, 1990).

Bannerjee's study (1984) on "Women in the unorganised sector" reveals subordinate position of women in the unorganised sector and their easy exploitability. The characteristics of female labour supply according to Bannerjee is its lack of response to wage rates and its determination by level of family income. Women aim to make up a deficit in family level of income which is already very low, they are prepared to take up any work at any rate.

Patnaik and Sailabala Debi (1986) conducted a micro-level study to assess women's economic contribution to the farm sector. The study was carried out to examine the various activities done by women in agricultural operations in terms of output and to evaluate their economic contribution in non-farm sector towards family income. The study revealed that the farm activities performed by the women were transplanting, weeding, threshing, reaping, looking after cattle and other livestock etc. The non-farm activities performed by the women were wage employment, basket making, rope-making, bee-keeping etc. In addition to this, they also performed the household activities for which they were not paid. The landholding size and working hours of females were inversely related. Females from small sized farms went for wage employment outside their own farms. The contribution of women towards farm output was more than males in all types of landholding sizes. They contributed more towards family income from non-farm activities.

Velayudham (1988) generated employment opportunity to 225 women of the villages by engaging them in the production of handloom

clothes on a regular basis. The scheme envisaged construction of a working shed to accommodate 150 looms and 15 warping drums. A total number of 150 women were engaged as weavers and 75 others as helpers making a total 225 women who would be regularly employed. The women already knew the traditional skill of weaving and would therefore, be imparted a month's training to enable them to handle semi-automatic type of looms where they would produce a minimum of 20 spare metres of cloth working eight hours a day.

A study was conducted by the Asian Institute of Rural Development, Bangalore (AIRD) Manila (1990), which has taken up for implementation a project for self employment of women through papad-making. Rural women in Ramanagaram, Bangalore district are given training and other support services. The aim is to provide sustained work to the trained persons for manufacture of papads and arrange for marketing of the products so as enable them to earn an income of atleast Rs.500 per month. The 42,300 rupee project with a monthly production of 1,50,000 papads earning a monthly net income of Rs.4,230 for a period of one year is expected to become self-supporting and viable. Rural women belonging to the weaker sections are the beneficiaries of the project.

Ramdas (1988) conducted a study on "Self-employment for educated unemployed in Madurai city with the objectives of finding out the impact of self-employment loan of women". The findings of his study was that only matriculates and technically educated persons are interested in availing loans. Graduates and post graduates are not keen because they prefer to wait for a government job.

A study done by Jain and Bannerjee (1985) on "Women and poverty" demonstrated the inverse relationship between income level of the household and women's participation. The lower the income level, the greater the pressure on women to seek work to sustain themselves and their families. The relationship between earning income or being employed by itself is not an indicator of status. To the majority of female workers, who are also poor, work is not a matter of choice.

A study conducted by Rao (1986) on "women and employment" traced the socio-cultural factors which were responsible for the low participation of women in employment she recommended a change in Government approach in terms of creating more part time jobs, providing facilities for leave and emphasised the need for structural changes to bring women folk into the cultivators category rather than allowing them to remain merely as casual labourers in the agricultural sector. Manikar (1986) and Verma (1988) study on "The status of women and their participation in economic activities" in Bihar reveals a similar trend.

Kaliammal and Bhatji (1989) conducted a study on women entrepreneurs and Bank finance in Coimbatore District with an objective (1) Identify the background of women entrepreneurs, (2) Assess the help rendered by the nationalised banks in providing adequate guidance and finance in starting their units, and (3) Assess the performance and problems of women as entrepreneurs. The study found that it is clear that whatever the policy of the government, the benefits the best schemes percolating to the grass root level could be ensured only by the commitment of the officers at that level. The findings indicate that

there must be better coordination between the bank and the Director of Industries and other voluntary organisations which advocate the importance of women taking up entrepreneurial work the government should undertake research programmes to find out the problems faced by women entrepreneurs so that the training programme could be tailored to suit their needs.

A study of the employment of women in Bandari Pokhari block of Balosore a coastal district of Orissa by Rath and Rath (1990) point out that the respondents had heard about the programme but did not know in detail about the programme. The women who were aware and interested in the programmes had acquired awareness mostly through mahalir samities and other grass root organisations. It is found from the present study that in creating awareness in rural women on employment generating schemes, the role of government and mass media had been negligible. The peer groups or friends circles create awareness and interest among women in taking up income generating activities. In the low income group, particularly either the husband or the other members of the family provide the stimulus.

Bhatt (1991) in her keynote address in project, Action for Child Care and Education (ACCESS) rightly points that women's contribution and role in the family as well as in economic development and social transformation has been pivotal. It is now well known that it is the women who have been managing, supporting and maintaining the survival systems particularly in the case of the poor households who constitute around 30 per cent to 40 per cent of the population. Therefore, where

poverty alleviation is the object, development of women has to be seen as an important measure towards it. Among poor families in India, all women work. Women do have work on their hands, men are without work. Still in poor families women remain poorer than men.

The participation of women in the development programmes as voiced by Bhatt (1991) is that, women will not be able to participate in development programmes if they are not organised, or their voice will not be heard if it does not come collectively. Today we are witnessing the gradual rise of a movement of poor women who are organising on issues, on programmes, as labour unions or co-operatives or as informal groups, but asserting themselves, articulating their needs and coming to the forefront of our political consciousness. Organising also gives tangible, concrete gains, women actually acquire and till land gained after their struggle, wages increase, lifestyle improves, they send their girls to school, by organising credit societies they come out of the clutches of money lenders or contractors or middlemen, they organise co-operative and they acquire assets. Like cattle and licence to vend in the town market and compete with the goods in open market. They stop liquor dens and improve the social environment of the village.

Mishra (1990) claims that one of the important aims of an effective man power policy is the best utilisation of a nations human resources. Women as a "group" constitute an important part of the labour force of the Indian Economy. But the constitutional guarantee of equality of opportunity of work for men and women have not been realised at

all. Even today, despite of a number of programmes carried out by the different organisations, women form no more than a safety value for labour market, in India. Our patriarchal system has been made to operate in such a way as to make a women's job both economically and technically marginal.

Singharoy and Agarwal (1989) claimed that the development planners and the social scientists at present are well concerned with reality that the traditional measure alone cannot provide the potential employment opportunity for the vast mass of the rural population and that the all round development of rural society is not possible by the exclusion of rural women from the working force.

Singharay and Agarwal (1989) also opined that generation of self employment opportunities is the best possible alternative to bring the bulk of our population in the main stream of national life.

Ram Ahuja's study (1985) on political awareness and political participation of women in rural areas reports on awareness of women's political rights. Three indicators were used for discerning the politicalisation of rural women; political participation, political awareness and political attitudes and ideology. The study found out that

- (i) rural women's participation in political activities and their political awareness is very low;
- (ii) but it is only by political mobilization that women can improve their economic and social status; and

(iii) therefore, political reservation for women is extremely necessary.

C. Research Highlights :

The study conducted by Revathi and Jothimani (1990) on "A study on DWCRA in Periyar district of Tamil Nadu" revealed that 62 per cent felt that they were in a better situation after receiving assistance, while 28 per cent opined that, there was no significant improvement in their income status. Forty eight (48) per cent beneficiaries saved that the extra income for future, 27 per cent purchased jewels for themselves and for their female children; 16 per cent invested it in constructing the house and five per cent the same on purchase of nutritious food and clothing and purchase of additional lands. The DWCRA programme envisages provision of support services like child care facilities, adult education, nutrition education, health, communication and family welfare services to the beneficiaries.

A majority of the beneficiaries indicated that the major drawbacks in the scheme were insufficiency of loan (82.1 per cent), lack of proper training (76 per cent), non availability of raw materials (54 per cent) and lack of transport and communication for marketing (48 per cent).

"DWCRA working wonders for the Kashmiri women" Yojana (1991) reveals the success of DWCRA programme launched in Jammu and Kashmir in the Doda district which is the most backward and farflung district with low literacy and infant mortality rate. Initially, the programme had a rough starting as the village women did not participate in the

meetings organised for establishing target groups. In some cases, they refused to attend the training camp. However as a result of constant efforts, women of the district shed their inhibition. The programme has given a sense of confidence to the women folk and at present about 500 units are working in Doda district alone. Now, other eight blocks of the districts have also been covered under this programme. The main trades identified for the groups in Jammu and Kashmir are in the territory sector. 1678 women workers have been trained in various schemes of ready made garments, shawl knitting and related works. Some of the groups are also involved in maintaining dairy and sheep units. Encouraged with the success of the scheme in the state, government is planning to introduce the scheme in other districts also, voluntary agencies are given financial assistances to implement project for providing income generation opportunities so that the benefits of DWCRA reaches more females in rural areas. Funds for this are placed at the disposal of the CAPART. Although economic betterment of rural women through income generating activity is the primary objective of DWCRA, it also extends supportive services such as education, health, nutrition, immunization, family welfare, balwadi etc.

A case study conducted by Sundari and Kamalambal (1991) aimed to assess the impact of TRYSEM scheme on women in eight selected blocks of Thanjavur District.

The findings of the study were of the 102 women trainees in 1986-87, 69 were self employed and others were wage employed. All the women who underwent training in Nepal Handloom weaving and T.V.

and radio mechanism seem to be wage employees another point to be noted in this context is that these employees were the recipient of large loan amounts ranging between Rs.6000 to Rs.8000. Women did not have any problem in marketing their products as they were helped by the various training centres. All the women respondents before the training under TRYSEM were a wage employment on agriculture. The training of women in non agricultural activities had reduced their dependency on agriculture. The household income after training and provision of loans, indicated that all the households had successfully crossed the poverty line. All the respondents unanimously reported that the scheme had augmented their income in improving the standard of living, health status, education of children and brothers and sisters of unmarried women.

The study conducted in Karur of Tiruchi district of Tamil Nadu by Thangamuthu and Manimekalai (1989) revealed that all the DWCRA beneficiaries (60) who were found to live below poverty line prior to the implementation of DWCRA have crossed the poverty line on an average an incremental income of Rs.285, Rs.460 and Rs.3448 has accrued to the participants of lapidary, masala powder making and wax candles respectively.

Seetharam (1992) reveals that women are over concentrated in low productivity; low skilled jobs with lower and discriminatory wages. The National Commission on self employed women noted that the wages given to women are one half or even less than that of males. It is said even co-operatives and government sectors do the

same. The commission suggested the setting up of an equal opportunities commission like MRTTP commission to investigate discrimination against women. Among the poverty alleviation programmes, atleast 33 per cent of beneficiaries under IRDP have to be women. There are number of schemes for the uplift of women like Awareness Generation Camps by CSWB, ICDS and support or training and employment programme by the Union Department to women and child development etc., besides DWCRA while IRDP goes by household approach, DWCRA and others promote collective empowerment approach, however their outreach is limited.

Kerala state had shown good progress so far as implementation of DWCRA is concerned Wynaad and Palghat districts had reached the saturation level in group formation. In all 179 groups with membership of 2877 women were formed during the year ending 31st March 1989. Main economic activities taken up by women's groups are coir products, condiments, handwoven garments etc. The state government had set up KERAMS (Kerala Marketing Society) which serve as marketing outlet for the products of beneficiary groups. There had been great demand for these articles at fairs, exhibitions etc. Activities like health care programmes, immunisation, construction of smokeless chulahs in the houses of members etc., were taken up. Regular meetings of the group organisers and block officials were conducted to sort out the problems that crop up from time to time. More financial assistance, better training in the production of modern articles and marketing facilities could make the unit more successful.

In the case of granite jelly production unit, before formation of the group, the beneficiaries were engaged in the same work without regular wages. They had to do with whatever wages paid by the contractors or middlemen who extracted more work for less wages from them. This situation was changed when the unit was organised as a group and had purchased granite boulders and made granite jelly of various sizes which availed good marketing and steady income to the families (Gramin Vikas Newsletter, 1987).

An evaluation study of DWCRA through field visits in Sikar District of Rajasthan State revealed that the beneficiaries certainly witness 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 (Gramin Vikas Newsletter, 1991).

Over 1500 rural families had benefited through DWCRA in Pondicherry Union Territories. One hundred and five groups had been formed with membership of 1530 women. The main activities selected by the groups were handloom weaving, plastic and koromats, leather goods manufacturing, screen printing, production detergent soaps, embroidery works and stone carving. The supplying mid-day meals one of the DWCRA groups which enabled the group to earn Rs.300 per month per member of the group (Gramin Vikas Newsletter, 1991).

DWCRA women's groups organised in district Srikakulam and Cuddapah (Andra Pradesh) had proved that a development strategy which used women's enterprise and entrepreneurial latent could do wonders to the targetted families weaving unit of Veparala village, in 30 months of operation the group had made 21 transactions with the bank and had a turn over of Rs.77,500.

The coir rope making DWCRA unit of Kuchivaripalli village, over a period of three years, 16 withdrawals were made from the group account, amounting to Rs.1,17,000. This would indicate the scale of operation which the group had got involved in DWCRA had helped the women in Kuchivaripalli to substantially improved their lot (Gramin Vikas Newsletter, 1987).

According to Prasad (1988) lack or attractive packaging and good advertisements posed problems of the DWCRA group who had been producing glycerine soap in Ichak village of Bihar.

Lack of managerials input, lack of quality consciousness, competition from big companies rigidity against diversification, unattractive packaging and poor advertisements were some of the problems being faced by the groups which had taken up production of consumer goods (Prasad, 1988).

The study conducted by Prasad (1988) revealed that some of the groups had been successful and others had not the basic factors were lack of managerial inputs and quality of consciousness.

The groups were not in a position to change the quality of product according to the consumer's demand since most of the women had taken up production for the first time in life, they did not attach any importance to quality of the product was the single and important factor responsible for making or unmaking an economic venture.

Premkumar and Rahul Kumar (1992) conducted a study on "How does DWCRA scheme operates - A case study" in Gulbarga District of Karnataka State. The data was collected from the villages which are at different levels of development, one village from each block was selected. The selected villages were Kamalapur, Aurad and Pathsiroor.

For selecting respondents, an inventory of beneficiaries in DWCRA scheme of each village was prepared with the help of Assistant Project Officers. Beneficiaries were selected taking wife as the functional head of household as respondent for study. On the whole 60 respondents were selected for data collection. The other criteria for selecting the beneficiary was, that the family had background of the trade selected.

All the beneficiaries who were found to live below poverty line prior to the implementation of DWCRA have now crossed the poverty line.

On an average an additional income of Rs.280, Rs.395 and Rs.280 had accrued to the participants of tailoring, dairy and mat weaving trades respectively.

Employment status has improved substantially as the unemployed as well as the other wage earners were provided with self employment.

All the respondents were satisfied with the working of the scheme as it provided regular employment and income.

The major problem of tailoring trade is the marketing facilities for the readymade garments.

The major problem of dairy trade is that the price has to be standardised.

The major problem of mat weaving trade is the scarcity of basic raw materials.

Of the three trades, low levels of income and low level of employment were observed by the beneficiaries of tailoring and mat weaving trades. Contrary to this more income and more number of days of employment were earned in dairy trade.

Methodology

III. METHODOLOGY

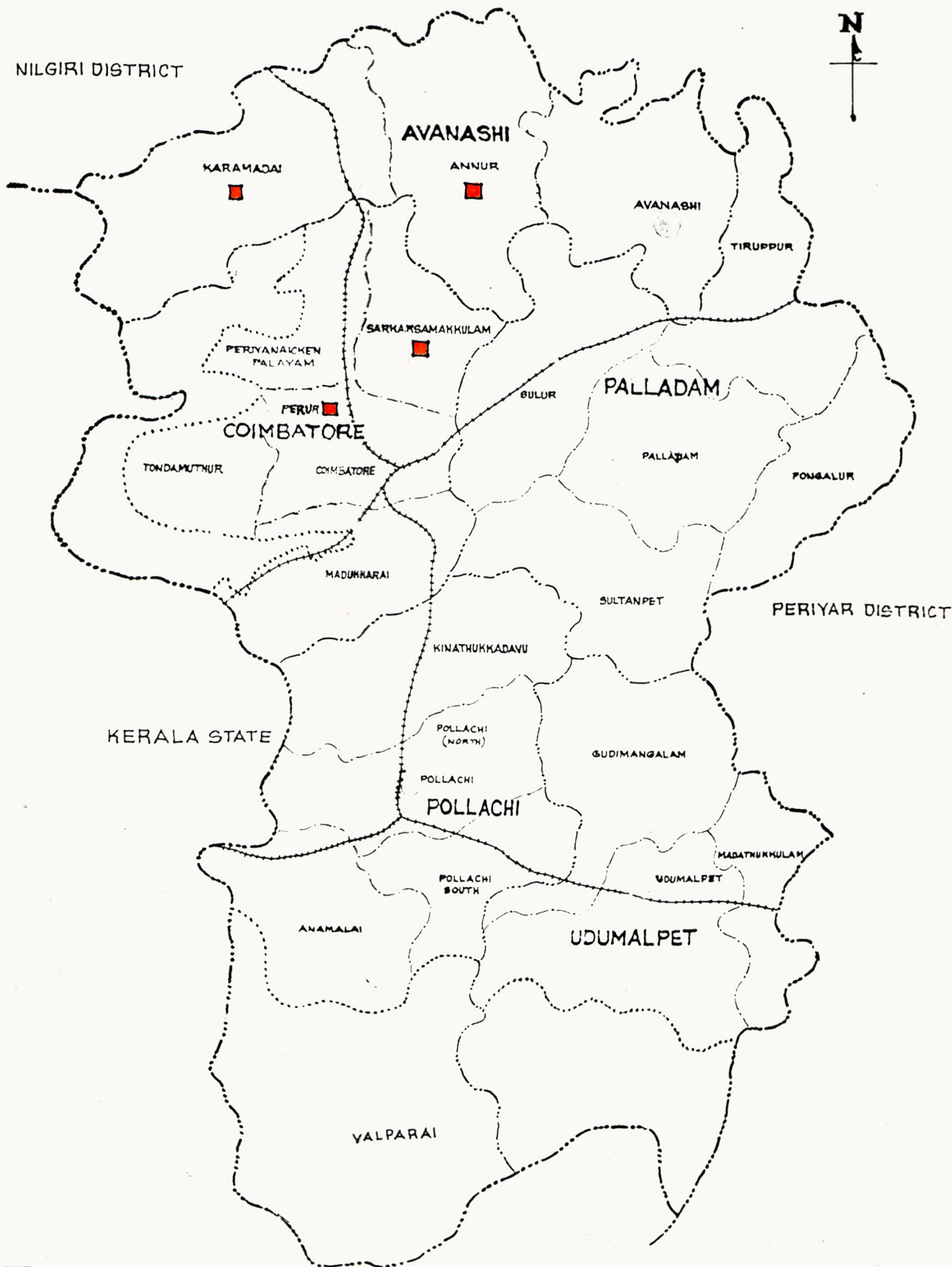
The methodology adopted for the study comprised of the following steps:

- A. Selection of the Study Area
- B. Selection of the Samples
- C. Selection of the Method of Study
- D. Selection of the Tool
- E. Preparation of the Tool
- F. Administration of the Tool
- G. Analysis and Interpretation of the Data

A. Selection of the Study Area :

The study was taken up in Coimbatore District of Tamil Nadu State, selecting eight villages from four blocks (Figure 2). As the primary objective is to assess the functioning of DWCRA programme, 10 economic units located in different villages of these four blocks were visited. The details of villages visited and units covered are given below.

COIMBATORE DISTRICT



■ LOCATION OF THE AREA

FIGURE - 2

Block	Name of the villages	No. of units visited	Type of economic activity
1. Perur	1. Ramichettipalayam	1	Ready made garments
	2. Perur	1	Masala powder making
	3. Sundarapuram	1	Paper pulp toys making
2. Karamadai	4. Gandhi Nagar	1	Bead chains making
3. Sarkar samakulam	5. Saravanampatti	1	Ambarcharka (spinning wheel)
	Saravanampatti	1	Agarpathi making
	Sarkarsamakulam	1	Palm leaves knitting
	Sarkarsamakulam	1	Wire bag knitting
4. Annur	7. Ellappalayam	1	Handloom weaving
	8. Achambalayam	1	Milch animal

B. Selection of the Samples :

The sample consisted of 100 beneficiaries representing 10 beneficiaries from each economic units (10) over eight villages.

C. Selection of the Method of Study :

The interview method was adopted for the study. Interview schedule were prepared for the beneficiaries (Appendix I) pretested and finalised. The information gathered through interview with the beneficiaries was supplemented and strengthened by the personal observation of the investigator.

D. Selection of the Tool :

For the present study an interview schedule was used. The schedule is the name usually applied to a set of questions which are asked and filled in by an interviewer in a face-to-face relationship with another person. One reason for its success is that people are usually more willing to talk than to write (Pattanshetti, 1981).

E. Preparation of the Tool :

A schedule to elicit information from the beneficiaries was evolved and it consisted of the family background, details of the programme and outcomes of the programme as perceived by the beneficiaries.

F. Administration of Tool :

The investigator established a good rapport with the beneficiaries of the programme and after explaining the purpose of the study interviewed them personally with the help of the interview schedule and their responses were recorded in the schedule form then and there. Thus the investigator interviewed 100 DWCRA beneficiaries.

G. Analysis and Interpretation of the Data :

The information gathered with the help of the schedule was compiled and results are presented in the next chapter.

Results and Discussion

IV. RESULTS AND DISCUSSION

The results of the study are discussed with the following headings.

- A. Demographic Perspective of the Beneficiaries
- B. Details of the DWCRA Programme
- C. Outcomes of the Programme as Perceived by the Respondents

A. Demographic Perspectives of the Beneficiaries

A sample of 100 women who had been benefited by the DWCRA programme was selected for the study.

The demographic perspectives of the sample taken for the study are presented in Table I.

TABLE I
DEMOGRAPHIC PERSPECTIVES OF THE BENEFICIARIES

S.No.	Details	Percentage of the respondents
1. Age in years		
	15 - 20	6
	21 - 35	58
	36 - 40	21
	41 - 45	15
2. Educational Status		
	Illiterate	38
	Upto primary level	20
	Upto middle level	23
	Upto secondary level	19
3. Annual Income of the family		
	Below Rs.3500	9
	Rs.3501 - 4800	13
	Rs.4801 - 6400	78
4. Family Occupation		
	Agriculture	8
	Labourer/worker	31
	Business	26
	Artisans	35

The above table reveals that majority of the beneficiaries (58 per cent) had belonged to the age group of 21-35 years which shows the younger age group had interest in participating in this new venture.

Thirty eight per cent of the beneficiaries were illiterates and 19 per cent of the beneficiaries had education up to secondary level.

Seventy eight per cent of the beneficiaries annual income ranged between Rs.4801-6400, and 13 per cent between Rs.3501-4800 and the remaining nine per cent annual income was below Rs.3500.

Thirty five per cent families were artisans 31 per cent were labourers/workers, 26 per cent were involved in business and eight per cent of the families occupation was either agriculture or agricultural labour.

B. Details of the DWCRA Programme

This headings covers the following aspects

1. Sources of information about the programme
2. Objectives of the programme as revealed by the respondents
3. Reasons for selection of the trade
4. Details of training received
5. Details of the loan and subsidy amount received
6. Details of revolving fund
7. Repayment of loan

1. Sources of information about the programme :

The sources of information about the programme as pointed out by the beneficiaries are given in Table II.

TABLE II
SOURCES OF INFORMATION

S.No.	Sources	Percentage
1.	Rural welfare officers	47
2.	DWCRA supervisors	31
3.	Group organisers	12
4.	Other DWCRA beneficiaries	10

For a majority of the beneficiaries (78 per cent), the officials (RWO and DWCRA supervisors) who were in charge of the DWCRA programme, served as the source of information about the programme. For the rest of the beneficiaries, the group organisers and beneficiaries were the sources of information.

2. Objectives of the programme stated by the beneficiaries :

The objectives of the programme as realised by the beneficiaries are given in Table III.

TABLE III
OBJECTIVES OF THE PROGRAMME AS STATED BY THE BENEFICIARIES

S.No.	Objectives	Percentage
1.	Enhancing income	79
2.	Improving the standard of living	16
3.	Increase the status of women	5

Seventy nine per cent of the beneficiaries generalised the objectives of the programme as enhancing the income, 16 per cent spelt out the specific focus of the programme on women namely improving the standard of living and five per cent had stated increase of the status of women.

3. Reasons for selection of the trade :

The various reasons given by the beneficiaries in selecting the particular trade are given in Table IV.

TABLE IV
REASONS FOR SELECTION OF THE TRADE

S.No.	Reasons	Percentage
1.	Interest of the members	41
2.	Traditional occupation	32
3.	Trained in the trade	27

The above table indicates that 41 per cent of the beneficiaries had selected the trade due to the interest towards the particular trade, 32 per cent had selected the particular trade because of their traditional occupation, and 27 per cent had stated that they had undergone the training in that trade.

4. Details of training received :

Out of 100 beneficiaries, 27 per cent of the beneficiaries had received the training which is given in Table V.

TABLE V
DETAILS OF TRAINING

S. No.	Trade	No. of beneficiaries	Programme trained under	Duration	Amount spent by the beneficiaries in Rs.
1.	Agarpathi making	10	IRDP	3 months	No
2.	Ambarcharka (Spinning wheel)	10	IRDP	3 months	No
3.	Ready made garments stitching	3	Mahalir Mandram	6 months	75
4.	Masala powder making	2	IRDP	3 months	No
5.	Paper pulp toys making	2	TRYSEM	3 months	No

Table V reveals that agarpathi making, ambarcharka, ready made garments stitching, masala powder making and paper pulp toys making were the activities in which beneficiaries were trained. All the beneficiaries of agarpathi making, ambarcharka had received training. Out of 10 beneficiaries in each trade activity, three beneficiaries in ready made garments stitching, two beneficiaries in paper pulp toys making and two beneficiaries in masala powder making had received the training. Among the schemes, agarpathi making, ambarcharka, masala powder making and paper pulp toys making beneficiaries had training through IRDP/TRYSEM. Only in ready made garments activity the training was imparted through mahalir mandram where the amount Rs.75 was collected from the members.



WIRE BAG KNOTTING

PLATE 1



BEAD CHAINS MAKING

PLATE 2

5. Details of the loan and subsidy amount :

The details of the loan and subsidy amount allotted for each trade is given in Table VI.

TABLE VI
DETAILS OF THE LOAN AND SUBSIDY AMOUNT

S. No.	Name of the trade	Loan amount Rs.	Subsidy amount Rs.
1.	Wire bag knitting	1500	750
2.	Bead chains making	6000	3000
3.	Ready made garments stitching *	6000	3000
4.	Paper pulp toys making	2000	1000
5.	Masala powder making	3000	1500
6.	Agarpathi making	4000	2000
7.	Ambarcharka (spinning wheel)	6000	3000
8.	Milch animal	3700	1850
9.	Handloom weaving	6000	3000
10.	Palm leaves knitting*	1500	750

* Yet to get the loan

It could be observed from the table that the maximum loan and subsidy amount of Rs.6000 was given to the trades, bead chains making, ready made garments stitching, ambarcharka and handloom weaving and the minimum amount of Rs.1500 was given to the trades like wire bag knitting and palm leaves knitting.



PAPER PULP TOYS MAKING

PLATE 3



MASALA POWDER MAKING

PLATE 4

6. Details of revolving fund received by the beneficiaries :

The table VII shows the details of revolving fund received by the beneficiaries.

TABLE VII
REVOLVING FUND RECEIVED BY THE BENEFICIARIES

S.No.	Trade	Revolving fund Rs.
1.	Wire bag knitting	15200
2.	Bead chains making	15200
3.	Ready made garments stitching	15200
4.	Paper pulp toys making	15000
5.	Masala powder making	15000
6.	Agarpathi making	15200
7.	Ambarcharka (spinning wheel)	15200
8.	Milch animal	15200
9.	Handloom weaving	15200
10.	Palm leaves knitting	15200

An amount of Rs.15200 as revolving fund was given to eight trade groups and Rs.15000 for two trade groups for the developmental and infrastructural activities such as child care facilities and for the construction of common workshed. An amounts of Rs.200 is kept for the utilisation of the group organisers travelling expenses.

7. Repayment of loan :

Table VIII shows the extent of repayment of loan by the beneficiaries.

TABLE VIII
REPAYMENT OF LOAN

S. No.	Trade	Total No. of beneficiaries	Repayment of loan (in Rupees)					
			0-500	501-1000	1001-1500	1501-2000	2001-2500	Not repaid
1.	Wire bag knitting	10	10					
2.	Bead chains making	10	5	1	2	1	1	
3.	Ready made garments stitching*	10						
4.	Paper pulp toys making	10	10					
5.	Masala powder making	10		1	3	4	1	1
6.	Agarpathi making	10		10				
7.	Ambarcharka (spinning wheel)	10	10					
8.	Milch animal	10	10					
9.	Handloom weaving	10	1	3	4		1	1
10.	Palm leaves knitting*	10						
			46	15	9	5	3	2

* Yet to receive loan from the bank

Non-loan group - where the management of the trade is met from the revolving fund.



AGARBATHI MAKING

PLATE 5



AMBARCHARKA (SPINNING WHEEL)

PLATE 6

Out of 100 respondents, 46 had repaid upto Rs.500, 15 of the respondents repaid amount ranged Rs.501-1000, 9 had ranged Rs.1001-1500, five had ranged Rs.1501-2000 and three had ranged between Rs.2001-2500. Two per cent had not started the repayment of loan. This trend points out the fact that the women's groups are making earnest efforts to repay the loans undertaken.

C. Outcomes of the Programme as Perceived by the Respondents

This heading is dealt with under the following aspects.

1. Benefits of the programme as conceived by the respondents
2. Problems faced by the beneficiaries
3. Suggestions to improve the programme

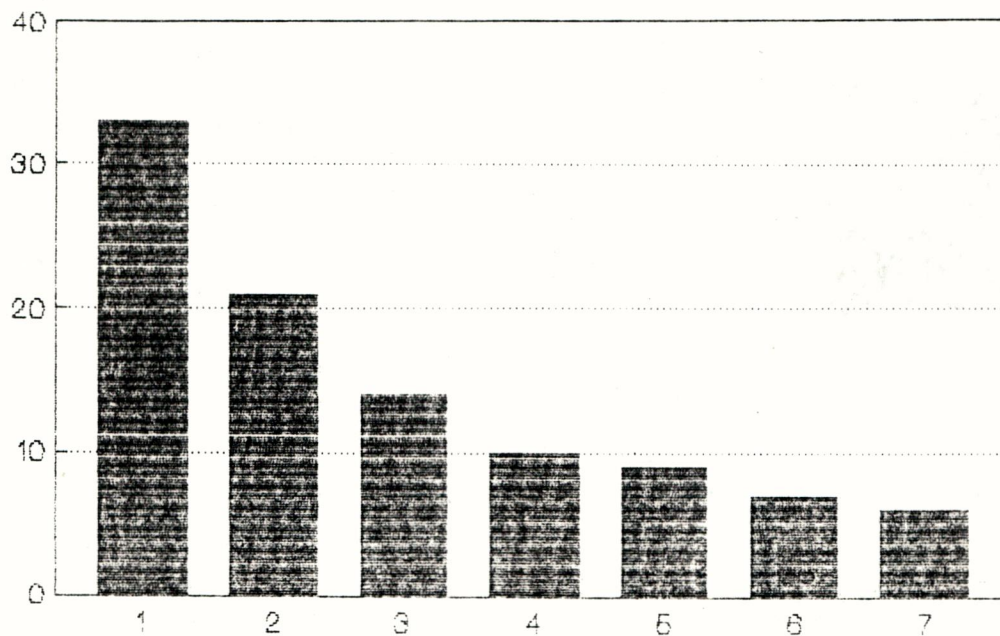
1. Benefits of the programme as conceived by the respondents :

The table IX shows the benefits of the programme as realised by the beneficiaries.

TABLE IX
BENEFITS OF THE PROGRAMME AS REALISED BY THE BENEFICIARIES

S.No.	Benefits	Percentage
1.	Increase the income of the family	33
2.	Improve the status in the family	21
3.	Nutritious diet for the family members	14
4.	Better child care	10
5.	Relief from indebtedness	9
6.	Saving for future	7
7.	Independent living	6

BENEFITS OF THE PROGRAMME AS REALISED BY THE BENEFICIARIES



1. INCREASE THE INCOME OF THE FAMILY
2. IMPROVE THE STATUS IN THE FAMILY
3. NUTRITIOUS DIET FOR THE FAMILY MEMBERS
4. BETTER CHILD CARE
5. RELIEF FROM INDEBTEDNESS
6. SAVING FOR FUTURE
7. INDEPENDENT LIVING

FIGURE 3

From the table it could be seen that 33 per cent of the beneficiaries had felt that the accrued beneficiaries increase the income of the family, 21 per cent improve the status of the family, 14 per cent nutritious diet for the family members and 6 per cent had said that the benefit was independent living.

Figure (3) shows the benefits of the programme as stated by the beneficiaries.

2. Problems faced by the beneficiaries :

Table X shows the problems stated by the beneficiaries.

TABLE X
PROBLEMS FACED BY THE BENEFICIARIES

S.No.	Problems	Percentage
1.	Less demand for the products	39
2.	Place of marketing	33
3.	Quality of goods	28

The above table reveals that 39 per cent of the beneficiaries had expressed less demand for the product as the problem encountered by them, 33 per cent had felt place of marketing and 28 per cent had said quality of goods as the problem faced by them.

3. Suggestions to improve the programme :

The suggestions given by the respondents to improve the programme are given in Table XI.



HANDLOOM WEAVING

PLATE 7



PALM LEAVES KNITTING

PLATE 8

TABLE XI
SUGGESTIONS TO IMPROVE THE PROGRAMME

S.No.	Suggestions	Percentage
1.	Provision for common workshed	42
2.	Loan amount can be increased	30
3.	Provision for marketing facility	18
4.	Management training facilities can be given	10

It is observed from the table that 42 per cent of the respondents had suggested for the provision of common workshed, 30 per cent for increased loan amount and 18 per cent for the marketing facility. Ten per cent of the beneficiaries had expressed the need for management training to manage the trade skilfully and effectively (Figure 4).

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study is an attempt to find out the benefits obtained by the women through the development of women and children in rural areas in Coimbatore district. Their responses are summarised below.

1. The majority of the beneficiaries (58 per cent) had belonged to the age group of 21-35 years which shows the younger age group had interest in participating in this new venture.
2. Seventy nine per cent of the beneficiaries generalised the objectives of the programme as enhancing the income, 16 per cent spelt out the specific focus of the programme on women, namely, improving the standard of living and five per cent had stated increase of the status of women.
3. Forty one per cent of the beneficiaries had selected the trade due to the interest towards the particular trade, 32 per cent had selected the particular trade because of their traditional occupation, and 27 per cent had stated that they had undergone the training in that trade.
4. Agarpathi making, ambarcharka, readymade garments stitching, masala powder making and paper pulp toys making were the activities in which beneficiaries were trained. All the beneficiaries of agarpathi making, ambarcharka had received training. Out of the 10 beneficiaries in each trade activity, three beneficiaries in readymade garments stitching, two beneficiaries

in paper pulp toys making and two beneficiaries in paper pulp toys making and two beneficiaries in masala powder making had received and training. Among the schemes, agarpathi making, ambarcharka, masala powder making and paper pulp toys making beneficiaries had training through IRDP/TRYSEM. Only in ready made garments activity the training was imparted through mahalir mandram where the amount of Rs.75 was collected from the members.

5. The maximum loan and subsidy amount of Rs.6000 was given to the trades, bead chains making, readymade garments stitching, ambarcharka and handloom weaving and the minimum amount of Rs.1500 was given to the trades like wirebag knitting and palm leaves knitting. Readymade garments stitching and palm leaves knitting group yet to get the loan from the bank.
6. An amount of Rs.15,200 as revolving fund was given to eight trade groups and Rs.15,000 for two trade groups for the development and infrastructural activities such as child care facilities and for the construction of common workshed. An amount of Rs.200 is kept for the utilisation of the group organisers travelling expenses.
7. Thirty three per cent of the beneficiaries had felt that the accrued beneficiaries increase the income of the family, 21 per cent improve the status of the family, 14 per cent nutritious diet for the family members and 6 per cent had said that the benefit was independent living.

8. Thirty nine per cent of the beneficiaries had expressed less demand for the product as problems encountered by them, 33 per cent had felt place of marketing and 28 per cent had said quality of goods as the problem.

Suggestions for the improvement of the functioning of the DWCRA as given by the beneficiaries were:

1. Forty two per cent of the respondents had suggested for the provision of common workshed.
2. Eighteen per cent for the marketing facility.
3. Ten per cent of the beneficiaries had expressed the need for management training to manage the trade skilfully and effectively.

Conclusion :

In the DWCRA group there is an additional factor that promotes the sense of unity-women working for women. The sisterhood of the women's movements a binding factor which helps to bring a feeling of unity to those group working for women's development. The women who are members of the DWCRA group need not feel excluded from the unity of the group, if they identify fully with the cause and objectives of DWCRA, and take part, with the women of the group, in problem solving hard work and evaluation.

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Appendix

II. Family Background :

S. No.	Name of the members	Relation to the Head of the family	Age	Sex	Education		Occu- pation	Monthly income
					Stu- died	Illite- rate		

III. Details about Development of Women and Children in Rural Areas :

1. What are the objectives of DWCRA?
2. Sources of information about the scheme?
 - a. Gram Sevak
 - b. Gram Sevika
 - c. Mukhya Sevika
 - d. Newspapers
 - e. Neighbours/Relatives
 - f. Radio
 - g. Panchayat union officials
 - h. Village leaders
 - i. Other beneficiaries
3. What is the trade for which you got assistance?
4. Who chose the Trade? Why?

IV. Training :

Did you receive any special training for the trade?

Yes / No

If yes, give details :

S.No.	Trade	No.of bene- ficiaries	Programme trained under	Duration	Amount spent by the bene- ficiaries in Rs.
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V. Details about getting loan :

1. Amount of loan received :
2. How much you have repaid so far?
3. Balance to be repaid?

VI. Other inputs :

1. Besides loan, what are the other provisions in the scheme?
 - Revolving fund
 - Common shed
 - Child care, nutrition and health
 - Marketing facility
 - Others (specify)

VII. Benefits :

1. Have you been benefitted by this scheme? Yes / No
If yes, How?

- a. Increasing income
- b. Self-employment in the family
- c. Relief from indebtedness
- d. Improved status of the family
- e. Improved status in the society
- f. Independent living
- g. Better child care
- h. Saving money
- i. Nutritious diet

2. Drawbacks in this scheme :

3. What are your suggestions to improve the scheme?