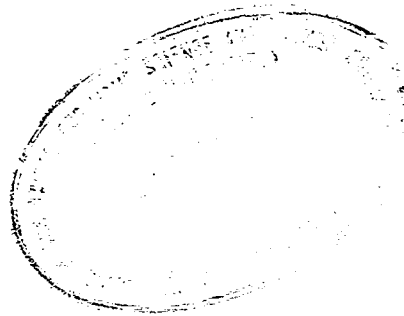


**DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS
(DWCRA) PROGRAMME IN PERIYAR DISTRICT, TAMILNADU
A MICRO ANALYSIS**

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**A THESIS SUBMITTED TO
AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER
EDUCATION FOR WOMEN (Deemed University) COIMBATORE
IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY**

JUNE, 1993.

DECLARATION

I hereby declare that the matter embodied in this Thesis is the result of investigation carried out by me in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, under the supervision and guidance of **Dr. S.Sithalakshmi**, Professor and Head, Department of Home Science Extension Education, and that it has not been submitted for the award of any Degree /Diploma/Associateship/Fellowship or similar title of any other University or Institute.

Signature of the Candidate.

Signature of the Guide.

CERTIFICATE

This is to certify that this Thesis entitled "DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA) PROGRAMME IN PERIYAR DISTRICT, TAMILNAU - A MICRO ANALYSIS, submitted to Avianashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, for the award of the Degree of Doctor of Philosophy in Home Science Extension Education, is a record of original research work done by **Mrs. G.Jothimani** during the period of her study in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed Univertisy), Coimbatore, under my supervision and guidance and the Thesis has not formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or similar title to any candidate of any other University.

Signature of the Guide.

Signature of the Head
of the Department.

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INTRODUCTION

Recognition of the potentials and productive capacities of rural women in development has been a very recent phenomenon. Although programmes for women were initiated by Government of India as early as in 1952, as part of the national programme of Community Development, their focus was on women's roles on the 'inside', on motherhood and family care and on social services such as primary health and education (Bennett, 1991).

A systematic analysis of the status of women in rural development strategies started only 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 then Ministry of Social Welfare, Government of India. The Committee in its Report (1974) appropriately titled 'Towards Equality', 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 CSWI Report thus led to the emergence of a new consciousness of women as critical inputs for national development rather than as targets for welfare policies. A major outcome of CSWI report was the National Plan of Action (1976) that provided the guidelines based on the UN World Plan of Action for Women. The National Plan of Action identified areas of employment, health, nutrition, family planning, education, legislation and social welfare

for formulating and implementing action programmes for women, and called for planned interventions to improve the conditions of women in India. An immediate outcome of this was the setting up of the Women's Welfare and Development Bureau in 1976, under the Ministry of Social Welfare.

The Working Group on Development of Village Level Organisations for Women (1976) and the Working Group on Employment of Women (1978) set up by the Planning Commission highlighted on the promotion of gainful employment for women as a precursor for achieving the social objectives of equality, education, health and participation in development.

The economic role of women cannot be isolated from development. The female participation and output, besides contributing to poverty alleviation, have social implications too such as greater access to educational opportunities and health, increased decision-making role and improvements in the status of women within the household and outside (Ramkumar, 1990, Harish, 1991 and Papola, 1991).

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 housework. However, in reality, the poorer the family, greater is its dependence on women's economic contribution. Enhancing women's economic productivity is an important strategic necessity in our development planning. The provision of more employment and particularly of more productive and better remunerative

employment for women from the lower strata of the income distribution scale, directly reduces poverty and leads to a more equal distribution of income. Hence women are central to the success of poverty alleviation efforts in the short as well as in the long run.

By instituting a policy of increased employment for women and securing their greater contribution to production through better education, training and access to jobs, a Government not only improves the position of women and their contribution to a faster national economic growth, but also indirectly but definitely paves way for a reduction in the birth rate, decline in infant and maternal mortality and morbidity rates and improvements in the health and nutritional status of women (Papola, 1991).

As a corollary, women become essential components in the development process. Integrating women into the developmental process thus becomes indispensable for sustainable results (Devadas, 1988).

The growing concern of the policy makers for the role of women in rural development led to a shift from 'welfare' to 'development' approaches for women during the Sixth Plan period. In 1985, the Government of India constituted a separate Department for Women and Children in the new Ministry of Human Resource Development.

The Sixth Five Year Plan, also targeted women in mainstream poverty alleviation programmes. It emphasised economic independence as essential for women's equality and directed that they should be

included as targets in the Integrated Rural Development Programme (IRDP) initiated in 1978.

However, the assumption that placing women as a sub-target in the overall target of anti-poverty programmes would be sufficient, to provide the needed stimulus for the development of women, was proven to be a misnomer. The midplan appraisal indicated that in reality only less than five per cent women against the stipulated 30 per cent allocation, benefitted out of IRDP (Sarkar, 1987).

Women's access to credit under IRDP and other self employment programmes has been severely limited by a number of constraints. These include mainly lack of motivation on the part of the field staff to reach women, inability to identify productive activities specially suited to women and cumbersome procedures in obtaining credit. Some fundamental changes were therefore needed in the programme concepts, the delivery system and the support structure to improve the ability of the nation's largest poverty alleviation programme to assist poor women.

Against this backdrop, a special programme called Development of Women and Children in Rural Areas (DWCRA) was introduced as a sub-scheme of IRDP in the second half of the Sixth Plan (1982) in 50 selected districts of the country, where rural women's poverty was believed to be acute.

DWCRA intended to reach a package of development assistance to poor women's groups for improving their economic, health, educational and social status.

The overall objective of DWCRA has been 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.

DWCRA was designed with a concept, approach and methodology different from the earlier programmes of women's development in India which had highlighted the role of the women within their households. DWCRA emerged with the realisation that women are a viable and independent economic entity. It recognised women, also as economic providers for their families, particularly at the subsistence level. The scheme visualised a participatory development approach by the target groups of women right from the very beginning, from identification of problems through planning resources to monitoring.

A major tenet of the strategy of reaching out to poor women in rural areas under DWCRA has been the 'group approach'. The importance of organising women into groups lies in the collective strength women build, which gives them access to and control of resources. Women's groups provide a forum to women for interaction, learning skills and discovering a common ability in their situation. Group-formation is an essential pre-requisite for the reception and effective utilisation of sectoral programmes for women (Das, 1992). Promoting groups of poor women is also a means of countervailing the

oppressive social forces which keep women tied to their children and families because of the traditional roles assigned to them.

DWCRA's aim is to organise women into small groups of 15-20 for the effective utilisation of credit under IRDP and for increasing women's access to other government programmes and welfare services.

Thus with its emphasis on the group approach, DWCRA facilitates rural women to come together in their attempts to initiate profitable income generation activities. Each group is expected to identify a group organiser to serve as liaison.

The financial assistance for the programmes comes from Central and State Governments 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 forms 30-35 groups under DWCRA. The programme is co-ordinated at the District level by the District Rural Development Agency (DRDA).

Initially in 1982-83, the scheme was introduced on an experimental basis in 50 selected backward districts in the country. As on March 1993, the programme has been expanded to 290 districts covering more than 9.4 lakhs rural women through 55,196 groups established.

In Tamil Nadu State, the programme was started in two districts - Dharmapuri and Periyar in 1982-83, and later extended to nine more districts.

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

It is with this broad objective in view the present micro analysis on DWCRA in Periyar District has been undertaken with the following specific objectives :

To

1. understand the structure and functioning of DWCRA in Periyar District
2. examine the organisational behaviour exhibited by women involved in the programme
3. assess the viability of the income generating activities undertaken by the women under study
4. identify the factors influencing the functioning of the programme
5. study the impact of the programme in qualitative dimensions
- and 6. evolve suitable strategies for policy makers and administrators incharge of implementing the programme at different levels.

Limitation of the Study:

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

II REVIEW OF LITERATURE

The literature pertaining to this study have been reviewed under the following subheadings:

- A. Rural Development Efforts in India
- B. Developmental Efforts for Women
- C. Implications of Economic Emancipation of Women
- D. Highlights of the Programme 'Development of Women and Children in Rural Areas' (DWCRA) and
- E. Significance of Group Initiatives for Women.

A. Rural Development Efforts in India:

Rural development in India before Independence was characterised by sporadic attempts by voluntary and governmental agencies. Mention can be made of the Daniel Scheme (1903), Gandhian Experiment in Rural Reconstruction (1920), Shriniketan Experiment by Tagore (1921), Marthandam Project of Spencer Hatch (1921), Gurgaon Experiment of Brayne (1927), Rural Reconstruction Movement in Baroda State (1932), Gandhian Constructive Programme (1935), Indian Village Upliftment Scheme (1945), Firka Development Scheme of Madras State (1946), Nilokheri Experiment (1948) and Etawah Pilot Project in Uttar Pradesh (1948). These schemes were mostly individual initiatives implemented on a limited scale, isolated, uneven and discontinuous (Dhillon, 1991).

In the post Independent era, the rural development planning in India, over the last four decades, have passed through distinctive

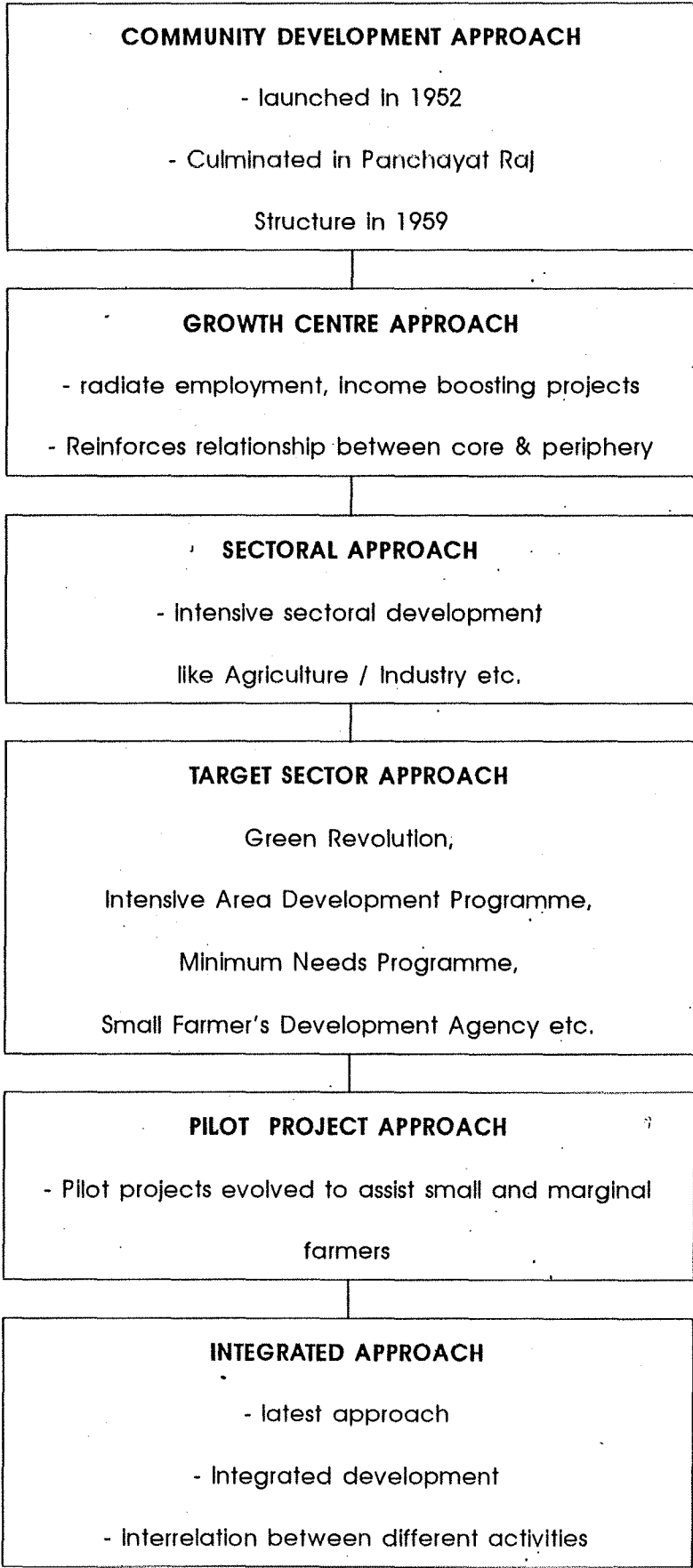
phases trying different approaches as summarised by Kumar and Joshi (1990) in Figure 1.

The introduction of the Community Development Programme was the first decisive attempt in 1952 in the direction of comprehensive area planning and rural development at the block level. The Community Development Block was made as a unit of planning and development, covering a population of about one lakh and an area of nearly 100 villages.

Community Development Programme (CDP) could not fulfil all the objectives namely increasing the agricultural production, removing illiteracy, tackling the problem of unemployment, improving health and hygiene, etc., to the desired extent because it focussed much on basic amenities than on economic development. People did not participate equally and adequately.

Later CDP was supplemented with the introduction of Panchayati Raj (1959) as a system of local self government to strengthen governmental efforts with people's participation in development programmes.

However, the continuing gap between food production and requirement and further worsening of food situation due to consecutive droughts during mid sixties, forced the policy planners to digress from a broad based community development approach to an intensive



APPROACHES TO RURAL DEVELOPMENT IN INDIA

Figure 1

agricultural development orientation. In the process, the concept of community development got diluted and became synonymous with agricultural development.

The emphasis on agricultural development ushered in the green revolution, through various programmes such as Intensive Agriculture Development Programme (IADP), Intensive Agricultural Area Development Programme (IAADP) and High Yielding Variety Programme (HYVP) which were launched in 1961, 1964 and 1966 respectively. In addition to their remarkable contribution to food production, they also brought to sharper focus, some of the built-in deformities in the socio-economic structure of the rural communities which widened the gap between the rich and the poor in the rural areas. This necessitated launching of several special programmes such as Drought Prone Area Programme (DPAP) in 1970, Crash Scheme for Rural Employment (CSRE) in 1971, Small Farmer's Development Agency (SFDA) in 1971, Marginal Farmers and Agricultural Labourers Agency (MFALA) in 1971, Tribal Area Development Programme (TADP) in 1972, Pilot Project Tribal Development Programme (PPTDP) in 1972, Pilot Intensive Rural Employment Programme (PIREP) in 1972, Minimum Needs Programme (MNP) in 1972 and Command Area Development Programme (CADP) in 1974. All these programmes aimed at diffusing the benefits of modern technology to the weaker sections of the community and under-developed regions of the country (Maithani **et al.**, 1982).

However, studies conducted during 1972-75 showed that these programmes did not benefit the small and marginal farmers and landless labourers to the desired extent. Further none of these programmes covered the whole country, though a large number of blocks in the country had more than one of these programmes operating simultaneously in the same area for the same target groups. This territorial overlapping combined with the different funding patterns of these programmes not only created considerable difficulties in effective monitoring and accounting but also blurred the objectives of the programme (Byres, 1972, Sharma, 1975 and Dhillon, 1991).

Subsequently, development with social justice had assumed paramount importance in the policy framework of development planning in India. The strategy adopted to meet the requirements of the new policy was that of special programmes of rural development through institutional measures, infrastructural development, programmes of rural employment and social welfare measures like nutrition, rural housing etc., which found expression in the National Programme of Minimum Needs (Ramaiah *et al.*, 1988).

However, these special programmes which were in operation for a decade could not achieve appreciable reduction in poverty and in the incidence of unemployment and underemployment in the rural sectors despite the fact that the overall development achieved by the country was fairly rapid. The absolute number of persons in India, living below the poverty line increased by 32 per cent from

22 crores on the eve of the fifth plan to nearly 29 crores on the eve of the sixth plan.

It is in the backdrop of this realisation that a new strategy of Integrated Rural Development was conceived in the late seventies. In consonance with this strategy, the framework of the Sixth Five Year Plan (1980-85) had delineated its development goals as the removal of poverty and unemployment and chronic underemployment through productive programmes in rural areas so as to raise the standard of living of those below the poverty line.

The concept of Integrated Rural Development is an all pervasive, multi dimensional, multi disciplinary and comprehensive approach to development. It means achieving the goal of enrichment of the overall quality of life covering all its aspects - economic, social, cultural, etc., through planning for the integrated development of human resources, development of infrastructural facilities, development of agriculture and rural industries, provision of minimum social needs etc. It is based on the assumption that economic and social progress are mutually reinforcing (Shah, 1977, Pareek, 1982, Burman, 1984, Krishnaswamy, 1985, Maheswari, 1985, Moshin, 1985, Singh, 1985, Bhadoria and Bose, 1986, Bhadouria and Deva, 1986, Ghadoliya, 1987 and Dhillon, 1991).

Integrated Rural Development includes strategic policies and programmes for achieving a fuller utilisation of the available physical and human resources culminating in higher income, increased productivity

and better living conditions for the rural population as a whole, particularly the rural poor and effective participation of the latter in the development (Misra and Bhooshan, 1981 and Padhy, 1986).

The main objective of the Integrated Rural Development Programme (IRDP) is to increase production and productivity in agriculture and allied fields. IRDP envisages bringing together the following four sectors in one programme:

1. Agriculture including animal husbandry, fishery, forestry and horticulture
2. Village and cottage industries and tiny sectors
3. Tertiary sectors and
4. Labour mobilisation.

IRDP is a major instrument of the strategy to alleviate rural poverty and productive asset endowment through financial assistance from banks by way of loans and subsidy. IRDP provides new avenues of income for many families to rise above the poverty line and improve their standard of living in terms of food intake, education, accommodation, clothing, health etc. (Laxmanan, 1987). The target group for IRDP is small and marginal farmers, agricultural and non-agricultural labourers, rural craftsmen and artisans, scheduled caste and scheduled tribes (Rao and Rao, 1965 and Dhillon, 1991).

IRDP is a centrally sponsored scheme funded by the central and state governments on 50:50 basis. At the national level, the programme is administered by the Department of Rural Development in the Ministry of Agriculture. At the State level, it is administered by the Department of Rural Development and Panchayats and at the district level, through the District Rural Development Agency (DRDA) in consultation with other development departments and financial institutions. At the block level, Block Development Officer (BDO) performs the role of the chief co-ordinator in the implementation of this programme.

For identifying the target families, household survey is done and families below the poverty line are identified. During the Seventh Five Year Plan, the poverty line has been raised from the earlier stipulation of Rs.3,500/- as annual income per family of five members to Rs.6,400/- for the purpose of crossing the poverty line and the "cut-off" line for identification of the families has been fixed at Rs.4,800/- annual income per family. During the VIII Plan period, the family income to decide the poverty line has been revised to Rs.11,200/- per annum. The list of the families thus identified is placed before and approved by the Gram Sabha (Village Committee). After identifying each individual family, appropriate economic activities are identified in consultation with the beneficiary concerned and suitable bankable schemes are drawn up and forwarded to the banks for approval by the District Rural Development Agency (DRDA), the co-ordinating body at the District level.

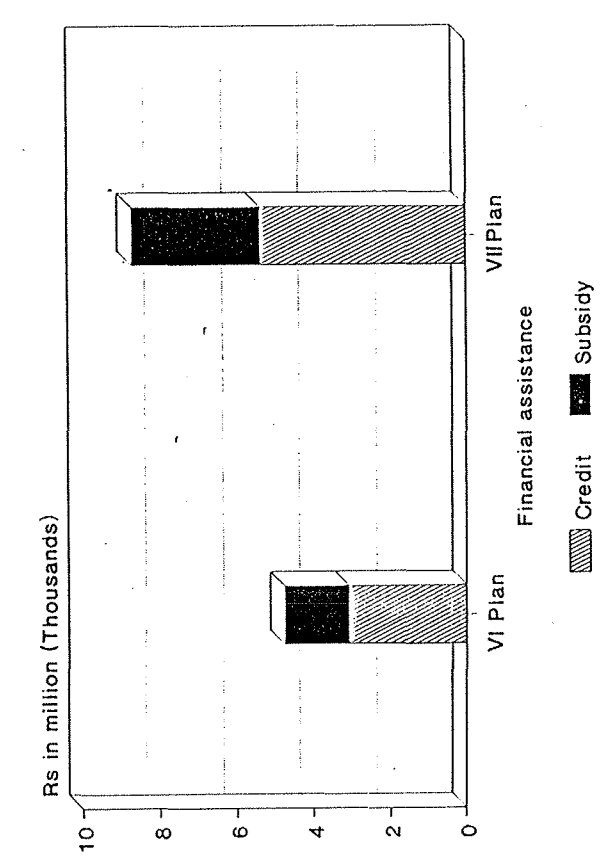
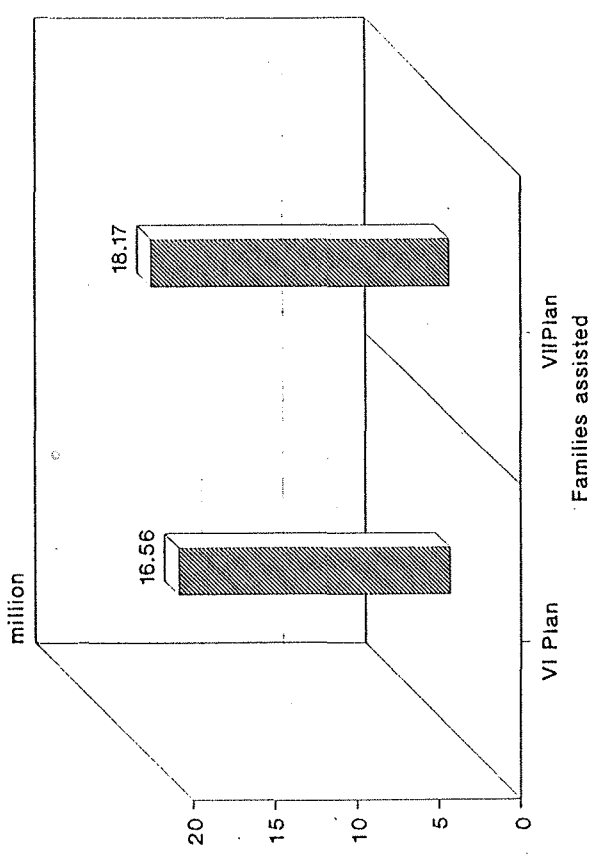
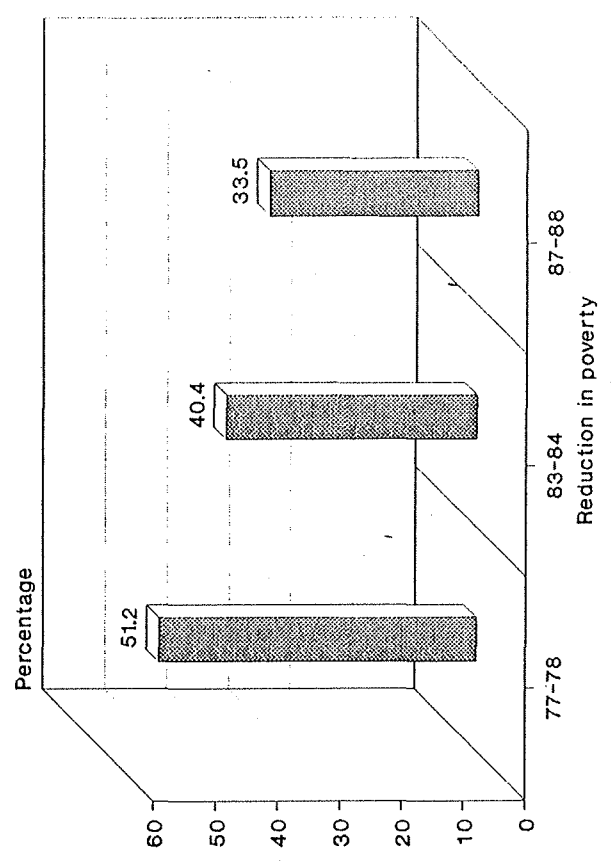
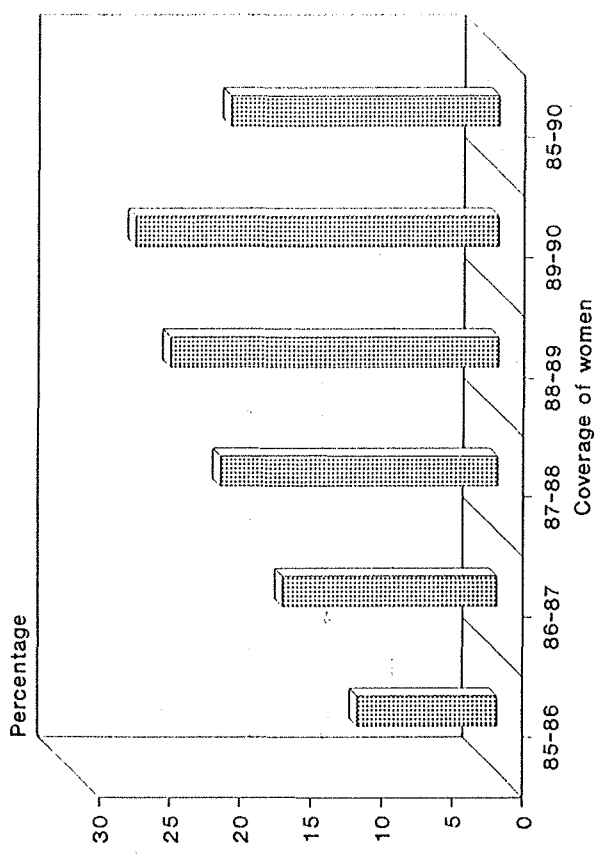
The follow up of the projects given to the beneficiaries is done through Identity-cum Monitoring Card (Vikas Patrika) that contains information about general particulars, socio-economic background, training inputs, data on supply of tools, equipment and raw materials and their use (Publication Division, Government of India, 1992).

The planwise achievements under IRDP in terms of families assisted, credit mobilisation, reduction in poverty and coverage of women are illustrated in Figure 2.

As indicated in the figure, 16.56 million families were covered under IRDP during 1980-85 (VI plan period) and the number increased to 18.17 million families during the VII plan period.

The investment in the programme was to the tune of Rs.4763.28 crores (Rs.3101.61 crores as credit and Rs.1661.67 crores as subsidy) during the VI plan period. In the VII plan, the investments increased to Rs.8688.35 crores (Rs.5372.53 crores as credit and Rs.3315.82 crores as subsidy).

Although there are stipulations to earmark 30 per cent coverage under IRDP for women, during 1985-90, only 18.87 per cent beneficiaries were women. However, there was a steady increase in the coverage of women from only 9.89 per cent during 1985-86 to 25.62 per cent during 1989-90.



Achievements of IRDP

Figure

By and large, the programme has contributed to reduce rural poverty. The National Sample Survey (NSS) figures revealed that during 1977-78, at the threshold of initiation of IRDP, the percentage of rural population living below the poverty line accounted for 51.2 per cent; it declined to 40.4 per cent during 1983-84 and further declined to 33.5 per cent during 1987-88. The decline may largely be attributed to the success of IRDP.

The impact of the programme is being evaluated by individual researchers, independent institutions and also through Concurrent Evaluation Studies (CES) of Government of India and the National Sample Survey (NSS).

Three field based evaluation studies on IRDP with an all India coverage were conducted by the National Bank for Agriculture and Rural Development (NABARD) (1984), the Institute for Financial Management and Research (IFMR) (1984) and the Programme Evaluation Organisation (PEO) of the Planning Commission (1985). Their estimates showed that 47 to 49.2 per cent beneficiaries crossed the poverty line (Verma and Singh, 1991).

Studies conducted in different parts of the country by Angadi and Ramakarya (1984), George **et al.**, (1985), Malyadri (1985), Panda (1985), Planning Evaluation Organisation (1985), Rani and Leelavathi (1985), Satyanarayana and Peter (1985), Tripathy **et al.** (1985), Chand (1986), Devi (1986), Ramachandraiah (1986), Department of Rural

Development (1987), Khaikar **et al.**, (1987), NABARD (1987), Rao (1987), Sodhi (1987), Verma (1987), Basu (1988), Biradar (1988), Kashyap (1988), Mohanasundaram (1988), Ramaiah **et al.** (1988), Nalina and Thangamani (1991), Sabapathy (1991), Verma and Singh (1991), Agnihotri (1992), Das and Narayanaswami (1992), Erappa (1992), Singh and Bhattacharaya (1992) and Vijayakumar (1992) revealed that by and large, the IRDP beneficiaries had realised economic benefits in terms of assets creation, employment generation, increased productivity, enhanced income and poverty alleviation which ultimately led to improvements in their social status.

However, IRDP had some inherent lacunae and administrative flaws. Studies carried out by Thapliyal (1983), George (1984), Alexander **et al.** (1985), Gupta (1985), Hirway (1985), Radhiah **et al.** (1985), Rath (1985), Singh (1985), Tripathy **et al.** (1985), Maithani (1986), Singh (1987), Jha (1988), Mahipal (1990) and Verma and Singh (1991) pointed out constraints such as lack of vertical and horizontal co-ordination, forward and backward linkages, lack of people's participation and delays in grounding the projects, which were barriers to the success of the programme.

These studies suggested the need for an effective monitoring system with decentralisation and flexibility based on a careful study of local conditions and potentials.

While IRDP is the major poverty alleviation effort, there are a few sub-schemes of IRDP such as Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA) and Jawahar Rozgar Yojana (JRY).

Training of Rural Youth for Self Employment (TRYSEM):

Started in 1979, the scheme for the Training of Rural Youth for Self-Employment (TRYSEM) aims to provide technical and entrepreneurial skills through a training institution or a master craftsman in animal husbandry, tailoring, carpentry, agriculture, handicrafts, horticulture etc. The structure for implementation of TRYSEM is the same as for IRDP. On completion of training the trainees are eligible to receive loans with subsidy for income generation under IRDP. A minimum of 30 per cent allocation in TRYSEM is earmarked for women.

Development of Women and Children in Rural Areas (DWCRA):

The Development of Women and Children in Rural Areas (DWCRA) scheme was started in 1982 as a sub-scheme of IRDP. DWCRA was not visualised as a separate exercise for rural women's development but as an integrated anti-poverty exercise within the IRDP strategies. While IRDP has mainly an economic objective of eradication of poverty of the rural poor, DWCRA aims at both economic and social uplift of the poor women. A detailed description of the programme is given later.

Jawahar Rozgar Yojana (JRY):

The earlier employment generation programmes namely, the National Rural Employment Programme (NREP) (1980) and the Rural Landless Employment Guarantee Programme (RLEGP) (1983) were merged together as Jawahar Rozgar Yojana (JRY) in the year 1989-90 in order to generate additional gainful employment for the unemployed and underemployed persons in rural areas. JRY also helps in creating productive community assets, strengthening rural infrastructure and improving the overall quality of life in the rural areas.

B. Developmental Efforts for Women and Children

During the past four decades of planned development in India, social welfare as a plan component has acquired great significance, as evidenced by its widening interface with Government and increasing participation by voluntary agencies (Planning Commission, 1985). From the Fifth Plan onwards, emphasis has been on the promotion of preventive and developmental services. As a result several programmes in the areas of child welfare, nutrition, health and education have been launched by the Government. Plan-wise rural development programmes, their objectives, year of introduction, etc., related to women and children are summarised in Table I.

TABLE I

PROGRAMMES FOR THE DEVELOPMENT OF WOMEN AND CHILDREN SINCE INDEPENDENCE

Plan Period	Programmes	Year of Introduction	Implementing Agency/Department	Coverage	Main Objectives
(1)	(2)	(3)	(4)	(5)	(6)
First Five Year Plan (1951-56)	1. Community Dev. Programme	1952	Distt./C.D.Block/SEO	Complete C.D. Block	Multi-Dimensional/Mobilization of Human and material resources initially not included any programme for women and child but later on women component provided by SEO
	2. Balwadis/Pre-Schools	1952	Voluntary Organisations, KGMNT, ICCW, AIWC	Dakshin Murti in Bhavnagar, Vedchi in Surat, Wardha in Maharashtra and some other parts of Western India	Pre-School/Nutrition and Immunization to children
	3. Women and Children programme	1952	Deptt. of C.D.	2 to 10 villages	Ed./Nutrition and Health service to target group
	4. National Extn. Service	1953	C.D.Block		Almost same as in 1.
	5. Welfare Extn. Projects (OP)	1954	CSWB/PIC	About 400 projects of 5 centres each	Home Sc. Approach
Second Five Year Plan (1956-61)	6. Welfare Extn. Projects (CD)	1957	CSWB/PIC	About 400 projects of 5 centres each	Women's welfare, later on handed over to Mahila Mandals in 1961-62.
	7. Khadi & Village Industries Prog.	1957	KVIC	-	Self-employment for women
	8. Welfare Extn. Projects (Urban)	1960	CSWB/PIC	40 Projects	as in 6.

TABLE I (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)
9.	Welfare Extn. Centres	1961	CSWB-Managing Committee of Voluntary Organisations	About 1600 Centres through 400 Voluntary Organisations	
Third Five Year Plan (1961-66)	10. Applied Nutrition Prog. (ANP)	1962	Min. of C.D./Block	1754 Blocks covering 63,318 villages	To provide Nutrition to women and children
	11. Border Area Project	1963	CSWB/PIC	About 56 Projects with 280 Centres	
	12. Integrated Child Welfare Services Demonstration Projects	1963	DSW/Block	18 Projects	Child Welfare-Health Education, etc.
	13. Integrated Pre-school Project	1964	CSWB/PIC	23 Projects	Early/Pre-School Education to children 6 Years.
	14. Balwadia Erstwhile	1965	CSWB/Balwadi Committee	11 Projects 249 Balwadis	
Annual Plan 1965	15. Farmer's Training and Ed. Programme	1966			
Annual Plan 1957	16. Family and Child Welfare Projects	1967	CSWB/Functional Committee	281 Projects of six centres	
	17. Rural Work Programme	1967			
Annual Plan 1968	18. Tribal Development Block	1968			
Annual Plan 1969	19. Composite Rural Manpower Programme	1969			
	20. Programme for women and Pre-School children	1969	CSWB/PIC		

TABLE I (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)
Fourth Five Year Plan (1969-74)	21. Balwadi Nutrition Programme	1971	CSWB/Managing Committee of Voluntary Organizations	5033 Balwadis	To provide Nutrition to the target group
	22. Cash Scheme for Rural Empl.	1971	Rural Development/SFDA/Block		Loan/assistance to small farmers
	23. Small Farmers Development Agency	1971	Rural Development/SFDA/Block	Blocks	To develop basic infrastructure like well, roads, electricity, Health Centres, Schools, etc.
	24. Minimum Need Programme (MNP)	1972	-do-	Blocks	To provide Nutrition to the target group
	25. Special Nutrition Programme (SNP)	1972	DSW/Coordination Committee	69 lakh Beneficiaries	For the welfare of children and mothers
Fifth Five Year Plan (1974-79)	26. Scheme of Welfare of Children in need and protection	1974	DSW/Voluntary organisations	1550 Units	To provide creche facility for the target group
	27. Creches for the children of Ailing/working mothers	1975	DSW/Voluntary Organisations	1385 Units	1. To improve the nutritional/health status of 0-6 years children 2. Proper psychological physical and social development of child 3. Reduce mortality, morbidity mal-nutrition and drop out 4. Effective coordination of policy and implementation 5. Proper nutrition and health education to mother
	28. Integrated Child Development Services (ICDS)	1975	State DSW/Health/RD/TD/Block	1952 Projects (Till 1988)	

TABLE I (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)
	29. Food for work prog.	1977	RD/SFDA/Block	Blocks	To provide food for work in rural areas
	30. Intensive Development Projects	1978	RD/Block	23	
	31. Social Inputs in Area Development	1978	DSW/RD/Distt./Block	45	To provide Basic facilities to the rural people.
	32. Whole Village Development Programme	1979	RD/SFDA/Block	Blocks	
	33. Training of Rural Youth for Self employment (TRYSEM)	1979	RD/DRDA/Block	Blocks	Training for self employment
	34. Integrated Rural Dev. Prog. (IRDP)	1979	RD/DRDA/Block	In all the Blocks/villages	To provide assistance to below poverty line people to cross the poverty line
Sixth Five Year Plan (1980-85)	35. National Rural Employment Programme	1980	RD/DRDA/Block	In all the Blocks/villages	To provide employment to rural poor
	36. Prime Minister's 20 Point Programme	1980			
	37. Tamil Nadu Integrated Nutrition Project	1980	State/DSW	One Dist. Six Blocks	To provide Nutrition
	38. RLEGP	1982	RD/DRDA/Block	All the blocks/villages	To provide employment to landless labourers
	39. Dev. of Women and Children in Rural Areas (DWCRA)	1983	RD/DRDA/Block	50 Districts	To provide women's employment and income generating activities

TABLE I (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)
Seventh Five Year Plan (1985-90)	Wheat Based Nutrition Programme	1986	Deptt. of W.&C.D.	3 million beneficiaries in addition to already IIM ICDS	Supplementary Nutrition with a view to cover large number of beneficiaries in Tribal, Urban slums and Backward rural areas

Source: Different Plan Documents. Abbreviations: RD-Rural Development, DSW-Deptt. of Social Welfare, D&CD-Women and Child Development, DRDA-District Rural Dev. Agency, SFDA-Small Farmers Dev., Agency, TD-Tribal Development, SEO-Social Ed. Organization, CSWB-Central Social Welfare Board.

KGWMT - Kasturba Gandhi National Memorial Trust

ICCW - Indian Council for Child Welfare

AIWC - All India Women's Conference

KVIC - Khadi and Village Industries Commission

The first plan (1951-56) envisaged welfare measures for women. The Central Social Welfare Board was established in 1953 symbolizing the welfare approach to women's problems. Although rural women came within the purview of the then Community Development Programme, they were not specifically catered to as a target population based on economic or other criteria and majority of poor rural women remained untouched.

The welfare approach to women's issues persisted in the second five year plan (1965-61) too. The third plan (1961-66) pinpointed female education as a major welfare strategy. And the fourth five year plan (1969-74) continued the emphasis on women's education. High priority was accorded to immunization of pre-school children and supplementary feeding for children, expectant and nursing mothers.

The fifth plan (1974-79) emphasized the need to train women in need of income and protection. It also recommended a programme of functional literacy to equip women with skills and knowledge to perform the functions of a housewife (including child care, nutrition, health care, home economics etc.). This plan coincided with the International Women's Decade and the submission of the Report of the Committee on the Status of Women in India (CSWI).

In the sixth plan (1979-84), for the first time a shift was perceived from welfare to development approaches for women. The

VI plan recognised women's lack of access to resources as a critical factor impeding their development and among others, the programme providing joint pattas to men and women was initiated. However, the "family" rather than the "women" remained the basic unit of development programming.

The seventh five year plan (1984-89) operationalised the concern for equity and empowerment, articulated by the International Decade for Women. For the first time, emphasis was given to generating awareness among women about their rights and privileges and training them for economic activity and employment. The plan emphasized the need to open new avenues of work for women and perceived them as a crucial resource for the development of the country. The access of women to critical inputs and productive resources such as land were expanded in the seventh plan period to include support through credit, marketing, training in skills/management and technology. At the same time, it was emphasized that technology that causes unemployment or displacement of women must be resisted. This plan also made a significant beginning in identification of hitherto invisible areas.

The later half of the seventh plan also witnessed the preparation of the National Perspective Plan for Women till 2000 AD. The perspective plan for women was an effort at a long term overall policy for Indian women. It was linked to the national targets determined for the end of the century in respect of certain basic indicators especially health, education and employment.

The main aims of this plan were:

- a) economic development and integration of women into the mainstream of the economy and
- b) equity and social justice for all women.

The plan envisaged an integrated and decentralized approach for the majority of the rural poor women. The approach of the plan in general was holistic, offering sectoral reviews of the situation of women in rural development, supportive services, education, health, legislation, political participation, media and communication and voluntary action towards development of women by 2000 AD.

Policy towards Rural Women

Currently, the Government of India has over 27 programmes for women, some women specific and others general for the male and female. In 1985, the Government of India started a separate Department for the Development of Women and Children in the Ministry of Human Resource Development. Their programmes can be broadly grouped into: (a) Employment and income generation, (b) Education and training, (c) Support services, (d) General awareness and (e) Legal support services.

The much debated issue in the context of women in rural development is the "household" versus "group" approach. Some argue in favour of ensuring a share of developmental resources and benefits

to women in all sectoral programmes, while others argue in favour of having separate investments for women. It is suggested that in case of women, a combined approach is desirable. Such dual approach can be continued until women acquire sufficient power to articulate their needs and demands (Kolli, 1991).

C. Implications of Economic Emancipation of Women

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

Table II presents the Work Participation Rate for males and females in India, with rural and urban breakups as at the 1971, 1981 and 1991 Censuses.

TABLE II
WORK PARTICIPATION RATE IN INDIA, 1971-1991

Year	Workers	Persons	Male	Female
1971	Total	34.17	52.75	14.22
	Rural	35.33	53.78	15.92
	Urban	19.61	48.88	7.18
1981	Total	36.70	52.62	19.67
	Rural	38.79	53.77	23.06
	Urban	29.99	49.06	8.31
1991	Total	37.68	51.56	22.73
	Rural	40.24	52.50	27.20
	Urban	30.44	48.95	9.74

Source: Census of India, 1991.

The work participation rate indicates that more than half of the men belonged to 'workers' category. The work participation rate is much lower for females though it had increased considerably from 1971 to 1991. There are also wide variations in female work participation rates in the rural and urban areas. About 75 per cent of the working women are agricultural labourers and cultivators (Publication Division, Government of India, 1992).

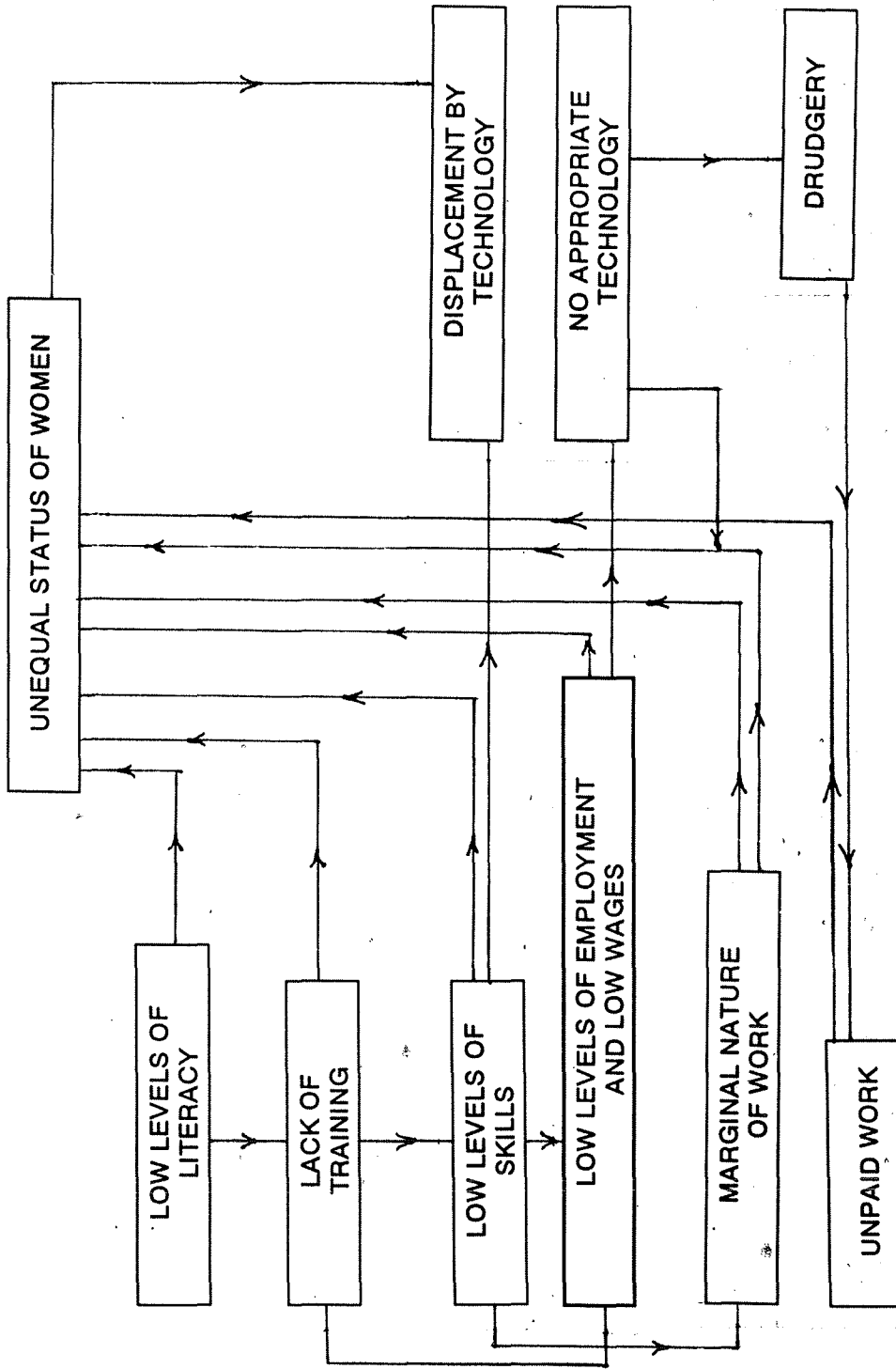
The employment pattern of women in the organised sector as per UNICEF (1990) estimates revealed that the percentage of women

employed in the public sector was 11.7 against 18 in the private sector.

As Gopalan (1988) has clearly conceptualised in Figure 3, women are often caught in a vicious cycle of unequal status, wherein their low level of literacy coupled with low level of skills lead to low levels of employment and low wages, confining them to marginal categories of work or even unpaid work. Consequently, their economic status gets depressed, adversely affecting their general status.

Added to this, is a conceptual inability of statisticians and researchers to define and quantify women's work inside the house and outside owing to which women's work is 'invisible'. If women were paid for the domestic work and child care, their wages would account for half of the National income. The International Labour Organisation (ILO) estimates that the value of unpaid household work by women in developing countries constitutes 25.39 per cent of the total Gross National Production (Rao, 1986, Malathy, 1988 and Srivastava, 1988). In low-income rural households, women's income constitutes one third to one half of the total family income (Evenson *et al.*, 1988, Srikantan *et al.*, 1988 and Cain, 1989).

Research studies in different parts of India by Omvedt (1981), Jain and Chand (1982), Khan *et al.* (1983), Jain and Chand (1985), Karlekar (1986), Bhati and Singh (1987), Fernandes and Menon (1987), NIUA (1987), Saradamoni (1987), Singh (1987) and Everett and Savera (1988) pointed out that rural women work longer and harder than men and contribute to the family income.



CONCEPTUAL MODEL ON STATUS OF WOMEN

Figure. 3

The National Commission on Self-Employed Women and Women in the Informal Sector (1988) endorsed these findings and exhorted that an alarming number of families 'survived solely' on the women's earnings (from 20 to 60 per cent) in every group encountered.

The invisibility of women's work is linked in part to the view of 'man as the primary breadwinner' and 'head of household' (Duvvury, 1989). The ability to earn and control income appears to be of the most powerful determinants of a woman's status in the family. Wage employment may actually improve women's bargaining position within the family in determining intrahousehold resource allocation, in contrast to that by the women in cultivator households whose unpaid family labour goes into a joint or family product (Bardhan, 1986 and Parthasarathy, 1988).

As pointed out in the World Bank Report (1991) a kind of inverse correlation exists between a woman's status in the community and her status within the household as shown in Table III.

TABLE III

MATRIX OF VARIATION IN WOMEN'S STATUS WITHIN THE FAMILY AND IN THE COMMUNITY, BY HOUSEHOLD'S ECONOMIC STATUS

Women's Status	Indicator	Household type			Rich
		Poor			
		Female Wage headed labour (Mar-ginal)	Subsistence cultivator (Small/Mar-ginal)	Commercial cultivator (Large)	
In Family	- Extent of women's decision making	Highest	High	Medium	Low
	- Proportion of total household income contributed by women				
In Community	- Strength of inside/outside dichotomy Household Economic Status	Lowest	Low	Medium	High

Source: World Bank Report, 1991.

At one extreme end of the continuum is the female household head who is the most economically vulnerable in the community but has full say over the allocation of her household's meagre resources.

Even where there is a male earner, women's earnings form a major part of the income of poor households. Moreover, women contribute a large share of what they earn to basic family maintenance than men; increases in women's income translates more directly into

better child health, nutrition and family well being (Kumar, 1978, Tinker, 1979, Sharma, 1980, Gulati, 1981, Maiti, 1981, Banerjee, 1985, Bidinger **et al.**, 1986, Jiggins, 1986, Meis, 1986, Kumar, 1987, Mencher, 1987 and Benett, 1988).

Women themselves enjoy a better nutritional status in places where they have a major role in productive activities. The extent to which women contribute income to the family, may determine their share of food among the family members (Ware, 1981, Apte, 1983, Hamilton **et al.**, 1984, Braun and Kennedy, 1986 and Ottesen **et al.**, 1989). Improvement in the nutritional status of women should increase their productivity in household as well as market activities (McGuire and Popkin, 1990).

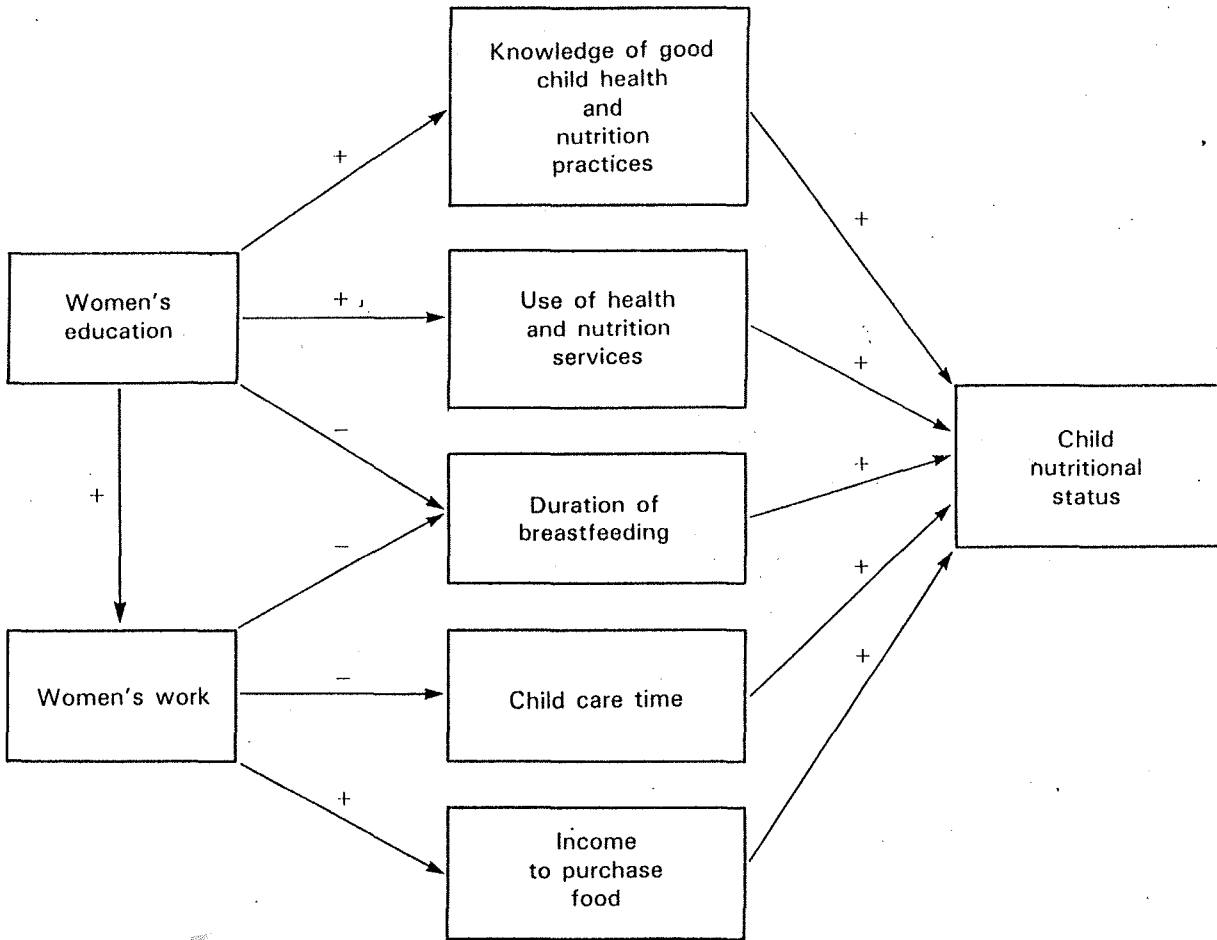
Family welfare or nutritional status may actually decline when control of output or income shifts to men as a result of agricultural modernization. This can also happen when increase in women's income is a result of increased demand on their work time, so that women's role in child care comes into conflict with their role as 'bread-winners' of the family (Dewey, 1985). A study on Poverty and Malnutrition in the South Asian region shows that when women's work is already overstretched, increasing income through increased work loads can actually undermine the nutritional status of the family (Harris **et al.**, 1990).

Women's work outside the household is seen as having possible negative effects on child care and on the duration of breast feeding, while it has possible positive effect on income to purchase food. Women's education, has a positive effect on women's working conditions as well as the knowledge of good child health and nutrition practices and use of health and nutrition services (Leslie, 1985) (Figure 4).

According to Leslie, the effect of mother's employment on child care and feeding is determined by the relationship between the positive effect on income and the negative effect on time for child care and feeding.

Women's participation in income generating activities is believed to increase their status and decision making power (ILO, 1984, Anker and Bodrova, 1985, Pivoz and Viteri, 1985, Bhai, 1986, Bharadhan **et al.**, 1987 and Dash, 1993). With employment women do not remain as 'objects' of social change, but become 'agents' of it. They cease to be only 'consumers' of economic goods and services but turn 'producers'. They participate in social reproduction as well as reproduction of labour for the next generation (Chatterji, 1988).

Women's participation in the labour force also brings about changes in awareness and attitudes which may have long term benefits. Increased contact with the outside world enhances access to services including health and education programmes. Mother's nutritional



Linkages between women's education, women's work and child nutritional status.

Figure 4

knowledge, which is an important factor influencing child nutrition is likely to increase, along with her knowledge about health care, family planning etc. (World Bank Report, 1991).

Several studies have been conducted on a large scale in developed countries and the findings indicate that increased labour force participation of women goes hand in hand with lower birth rates (Jones, 1981, Davidson and Cooper, 1984, Barnabas *et al.*, 1987 and Khan *et al.*, 1987).

The major constraint in the expansion of employment outside the home and access to higher level jobs is obviously the relatively low educational profile of the female population and attitudes towards women's role in the household and society adversely affecting women's mobility out of home and upward occupational mobility in employment. Technological changes in traditional activities are found to specially displace women workers who generally do not possess skills necessary for opportunities in the lines of production where employment may be growing (Papola, 1991).

Specific efforts have therefore to be made not only to increase employment opportunities for women labourers, but also to reach rural housewives and unpaid female family workers with training, credit and other information and support services for productive self-employment. Unless such access is created and improved for these "women inside", the process of development will fail to achieve maximal productivity. Realising this fact the Integrated Rural

Development Programme (IRDP) in India has stipulated that 30 per cent of the beneficiaries of this credit-cum-subsidy supported asset-based self-employment programmes should be women from poor households.

Studies by Devi (1987), Biradar (1988), Jose (1989), Pulley (1989), Kalivaradhan **et al.** (1990), Gupta (1991), Bharathi **et al.** (1992), Cherian and Jothimani (1992) and Mohandas (1992) pointed out that the female beneficiaries under IRDP were found to be more effective in managing the assets procured. They got more number of days of employment; put the credit received to productive use; could generate higher incremental incomes than their male counterparts; could cross poverty line; got better access to the use of income; were more prompt in the repayment of loans and got their status raised in the family and in the community.

Themathy and Sithalakshmi (1987) studied the Impact of IRDP on Women beneficiaries in Pondicherry Region and identified certain factors for the success of the programme (Figure 5). The factors included appropriate selection of the beneficiaries, awareness of the beneficiaries on all aspects of the scheme, reduction of time lag at various levels, training for proper utilization of assets, ensuring availability of adequate input and marketing facility, fixing reasonable unit costs for the scheme, better co-ordination between Government administrative machinery and credit institutions, regular follow-up arrangements, integration of IRDP with other national

ASPECTS TO BE STRENGTHENED IN IRDP

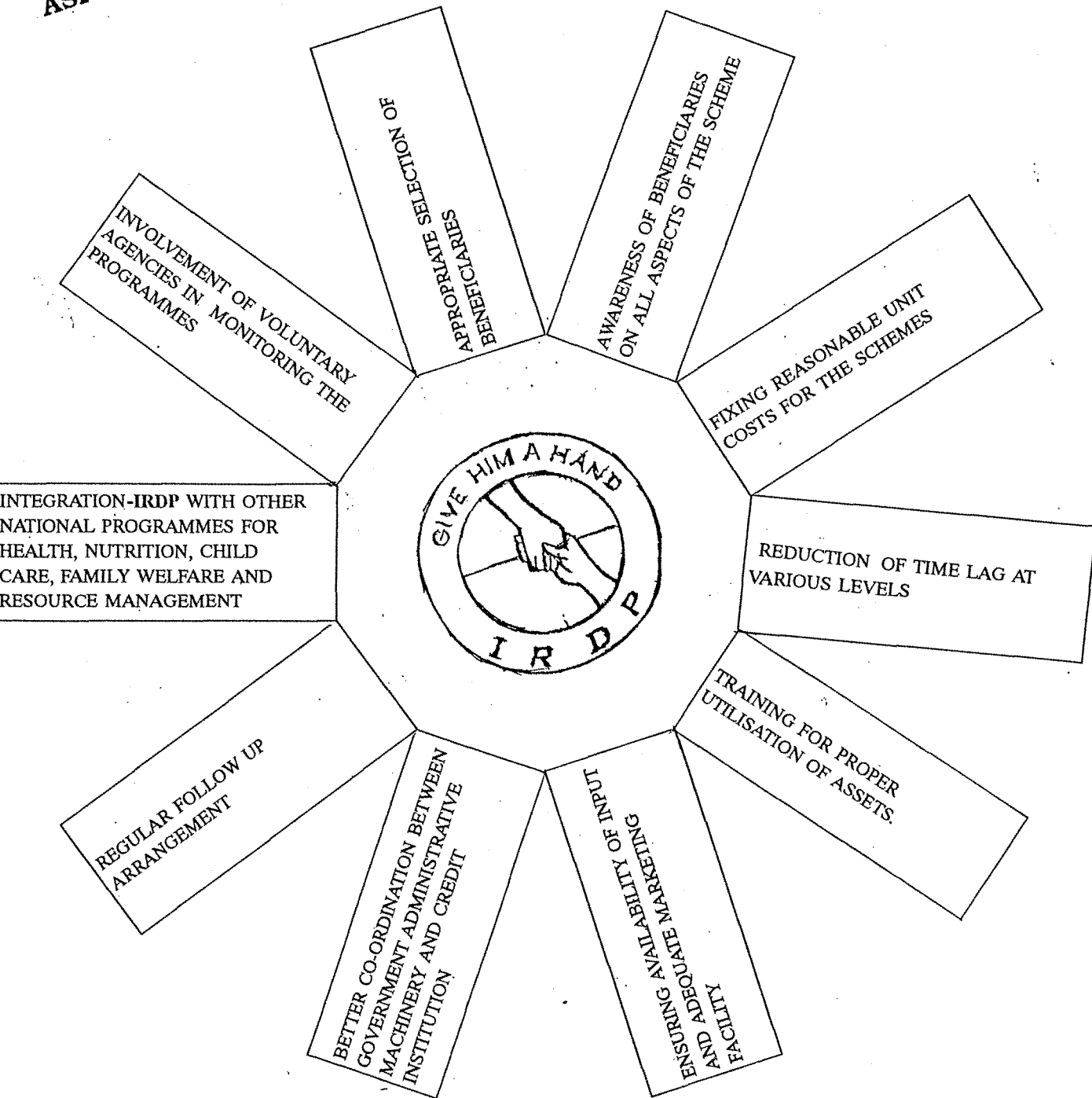


Figure 5

programmes for health, nutrition, child care, family welfare and resource management and involvement of voluntary agencies in monitoring the programmes.

The study also revealed that there was no linkage between IRDP and other programmes of employment generation, adult education, child care and feeding or energy, each one functioning in isolation and not acting in an integrated manner to have a multiplier effect.

The study suggested that through the Adult Education Programme, the training needs of the beneficiaries in terms of cattle care, hygiene, nutrition and resource management may be fulfilled. Offering a package of services to the IRDP beneficiaries would go a long way to improve their levels of living, both quantitatively and qualitatively.

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

The Development of Women and Children in Rural Areas (DWCRA) scheme was started in the year 1982 to be implemented in 50 districts of the country on a pilot basis. The overall objective of DWCRA is to improve the quality of life of poor women in the rural areas and empower them to improve their status in their families and in the community.

DWCRA envisages that once women improve their economic and social status, they would be the vehicles for realising health and educational benefits to the family, particularly the children.

The specific objectives of the scheme are to

1. strengthen the economic base for rural women by availing credit and subsidies provided under IRDP scheme
2. provide support services to enhance their productive skills and efficiencies
3. enhance their bargaining power and decision making abilities through collectivisation
4. train them in productive skills and group dynamics and
5. orient the development functionaries to respond positively to the needs and constraints of poor women.

The various components of this scheme are as listed below:

1. Promotion of income generation activities
2. Provision of support services
3. Organisation of the women participating in the scheme into groups and
4. Training of functionaries at different levels, including the women of the target groups.

The components of the scheme are an inter-mix of both the programme and the process in which both are important. Perhaps the process is more important.

The basic differences between DWCRA and other development schemes are as follows:

<u>Other Government schemes</u>	<u>DWCRA</u>
1. Concerned with whole population	1. Specially intended for poor women and children in rural areas
2. Dependent on outside support	2. Emphasis on self reliance
3. Based on institutional support	3. Based on awareness and stimulation for self help
4. Individual or family oriented	4. Voluntary group-oriented
5. Multiplicity of agencies and likely problems of coordination	5. Single line of command and direct rapport with DWCRA

The **salient features** of DWCRA are as follows:

Targets: DWCRA programme is not target oriented in the conventional sense of the term. It has targeted a minimum of 50 groups to be formed in each block in five years. However, this target of 50 groups is not broken into activity-specific targets (eg. so many sewing machines, so many basket weavers etc.) since the groups themselves decide on the work they will undertake.

The DWCRA target group is the same as IRDP i.e., families having an annual income of less than Rs.6400. These women are formed into **groups** of 10-15 members. Individual women are financed on the IRDP pattern from the IRDP budget.

Participatory approach: Organisation of women into groups is fundamental in the DWCRA strategy. The participatory approach encourages the project staff and groups to work as partners.

Group approach: A distinguishing feature of DWCRA is group strategy as against family as a unit of assistance under IRDP. The members of DWCRA form groups of 10-15 women each for taking up economic activities suited to their skill, aptitude and the local conditions. The group strategy was adopted to motivate the rural women to come together and to break social bonds which had denied their income generating and self-fulfilling opportunities. The group approach has been extended to all districts for greater coverage of women under IRDP.

DWCRA programme focusses on a collective approach to women's problems by enhancing their bargaining power and resistance against exploitation. Further, when organised into functional groups, women can pull many of the resources of the governmental programmes into the villages for their benefit. Hence, they will be in a position to exploit the opportunities from schemes, resources, services and laws meant to help the rural women.

Effective group formation is thus a critical input under DWCRA. These groups also function as forums through which women can articulate their problems and gather group support for transcending gender barriers. Experience has shown that group formation must be nurtured initially as informal organisations involved in the activities like adult literacy, thrift and credit and skill training. Credit-cum-loan, production for the market and other economic activities are more successful when groups have become mature and

members have become familiar with each other. Group dynamics is an activity for which the DWCRA extension staff need to be specially trained and oriented.

Income generating activities: A woman's income is found to have positive correlation with the nutritional and educational status of the family and enhancement of the positive attitude towards the status of women. It has been found that if the women become economically independent, their status in the family and society improves.

Inclusion of children: In our society the burden of bringing up children is seen as the mother's task. Her role as the homemaker cannot be ignored. There is a need to integrate child development and welfare into women's development programmes. DWCRA has such an integrated approach.

Training: Training of women in new skills and upgradation of their existing skills have been incorporated as integral parts of DWCRA. The DWCRA programme also lays utmost stress on training for motivation, attitudinal changes and awareness building among programme functionaries.

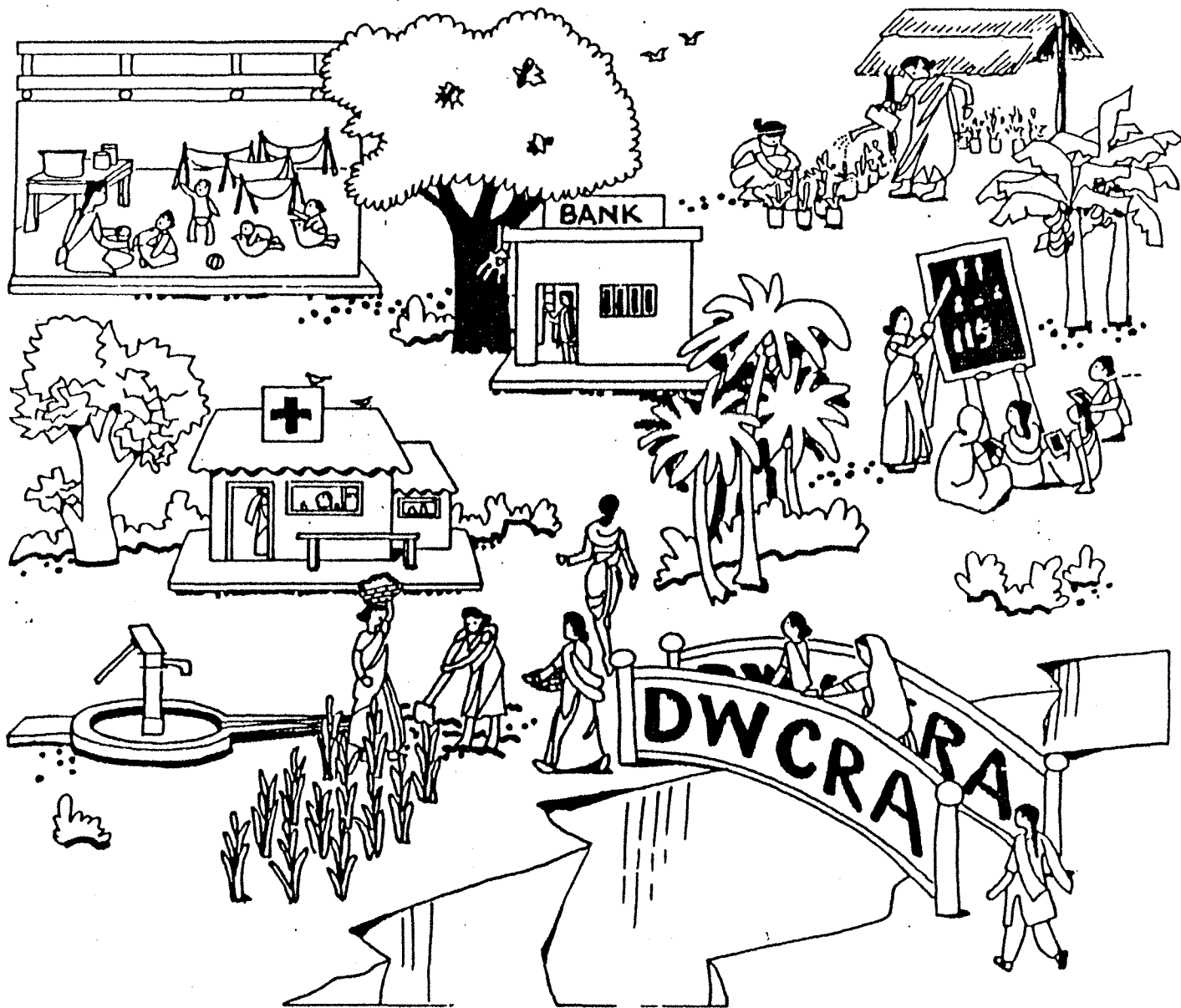
The nature and level of training depend upon the type of economic activity selected by the group. The training is imparted under TRYSEM, either through the master craftsman or in an institute. For women over 35 years not covered under TRYSEM, training can be

provided and charged to IRDP administrative overheads. Refresher training for upgrading skills is also permissible.

Multipurpose Community Centres: Women's groups would need common working places where they can assemble and carry on their activities. To meet this need, DWCRA has a provision for construction of Multipurpose Community Centres at the rate of one centre per block. UNICEF provides supplies and equipment for the centres when they are completed (upto Rs.50,000 per centre).

Supportive services: In keeping with the overall objective of DWCRA, the group is expected to develop into a receiving system which will be effective in channelising all services meant for the target groups. The group must, therefore, be enabled to dovetail facilities available for its members not only in the various rural development programmes but also programmes being run by other Government organisations and departments e.g. adult literacy, nutrition, family welfare, balwadis, immunisation of children and mothers. State Governments are expected to initiate steps for convergence of DWCRA with other programmes. Figure 6 gives the linkages of DWCRA with other services as envisaged by the Ministry of Rural Development, Government of India.

Though the actual services would be provided by other departments yet the DWCRA machinery plays a crucial role in coordinating and in motivating people to utilise them.



Linkages of DWCRAs with other services

Figure

Ref : Manual for the Gram Sevika In DWCRAs - Government of India, 1992

Involvement of voluntary sector: Provision is made by Government of India to involve voluntary agencies also in the implementation of DWCRA. The Council for the Advancement of People's Action and Rural Technology (CAPART) has been identified as a nodal agency at the central level to co-ordinate the work of voluntary agencies.

Thrift and Credit Groups: An effective strategy tried out for generating group activity is of promoting thrift and credit amongst the group members. Group members are encouraged to save small amounts and pool them periodically. The corpus of funds thus generated is available for use by the members of the group as per terms and conditions evolved by the members themselves. The DRDAS have been authorised to give matching contribution equal to the savings made by such groups upto Rs.15,000 per group. This is to be drawn from IRDP infrastructure.

Staff Pattern:

An Officer of the rank of Deputy Secretary to the State Government, preferably a woman will be the officer incharge (full time) of the programme at the state level in the Department of Rural Development. At the district level, DWCRA is a sub programme of IRDP and it will be implemented under the overall supervision of the Project Director, DRDA. An officer (preferably a lady) designated as APO (W.D) is made responsible for the implementation of DWCRA. A team of one Mukhya Sevika and two Gram Sevikas who are already placed at the block level under the Community Development pattern

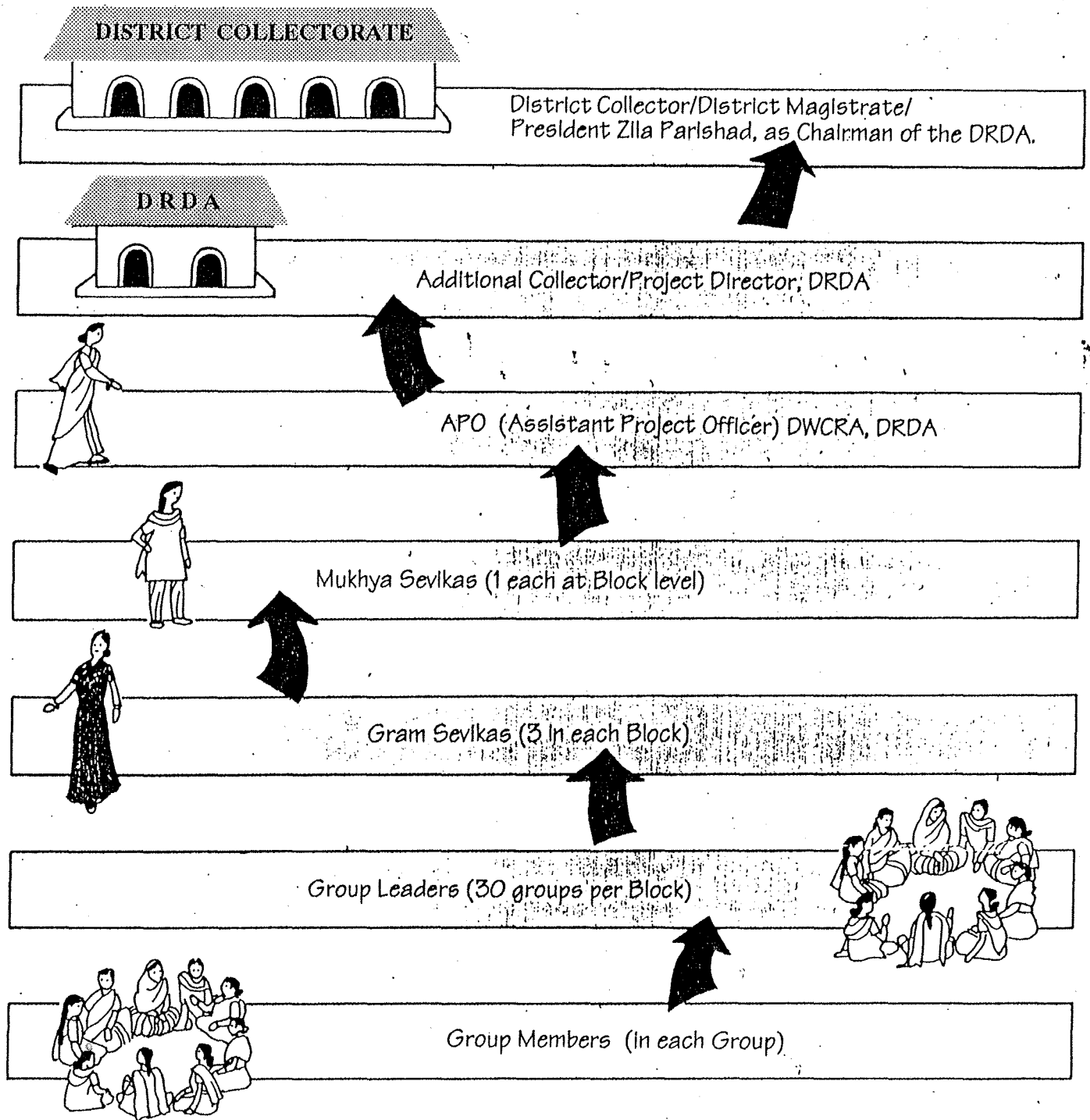
and one Additional Gram Sevika for DWCRA would form a group of field functionaries who will be co-ordinated by the Block Development Officer (Figure 7).

State Governments should organise training programmes for their staff at regular intervals in collaboration with voluntary organisations and state level institutions. UNICEF provides financial assistance for this purpose. Training programmes for Project Directors and State Level Officers in charge of DWCRA are organised by the National Institute of Rural Development (NIRD), Hyderabad, which is the nodal training institution under the Ministry of Rural Development, Government of India.

Resources for DWCRA

Resources for DWCRA programme implementation come from Government of India, State Governments and UNICEF. These resources are available for different purposes as listed below.

1. Each group of women under DWCRA is given a lump sum grant of Rs.15,000 as a Revolving Fund. This amount is contributed in equal shares by Government of India, State Government and UNICEF. The Revolving Fund amount is meant for use by the group for purposes such as purchase of raw materials and marketing, honorarium to Group Organiser (@ Rs.50/- per month for a period of one year), infrastructure support for income generating and other group activities, one time expenditure on child care activities and one time expenditure not exceeding Rs.500/- to meet travel allowances of group members for visits to banks etc.



Administrative set up of DW CRA .

Figure.

In addition, the Group Organiser is entitled to Rs.200/- towards her travelling allowance for a period of one year.

2. Contribution to Multipurpose Centres and provision of supplies and equipments to these centres are provided by JRY, DRDA funds (maximum of Rs.50,000/- per centre) and UNICEF (maximum of Rs.50,000/- per centre).

3. Funds from UNICEF will also be available to meet the cost of supervising staff (for a period of 5 years from the date of filling up the posts), towards expenses on workshop, seminars and training programmes.

Coverage and achievements

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

At the end of 1992-93, the programme had covered 290 districts in the country.

The achievements under DWCRA are as depicted in Table IV.

TABLE IV
ACHIEVEMENTS OF DWCRA

Plan Period	Target No. of groups	Achievement		
		No. of groups	No. of Women	Utilisation of funds Rs.lakhs
Sixth Plan	6,035	3,308	52,170	298.53
Seventh Plan				
1985-86	5,000	6,008	1,01,056	630.70
1986-87	7,500	5,545	96,132	786.33
1987-88	7,500	4,959	83,589	607.29
1988-89	7,500	5,968	98,636	738.21
1989-90	7,500	5,551	90,294	901.00
Annual Plan				
1990-91	7,500	7,139	1,09,557	898.71
1991-92	7,500	9,327	2,08,492	962.72
1992-93 (Provisional)	7,500	7,391	95,637	1173.23

Source: Communication from Government of India, Ministry of Rural Development, dt. May 26, 1993.

The VII plan had an outlay of Rs.48.05 crores for DWCRA. There has been progress in terms of number of groups formed, number

of women covered and funds utilised from the VI plan through the VII plan to the VIII plan.

During the VIII plan period, it is proposed to cover all the 450 districts in the country; 50,000 DWCRA groups would be activated at the rate of 10,000 groups per annum. Further there is a proposal to enhance the revolving fund amount from Rs.15,000 to Rs.30,000 (Ministry of Rural Development, Government of India, 1992).

Impact of DWCRA

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

A study on DWCRA carried out in Samastipur District, Bihar State by Arunimakumari and Sithalakshmi (1987) pointed out that the group organizers and members had learned to utilize their leisure time in productive and purposeful activities.

Marketing the finished goods was the major hurdle experienced by group organisers as well as the members. The major problems faced by officials of DWCRA were in terms of difficulties in organising

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

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

The study on the functioning of DWCRA in Dharmapuri District, Tamilnadu was undertaken by Malarkodi and Jothimani (1987) wherein a majority of 67 per cent beneficiaries obtained a monthly income of Rs.200-300.

In general the returns were higher for the activities such as toy-making, bakery, coir making and pottery. The qualitative returns were changes in daily dietary pattern by including nutritious foods. The suggestions emerged from the study were supply of loans and subsidy on time, better marketing facility, arrangement for raw materials and provision of common work sheds.

A study by Janmathi and Sithalakshmi (1987) in Periyar District, Tamilnadu highlighted the need for proper linkages between DWCRA and other development programmes for health, nutrition, child

care and resource management and training and orientation for the officials at various levels.

The study by Prasad (1988) in Bihar, revealed bottlenecks in the programme such as lack of managerial inputs and quality consciousness, to satisfy consumer demands.

The study by Thangamuthu and Manimekalai (1989) in Trichi district, Tamilnadu showed that all the beneficiaries who were found to live below poverty line prior to the implementation of DWCRA had crossed the poverty line. On an average an incremental income of Rs.285, Rs.344 and Rs.460 has accrued to the participants undertaking the trades lapidary, wax candles and masala powder making respectively.

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

Research by Vimala and Rao (1990) indicated that DWCRA beneficiaries involved in trades like leaf plate making, masala powder making and rice flakes preparation were getting an income of below Rs.300 per month and those pursuing trades such as weaving,

brickmaking, lime kiln, toy making, gunny bags, silk reeling and quarry work were getting an income of above Rs.400 per month. The study recommended for a permanent training set-up at the district level to meet the training requirements of the beneficiaries for trades.

An evaluation of the preparedness status of the state governments of Karnataka and Madhya Pradesh for implementation of DWCRA programme by Mohiuddin et al. (1990) reveals that the vacancies of the posts of APO and gram sevikas affected the programme implementation. It was also observed that families which remained on the border of the poverty line with some assets, got selected rather than the poorest of the poor. DWCRA groups were supplied with raw materials of sub-standard quality which had adversely affected the quality of the products and their marketing.

An evaluation of DWCRA was conducted in eight states by Mode Research Agency commissioned by UNICEF. The findings as cited in the communication from Government of India (1993) revealed that

- (i) Some districts have group members earning more than Rs.200/- a month each.
- (ii) A higher proportion of the active groups reported increased family income in the last three years compared to groups which were not active.
- (iii) DWCRA group members work on the income generating activity for a period ranging from 25 days to 13 days in a month.
- (iv) A higher proportion of those active in DWCRA economic activity reported increased family income in the last three years.
- (v) Awareness amongst the group members regarding immunisable diseases ranged from 88% to 26%.

Some areas of concern highlighted in the study include:

1. Low priority accorded to DWCRA by the DRDAs and block authorities.
2. Failure of the state government to appoint Assistant Project Officers in many districts.
3. Non availability of gram sevikas in the field.
4. Lack of awareness and group cohesion. Some group members did not know each other.
5. The revolving fund was not being used as desired. In many cases the full amount was not transferred to the bank account of the group. In some extreme cases the group members were found not to even know about the existence of the revolving fund and the purpose for which it could be used.
6. There was very little convergence of programmes of other departments e.g. ICDS, family welfare, immunisation, nutrition, adult literacy etc. Some functionaries in the field implementing these programmes were not even aware of DWCRA and its benefits.
7. Lack of adequate marketing outlets, resulting in piling up of stocks.

Kerala State had shown good progress in the implementation of DWCRA. The 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 outlets 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 (Gramin Vikas Newsletter, 1991).

In Pondicherry Union Territory 105 groups had been formed with a membership of 1,530 women. The main activities selected by the groups were handloom weaving, plastic and koramats, leather goods

manufacturing, screen painting, production of detergent soaps, embroidery works and stone carving. Supplying lunch was taken up by one of the DWCRA groups which enabled the group earn Rs.300 per month per member (Gramin Vikas Newsletter, 1991).

The DWCRA groups organised by the Self-Employed Women's Association, Ahmedabad were strengthened, when the Department of Rural Development, Government of Gujarat provided assistance for setting up of a marketing outlet 'BANASCRAFT' where the total annual sale of the DWCRA groups was for Rs.81 lakhs. This gave a big boost to the marketing of the products.

Every year, the DWCRA groups also participated in nearly eight exhibitions, organised by the different organisations like CAPART and OXFAM. The DWCRA groups have been linked with the Gujarat State Handicrafts Development Corporation which provides them work orders worth rupees one lakh each month.

Minor forest produce collection is another area of activity, where DWCRA programme has proved to be a success in empowerment of women in the dry, desert areas of Gujarat.

The study conducted by Sivasankarababu (1991) on credit institutions and DWCRA revealed that individual choice of activity was superseded in the name of choice under group approach resulting in the lack of interest among the group members and consequent adverse

effects on the functioning of the units. The study also recommended selection of feasible and viable schemes which should match the potential skills available with the group members.

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

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

The study carried out by Kumar **et al.** (1992) in Gulbarga district of Karnataka revealed that all the beneficiaries who were found to live below poverty line prior to implementation of DWCRA had crossed the poverty line and there had been a substantial additional income to the participants of tailoring, dairy and mat weaving trades. The major problems faced by the beneficiaries were marketing and scarcity of basic raw materials.

The study by Revathi and Jothimani (1992) in Periyar District, Tamilnadu revealed that 62 per cent of the sample had substantial incremental income; 48 per cent saved the extra income for future; 27 per cent purchased jewels for themselves and for their girl children; 16 per cent invested it in constructing houses and five per cent spent the same on purchase of additional lands.

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

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

and resource constraints were some of the major problems in the implementation of DWCRA.

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

E. Significance of Group Initiatives for Women

Membership in a group gives women a legitimate forum beyond the private domestic sphere and a more audible voice in demanding services and inputs to which they previously lacked access. It permits a gradual building of her capacity to interact effectively with the public, nonkin systems, and structures that are attempting to redistribute economic opportunity in contemporary India. Most important, groups can transform women from passive recipients of other's largesse, into clients who participate in a long-term reciprocal relationship with the institutions that serve them. Effective group is an instrument for bringing strong pressure on its members, to change (Bennett, 1991 and Davis, 1992).

Through knowledge of group behaviour, groups can become more productive, channel energies into effective work and eliminate

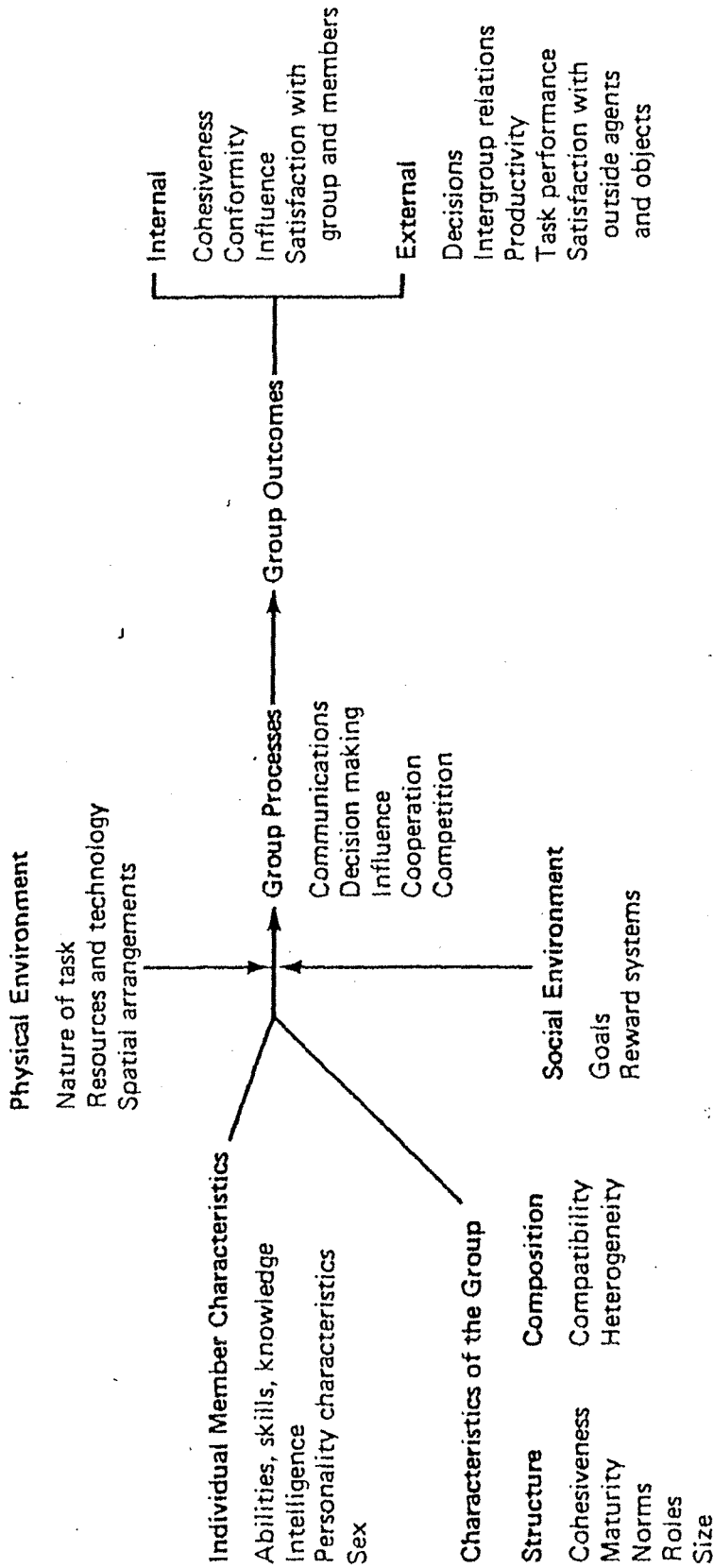
internal conflicts and frustrations that block the process (Lippitt, 1985).

According to Carthy (1988), the effectiveness of the group may be viewed in terms of the process involved in performance, satisfaction and utilisation of available resources to accomplish the recognised goals. Performance of the group and satisfaction of the individuals are indicators of group effectiveness.

The model of group behaviour developed by Jewell and Reitz (1981), provides an overview of factors which determine group outcomes (Figure 8).

Group processes such as communication, decision making, influence, and co-operation are products of individual member characteristics and the structure and composition of the group. These factors interact with the group's physical environment, and social environment to affect both internal and external group outcomes.

Both leadership and group dynamics factors such as cohesiveness, can have an important impact on group performance. Effective leader establishes a relationship with members, communicating credibility, trust worthiness and good intention and takes responsibility for the quality and maintenance of an effective group climate. Effective leaders help their groups counteract forces that interfere with their ability to make quality decisions (Gouran, 1982 and Wood, 1987).



A model of group behaviour

Figure 8

Lott and Lott (1985) define cohesiveness as the degree to which group members are attracted to each other and share common goals. It is the force with which the individuals are knitted with the group. The more the cohesiveness, the more is the degree of individuals' identification with the group (Kolasa, 1989).

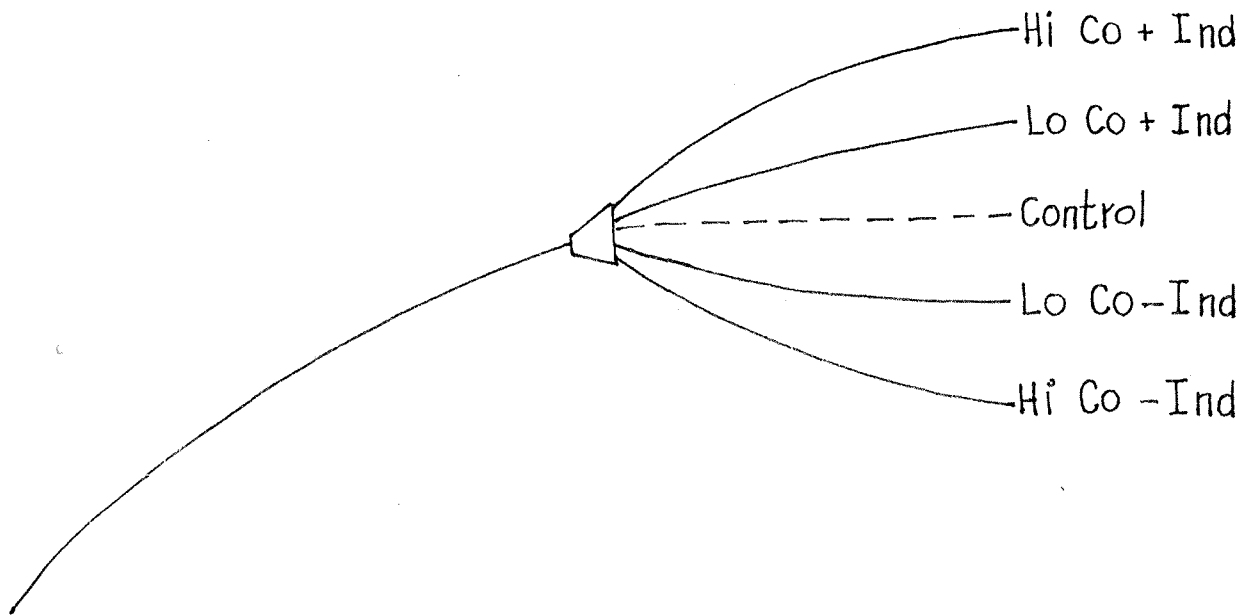
Research carried out by Berkowitz (1984) had shown that highly cohesive groups were more effective than those with less cohesive groups and also their productivity would be higher than that of the less cohesive groups. The relationship of cohesiveness with productivity depends on the performance related norms established by the group (Figure 9).

Schachter (1989) studied the effect of group cohesiveness and interaction (influence) on productivity. The "pitchfork" productivity curve as given in Figure 10, implies that highly cohesive groups have very powerful dynamics for human resources management. On the otherhand, the low cohesive groups are not so powerful. However, of even more importance to human resources management is the variable of induction. Performance depends largely on how the high or low cohesive group is induced.

		Cohesiveness	
		High	Low
Performance Norms	High	High Productivity	Moderate Productivity
	Low	Low Productivity	Moderate to low productivity

RELATIONSHIP BETWEEN GROUP COHESIVENESS, PERFORMANCE NORMS AND PRODUCTIVITY

Figure



PITCHWORK PRODUCTIVITY CURVE

Figure.

The factors influencing group cohesiveness are shown thus:

<u>Factors that increase Group cohesiveness</u>	<u>Factors that decrease Group cohesiveness</u>
Agreement on group	Disagreement on goals
Frequency of interaction	Large group size
Personal attractiveness	Unpleasant experiences
Intergroup competition	Intragroup competition
Favourable evaluation	Domination by one or more members

Group size affects not only communication but the extent to which members are motivated to carry out tasks. There appears to be more satisfaction and cohesiveness with smaller groups. A small group allows more opportunity for participation. It has the potential for developing the greatest degree of intimacy. As size increases, members tend to show greater disagreement and greater antagonism toward others (Rosenfeld, 1983).

The study on 'Empowering Rural Women through Extension Education' by Srinath and Thangamani (1992) revealed that preparing the target women for group action is the first step in any effort towards empowerment. The multivariate comparison between the two groups - participants and non-participants in an action programme, based on the eight features-self perception, perception of role of women in the society, economic independence, decision

making, innovativeness, attitudes towards group action, communication and desire to improve living conditions, using the discriminant function analysis indicated that the contribution of group action and innovativeness were the major features for discrimination.

Significant external inputs are necessary to bring together the self-employed in an activity-based functional group and give them the necessary cohesion and "know-how" to bring about changes in the existing pattern of resource use, or to lobby for activity-specific infrastructure. Numerous well-documented micro-projects exist to show that this is a complex process with a long gestation period and one which requires high quality community organization inputs (Matthai, 1983).

One of the heartening features is the increasing role played by Non-Governmental Organisations (NGOs) in India in women's development. Equally heartening is the government support extended to them. Collaboration between the government and the NGOs began soon after Independence.

NGO participation has been at various levels. They have been acting as grassroot programme implementing agencies, providing training for villagers and members of local women's organizations (Mahila Mandals) and working with state and central government and commercial banks in pilot projects. They have also done field research as was the case with the National Commission on Self-Employed Women.

Where women have formed their own co-operatives, like the milk co-operatives of Andhra Pradesh and Gujarat, credit services have become accessible to them. Experiments like the Self Employed Women's Association (SEWA), Working Women's Forum (WWF) and Annapurna Mahila Mandal (AMM) show that contrary to the common belief about women's ability to repay loans, even poor women have a better record in loan repayment than rich farmers (Shiva, 1991).

Working Women's Forum (WWF) in Tamilnadu has become an effective instrument of social change resulting in the economic independence of poor women, through their collective efforts. Women help each other and persuade other poor women engaged in unproductive efforts, to change over to productive ventures through credit assistance from WWF. Women have experienced better quality of life in terms of basic needs, children's education, housing facilities etc. Women have also learnt to be in custody of their (hard earned) income. Such a change in social attitudes among poor, illiterate women resulted in promoting alternative leadership within the household. Women have learnt the use of financial institutions and operate through group processes and group dynamics, resulting in a remarkable attitudinal and social change (Kharbanda, 1991).

Andhra Pradesh Dairy Development Co-operative Federation Limited (APDDCFL) was the first of the state level dairy

co-operative organizations to become involved in a major effort to integrate women producers into the co-operative structure. This Federation now has 17,000 women members organized into 210 Women's Dairy Co-operative Societies (WDCS) and 73,000 women members in mixed-gender Dairy Co-operative Societies. With support from the Ford Foundation, APDDCFL designed and carried out a project to organize women as members of dairy producer co-operatives and to improve their access to all the inputs considered essential to increase their productivity (World Bank, 1991).

In Chitoor district of Andhra Pradesh, a Rural Women's Dairy Association has been formed as the apex body for all the WDCSs in the district. Funds provided to the village co-operatives are deposited with banks to guarantee livestock loans to potential women producers. As repayments are made, credit is extended to other women (World Bank, 1991).

Bihar Women's Dairy Project which began only in 1987, was closely modeled on the APDDCFL experience and emphasized the organization of women's co-operative societies, revolving credit funds and linkages with IRDP for livestock loans for assetless women, community fodder development, feed subsidies, and herd improvement. Para-vet training for village women is also part of the package, along with technical training and co-operative management training for women producer members.

The coming together of the government, the NGOs and academic research bodies has also proved to be very successful in the Women's Development Programme of Rajasthan. This success has been replicated under the name of Mahila Samakhya in Uttar Pradesh, Karnataka and Gujarat. These programmes have the benefit of the sensitive handling of the local NGOs and the large scale support of Government structures, while the presence of research bodies has led to a more enlightened input. The presence of active groups has helped the government to bypass the traditional bottlenecks of communication (Sharmshakti Report, 1988).

The Centre for Women's Development Studies (CWDS) in India assisted to form women's samities (Societies) in Bankura village of West Bengal as instruments for generating employment and linked wasteland development to women's work. Perhaps for the first time women have participated systematically in the important sectors of land use planning and soil conservation, thereby changing both the common and private environment.

The project has aroused initiative among women in adjoining blocks and districts also and large offers of land donation have been made to the women's groups by the communities. There has been a notable impact on the government's delivery mechanism in the local area for schemes and programmes directed towards the target groups. The Bankura model of development via managerial

III METHODOLOGY

This investigation was undertaken on the following lines:

- A. Study on the Profile of the DWCRA Programme in Periyar District and
- B. Micro level Analysis of the Programme for its Impact on the Beneficiaries.

A. Study on the Profile of the DWCRA Programme in Periyar District

The study on the Profile of the DWCRA Programme involved the following steps:

- 1. Selection of the locale of research
- 2. Conduct of the study and
- 3. Interpretation of the findings of the study.

1. Selection of the locale of research

Periyar District, Tamil Nadu, was selected for this study keeping in mind the following criteria:

- a. This district was one of the 50 districts where the DWCRA programme was initiated in the first phase itself i.e. in 1983-84. With a humble beginning of 20 groups in two blocks during 1983-84, this programme was extended to cover 650 groups in all the 20 blocks during 1991-92 involving 10,547 rural women. Tradewise also the programme has been expanded to include 85

trades. This expansion in terms of coverage and trades necessitated research in quantitative and qualitative dimensions of the programme.

- b. Periyar district located 100 km away from Coimbatore, had close proximity for the researcher to do the study personally.
- c. At the request of the DRDA, Periyar District, during the year 1989-90, Avinashilingam Deemed University had conducted a few training programmes on Development/Management for the officials and non-officials involved in the programme and hence a good rapport established with various categories of officials who assured their co-operation in the conduct of this study.

Figure 11 gives the locale of the study.

2. Conduct of the study

The profile was studied mainly from secondary sources of data namely the records maintained at the DRDA, blocks and the credit institutions and supplemented by personal discussions with the officials and observations by the researcher through visits to all the 20 blocks in the district.

Several rounds of discussions were held with the Project Officer, DRDA, APO-DWCRA, the two special supervisors, Block

PERIYAR DISTRICT - LOCALE OF THE STUDY

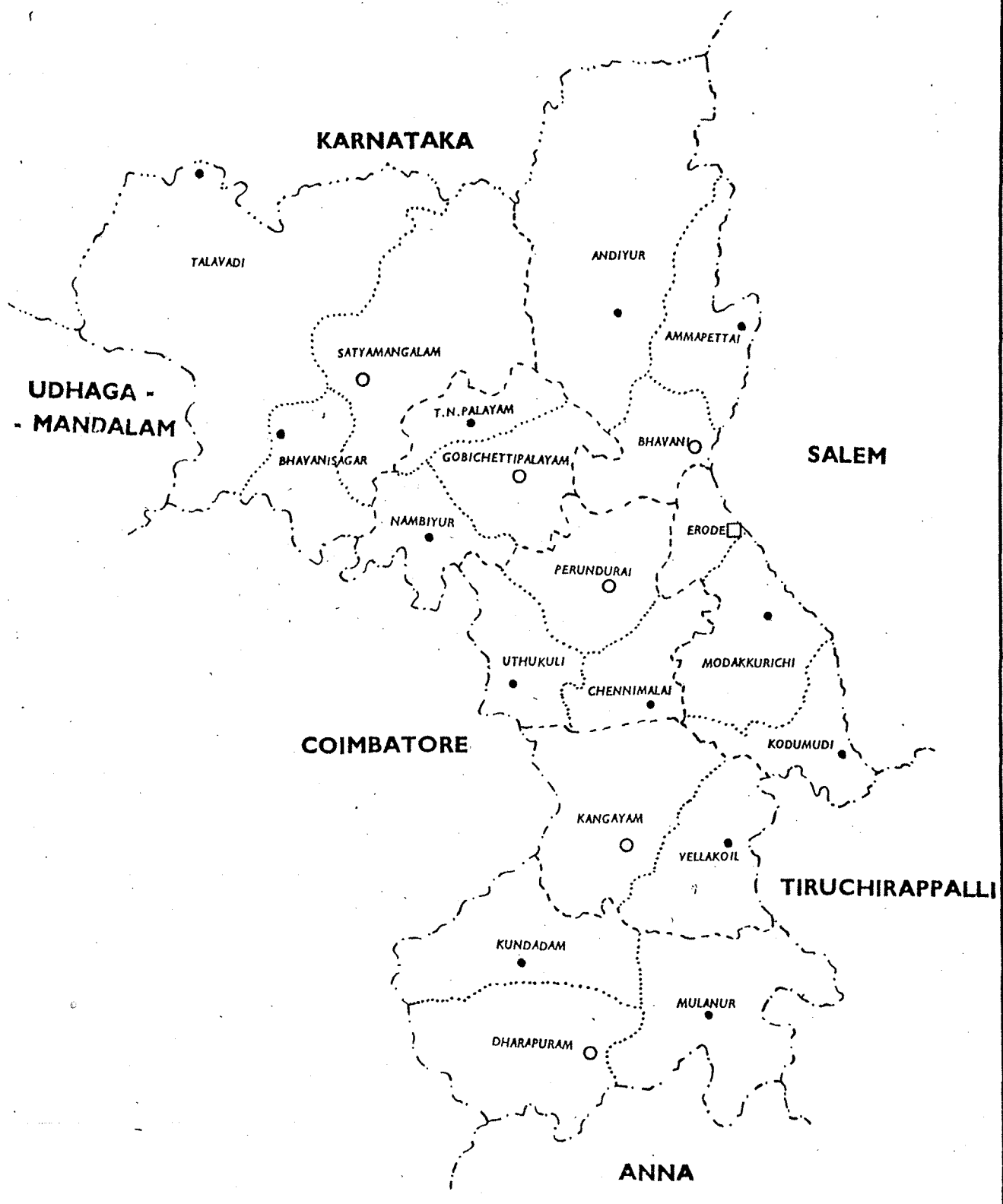


Figure 11

Development Officers and the Women Rural Welfare Officers (Gram Sevikas) monitoring the programme at the grassroot level.

3. Interpretation of the findings of the study

The data thus collected were processed and presented and discussed in terms of the following:

- a. Coverage of the programme
- b. Administrative details
- c. Income generation activities undertaken
- d. Financial implications and
- e. Social inputs in the programme.

a. Coverage of the programme

This aspect is dealt with in terms of the following:

- i. coverage of the blocks and
- ii. coverage of the beneficiaries

i. Coverage of the blocks

Periyar was one of the two districts in Tamil Nadu where DWCRA was initiated on a pilot basis during 1983-84. The programme initially covered only two blocks each with ten groups. Subsequently the programme had grown in stature, covering all the 20 blocks of the district with 650 groups, by March 1992. Table V shows the details of coverage.

TABLE V
DETAILS OF COVERAGE UNDER DWCRA IN PERIYAR DISTRICT

S.No.	Blocks	Yearwise allocation of groups								Total	Groups formed exclusively for SC/ST	
		1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	1989-90	1990-91			1991-92
1.	Erode	-	-	10	8	10	-	2	-	2	32	14
2.	Modakurichi	-	-	10	7	10	-	3	-	2	32	4
3.	Kodumudi	-	10	-	10	10	-	0	-	2	32	16
4.	Perundurai	10	-	-	10	10	-	0	-	2	32	4
5.	Chennimalai	-	-	10	10	8	-	2	-	2	32	6
6.	Uthukuli	-	10	-	7	10	-	3	-	2	32	6
7.	Kangayam	-	-	10	7	10	-	3	-	4	34	7
8.	Vellakoil	-	-	10	7	12	-	1	-	4	34	20
9.	Dharapuram	-	10	-	7	10	-	3	-	2	32	7
10.	Kundadam	-	10	-	7	12	-	1	-	2	32	9
11.	Mulanur	-	10	-	10	9	-	1	-	2	32	20
12.	Ammamet	-	10	-	7	7	-	6	-	2	32	6
13.	Anthiyur	-	10	-	10	7	-	3	-	2	32	1
14.	Bhavani	10	-	-	10	9	-	1	-	2	32	4
15.	Gobi	-	-	10	10	7	-	3	-	4	34	5
16.	Nambiyur	-	10	0	10	10	-	0	-	2	32	2
17.	T.N.Palayam	-	-	10	8	12	-	0	-	4	34	0
18.	Sathy	-	-	10	10	9	-	1	-	4	34	4
19.	Bhavani Sagar	-	10	0	10	6	-	4	-	2	32	2
20.	Thalavadi	-	10	20	0	0	-	0	-	2	32	4
		20	100	100	165	178	N11	37	N11	50	650	145

While in 1983-84, only Perundurai and Bhavani blocks were covered, all the 20 blocks in the district were covered by 1985-86. In the subsequent years, additional groups were formed in all the blocks to make a total of 650 groups by March 1992. An intensification of the programme was observed during 1986-87 and 1987-88. However, new groups were not started during 1988-89 and 1990-91. It was noteworthy that 145 out of the 650 groups i.e. nearly 25 per cent were formed exclusively for SC/ST which is in tune with the objectives contemplated in the scheme by policy makers.

ii. Coverage of the beneficiaries

The 650 groups formed till March 1992 had a total coverage of 10,547 women beneficiaries. The details of yearwise coverage are as given in Table VI.

TABLE VI
COVERAGE OF THE BENEFICIARIES

S.No.	Year	No. of groups formed	Number of beneficiaries		
			SC/ST	Others	Total
1.	1983-84	20	0116	0262	0378
2.	1984-85	100	0918	0981	1899
3.	1985-86	100	1135	0677	1812
4.	1986-87	165	1024	1593	2617
5.	1987-88	178	1714	1026	2740
6.	1988-89	-	-	-	-
7.	1989-90	37	0369	0219	0588
8.	1990-91	-	-	-	-
9.	1991-92	50	0133	0380	0513
Total		650	5409	5138	10547

It was interesting to note that out of the 10,547 beneficiaries, 5,409 beneficiaries (51.3 per cent) belonged to scheduled castes and scheduled tribes.

b. Administrative details

The administrative set up of DWCRA in Periyar District was found to be in conformity with the set up stipulated in the policy framework. Two supervisors appointed by UNICEF have been functioning in the district, each being responsible for 325 groups.

Although 20 posts of Gram Sevikas (G.S) were sanctioned for DWCRA, @ one per block, only 17 were in position and three posts remained vacant at the time of the study. In addition to the G.S. DWCRA in every block, either the Mukhya Sevika or one of the two regular Gram Sevikas were expected to assist the programme.

c. Income generation activities undertaken

The DWCRA groups are assisted for a variety of economic activities, ranging from the traditional livestock related or handloom based activities to modern, unconventional pursuits such as artificial gem (diamond) cutting, nepali looms or mushroom cultivation. There has been a phenomenal expansion in the types of trades from just 23 in 1983-84 to 85 trades in 1991-92. The trades were classified by the researcher under six categories and are given in Table VII.

TABLE VII
INCOME GENERATION ACTIVITIES UNDER DWCRA

S. No.	Income generation activities	Number of groups undertaking	Percentage n:650
I. Livestock related			
1.	Milch animals	75	11.5
2.	Goat rearing	27	8.2
3.	Sheep rearing	23	3.5
4.	Rabbit rearing	20	3.1
5.	Calf rearing	14	2.2
6.	Bee keeping	9	1.4
	Total	<u>168</u>	<u>25.9</u>
II. Textile related			
7.	Towels weaving	44	6.8
8.	Bedsheets weaving	35	5.4
9.	Tailoring	17	2.6
10.	Ambarcharka	14	2.6
11.	Bedspreads and pillow covers stitching	9	1.4
12.	Cloth bag stitching	6	0.9
13.	Carpet weaving	5	0.7
14.	Saree weaving	5	0.7
15.	Cutpieces sales	5	0.7
16.	Dhoties weaving	4	0.6
17.	White cloth weaving	4	0.6
18.	Waste yarn business	4	0.6
19.	Khadi cloth weaving	3	0.5
20.	Readymade garments sale	3	0.5
21.	Silkworm breeding	3	0.5
22.	yarn twisting	3	0.5
23.	Yarn rewinding	2	0.3

(Contd.)

TABLE VII (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Percentage n:650
24.	Woolen works	2	0.3
25.	Nepalilooms	2	0.3
	Total	170	26.1
III. Food related			
26.	Masala powder making	23	3.5
27.	Coconut kernel processing	19	2.9
28.	Food preservation	7	1.1
29.	Vegetable sales	6	0.9
30.	Canteen	6	0.9
31.	Snack preparation	5	0.7
32.	Juice preparation	4	0.6
33.	Dry fish process	4	0.6
34.	Puffed rice processing	3	0.5
35.	Grocery sales	3	0.5
36.	Butter extraction	3	0.5
37.	Palm jaggery	3	0.5
38.	Vermicelli making	2	0.3
	Total	88	13.5
IV. Agrowaste/byproducts			
39.	Koraimat weaving	23	3.5
40.	Mushroom cultivation	22	3.4
41.	Coir rope making	8	1.2
42.	Aloe fibre rope making	2	0.3
43.	Leaf plate making	1	0.2
	Total	58	8.9

Contd.

TABLE VII (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Percentage n:650
V. Building materials			
45.	Coconut thatches making	37	5.7
46.	Brick kiln	9	1.3
47.	Lime kiln	3	0.5
48.	Quarry work	1	0.2
	Total	50	7.7
VI. Consumer articles			
49.	Artificial gem cutting	14	2.2
50.	Battery work	6	0.9
51.	Distilled water preparation	6	0.9
52.	Camphor making	5	0.7
53.	Bamboo baskets making	5	0.7
54.	Well baskets making	5	0.7
55.	Agarbathi making	4	0.6
56.	Clay toys making	4	0.6
57.	Pottery work	4	0.6
58.	Charcoal preparation	4	0.6
59.	White chalk pieces making	3	0.5
60.	Phenyl and deodorant making	3	0.5
61.	Writing ink making	3	0.5
62.	Stamp pad/ink making	3	0.5
63.	Bleaching powder making	3	0.5
64.	Washing and cleaning powder making	3	0.5
65.	Soap oil and washing soap making	3	0.5
66.	Wax candles making	3	0.5
67.	Paper envelopes making	2	0.3
68.	Plastic cover bag making	2	0.3

Contd.

TABLE VII (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Percentage n:650
69.	Rexin bag making	2	0.3
70.	Leather sandals making	2	0.3
71.	Leather shoes making	2	0.3
72.	Whips making	2	0.3
73.	Lady's wig making	2	0.3
74.	Gunny bas stitching	2	0.3
75.	Wetgrinder stones	2	0.3
76.	Arappu powder making	2	0.3
77.	Cot tape making	2	0.3
78.	Shampoo/kum kum making	2	0.3
79.	Liquid blue making	2	0.3
80.	Fishing net weaving	2	0.3
81.	Broom making	2	0.3
82.	Wirebag making	2	0.3
83.	Ornaments (gold plate covering)	1	0.2
84.	Disco decoration	1	0.2
85.	Handglouses stitching	1	0.2
	Total	116	17.9
	Grand Total	650	100.0

Glossary

Ambarcharka is a spinning wheel.

Dhoty is a long piece of cloth worn by men in Indian style.

Nepali loom is a special loom from Nepal to facilitate for creation of novel designs.

Masala powder is made of spices and is used in the preparation of almost all Indian dishes.

Coconut kernel processing is a preliminary process for coconut oil extraction.

Puffed rice is used as a snack which ^{is} prepared by a special method of roasting soaked rice.

Korai mat weaving using 'Korai' - an indigenous grass.

Leaf plate making is prepared by stitching together the leaves of a special variety, throw away 'eating plates'.

Coconut thatches are woven out of coconut (palm) leaves to make traditional roofing materials.

Well baskets are special types of baskets made of thorny twigs.

Whip is a short rope tied to a stick used by bullock carts drivers to control the bulls.

Arappu powder is an indigenous herbal shampoo.

Kum kum is a traditional make up item made of turmeric, which is applied by women on their foreheads.

Textile related activities undertaken by 170 groups accounted for 27.15 per cent; livestock related activities were taken up by 25.85 per cent; manufacture of consumer articles by 17.85 per cent; food related articles by 13.54 per cent; preparation of articles from agrowaste/byproducts by 8.92 per cent and building materials by 7.69 per cent. By and large, the trade profile revealed domination of a few popular pursuits such as milch animals, towel weaving, coconut thatches making, bed sheet weaving, goat rearing, sheep rearing, masala powder making, koraimat weaving and mushroom cultivation (Figures 12 to 17).

d. Financial implications

This aspect is discussed on the following lines:

- i. Sources of financial assistance and
- ii. Extent of credit received by the beneficiaries

i. Sources of financial assistance

DWCRA groups received loans from financial institutions - the Commercial banks, regional rural banks and co-operatives and subsidy from DRDA in the same pattern as in the case of IRDP. Out of the 650 groups, 541 groups (83 per cent) covering 9442 beneficiaries were covered under this category.

Besides the groups covered under IRDP, there existed groups benefitting only from the revolving fund (grant) allotted for the groups. They obtained only seed capital from the revolving fund



BRICK MAKING



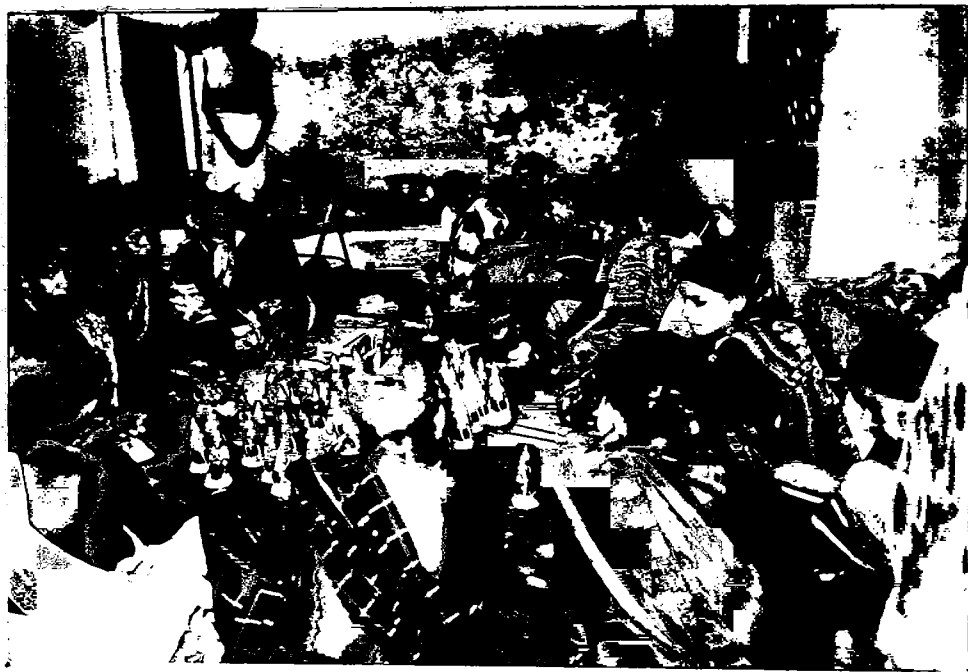
TAILORING



PHNYL MAKING



ENVELOPE MAKING



TOY MAKING



CLEANING POWDER MAKING



WIP MAKING

repayable in easy instalments without interest but do not have the benefit of subsidy. These groups may be termed as non-subsidy groups. There were 109 such groups (17 per cent) with 1125 women under the non-subsidy category.

ii. Extent of credit received by the beneficiaries

Table VIII illustrates the loan/subsidy components involved in the programme.

TABLE VIII
FINANCIAL ASSISTANCE TO DWCRA GROUPS IN PERIYAR DISTRICT

S.No.	Years	Rs.lakhs		
		Loan	Subsidy	Total
1.	1983-84	6.92	3.26	10.18
2.	1984-85	32.63	16.16	48.79
3.	1985-86	19.79	10.01	29.80
4.	1986-87	35.37	18.17	53.54
5.	1987-88	66.93	53.78	120.71
6.	1988-89	-	-	-
7.	1989-90	14.81	8.64	23.45
8.	1990-91	-	-	-
9.	1991-92	8.06	5.57	13.63
Total		184.51	115.59	300.10

Over the nine year period, DWCRA had received financial assistance to the tune of Rs.300.10 lakhs in the proportion of Rs.184.51 lakhs (61.5 per cent) as loan and Rs.115.59 lakhs (38.5 per cent) as subsidy.

Table IX shows the amount of loan received by the individual beneficiaries of the loan groups.

TABLE IX
EXTENT OF LOAN RECEIVED BY THE BENEFICIARIES (LOAN GROUPS)

S.No.	Amounts in Rs.	Percentage of beneficiaries n : 9422
1.	Upto 1000	36.7
2.	1001 - 2000	29.6
3.	2001 - 3000	16.4
4.	3001 - 4000	13.2
5.	4001 - 5000	2.4
6.	5001 - 6000	0.9
7.	6001 - 7000	0.8

For 36.7 per cent beneficiaries, the loan amount was less than Rs.1000; 29.6 per cent received between Rs.1001 - 2000; 16.4 per cent between Rs.2001 - 3000; 13.2 per cent between Rs.3001 - 4000;

2.4 per cent from Rs.4001 - 5000; 0.9 per cent from Rs.5001 - 6000 and 0.8 per cent from Rs.6001 - 7000.

These beneficiaries received subsidies also from the DRDA in proportion to the loan amounts, i.e. 25 per cent of the unit cost for marginal farmers, agricultural labourers, rural artisans and non agricultural labourers; 33.33 per cent for scheduled castes and 50 per cent for scheduled tribes.

e. Social inputs in the programme

The social inputs given for DWCRA beneficiaries are as follows:

- i. Multipurpose centres
- ii. Arrangements for raw material supply and marketing
- iii. Thrift and Credit Society and
- iv. Community Based Convergent Services (CBCS)

i. Multipurpose centres

Table X gives details of the multipurpose centres established in Periyar District.

TABLE X

DETAILS OF MULTI-PURPOSE CENTRES FUNCTIONING
UNDER DWCR PROGRAMME, PERIYAR DISTRICT

S. No.	Name of the Block	M.P.Centre	MPCs completed	Cost (Rs. lakhs)	Activities carried out
1.	Perundurai	Vijayamangalam	1	1.90	Tailoring/TRYSEM/Gem cutting
2.	Modakurichi	T.Mettupalayam	1	1.70	Tailoring/TRYSEM/Flour Mill/Gem cutting
3.	Chennimalai	T.Vellode	1	2.00	Tailoring/TRYSEM/Sambar powder/Gem cutting
4.	Uthukuli	Kunathur	1	2.00	Tailoring/TRYSEM/Charcoal/Gem cutting
5.	Kodumudi	Sivagiri	1	2.00	Tailoring/TRYSEM/Napali weaving/Gem cutting
6.	Dharapuram	Veerachimangalam	1	1.90	Tailoring/TRYSEM/Butter extraction/Gem cutting
7.	Mulanur	Mulanur	1	1.80	Tailoring/TRYSEM/Sambar powder/Gem cutting
8.	Ammamet	Murali	1	1.75	Tailoring/TRYSEM/Sambar powder/Gem cutting
9.	Bhavani	Mylambady	1	1.90	Tailoring/TRYSEM/Masala powder/Gem cutting
10.	Gobi	Mallipalayam	1	2.00	Tailoring/TRYSEM/Washing powder/Gem cutting
11.	T.N.Palayam	Kodayampalayam	1	1.95	Tailoring & Readymades/TRYSEM/Gem cutting

(Contd.)

TABLE X (Contd.)

S. No.	Name of the Block	M.P.Centrrre	MPCs completed	Cost (Rs. lakhs)	Activities carried out
12.	Nambiyur	Nambiyur	1	2.00	Tailoring/TRYSEM/Masala powder/Gem cutting
13.	B.Sagar	Ponmedu	1	2.00	Tailoring/TRYSEM/Wirebags/Gem cutting
14.	Talavady	Sosayapuram	1	1.90	Tailoring/TRYSEM/Masala powder/Gem cutting
			14	26.80	

Fourteen out of the 20 blocks had established multipurpose centres at the rate of one per block constructed at a cost of Rs.1.25 to 2.00 lakhs. The centres were utilised for the conduct of trades, TRYSEM training and child care activities (Figure 18).

ii. Arrangements for raw material supply and for marketing

A District Supply and Marketing Society (DSMS) has been established in the District in 1992 for the supply of raw materials and for marketing the finished products by the DW CRA groups.

Table XI shows the marketing/tie up arrangements made for selected trades under DW CRA.

TABLE XI
TIE-UP ARRANGEMENTS FOR MARKETING

S. No.	Activities	Marketing/Tie-up arrangements made
1.	Masala/Sambar powder	Supplied to all the noon meal Centres in the district
2.	Vegetable vending	Supplied to noon meal centres
3.	Towel weaving, Saree weaving, Carpet weaving, Dhothi weaving and Bedsheet weaving	Weavers Co-op. Societies functioning under the Department of handlooms and textiles. Supply yarn and get back the finished goods.
4.	Ambar charka, yarn twisting and Nepali loom White cloth weaving	Tied up with Sarvodhaya Sangh
5.	Gem-cutting	Tied up with Gem Park, Trichy Tied up with the gem cutters Co-op Society
6.	Bee keeping	Tied up with the bee keepers Co-op Society
7.	Coir making	Tied up with the Coir Makers Society
8.	Mat weaving- korai mats	Supplied to noon meal centre and co-operative societies
9.	Polythene covers	Supplied to units preparing Sambar powder
10.	Cleaning Power and Phenyl	Supplied to noon meal centres
11.	Envelopes making, Ink, Stamp pad ink and Bleaching Powder	Supplied to Panchayat/Govt. Offices
12.	Chalk making	Supplied to all Panchayat Schools/ Govt. Schools

(Contd.)

TABLE XI (Contd.)

S.No.	Activities	Marketing/Tie-up arrangements made
13.	Distilled water and Battery acid	Supplied to the Petrol bunks/Telephone Exchanges
14.	Mushroom	Departmental Stores
15.	Rabbits	Supplied to the Tamil Nadu Rabbit Rearing Federation

The nutritious noon meal centres are the major avenues for marketing a number of products. Tie-up arrangements with Co-operative Marketing Societies have been made for 14 trades.

iii. Thrift and Credit Society

A Thrift and Credit Society has been instituted in Periyar District during 1992-93 to inculcate the habit of thrift and savings; 85 groups have been brought under this scheme benefitting 804 members.

iv. Community Based Convergent Services (CBCS)

In accordance with the guidelines issued by the Ministry of Rural Development, Govt. of India in March 1992, the new concept of Community Based Convergent Services (CBCS) has been instituted as part of DW CRA in selected three blocks of Periyar District, namely Mulanur, Perundurai and Sathyamangalam. Under this, an attempt is made to integrate with the existing income generation projects, delivery of other services such as nutrition, health, family welfare, water and energy and literacy.

Available data with the different blocks revealed that Periyar District has 1738 Noon Meal centres; 61 Primary Health Centres (PHC) and 412 subcentres; 5,463 handpumps and 1698 power pumps installed for water supply; 19,160 bio-gas plants and 6,290 adult education centres.

In 1991-92, Periyar District started implementing the Intensive Sanitation Programme (ISP) sponsored by UNICEF whereby 37,492 low cost latrines have been installed.

CBCS also takes into account the existence of noted voluntary organisations in the area for collaborative efforts. The three voluntary organisations identified for such joint ventures are Rural Institute for Community Education (RICE), Mulanur, Mercy Educational Welfare Society, Perundurai and MYRADA, Talavadi, Sathyamangalam.

B. Microlevel Analysis of the Programme for its Impact on the Beneficiaries

This aspect of the study was done on the following lines:

1. Studying the status of the groups and associated factors
2. Examining the status of the income generation activities and associated factors
3. Analysing the income generation activities under DWCRA for their economic returns and
4. Eliciting the behavioural changes in the beneficiaries.

1. Studying the status of the groups and associated factors

The major objective of this aspect of the study was to analyse the organisational behaviour exhibited by the DWCRA groups. This was done on the following lines:

- a. Selection of 'active' and 'inactive' groups
- b. Identification of factors having association with the 'active' status of the groups
- c. Conduct of the study and
- d. Processing the data collected.

a. Selection of 'active' and 'inactive' groups

The district officials, supervisors and the BDOs were requested to furnish a list of 'active'* and 'inactive'** groups in the different blocks. From these lists, the researcher selected at random, one 'active' group and one 'inactive' group per block for in-depth study. The total number of groups thus selected were 20 for the 'active' category and 20 for the 'inactive' category.

b. Identification of factors having association with the 'active' status of the groups

The officials at the district and block levels were interrogated on the attributes they had placed to judge a group to be 'active' or otherwise. The responses were analysed and

* The groups which were considered successful and continued to function at the time of investigation were categorised as 'active'.

** The groups which were defunct and failed were termed as 'inactive'

several factors emerged. Consultation with experts in behavioural science and literature on organisational behaviour gave a few more pointers. Based on these, a checklist was prepared to assess group behaviour contributing to, or deterring group performance which contained 14 factors pertaining to personal attributes, characteristics of the groups and external factors (Appendix I).

c. Conduct of the study

The checklist thus prepared and pretested was administered to one randomly selected member from each of the 20 'active' and the 20 'inactive' groups already identified. The total sample thus selected had 40 respondents.

Several items in the checklist pertained to assessment of the leadership traits; therefore, in order to minimise bias with regard to responses on the functioning of the groups, only the randomly selected group members and not the organisers of the groups were included as sample for this aspect of the study.

(i) Personal attributes

Educational status, marital status, skill training and capacity of the group organiser were the features analysed under the main factor 'personal attributes'.

Educational status of the group members: Education will influence productivity and participation in the group activity. More the literates in the group more could be the intensity of the above

aspects. Therefore the group consisting of all literates was given the maximum score while the group having all illiterates was offered the minimum score.

Educational status	Scores
All literates	3
Literates and illiterates mixed	2
Illiterates	1

Marital status: Since the 'married' status will always be characterised by added responsibility and settled life so essential for the sustenance of the activities initiated, groups which were composed of married women alone were given the maximum scores while the minimum scores were given to the groups with unmarried women only.

Marital status	Scores
Married alone	3
Married and unmarried mixed	2
Unmarried alone	1

Skill training: Training can be provided either for initiating new economic activities or for activities that women have already been doing, by upgrading the skills or introducing improved technology into the work. Skill training is an essential factor for the success

of the self employment activity under DWCRA. The scores given to this aspect are as shown below:

Skill training	Scores
Provided and considered adequate	3
Provided but not adequate	2
Not provided at all	1

Leadership evinced by the group organiser: In the Indian context, 'personal localite' sources mainly through the leaders in a rural setting, continue to exercise their influence on adoption of desirable practices by the members they are interacting with. The group organiser is expected to play a pivotal role in the successful conduct of the DWCRA programme. The scoring was done based on the role performance of the group organisers as perceived by the group members under study.

Role performance of leaders	Scores
High	3
Moderate	2
Low	1

(ii) Characteristics of the group

Group size, time spent together, understanding common goals, basis for group formation, group participation, interactions within the group, decision making by the group and group cohesiveness were the characteristics of the group analysed in depth.

Group size: The group size affects the groups' overall behaviour and cohesiveness. Smaller groups were faster at completing tasks than the larger ones (Hare, 1986). Therefore maximum score was given to the smallest groups with less than 10 members followed by groups with 11-15 members and, large groups with 16-20 members were given the minimum scores.

Group size	Scores
Up to 10	3
11 - 15	2
16 - 20	1

Time spent together by the group: Longer the time spent together under one roof, higher would be the cohesiveness of the groups. The opportunity for group members to spend time together is dependent on their physical proximity. This factor was scored as follows:

Time spent together	Scores
Working together every day	3
Meeting once a week only	2
Meeting occasionally	1

Understanding common goals: Group interactions lead to the discovery of common feelings, common interests and goals (Insko and Wilson, 1987). In DWCRA, besides the common goal of income generation from

the trades, the feeling of identity with the entire group is expected to be achieved for far reaching social benefits. The scoring pattern followed for this aspect is as given below:

Degree of understanding goals	Scores
High	3
Medium	2
Low	1

Basis for group formation: If the group has been formed on sound basis, opportunities for participation would be enhanced which would pave way for the accomplishments of the common goals of the group. This factor was scored as follows:

Group formation	Scores
Fully satisfactory	3
Partially satisfactory	2
Not at all satisfactory	1

• **Group participation:** Participation as a group in programmes such as exhibitions and fairs, block and district level meetings, competitions etc., would provide avenues for the members to widen their horizons and build their self confidence. Therefore the level of participation as a group was considered a positive variable and scores assigned thus.

Level of participation	Scores
Highly satisfactory	3
Moderately satisfactory	2
Not at all satisfactory	1

Interactions within the group: Group processes such as communication, decision making, influence and cooperation are products of individual member characteristics manifested through interaction within the group (Jewell and Reitz, 1981 and Hill, 1982). This aspect was scored high, medium and low as judged from the points of views of respondents.

Degree of interaction within the group	Scores
High	3
Medium	2
Low	1

Decision making by the group: Decision making by the group members is the ultimate goal to be reached in DWCR, paving way for shared leadership. Group decisions would tend to be more accurate and are pointers for the effectiveness of the group status (Shaw, 1981).

When the leaders had shared the decision making responsibility with the members, the group was given the highest score. Therefore, the maximum score was given to the group whose leader shared the ideas with the members and accepted the

suggestions of the members while making decisions. The minimum score was given to the group whose leader made decisions by herself.

Decision making pattern	Scores
Participatory group decisions	3
Members consulted in decision making	2
Decisions made by the leader herself	1

Group cohesiveness: Research by Berkowitz (1984) had shown that highly cohesive groups were more effective than those with less cohesive groups. Therefore, the group cohesiveness factor was taken as a variable and its influence on the effectiveness of the group studied. The group which had a high degree of confidence and trust amongst the members was assigned the maximum score while the minimum score was assigned to the group which had a low degree of understanding between the members.

Degree of confidence and trust among the members	Scores
High	3
Moderate	2
Low	1

(iii) External factors

Guidance from the extension administration and permanency of the staff incharge were the two attributes exercising their influence on the group as external factors.

Extension agency guidance: The success of any development programme would depend to a great extent on the intensity of the extension agency contact. Greater the frequency of contacts, higher would be the chances for the success of the programme. Therefore, this factor, extension agency contact was positively scored by assigning the highest score to the group which received guidance/help from the officials concerned (DWCRA Gram Sevika, Block Development Officer, bank officials and Supervisors of the programme), while the lowest score was given to the group which did not receive guidance/help from officials.

Extension agency guidance	Scores
Received guidance from officials	3
Contacted officials	2
Not aware of the officials at all	1

Permanency of Gram Sevika: In DWCRA programme, the Gram Sevika is the key person, who through her direct contacts is playing a crucial role in motivating the groups at the grass root levels. The investigator observed that the frequent transfer of the Gram Sevika (DWCRA) hinders her performance, adversely affecting the groups. Therefore maximum score was given to the group which had the contact of the same Gram Sevika for more than five years and minimum score to the group which had the contact for less than one year.

Contact with Gram Sevika	Scores
More than five years	3
1 - 5 years	2
Less than one year	1

2. Examining the status of the Income generation activities and associated factors

The success of the DWCRA programme centres around the viability of the income generation activities undertaken by the groups. Therefore an in depth analysis of the trades under DWCRA was carried out to understand the factors contributing to the success of the trades. This was done on the following lines:

- a. Selection of the 'active' and 'inactive' income generation activities
- b. Identification of factors having association with the 'active' status of the income generation activities
- c. Conduct of the study and
- d. Undertaking a case study on 'milch animal scheme'.

a. Selection of the 'active' and 'inactive' income generation activities

The district officials and supervisors were requested to furnish a list of ten most viable and ten least viable income generation activities based on the records of their economic returns and feasibility.

Two groups for each of the 10 'active' and 10 'inactive' income generation activities were randomly chosen for the indepth analysis. Thus 20 income generation activities (10x2 groups for the 'active' and 10x2 for the 'inactive' category) constituted the sample for this aspect of the study. The income generation activities thus selected are listed below:

S.No.	Active category	S.No.	Inactive category
1.	Carpet weaving	1.	Sheep rearing
2.	Dhoty weaving	2.	Rabbit rearing
3.	Bedspreads and Pillow covers stitching	3.	Calf rearing
4.	Waste yarn business	4.	Bee keeping
5.	Mushroom cultivation	5.	Tailoring
6.	Coir rope making	6.	Ambarcharka spinning
7.	Coconut thatches making	7.	Vermicelli making
8.	Artificial gem cutting	8.	Mat weaving
9.	Paper envelopes making	9.	Brick making
10.	Gunny bag stitching	10.	Wax candles making

b. Identification of factors having association with the 'active' income generation activities

In consultation with the officials of DWCRA at the district and block levels and economists, a checklist was prepared having a number of specific features contributing to the success of the

income generation activities,, grouped under 10 broad categories of factors (Appendix II). The factors thus identified were raw materials availability, adequacy of capital, quality of the assets procured, technology adoption, provision of skill training, provision of management training, facility of common work shed, marketing of the products, efficiency of the group organiser and monitoring and extension agency support. These factors were assigned scores and the mean values worked out for comparison.

c. Conduct of the study

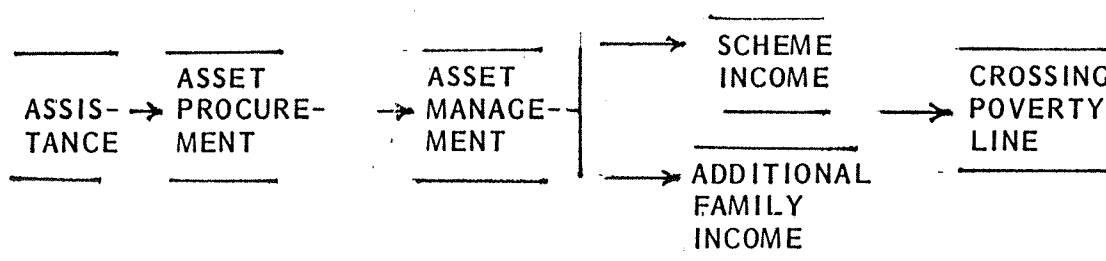
The group organisers were selected to be the sample for this part of the study. The checklist prepared was personally administered to all the 40 group organisers. The efficiency of the group organiser was judged by the Gram Sevika, DWCRA and Supervisors.

d. Undertaking a case study on milch animal scheme

Income generation activitywise analysis revealed that in Periyar District, the single largest number of groups (75) had pursued the 'milch' animal scheme. A unique feature observed was that the milch animal scheme had almost an equal number of 'active' as well as 'inactive' groups - 39 and 36 respectively. In order to understand the favourable and unfavourable factors calling for such a situation, a micro level case study on this trade was undertaken. A sample of 200 beneficiaries were selected to have equal representation from 25 'active' groups and 25 'inactive' groups adopting milch animal scheme. From each group, the group organiser and three members were selected. Appendix III gives the interview schedule used, to collect data from the sample of 200 beneficiaries.

3. Analysing the Income Generation activities under DWCRA for their economic returns

As Padmanabhan (1990) has conceptualized, the route beginning from the provision of financial assistance for a poverty alleviation programme to the stage of the beneficiary crossing the poverty line would be as indicated below.



The income generation activities in which the DWCRA groups were engaged, were managerial type of enterprises, which the beneficiary women performed contributing largely their own labour as well as services which of course necessitated some degree of managerial inputs including risk taking. The concept of economic returns or profit from the activities is a composite concept since the influence of the various economic and managerial factors could not be isolated from each other as they act in an integrated manner. Nevertheless, the main aim of the DWCRA programme was not oriented towards development of entrepreneurs but to raise the family income of the poor women beyond the poverty threshold.

The scope of this study was therefore limited to the assessment of the economic returns from the income generation activities under DWCRA based on incremental income to the households.

The difference in the pre-credit and post credit income of the beneficiary households would indicate the quantum of income generated from the particular activity.

This aspect of the study thus involved the following steps:

- a. Selection of the sample
- b. Collection of data
- and c. Assessment of the economic returns from the income generation activities.

a. Selection of the sample

A two stage random sampling design was adopted, starting with income generation activities as the first stage and beneficiaries as the second stage. The sample thus selected included 200 beneficiaries representing all the 20 blocks and all the 83 trades. The two totally defunct groups were excluded from the study.

b. Collection of data

An interview schedule was prepared and administered to the beneficiaries as given in Appendix IV-Part A, which called for the nature of the activity, capital invested, time expenditure, gross and net income derived, loan repayment behaviour, utilisation of income etc.

The data was collected from the 200 beneficiaries selected, after developing good rapport with them.

c. Assessment of the economic returns from the income generation activities

The different parameters which were used in this study to assess the economic returns from the income generation activities undertaken by the 200 beneficiaries are described hereunder.

(i) Income generated

The income generated (net income) is an indicator of the financial viability or feasibility of the different activities undertaken by the DWCRA groups. The formula applied for this has been adopted from those used by Kausik (1993).

$$Y_g = Y_t - Y_r$$

Where

Y_g = Income generation

Y_t = Post credit income (91-92)

Y_r = Pre-credit income (86-87)

Statistical appraisal was done to find out the significance in the differences in income for the different categories of trades.

(ii) Income generation rate

In order to arrive at a comparative picture of the different income generation activities under study, the income generation rate was also calculated using the formula given below.

$$Y_{gr} = \frac{Y_t - Y_r}{Y_r} \times 100$$

Where Y_{gr} = income generation rate

(iii) Poverty alleviation rate

The extent to which the income generated from the different activities undertaken by the women has helped their families to be

raised beyond the threshold of poverty was worked out using the following formula

$$E_r = \frac{B_c}{B_b} \times 100$$

Where E_r = Poverty alleviation rate

B_c = Beneficiaries crossing the poverty line due to DWCRA credit feasibility

B_b = Beneficiaries who were below the poverty line at the pre-assistance stage

(iv) Capital Output Ratio (COR)

The Capital Output Ratio is defined as the requirement of capital to generate at least an amount of output or income equal in value or in physical terms to the amount of capital invested. It indicates the performance and efficiency (effectivity) of the capital. If one unit of income is derived from one unit of capital invested, the ratio is 1:1. There are also situations where the ratio can be either more than one or less than one (Tripathy *et al.*, 1985).

The income generating activities under DWCRA, may not call for a large capital investment. Furthermore the sample for this study was limited to a proportional sampling on the basis of the number of trades initiated under each category. For example 'paper envelopes making' was undertaken by only two groups out of which one group was included in this study. Thus generalisations based on Capital Output Ratio may not emerge out of this study based on individual trades. COR was therefore calculated for the categories of trades only.

As far as this study is concerned the credit availed by the DWCRA beneficiary (loan + subsidy in the case of IRDP categories

and loan alone for the non-subsidy category*) was considered as capital/investment. The gross income was considered to be the output.

The following method was used in estimating the Capital Output Ratio (COR)

$$\text{COR} = \frac{K}{O}$$

K = Total capital
O = Gross value of the output (income) per annum

(v) Incremental household income - credit ratio

This was assessed to find out the rate of return or productivity of credit used.

Whether or not the returns from the different income generation activities were commensurate with the credit inputs was judged applying the formula given below:

$$P_c = \frac{Y_t - Y_r}{C_u} \times 100$$

Where P_c = Rate of return/productivity of credit and

C_u = Quantum of credit

(vi) Impact of certain factors on income generation

The impact of the following on income generation was studied in order to have a comparative picture:

* Refer p.93, Chapter III.

1. Skill training provided
2. Time spent on the activity
3. Performance of the activity as a group and
4. Belonging to scheduled caste and scheduled tribes.

Skill training provided

A comparison was made between the activities initiated after skill training for the beneficiaries, and other trades which involved no such skills (traditional). For instance activities such as gem cutting, mushroom cultivation, tailoring and production of consumer articles necessitated skill orientation for the women to be involved. Hence the need to assess the success of the training. The differences were statistically tested.

Time spent on the activity

Karl Pearson's Coefficient of Correlation Test was used to bring out the relationship between time spent on a particular income generating activity and income generated.

Performance of the activity as a group

A comparison was made on the mean annual income of the beneficiaries undertaking the activities on individual basis against that of the women performing as a group. Statistical test ('t' test) was applied to establish significance of the differences in mean income.

Belonging to scheduled castes and scheduled tribes

Out of the two hundred respondents included for this aspect of the study 44.5 per cent belonged to the scheduled castes and scheduled tribes who are the focal thrust for poverty alleviation in the DWCRA programme. Therefore, an attempt was made to compare the pre and post credit income of SC/ST women with that of others.

Statistical appraisal was also done using 't' test to study the significance of differences.

4. Eliciting the behavioural changes in the beneficiaries

This aspect was studied on the following lines:

- a. Survey of the DWCRA beneficiaries to assess the qualitative changes fostered and
- b. Study of the impact of the training programme on Development Management.

a. Survey of the DWCRA beneficiaries to assess the qualitative changes fostered

This aspect of the study involved,

- i. Selection of the sample and
- ii. Conduct of the study.

i. Selection of the sample

The same 200 beneficiaries who were selected for assessing the economic returns from the programme, representing all the income

generation activities and all the blocks, constituted the sample for this part of the study also.

ii. Conduct of the study

A detailed schedule as given in Appendix IV Part 'B' was prepared, pretested and finalised to elicit details such as awareness about and utilisation of other developmental programmes in operation, end use of income generated, decision making within the family and group dynamics. The schedule administered included as one of its parts, an attitude scale which was developed, following the Likert pattern. Participatory observation done by the researcher supplemented the information elicited through the interviews.

b. Study of the impact of the training programme on development management

This aspect of the study involved the following:

- i. Organising the training programme and
- ii. Assessing the impact of the training.

i. Organising the training programme

At the request of the Project Officer, DRDA, Periyar District, Avinashilingam Deemed University, Coimbatore, in Collaboration with the Department of Women and Child Development, Ministry of Human Resource Development and the United States Agency for International Development (USAID), conducted a three days' intensive training programme in April 1989, in two batches for the beneficiaries and

officials involved in the programme, namely members and group organisers of DWCRA, Gram Sevikas (Additional Rural Welfare Officers), Extension Officer Social Welfare, Block Development Officers, Assistant Project Officer, Field Supervisors and representatives of non-government organisations in the district.

The training content included management inputs in the programme to enhance productivity and income, thrift and savings, better group dynamics, basics of nutrition, health and child care and integration of DWCRA with the other developmental programmes in operation in the district (Figure 19). Appendix V gives the detailed training schedule followed.

ii. Assessing the impact of the training

In order to assess the impact of the above training programme, a sample of 50 beneficiaries who participated in the training were interviewed with the help of a specially prepared interview schedule as given in Appendix VI.

Out of the 20 gram sevikas who attended the training, only ten continued in the post at the time of the investigation while the others had been transferred to other districts or shifted to other posts (Gram Sevika-general). The investigator evaluated the administrative performance of these ten gram sevikas against those who were not exposed to the training programme but were incharge of DWCRA. Appendix VII gives the checklist used for this purpose.

IV RESULTS AND DISCUSSION

The findings of this research are presented and discussed on the following lines:

- A. Status of the Groups and Associated Factors
- B. Status of the Income Generation Activities and Associated Factors
- C. Economic Returns from the Income Generation Activities undertaken by the DWCRA Groups
- D. Behavioural Changes fostered and
- E. Impact of the Development/Management Training.

A. Status of the Groups and Associated Factors

This aspect is discussed in terms of the following:

1. Status of the groups and
2. Factors associated with the 'active' status of the groups.

1. Status of the groups

Table XII gives the blockwise distribution of the 'active' and 'inactive' groups as judged by the district and block officials concerned.

TABLE XII
STATUS OF THE DWCRA GROUPS IN PERIYAR DISTRICT

S. No.	Name of the Block	Number of groups formed	Status of the groups			
			' Active '		' Inactive '	
			Number	Percent- age	Number	Percent- age
1.	Erode	32	24	75.00	8	25.00
2.	Modakurichi	32	22	68.75	10	31.25
3.	Kodumudi	32	18	56.25	14	43.75
4.	Perundurai	32	25	78.12	7	21.28
5.	Chennimalai	32	24	75.00	8	25.00
6.	Uthukuli	32	27	84.38	5	15.62
7.	Dharapuram	32	27	84.38	5	15.62
8.	Kundadam	32	19	59.38	13	40.62
9.	Mulanur	32	32	100.00	-	-
10.	Kangayam	34	22	64.70	12	35.30
11.	Vellakoil	34	34	100.00	-	-
12.	Ammapettai	32	21	65.63	11	34.37
13.	Anthiyur	32	15	46.87	17	53.13
14.	Bhavani	32	24	75.00	8	25.00
15.	Gobi	34	28	82.35	6	17.65
16.	Nambiyur	32	17	53.12	15	46.88
17.	T.N.Palayam	34	34	100.00	-	-
18.	Sathyamangalam	34	29	85.30	5	14.70
19.	Bhavanisagar	32	23	71.88	9	28.12
20.	Thalavadi	32	16	50.00	16	50.00
Total		650	481		169	
Mean value		-	-		74.00	
					-	
					26.00	

While 481 groups (74 per cent) were adjudged 'active', 169 groups (26 per cent) were reported to be 'defunct' (Figure 20-a). Blockwise analysis reveals that in three blocks (15 per cent), namely Mulanur, Vellakoil and T.N. Palayam, all the groups were adjudged to be 'active'. In five blocks (25 per cent) more than 75 per cent groups were 'active'. In another ten blocks (50 per cent), 50-75 per cent groups were 'active'. However, one block (10 per cent) reported of having only less than 50 per cent of the groups as 'active' (Figure 20-b).

2. Factors associated with the 'active' status of the groups

Personal attributes, characteristics of the groups and external factors were found to be associated with the 'active' status of the groups. There were a few social constraints also responsible for the inactive status of the groups mainly owing to the disintegration of the groups resulting from the migration of members after marriage and changing places of residence due to personal and family problems.

Table XIII gives the comparison of the mean scores obtained by the 'active' as well as 'inactive' groups for the different factors identified as conducive for effective functioning of the groups.

The mean scores obtained by the 'active' groups were higher than those by the inactive groups for all the factors. On statistical appraisal using the 't' test, it was found that the differences in

TABLE XIII
FACTORS ASSOCIATED WITH THE 'ACTIVE' STATUS OF THE GROUPS

S. No.	Factors	Mean scores		
		'Active' groups (n:20)	'Inactive' groups (n:20)	't' value
(i) Personal attributes				
1.	Educational status of the members	2.55	2.35	0.956
2.	Marital status of the members	2.55	2.40	0.737
3.	Skill training	2.20	1.95	1.086
4.	Leadership evinced by the group organiser	2.65	1.90	3.859*
(ii) Characteristics of the group				
5.	Group size	2.45	1.70	4.833*
6.	Time spent together by the group	2.60	1.60	6.292*
7.	Understanding common goals	2.75	1.80	7.025*
8.	Basis for group formation	2.60	1.45	7.179*
9.	Group participation	2.50	1.65	5.362*
10.	Interactions within the group	2.70	1.65	6.920*
11.	Decision making by the group	2.75	1.85	5.002*
12.	Group cohesiveness	2.55	1.30	8.055*
(iii) External factors				
13.	Extension agency guidance	2.45	1.25	7.931*
14.	Permanency of the Gram Sevika	2.35	1.00	12.337*

* Significant at 1% level

Score range 1-3 per item

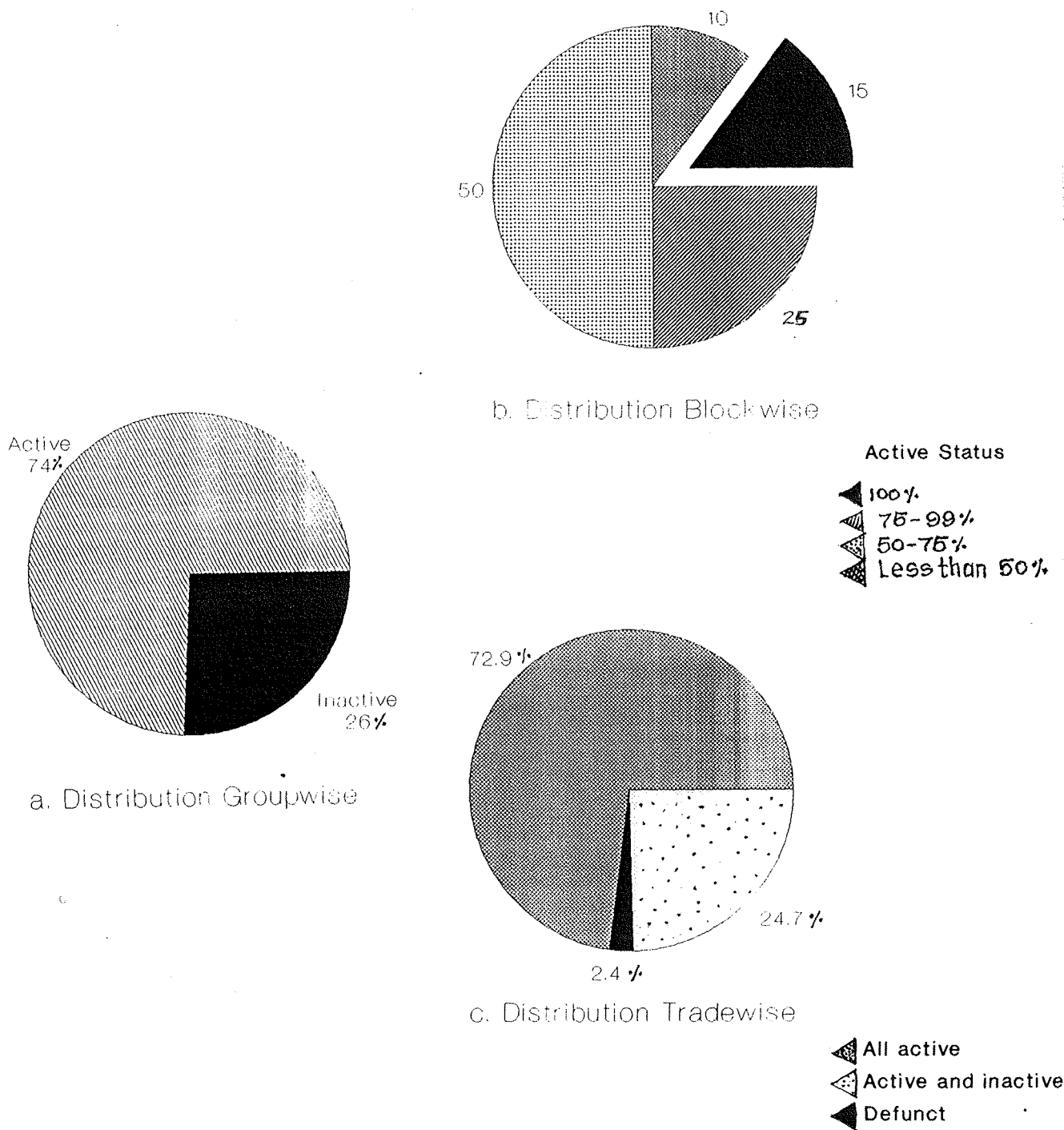


Figure 20
Status of DWCRAs Groups

mean scores between the 'active' and 'inactive' groups were statistically significant at 1 per cent level for all the factors related to group dynamics, external factors and for leadership evinced by the group organiser.

The findings of this part of the study mainly emphasize the organizational behaviour of the DW CRA groups directly influencing the 'active' status of the groups concerned. Figure 21 illustrates an empirical model on organizational behaviour as emerging from this study on the DW CRA groups in Periyar District, Tamil Nadu.

Formation of groups with 'like minded' members goes a long way in making the members feel that the group is a pleasant entity to be part of. This statement supported that of Hackman (1987) who confirmed that if group formation is satisfactory, opportunities for participation would be greater. Similarly, understanding the common goals of the group by the members contributes a great deal to the realization of the same, by working together.

The size of the groups affects the overall behaviour of the group. This finding endorses the study by Hare (1986) which concluded that smaller the groups, faster would be the completion of tasks. This leads to enhancement of the productivity of the groups.

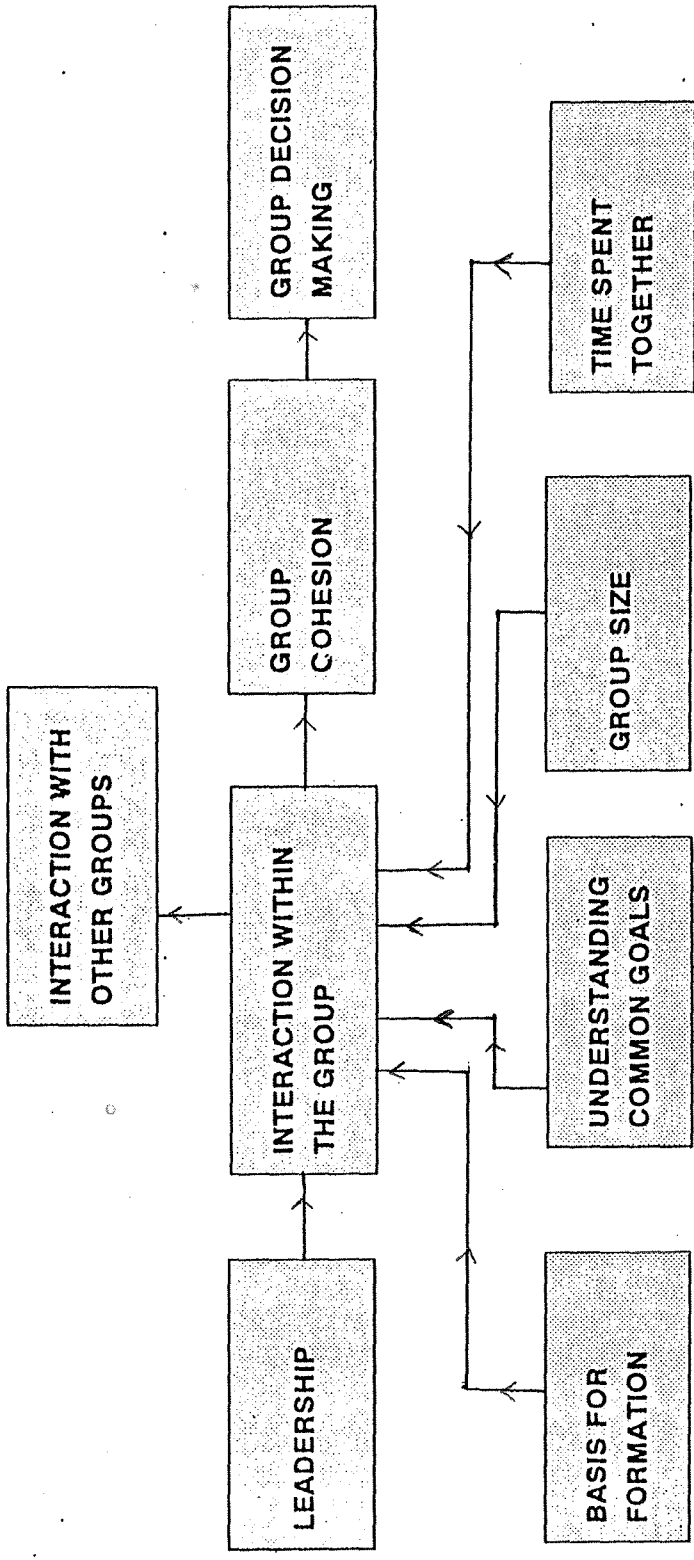


Figure 21
Paradigm on organisational behaviour as
exhibited by ACTIVE DWCRRA GROUPS

Time spent together by the members influences greatly the interactions between them. As Insko and Wilson (1987) pointed out, groups that spend their time together and work, begin to talk, respond and discover common interests / feelings and maintain the group's activeness.

Interaction within the group guided by the leadership leads to group cohesiveness. As proven in the study of Berkowitz (1984), highly cohesive groups are prone to be more effective and productive compared to the less cohesive groups.

The 'active' groups have faired better with regard to their mean scores for group decision making as compared to the 'inactive' groups. Participation in decision making is the key to empowerment. The other attributes of Organisational Behaviour of DWCRA groups lead the members to take part in the decision making process and thereby raise their image.

The leadership role played by the group organiser is of great importance in making the DWCRA group 'active'. The mean scores ascribed to this factor by the two groups were significantly different. This finding is in conformity with that of Verney (1983) who pointed out the positive relationship between the role perception and role performance of a group leader and the work turned out by the members.

Statistically significant differences were noted in the mean scores of the two groups for the attributes in relation to the external factors.

After grounding the scheme, it was necessary for the officials to visit the groups periodically for guidance. Frequent transfer of the Gram Sevika (DWCRA) hinders her effective guidance and follow up. These factors were substantiated by the statistically significant differences in the mean scores of the two groups on factors related to extension agency support and permanency of the DWCRA Gram Sevika.

The 't' values were not significant for the personal attributes except for that of leadership evinced by the group organiser. That no statistical difference was observed in the case of the factor 'provision of skill training' needs further probe. This may perhaps be because of the fact that majority of the trades followed by the 'active' groups were traditional in nature involving no formal training. On the otherhand, in the 'inactive' category, although, there were a number of trades which were initiated after special training, these were not followed up leading to the 'defunct' status of the groups.

B. Status of the Income generation activities and associated factors

This aspect is discussed in terms of the following:

1. Status of the income generation activities undertaken
2. Factors associated with the 'active' status of the income generation activities and
3. Inferences from the case study on milch animals.

1. Status of the Income generation activities undertaken

The status of the 85 activities undertaken by the DWCRA groups in Periyar District for income generation is as revealed in Table XIV.

TABLE XIV
STATUS OF THE INCOME GENERATION ACTIVITIES UNDER DWCRA
IN PERIYAR DISTRICT

S. No.	Income generation activities	Number of groups under-taking	Status of the activities			
			'Active'		'Inactive'	
			Number	Percent-age	Number	Percent-age
I. Livestock related						
1.	Milch animals	75	35	52.0	36	48.0
2.	Goat rearing	27	12	44.4	15	55.6
3.	Sheep rearing	23	7	30.4	16	69.6
4.	Rabbit rearing	20	16	80.0	4	20.0
5.	Calf rearing	14	-	-	14	100.0
6.	Beekeeping	9	4	44.4	5	55.6
	Total	168	78	46.4	90	53.6
II. Textile related						
7.	Towel weaving	44	32	72.7	12	27.3
8.	Bedsheet weaving	35	33	94.3	2	5.7
9.	Tailoring	17	15	88.2	2	11.8
10.	Ambarcharka spinning	14	4	28.6	10	71.4
11.	Bedspreads and pillow cover stitching	9	9	100.0	-	-
12.	Cloth bag stitching	6	6	100.0	-	-
13.	Carpet weaving	5	5	100.0	-	-
14.	Saree weaving	5	5	100.0	-	-

(Contd.)

TABLE XIV (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Status of the activities			
			'Active'		'Inactive'	
			Number	Percentage	Number	Percentage
15.	Cut piece sales	5	5	100.0	-	-
16.	Dhoty weaving	4	4	100.0	-	-
17.	White cloth weaving	4	4	100.0	-	-
18.	Waste yarn business	4	4	100.0	-	-
19.	Khadi cloth weaving	3	3	100.0	-	-
20.	Readymade garments sale	3	3	100.0	-	-
21.	Silkworm breeding	3	2	100.0	-	-
22.	Yarn twisting	3	3	100.0	-	-
23.	Yarn rewinding	2	1	100.0	-	-
24.	Woolen work	2	2	100.0	-	-
25.	Nepali looms	2	1	100.0	-	-
	Total	170	140	82.4	30	17.6

III. Food related

26.	Masala powder making	23	20	87.0	3	13.0
27.	Coconut kernel processing	19	11	57.9	8	42.1
28.	Food preservation	7	5	71.4	2	28.6
29.	Vegetable sales	6	6	100.0	-	-
30.	Canteen	6	5	83.3	1	16.7
31.	Snack preparation	5	4	80.0	1	20.0

(Contd.)

TABLE XIV (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Status of the activities			
			'Active'		'Inactive'	
			Number	Percent- age	Number	Percent- age
32.	Juice preparation	4	3	75.0	1	25.0
33.	Dry fish processing	4	2	50.0	2	50.0
34.	Puffed rice processing	3	3	100.0	-	-
35.	Grocery sales	3	3	100.0	-	-
36.	Butter extraction	3	3	100.0	-	-
37.	Palm jaggery	3	3	100.0	-	-
38.	Vermicelli making	2	-	-	2	100.0
	Total	88	68	77.3	20	22.7
IV. Agrowaste/Byproducts						
39.	Korai mat weaving	23	8	34.8	15	65.2
40.	Mushroom cultivation	22	22	100.0	-	-
41.	Coir rope making	8	6	75.0	2	25.0
42.	Aloe fibre rope making	2	2	100.0	-	-
43.	Eacham mat weaving	2	2	100.0	-	-
44.	Leaf plate making	1	1	100.0	-	-
	Total	58	41	70.7	17	29.3
V. Building materials						
45.	Coconut thatches making	37	35	94.6	2	5.4
46.	Brick making	9	4	44.4	5	55.6

(Contd.)

TABLE XIV (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Status of the activities			
			'Active'		'Inactive'	
			Number	Percentage	Number	Percentage
47.	Lime kiln	3	3	100.0	-	-
48.	Quarry work	1	1	100.0	-	-
Total		50	43	86.0	7	14.0

IV. Consumer articles

49.	Artificial gem cutting	14	14	100.0	-	-
50.	Battery work	6	6	100.0	-	-
51.	Distilled water preparation	6	6	100.0	-	-
52.	Camphor making	5	5	100.0	-	-
53.	Bamboo basket making	5	5	100.0	-	-
54.	Well basket making	5	5	100.0	-	-
55.	Agarbathi making	4	4	100.0	-	-
56.	Clay toys making	4	1	25.0	3	75.0
57.	Pottery work	4	4	100.0	-	-
58.	Charcoal making	4	4	100.0	-	-
59.	White chalk pieces making	3	3	100.0	-	-
60.	Phenyl & deodorant preparation	3	3	100.0	-	-
61.	Writing ink making	3	3	100.0	-	-
62.	Stamp pad ink making	3	3	100.0	-	-
63.	Bleaching powder making	3	3	100.0	-	-
64.	Washing and cleaning powder making	3	3	100.0	-	-

(Contd.)

TABLE XIV (Contd.)

S. No.	Income generation activities	Number of groups undertaking	Status of the activities			
			'Active'		'Inactive'	
			Number	Percent-age	Number	Percent-age
65.	Soap oil and washing soap making	3	3	100.0	-	-
66.	Wax candles making	3	1	33.3	2	66.7
67.	Paper envelopes making	2	2	100.0	-	-
68.	Plastic cover bags making	2	2	100.0	-	-
69.	Rexin bag making	2	2	100.0	-	-
70.	Leather sandles making	2	2	100.0	-	-
71.	Leather shoes making	2	2	100.0	-	-
72.	Whips making	2	2	100.0	-	-
73.	Lady's wig making	2	2	100.0	-	-
74.	Gunny bag stitching	2	2	100.0	-	-
75.	Wet grinder stones	2	2	100.0	-	-
76.	Arappu powder making	2	2	100.0	-	-
77.	Cot tape making	2	2	100.0	-	-
78.	Shampoo/kum kum making	2	2	100.0	-	-
79.	Liquid blue making	2	2	100.0	-	-
80.	Fishing net weaving	2	2	100.0	-	-
81.	Broom making	2	2	100.0	-	-
82.	Wire bag making	2	2	100.0	-	-
83.	Ornaments(gold plate)	1	1	100.0	-	-
84.	Disco decoration	1	1	100.0	-	-
85.	Hand glouses making	1	1	100.0	-	-
Total		116	111	95.7	5	4.3
Grand Total		650	481	74.0*	169	26.0*

* Mean percentages

It was noteworthy to observe that 62 out of the 85 income generation activities were in the fully 'active' category, where all the groups undertaking the particular activities were successfully continuing the same. Calf rearing (14 groups) and Vermicelli making (two groups) were totally defunct. All the other 21 activities had both 'active' as well as 'inactive' categories mixed up (Figure 20- c).

As far as the types of trades were concerned, the proportion of 'active' trades was the highest for preparation of consumer articles (96 per cent) followed by building materials (86 per cent), textile related (82 per cent), food related items (77 per cent), and agrowaste/byproducts (71 per cent). Although 168 out of the 650 groups carried on livestock related activities only 46.4 per cent of this category was 'active' which is a matter of concern.

Comparison on the basis of the number of groups in the 'active' Vs 'inactive' categories pointed out that the proportion of 'active' groups to 'inactive' groups was more in the case of rabbit rearing, weaving of bedsheets and towels, tailoring, silkworm breeding, yarn twisting, masala powder making, coconut kernal processing, food preservation, canteen, snack preparation, juice making, coir rope making and coconut thatches making. Nepali looms and dry fish processing had equal number of 'active' and 'inactive' groups. In the case of trades such as sheep rearing, goat rearing, beekeeping, ambar charka spinning, korai mat weaving, brick making, clay toys and wax candles,

the proportion of 'inactive' groups was more than the 'active' groups.

Furthermore, individual tradewise analysis showed that milch animal scheme was undertaken by the highest number of groups i.e. 75 out of the 650 groups (11.5 per cent). However, while 39 of the 75 groups were categorised as 'active', 36 were deemed to be 'inactive'. Therefore a detailed study of this trade was made for exploring the causes for this situation and the inferences are presented and discussed in Item B.3 of this chapter.

2. Factors associated with the 'active' status of the income generation activities

Table XV gives a detailed analysis of the factors considered responsible for the 'active' status of the income generation activities, as emerged from the indepth analysis.

TABLE XV
FACTORS ASSOCIATED WITH THE 'ACTIVE' STATUS OF THE INCOME
GENERATION ACTIVITIES

S. No.	Factors	Status of the income generation activities				't' value
		'Active' category		'Inactive' category		
		Number (Total 20)	Percent- age	Number (Total 20)	Percent- age	
1. Raw Materials Availability						
a.	Regular	18	90	8	40	
b.	Irregular and inadequate	2	10	4	20	
c.	Not available	-	-	8	40	4.158*
	Mean score	2.9		2.0		
2. Adequacy of Capital						
a.	Full extent	4	20	4	20	
b.	To a certain extent	9	45	7	35	
c.	Not at all	7	35	9	45	9.649*
	Mean score	1.85		1.75		
3. Quality of the Asset Procured						
a.	Standard quality	13	65	4	20	
b.	Sub-standard quality	7	35	13	65	
c.	Low standard quality	-	-	3	15	3.860*
	Mean score	2.55		2.35		
4. Technology Adoption						
a.	New technology is introduced	9	45	-	-	
b.	No need for new technology	11	55	9	45	
c.	New technology is needed	-	-	11	55	6.195*
	Mean score	2.45		1.45		

(Contd.)

TABLE XV (Contd.)

S. No.	Factors	Status of the income generation activities				't' value
		'Active' category		'Inactive' category		
		Number (Total 20)	Percent- age	Number (Total 20)	Percent- age	
5. Provision of Skill Training						
a.	Training received and adequate	14	70	4	20	
b.	Training received but inadequate	4	20	10	50	
c.	Training not received	2	10	6	30	3.164*
	Mean score	2.6		1.9		
6. Provision of Management Training						
a.	Management training given which is adequate	7	35	-	-	
b.	Management training given	10	50	-	-	
c.	Management training is not given	3	15	20	100	7.712*
	Mean score	2.2		1.45		
7. Facility of Common Workshed						
a.	Work is carried out at multipurpose centre	15	75	3	15	
b.	Work is carried out at rented building	5	25	11	55	
c.	Work is carried out at individual houses	-	-	6	30	5.002*
	Mean score	2.75		1.85		
8. Marketability of the Products						
a.	Tie-up arrangements	12	60	-	-	
b.	Through societies and local markets	8	40	4	20	
c.	Local markets alone	-	-	16	80	9.649*
	Mean score	2.6		1.2		

(Contd.)

TABLE XV (Contd.)

S. No.	Factors	Status of the income generation activities				't' value
		'Active' category		'Inactive' category		
		Number (Total 20)	Percent- age	Number (Total 20)	Percent- age	
9. Monitoring and Extension Agency Support						
a.	Very regular	14	70	-	-	
b.	Moderate	6	30	13	65	
c.	Irregular/Nil	-	-	7	35	6.920*
	Mean score	2.7		1.65		
10. Efficiency of the Group Organiser (Technical/human skill)						
a.	Good	17	85	-	-	
b.	Average	3	15	11	55	
c.	Poor	-	-	9	45	9.253*
	Mean score	2.85		1.55		

* Significant at 1% level
Score range 1-3 per item

1. Raw materials availability

Ninety per cent of the members of the 'active' and 40 per cent of the 'inactive' categories of income generation activities stated that they were able to get the raw materials locally. Forty per cent in the 'inactive' category had expressed problems such as the non-availability of fodder for calf rearing and goat rearing, fibre for

coir rope making, paraffin wax for candle making and red soil for brick making resulting in procurement of raw materials from outside at high costs which diminished the returns from the trades ultimately leading to disfunction.

Therefore assured and adequate supply of raw materials was observed to be one of the main factors for the success of the trade which is substantiated by statistical evidences and the difference was significant at .01 level of probability. These findings supported the study done by Mishra (1991) on 'Industrial Sickness-Role of Entrepreneurs' in which he found that 60 per cent entrepreneurs of healthy units and 83 per cent of unhealthy units faced problems of raw materials. In IRDP also the procurement of raw materials privately at higher prices, led to low returns because of high maintenance costs (Dar, 1992).

2. Adequacy of capital

Only 20 per cent members from either of the 'active' as well as 'inactive' categories of trades expressed that the capital provided was satisfactorily adequate. Forty five per cent of the 'active' category and 35 per cent of the 'inactive' category were not fully satisfied about the provision of capital. Thirty five per cent of the 'active' and 45 per cent of the 'inactive' categories opined that the provision of capital was inadequate which hindered the purchase of quality raw materials of required quantity. The difference in the mean scores for the factor adequacy of capital was statistically significant at 1 per cent level.

3. Quality of the assets procured

The quality of the asset is an important factor for income generating activity to be deemed successful or unsuccessful. Sixty five per cent members of the 'active' and 20 per cent of the 'inactive' categories had stated that the assets provided to them were of standard quality.

Fifteen per cent of the inactive category had expressed that the low standard assets provided to them (as in the case of sheep rearing, rabbit rearing, calf rearing) did not generate income to enable them cross the poverty line. In such cases the beneficiaries had to sell off their assets to repay the loan. The difference in the mean scores for this factor was statistically significant.

Supporting the findings of this investigation the study by Dar (1992) in Jammu and Kashmir state revealed that 72 per cent of dairy/sheep rearing and horse cart scheme beneficiaries expressed that the assets provided to them were of substandard quality which were acquired through the middlemen. These inferior and defective assets did not generate any income and therefore the beneficiaries were forced to sell off their assets to curtail losses.

The findings in this study are in conformity also with those in the studies by Mukopathyay et al. (1984) and Thippaiah (1987) which revealed that a majority of the beneficiaries of poverty alleviation programmes had expressed their dissatisfaction with the system of purchase of assets where inferior quality assets were

purchased paying more than the market prices and where the beneficiaries were not allowed to choose the dealers.

4. Technology adoption

Fifty per cent of the 'active' and 45 per cent of the 'inactive' categories had stated that no new technology was needed for their trades. Forty five per cent members of the 'active' category had adopted new technologies for their trade. Computerised design for carpet weaving, multi coloured border design dhoties, Zig-Zag (pico) embroidery stitching, fine jute gunny bag stitching, roof mushroom cultivation were the new technologies adopted by them.

Fifty five per cent of the 'inactive' category had expressed that new technology needed for their schemes was not adopted by them resulting in inadequate returns. The mean scores attributed to the adoption of new technology varied for the 'active' and 'inactive' categories and the difference was statistically significant at 1 per cent level.

The quality and design of the products in the manufacture of carpets, bedsheets, coir and saree weaving play a great role in marketing (Ahamad, 1989). The study by Abeysekera and Shockman (1989) revealed that with the introduction of simple rotary grates, lever presses and screw presses for the extraction of oil, the percentage of extraction could be increased from about 45 per cent of the grated kernel weight in the traditional process to almost 70 per cent.

5. Provision of skill training

Seventy per cent of the 'active' and 20 per cent of the 'inactive' categories considered the skill training as adequate which helped them to start the economic ventures. Twenty per cent of the 'active' and 50 per cent of the 'inactive' categories had expressed that although they had received training to start the scheme, the training imparted was not adequate and also was not of the requisite quality which varied from block to block and even from group to group, according to the efficiency of the trainer and the officials concerned in the implementation of the programme.

Statistical significance was found between the difference in the mean scores obtained by the 'active' and 'inactive' trade groups for this factor 'provision of skill training'.

These findings are supported by Mishra (1985), Sundari and Kamalambal (1991) and Jayabharathi (1992) emphasising the significance of adequate skill training for gainful employment.

6. Provision of management training

Provision of management training is an important factor for carrying out the trade skilfully. Eighty five per cent members of the 'active' category were exposed to management training. Among them, thirty five per cent had stated that the training was adequate which was helpful in managing the trades effectively.

The 'inactive' trade category had expressed that they were not exposed to management training at all. This factor was statistically analysed and found significant as was revealed from the difference in the mean scores between the 'active' and 'inactive' categories.

The above findings are in agreement with the findings of Dar (1992) where he concluded that lack of management training with regard to the hygienic maintenance of the animals, quantity and quality of the cattle feed requirements and its economics, knowledge of seeking veterinary help for animals etc., resulted in the negligence of the animals and decreased the income generating ability of the assets.

7. Facility of common workshed

Seventy five per cent of the 'active' trade category were provided with the Multipurpose centres by the DRDA. Eighty five per cent of the 'inactive' trade group stated that due to the non-availability of a common work place they were not able to keep their produce safely and perform the work in groups as envisaged in the scheme. Statistical evidences proved that the difference in the mean scores obtained by the two groups was significant at 1 per cent level.

These findings are in line with those by Arunimakumari and Sithalakshmi (1987), Francis and Sithalakshmi (1987), Janmathi and Sithalakshmi (1987), Malarkodi and Jothimani (1987), Mishra and Thangamani (1989) and Revathi and Jothimani (1991) which confirmed that the DWCRA beneficiaries would not be able to carry out the activities successfully as a group, in the absence of common worksheds.

8. Marketing of the products

Sixty per cent of the members of the 'active' trade were marketing their products through the tie-up arrangements through the District Supply and Marketing Societies and the co-operative societies. On the otherhand 80 per cent of the members of the inactive trade were dependent on the local markets only. Difference was observed between the mean scores ascribed to the 'active' Vs 'inactive' trade groups which was statistically significant at 1 per cent level.

These findings are supported by those in the study by Krishnan (1984) which highlighted on the fact that trades with limited market potentials are in capable of generating sufficient income.

9. Monitoring and extension agency support

It is necessary for the officials to visit the schemes periodically for giving proper guidance to the beneficiaries and monitoring the activities. Seventy per cent of the 'active' trade groups had reported that monitoring the schemes was done through frequent visits of officials. Thirty per cent of the 'active' trade groups and 65 per cent of the 'inactive' trade groups had stated that the visits of the officials were irregular. Thirty five per cent of the 'inactive' trade groups had stated that the officials never visited their workspots. On statistical analysis, the difference in the mean scores for the 'active' and 'inactive' categories for this factor was found to be highly significant.

Somewhat similar findings were reported by Rao and Natarajan (1988) who found that majority of the IRDP beneficiaries lacked guidance or training support for the activities financed. The study conducted by Singh (1991) on 'Local Capacity for Implementation of Rural Development Programmes' revealed that administrative inefficiency in implementing rural development programmes could be the consequence of several reasons such as inadequacy of staff, their frequent transfers, lack of coordination and shortage of funds.

The respondents in the study by Dar (1992) also reported that the functionaries concerned did not generally pay follow-up visits to look into the operational difficulties of the trade which led the beneficiaries to wind up the schemes, ultimately.

10. Efficiency of the group organiser

Eighty five per cent of the organisers of the groups in the 'active' category of trades were adjudged to be 'efficient' by the officials concerned. On the otherhand 45 per cent of the 'inactive' trade categories were reported to have group organisers who were not capable of guiding the members for the trade. The difference in mean scores between the two categories for this factor was found to be highly significant at 1 per cent level. As Fiedler (1986) has rightly identified, leader's intelligence, experience and expertise influence the performance of groups to a great extent.

The interrelationship of the above factors is depicted in Figure 22.

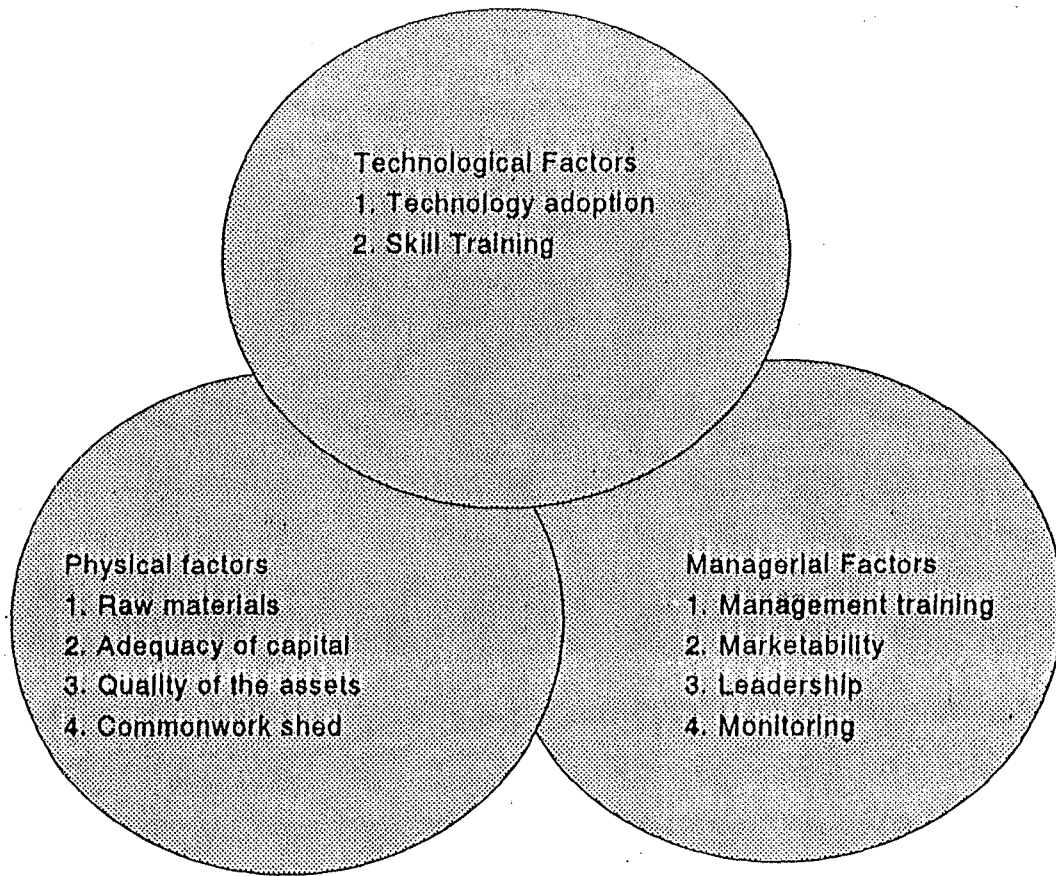


Figure 22

Paradigm on interrelationship of factors influencing
status of the Income generation activities.

Thus, as illustrated in the paradigm (Figure 22), physical, technological and managerial forces have an interplay on each other influencing the success of the income generation activities under DWCRA.

3. Inferences from the case study on the milch animal scheme

The findings of the case study are discussed under the following headings:

- a. Experience of the beneficiaries in cattle rearing
- b. Size of land holdings
- c. Details of the animals possessed
- d. Availability of feed/fodder
- e. Demand for and marketing of milk
- f. Economic returns from the scheme
- g. Health cover of the animals
- h. Repayment of loans and
- i. Monitoring of the programme.

a. Experience of the beneficiaries in cattle rearing

Like any other enterprise, dairy farming demands certain level of minimum knowledge and earlier experience to make the pursuit economically viable. Table XVI gives the experience of the beneficiaries.

TABLE XVI
EXPERIENCE OF THE BENEFICIARIES IN CATTLE REARING

S. No.	Category	Number of members	Distribution of the beneficiaries according to experience				
			Less than 2 years	2-5 years	Above 5 years	Total	No experience at all
1.	'Active'	100	22	53	11	86	14
2.	'Inactive'	100	26	18	-	44	56

Obviously, a large majority of 86 per cent of the beneficiaries in the 'active' category had prior experience in cattle rearing against only 44 per cent having such experience in the 'inactive' category. Also, the former had more number of years of experience than that of their counterparts in the 'inactive' category. This confirms that dairy management if it were to be remunerative and successful, demands scientific knowhow and management acquired mainly through practical experience.

b. Size of land holdings

Table XVII gives the distribution of the respondents according to the size of land holdings possessed by them.

TABLE XVII
SIZE OF LAND HOLDINGS

S. No.	Size of land holdings	Percentage of respondents	
		'Active' category n:100	'Inactive' category n:100
1.	Small farms	80	8
2.	Marginal farms	15	-
3.	Landless	5	92

Successful beneficiaries of this scheme naturally belonged to small and marginal farmer categories. The 'inactive' group consisted mainly of the landless who had no definite source of supply of green fodder, essential for feeding the cattle. Among the land owners of the 'active' category, the small farmers predominated.

c. Details of the animals possessed

The details of the animals possessed are given in Table XVIII.

TABLE XVIII
DETAILS OF THE ANIMALS POSSESSED

S. No.	Details	Percentage of respondents	
		'Active' category n:100	'Inactive' category n:100
1. Animals possessed			
	Buffalo	27	19
	Cow	73	81
2. Type of breed			
	Graded Buffalo/Jersey cross bred cow	67	17
	Local breed	33	83
3. Stage of lactation at the time of purchase			
	Below one month	66	23
	One to two months	32	28
	Above two months	2	49

The proportion of beneficiaries possessing cows was more in both the groups. However, with regard to the breed, crossbred varieties such as Jersey cross breed cows or graded buffaloes were reported to have been purchased by more members of the 'active' category than by the other group. This has reflected in the average milk yield per day. While the average milk yield per buffalo was 6.25 litres per day for the

'active' category, it was 3.50 litres per day for the other group. The milk yield per cow was 5.75 litres per day for the 'active' category and 3.25 litres alone for the other category.

The age of the animal at the time of purchase is an important consideration since it reflects on the future productive life of the animal. The average age of the animal purchased by the 'active' category was - five years for buffalo and three years for cows. On the otherhand the animals procured by the 'inactive' category were older i.e. 6.25 years for buffaloes and five years for the cows.

Thus it is obvious that adequate care had not been taken for the proper selection of the right type of the animal by the 'inactive' category, which might have adversely affected the productivity of the animal.

Although the milk production potential of the dairy animals goes up during the 3rd and 4th lactations, the best productive period for dairy animal starts from second lactation onwards. Therefore, DW CRA groups are advised to purchase animals preferably in their first/second lactation, so that the beneficiary could keep the animal for another three production cycles and get economic returns. The study revealed that by and large, the 'inactive' category purchased the animals during the third lactation period. For the 'active' category, the average number of lactations completed at the time of purchase was only 1.25 as per the norms stipulated, which was favourable for the success of the trade.

The stage of lactation is an equally important parameter for the success of the dairy scheme. The milk yield of the animal gradually increases from calving and reaches the maximum around the 14th week during the lactation of 260 to 300 days. Therefore it is profitable to purchase the animal at an early stage of lactation. The beneficiaries in the 'inactive' category had their animals purchased at a later stage of lactation reflecting on their lack of experience in cattle rearing. On the otherhand, 98 per cent in the 'active' category stood to advantage by purchasing the milch animal at an early stage of lactation.

The average cost of the animal procured by the 'active' category was of course slightly higher than that by the 'inactive' group (Rs.3572 for the former and Rs.3086 for the latter).

d. Availability of feed/fodder

Table XIX gives information on the availability of feed and fodder as experienced by the two groups under study.

TABLE XIX
AVAILABILITY OF FEED/FODDER

S. No.	Details	Percentage of respondents being satisfied with availability	
		'Active' category n:100	'Inactive' category n:100
1.	Concentrates	100	62
2.	Dry fodder	100	19
3.	Green fodder	95	7

The beneficiaries in the 'active' category did not experience scarcity of concentrates or dry fodder at all. Only five per cent experienced scarcity with regard to green fodder. A large majority of this group reported of feeding their animals with concentrates regularly. On the otherhand the 'inactive' category experienced scarcity of dry as well as green fodder. Only 62 per cent were satisfied with the availability of concentrates too.

This situation again demarcates 'active' from 'inactive' categories.

e. Demand for and marketing of milk

Marketing of milk depends upon the networking of the marketing avenues. While the villages located closer to cities and on proper bus routes (milk routes) have proximity to the marketing facilities,

interior villages experience difficulties in marketing milk, affecting the demand for the same.

Table XX gives details of marketing of milk as enumerated by the two categories.

TABLE XX
DETAILS OF MARKETING MILK BY THE 'ACTIVE' AND 'INACTIVE' CATEGORIES

S.No.	Details	Percentage of respondents	
		'Active' category n:100	'Inactive' category n:100
1. Demand for milk			
	Very good	82	26
	Fairly good	18	74
	Poor	-	-
2. Purchasing agency			
	Organised markets	50	-
	Private vendors	12	78
	Local consumers	38	22
3. Regularity of payment			
	Regular	87	-
	Fairly regular	13	18
	Irregular	-	82
4. Frequency of payment			
	Monthly	78	9
	Fortnightly	14	7
	Weekly	8	84
5. Satisfaction with marketing conditions			
	Fully satisfied	85	-
	Partially satisfied	15	6
	Not at all satisfied	-	94

The 'active' category of the milch animal scheme under DWCRA were characterised by very good demand for the milk produced, organised marketing network and regular payments, resulting in satisfaction experienced by the members undertaking the trade.

On the contrary, the 'inactive groups' had only fairly good or no demand; depended on the unorganised private vendors or local consumers; the returns for them were irregular and an overwhelming majority of 94 per cent expressed their dissatisfaction about the market situation.

These findings are in conformity with those by Singh and Battacharya (1992) who attributed the success of the milch animal scheme under IRDP, to effective linkages namely input supply and arrangements for marketing.

Although apparently the organised sector, namely the milk co-operatives paid a lower price per litre of milk, the members of the co-operatives were ensured of inputs for dairy development, so essential to promote dairy as an economic enterprise on a sound footing. Furthermore, the repayment of loans through the co-operatives relieved the members, of the cumulative burden of credit repayment. Arrangements for monthly payments facilitated both loan repayment and promotion of small savings among the 'active' categories.

f. Economic returns from the scheme

The economic returns from the scheme were calculated taking into account (i) the value of milk produced (sale of milk + family consumption), (ii) sale of cowdung as manure and (iii) the value of fuel-cowdung/biogas (wherever they were constructed).

It is heartening to note that 79 per cent of the beneficiaries in the 'active' category had realised an annual income of more than Rs.3500 from the above sources. On the otherhand, all the beneficiaries in the inactive category obtained only less than Rs.1200 per annum.

It is noteworthy that 54 per cent of the 'active' category possessed biogas plants and reaped the benefits in terms of better fuel, waste recycling and a hygienic environment to live in. None in the other category had biogas plants.

g. Health cover of animals

Cattle insurance is mandatory under the DWCRA programme. However, there were differences observed in the percentage of members among the 'active' and 'inactive' groups who were aware of this provision (Table XXI).

TABLE XXI
AWARENESS OF BENEFICIARIES ABOUT CATTLE INSURANCE

S. No.	Details	Percentage of respondents	
		'Active' category n:100	'Inactive' category n:100
1.	Beneficiary being aware of insurance	81	68
2.	Beneficiary unaware of insurance	19	32

While 81 per cent beneficiaries among the 'active' category were aware of the details of insurance, only 68 per cent among the other group were aware of cattle insurance. Among the 'active' category 13 animals were reported to have died for which the insurance claims were settled and the animals replaced. In the case of the 'inactive' category, although 17 animals had died, insurance claims were made only in three cases. The rest were ignorant about this provision and did not follow up the matter.

Besides good feeding, timely and adequate veterinary support is essential for healthy and productive cattle. It is envisaged in the DWCRA programme that all the animals should be periodically vaccinated against communicable diseases and be provided with the necessary health cover. However, there existed wide variations among the respondents of the two groups with respect to the

implementation of this provision. While 97 per cent beneficiaries among the 'active' category reported to have availed the facility of periodical vaccination of their cattle, among the 'inactive' category, only 61 per cent beneficiaries availed this service.

Eighty seven per cent of the 'active' category beneficiaries reported of frequent visits by the veterinary officials whereas only 35 per cent of the 'inactive' category reported of the same. Twelve per cent of the latter had reported that the officials had never visited them.

h. Repayment of loans by the 'active' and 'inactive' categories

Table XXII gives the responses of the beneficiaries with regard to repayment of loans.

TABLE XXII
REPAYMENT OF LOANS BY THE 'ACTIVE' AND 'INACTIVE' CATEGORIES

S.No.	Details	Percentage of respondents	
		'Active' category n:100	'Inactive' category n:100
1. a.	Beneficiary aware of the repayment schedule	93	32
b.	Beneficiary unaware of repayment schedule	7	68
2. a.	Groups consulted for number and quantum of instalments	87	36
b.	Groups not consulted	13	64
3.	Satisfaction on the services of the credit institutions		
a.	Fully satisfied	67	38
b.	Satisfied	33	37
c.	Not at all satisfied	-	25
4. a.	Repaid the loan	86	9
b.	Did not repay the loan	14	91

The 'active' groups fared better with regard to awareness about the repayment schedule, participation in decision making on repayment, satisfaction on the services of the financial institutions and *repayment* behaviour.

Ninety one per cent of the 'inactive' category did not repay the loans since there was no income generation at all from the assets.

The extent of repayment of loans by the two categories of beneficiaries is as given in Table XXIII.

TABLE XXIII
EXTENT OF REPAYMENT OF LOANS BY THE 'ACTIVE' AND 'INACTIVE'
CATEGORIES

S.No.	Details of repayment	Percentage of respondents	
		'Active' category n:100	'Inactive' category n:100
1.	Paid fully	86	9
2.	Paid partially	14	54
3.	Nil repayment	-	37

A large majority (86 per cent) of the 'active' category had completely repaid the loan, while only nine per cent of the 'inactive' category had done so, that too with the adjustment of insurance claims due to the death of the animals. More than one third of the 'inactive' group members (37 per cent) never repaid at all. This was due to the death of the assets or poor returns from the cattle.

i. Monitoring the programme

Monitoring is an essential ingredient of any developmental programme, if the programme has to be successful and yield dividends. Under the IRDP especially DWCRA programme, definite programme monitoring plan has been chalked out and certain officials

gives the responses of the beneficiaries regarding the programme, as far as the dairy scheme is concerned.

TABLE XXIV
FREQUENCY OF VISITS MADE BY THE PROJECT MO

S. No.	Officials	Percentage of responses				
		Regularly		Sometimes		Rarely
		A	B	A	B	A
Administrative staff						
1.	DWCRA officials	16	-	23	-	61
2.	Block Development Officer	23	-	33	11	44
3.	Gram Sevika - DWCRA	20	-	35	17	30
Technical staff						
4.	Veterinary Assistant Surgeon (VAS)	19	-	22	4	13
5.	Livestock Assistant	82	22	18	76	-
Others						
6.	Bank officials	63	57	37	43	-
7.	Insurance officials	-	-	27	-	57

A = Active category (n:100) B = Inactive category

bank officials and stockmen were found
beneficiaries more regularly as compared to other of

The 'active' categories were visited by
the DRDA and Block officials and veterinary doc
have facilitated the former group to have been 'activ

None in the 'inactive' group reported about
of the Gram Sevika (DWCRA). Fifty two p
beneficiaries in the 'inactive' group were not vis
Sevika at all.

Table XXV gives particulars about the
monitoring the programme.

TABLE XXV
RESPONSES OF THE BENEFICIARIES REGARDING MONITORING
PROGRAMME

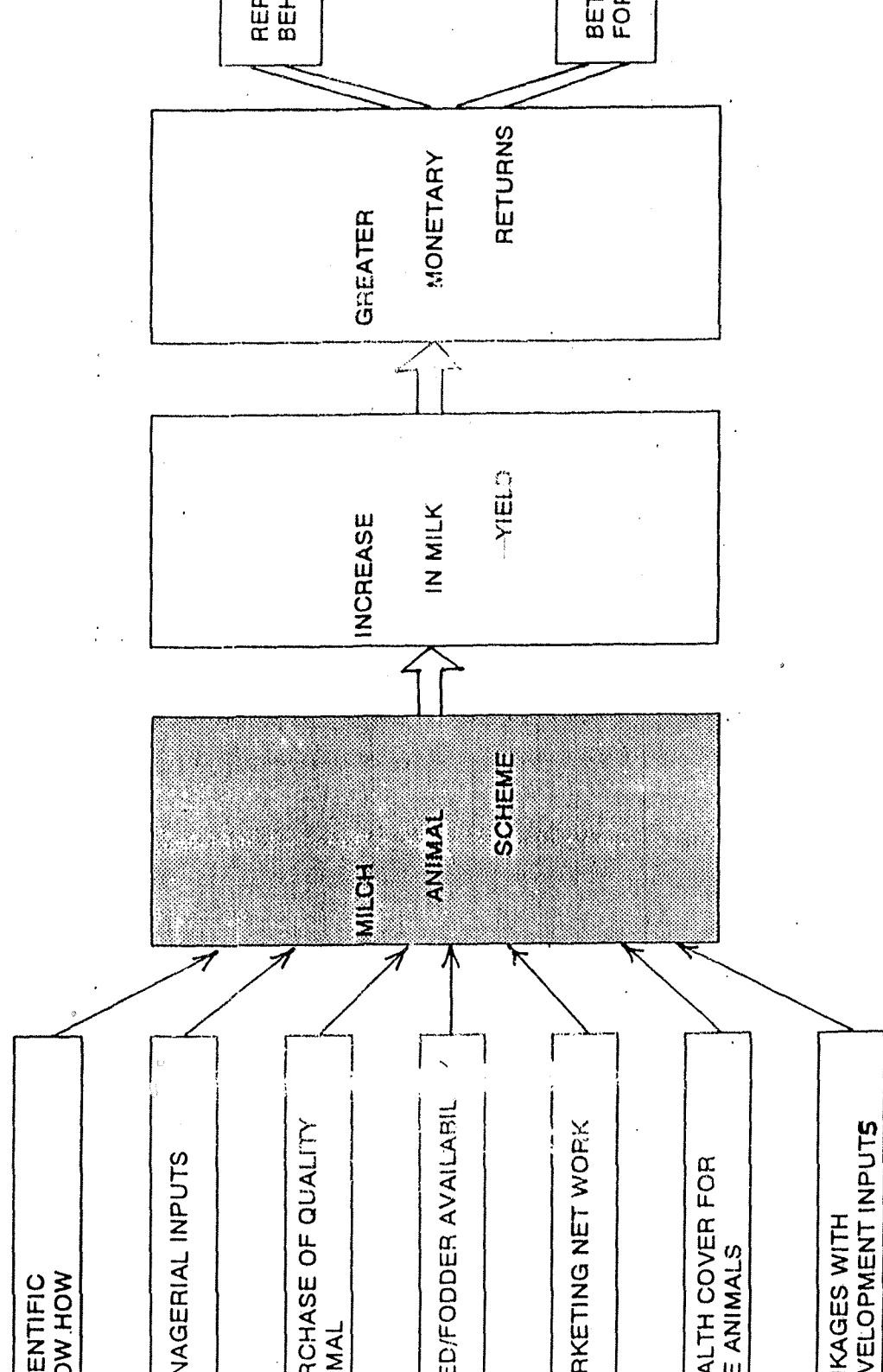
S. No.	Details	Percentage of respondents in 'Active' category n:100
1.	Beneficiaries visit the blocks	92
2.	Beneficiaries visit the DRDA office	86
3.	Provided with Vikas Patrika	83
4.	Regular entries in Vikas Patrika	72

regard to certain aspects of programme monitoring of Vikas Patrika, regularity of entries in the same by officials.

Thus the case study on the milch animal highlighted on the major issues as illustrated in Figure 1.

Milch animal scheme to be successful following considerations:

1. Previous experience in cattle rearing past success of the trade,
2. Land holdings possessed by the beneficiaries of cattle feed,
3. Animals need to be purchased with great care for milk yield,
4. A good marketing network is essential for promoting the trade,
5. Animals need to be given proper health care and protection against risks and diseases,
6. Proper extension agency contacts need to be maintained and promoted.



By and large, the programme has been
issuing nature without imparting education and to
maintain the cattle. The educational component
missing in the programme. The cattle loan b
benefit from training on aspects such as cattl
nutrition and management techniques and account keep

This aspect is discussed in terms of the fo

1. Income generation from different activities
2. Incremental Household Income - Credit Ratio
3. Relationship of selected factors with income
4. Repayment behaviour of the beneficiaries.

1. Income generation from different activities

Income generation from different activities
discussed under the following sub headings:

- a. Incremental annual household income and
- b. Income generation rates and poverty alleviation
different activities undertaken.

a. Incremental annual household income

Table XXVI shows the mean annual income
income of the beneficiaries undertaking the
generation activities (column 4) as calculated from
in the household income in the pre and post credit
minus 2).

TABLE XXVI

INCREMENTAL INCOME, INCOME GENERATION RATES AND POVERTY ALLEVIATION RATES REGISTERED FOR DIFFERENT ACTIVITIES UNDER DWCRA

Income generation activities	Number of beneficiaries	Mean Annual Income of the households(Rs.)	Mean Annual Income of the households(Rs.)		Mean incremental income per annum per household(Rs)	Income generation rates	Number of families crossing the poverty line*	Poverty alleviation
			Pre credit	Post credit				
	1	2	3	4	5	6	7	8
Livestock related								
Milch animals	20	4200	8100	3900	92.9	20	100	
at rearing	5	3840	5520	1680	43.8	0	0	
sheep rearing	5	4320	5280	960	22.2	0	0	
rabbit rearing	5	3840	5400	1080	28.1	0	0	
beekeeping	1	4800	5400	600	12.5	0	0	
	36					20		
Handicraft related								
handloom weaving	10	4560	7320	2760	60.5	8	80	
handloom sheet weaving	10	4440	7080	2640	59.5	8	80	

TABLE XXVI (Contd.)

Income generation activities	Number of beneficiaries	Mean Annual Income of the households (Rs.)		Mean incremental income per annum per household (Rs)	Income generation rates	Number of families crossing the poverty line*
		Pre credit	Post credit			
	1	2	3	4	5	6
Cut piece sales	2	5100	7500	2400	47.5	2
Dhoty weaving	2	4800	12000	7200	150.0	2
White cloth weaving	2	4500	7500	3000	66.7	1
Waste yarn business	2	4950	8550	3600	72.7	2
Khadi cloth weaving	1	4800	7800	3000	62.5	1
Readymade garments sale	1	5400	7800	2400	44.4	1
Silkworm breeding	1	5100	6600	1200	23.5	1
Yarn twisting	1	4800	8400	3600	75.0	1
Yarn rewinding	1	4800	8400	3600	75.0	1
Woolen work	1	5400	7800	2400	44.4	1
Nepalilooms	1	6000	8400	2400	40.0	1
	50					41

TABLE XXVI (Contd.)

Income generation activities	Number of beneficiaries	Mean Annual Income of the households (Rs.)		Mean incremental income per annum per household (Rs)	Income generation rates	Number of families crossing the poverty line* ra
		Pre credit	Post credit			
	1	2	3	5	6	
Ice preparation	1	4800	5400	600	12.5	0
Dry fish processing	1	4800	8400	3600	75.0	1
Buffed rice processing	1	4800	6000	1200	25.0	0
Grocery sales	1	5400	7800	2400	44.4	1
Butter extraction	1	5400	6600	1200	22.2	1
Balm jaggery	1	4800	6000	1200	25.0	0
	31					23
Agrowaste/byproducts						
Mushroom cultivation	5	5040	8400	3360	66.6	5
Korai mat weaving	3	4000	5600	1600	40.0	1
Coir rope making	3	5000	7800	2800	56.0	3
Loe fibre rope making	1	4800	5400	600	12.5	0
Eacham mat weaving	1	4800	6000	1200	25.0	0

TABLE XXVI (Contd.)

Income generation activities	Number of beneficiaries	Mean Annual Income of the households (Rs.)			Mean incremental income per annum per household (Rs)	Income generation rates	Number of families crossing the poverty line* r
		Pre credit	Post credit				
	1'	2	3		5	6	
Consumer articles							
Artificial gem cutting	7	4971	11513	6642	133.6	7	
Battery work	3	5000	7400	2400	48.0	3	
Distilled water preparation	3	5400	9000	3600	66.7	3	
Camphor making	3	5200	8000	2800	53.8	3	
Bambo basket making	2	4200	5700	1500	35.7	0	
Well basket making	2	4800	6600	1800	37.5	2	
Agarbathi making	2	5100	6300	1200	23.5	0	
Clay toys making	2	5100	6000	900	17.6	0	
Pottery work	2	4200	5400	1200	28.6	0	
Charcoal making	1	3600	4800	1200	33.3	0	
White chalk pieces making	1	4800	6600	1800	37.5	1	

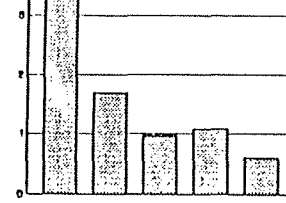
TABLE XXVI (Contd.)

Income generation activities	Number of beneficiaries	Mean Annual Income of the households(Rs.)		Mean incremental income per annum per household(Rs)	Income generation rates	Number of families crossing the poverty line*
		1	2			
Washing and cleaning powder making	1	5400	7200	1800	33.3	1
Soap oil and washing soap making	1	5400	6600	1200	22.2	1
Wax candles making	1	5400	7800	2400	44.4	1
Paper envelopes making	1	6000	8400	2400	40.0	1
Plastic cover bags making	1	5400	9000	3600	66.6	1
Rexin bag making	1	4800	6300	1500	31.3	0
Leather sandles making	1	4800	6600	1800	37.5	1
Leather shoes making	1	3600	4800	1200	33.3	0
Whips making	1	4800	8400	3600	75.0	1
Lady's wig making	1	4800	7200	2400	50.0	1
Gunny bag stitching	1	4800	8400	3600	75.0	1
Wet grinder stones making	1	4800	8400	3600	75.0	1

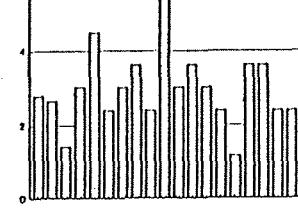
weaving', followed by that for 'artificial gem c
'coconut thatches making' (Rs.6120). The lowest
incremental income (merely Rs.600) was observed
beekeeping, juice making, aloe fibre r
shampoo/kumkum preparation. The reasons may
the low levels of technologies adopted for be
making and poor markets on a competitive basis
items.

Categorywise analysis as presented in Fi
XXVI-a show that only one activity each under
'building material related' and 'consumer relat
mean household annual incremental income ranging
Milch animal scheme under 'livestock related' a
pillowcover stitching under 'textile related' wer
order of mean household annual incremental
Rs.4800).

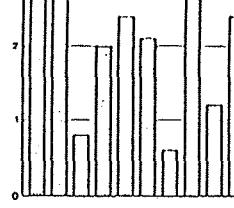
In the livestock related category, while
an incremental income of Rs.1201-2400 per annum,
increase in income for sheep rearing, rabbit rea
was still lower (i.e. less than Rs.1200 per annum
in the lowest rung of the incremental income ladder



I Live stock related
A



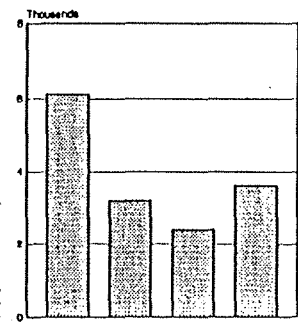
II Textile related
B



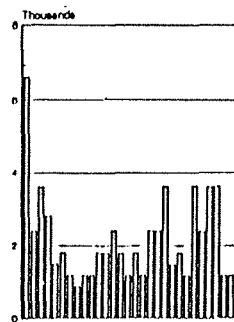
III Food related
C



IV Agrowaste / by products
D



V Building materials
E



VI Consumer articles
F

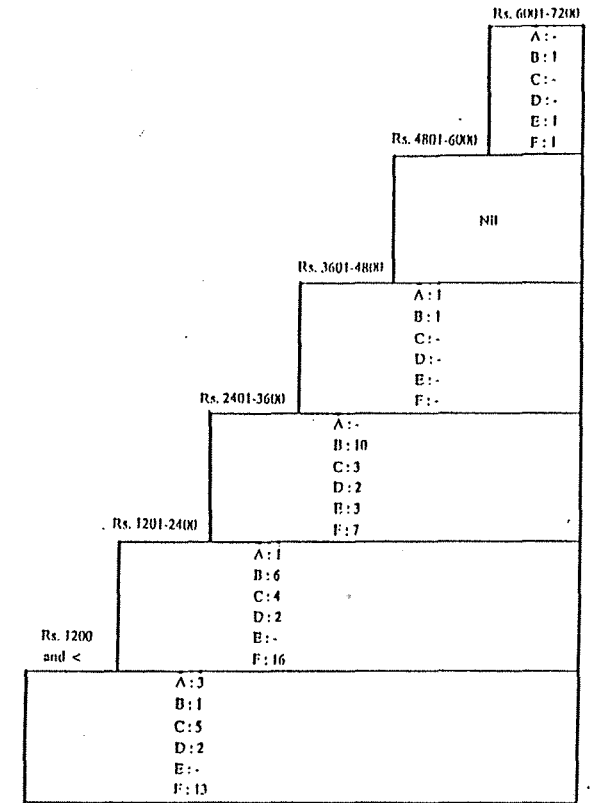


Figure 25

Rs. 480

Rs. 3601-4800

A:
B:
C:
D:
E:
F:

Rs. 2401-3600

A: -
B: 10
C: 3
D: 2
E: 3
F: 7

Rs. 1201-2400

A: 1
B: 6
C: 4
D: 2
E: -
F: 16

Rs. 1200
and <

A: 3
B: 1
C: 5
D: 2
E: -
F: 12

breeding was the poorest. Six activities (Ref. Tab a slightly higher incremental income (Rs.1201-2400) 10 activities faired even better bringing forth an ranging from Rs.2401-3600 per annum per household.

The situation with regard to 'food relate was not very encouraging with 5, 4 and 3 activities income range of less than Rs.1200, Rs.1201-2400 and annum respectively.

Almost the same trend prevailed with re classified under 'agrowaste/byproducts'.

It was very interesting to note that 'related' trades by and large exhibited an encour three out of the four activities in the Rs.2401-3 activity i.e. 'coconut thatch making' fetching th incremental income for the women (Rs.6120). continued demand for the products both locally and f

The activities related to 'consumer good a dismal picture. With exception to 'artificial ge others brought forth a mean annual household inc Rs.3600, with 13 items falling in the lowest strata

TABLE XXVI-a

IN HOUSEHOLD ANNUAL INCREMENTAL INCOME GENERATED FOR DIFFERENT ACTIVITIES UNDER DWCRA

Mean incremental income for the different categories per household per annum (in Rupees)							
6001-7200	4801-6000	3601-4800	2401-3600	1201-2400	below 1200 &	Sheep rearing	
-	-	Milch animal	-	Goat rearing		Rabbit rearing	
-	-	1	-	1	3	Bee keeping	
Dhoty weaving	-	Bedspreads and pillow cover stitching	Towel weaving	Tailoring	Silkworm breeding		
			Bedsheet weaving	Cloth bag stitching			
			Ambar charka	Cut piece sales			
			Carpet weaving	Readymade garments sale			
			Saree weaving	Wooden work			
			White cloth weaving	Nepali looms			
			Waste yarn business				
			Khadi cloth weaving				
			Yarn twisting				
			Yarn rewinding				

TABLE XXVI-a (Contd.)

category	Mean incremental income for the different categories per household per annum (in	1201-2400	2401-3600	3601-4800	4801-6000	6001-7200	below 1
	Rexin bag making Leather sandals making Ladies wig making Broom making Wire bag making Hand glouses making						
1			7	-	-		16
Total			25	2	-		29

of groups have been encouraged to prepare the index in this category (Ref. Table VII) which may minimize competitions for the sale of the products.

Low standard quality of the products may also be a factor for poor results and lower returns. Further progress on this matter.

The mean household annual income in the pre and post credit periods for the beneficiaries of the different trade groups pointed out that the differences in mean values are statistically significant (at 5% level) for all the trade groups. The overall mean household annual income from all trade groups together has been worked out to be Rs.2989, which shows an upward trend.

TABLE XXVI-b

COMPARISON OF PRE-CREDIT AND POST-CREDIT INCOME OF THE SAMPLE BENEFICIARIES

Category	Number of beneficiaries n:200	Mean income per beneficiary per annum(Rs)		Mean Income (Rs)	Test value 't'	Income generation rate %	Poverty alleviation rate %
		Pre-credit	Post-credit				
Block	36	4133	6833	2700	1.960*	65.3	55.0
related	50	4668	7572	2904	1.960*	62.2	90.0
related	31	4916	7161	2245	2.042*	45.6	71.0
te ucts	14	4800	7178	2378	2.160*	49.5	64.3
is	15	4600	9720	5120	2.145*	111.3	100.0
r	54	4900	7489	2589	1.960*	52.8	68.5

in mean incremental income per household per annum for the same income generation activities. Appendix IV presents the pre credit, post credit and incremental income of the beneficiaries under study. The variations were observed in the case of milch animals, goat rearing, sheep rearing, handloom weaving, bedsheet weaving, tailoring, carpet weaving, handloom weaving, masala powder making, coconut kernel processing, preservation, vegetable sales, snack preparation, mangle making, korai mat weaving, coir rope making, coconut charcoal making, artificial gem cutting, camphor manufacturing, soap making and clay toys making.

b. Income generation rates and poverty alleviation rates

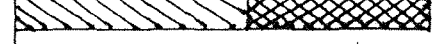
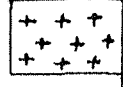
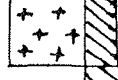
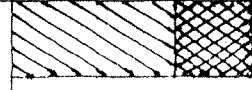
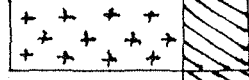
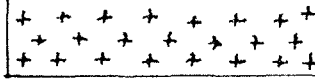
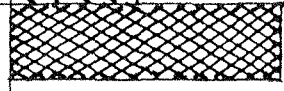
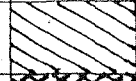
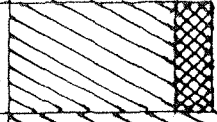
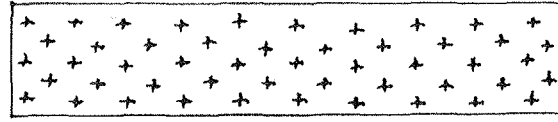
An analysis of the income generation rates for different categories confirmed the trade variations with regard to income generation. The mean Income Generation rate for the category 'handloom materials' was the highest (111.3), followed by 'handloom' (65.3), 'textiles' (62.2), 'consumer goods' (49.5) and 'agrowaste/byproducts' (45.6).

In depth analysis needs to be undertaken to identify the trades for the intratrade and intertrade variations in income generation so that economically viable trades can be identified and promoted.

per cent) under study could cross the poverty threshold of Rs.6400 as household income per annum as per stipulated time of identification of the women under study (Figure 1).

Variations were observed with regard to the poverty alleviation rates brought forth by the different trades. The trades such as milch animal husbandry, bedspreads and pillow cover stitching, clothbarrage, handloom weaving, saree weaving, cutpiece sales, dhoty making, petty business, khadi cloth, readymade garments sale, handloom yarn twisting, yarn rewinding, woolen work, nandam powder making, coconut kernel processing, canteen work, dryfish process, grocery sales, butter extraction, coir rope, leaf plate making, coconut thatches, brick making, quarry work, artificial gem cutting, battery work, soap preparation, camphor making, well basket, pottery, white chalk pieces, phenyl and deodorant, writing materials, ink/pad, bleaching powder, washing and cleaning powder, washing soap, wax candles, paper envelopes, plastic articles, sandals, whips, lady's wig, gunny bag stitching, broom, wire bag and ornaments gold plate covering and bedsheet weaving had the poverty alleviation rate of 100. The activities namely tailoring, white cloth weaving, korai mat weaving had less than 50 as the poverty alleviation rate.

Rs. 3500.- 48
Rs. 4801 - 64
Rs. 6401 and



the highest mean poverty alleviation rate (100) related to textiles (90), food items (71), consumer agrowaste and byproducts (64.3) and the least for The per capita annual household income of the be pre credit period and the intratrade variat incremental income would have exercised their poverty alleviation rates of the different trades.

2. Incremental household income - Credit Ratio (COR)

Table XXVII shows the proportion of b different categories of income generating (trade) ac less than one.

TABLE XXVII

DISTRIBUTION OF BENEFICIARIES UNDER DIFFERENT TR
ACCORDING TO COR (less than 1)

S.No.	Trade category	Percenta
1.	Livestock related (n:36)	
2.	Textile related (n:50)	
3.	Food related (n:31)	
4.	Agrowaste byproducts (n:14)	
5.	Building materials (n:15)	
6.	Consumer articles (n:54)	
Overall (n:200)		

Judged on the basis of CUK (less than
related activities established their supremacy (73
by that for textiles (60.0 per cent), agrowaste/
cent), livestock (55.5 per cent), consumer prod
and food products (29.0 per cent).

The distribution of beneficiaries according
from the trades undertaken by them is as given in T

TABLE XXVIII

DISTRIBUTION OF BENEFICIARIES BY RATE OF RETURN (PRODUCTIVITY OF CREDIT)

No. of beneficiaries	Distribution of beneficiaries							Total (Rs.) n:200
	Livestock related n:36	Textile related n:50	Food related n:37	Agrowaste/ byproducts n:14	Building materials n:15	Consumer articles n:54		
5	10 (27.8)	-	-	-	-	1 (1.9)	11 (5.5)	
50	1 (2.8)	12 (24.0)	19 (61.3)	1 (7.1)	-	11 (20.4)	44 (22.0)	
75	-	3 (6.0)	3 (9.7)	1 (7.1)	-	17 (31.5)	24 (12.0)	
100	5 (13.9)	5 (10.0)	-	4 (28.6)	4 (26.7)	9 (16.6)	27 (13.5)	
100	20 (55.5)	30 (60.0)	9 (29.0)	8 (57.2)	11 (73.3)	16 (29.6)	94 (47.0)	
200	56.5	92.8	64.4	84.5	115.6	80.6	81.6	

Figures in brackets show percentage distribution

return reveals that 47.5 per cent beneficiaries expected a rate of return of more than 100 per cent, 13 per cent had a rate of return and 12 per cent had 51-75 per cent rate of return.

Tradewise analysis pointed out that the 'consumer goods materials' had the highest mean rate of return i.e. 92.8 per cent, by textiles related trades (92.8), agrobased (84.5), (80.6), food products (64.4) and livestock (56.5). The overall mean rate as calculated to be 81.6 per cent.

These findings may help to evolve suitable activities to promote viable income generation activities for future.

3. Relationship of selected factors with income generation

Skill training

Statistical appraisal pointed out that differences in household annual incremental incomes between the beneficiaries with and without skill training were highly significant, since the Z value was 1.43.

Time spent on the activity

The time spent on the income generating activity was specific and varied also with the demand for the products. For example several consumer related products did not require any expenditure on the part of the group members on

when demands occurred. Thus the mean time spent everyday ranged from one to five hours depending on the nature of work.

Statistical analysis pointed out that the correlation between income generated and time spent was r = 0.95, indicating the direct and significant relationship between the two variables ('t' value 11.032). This implies that greater the income generating activity, higher would be the economic status of the same.

Performance as a group

Statistical analysis revealed that the difference in income generated, between the beneficiaries performing the activity as 'lone' members were significant with 'Z' value 2.34, Rs.3935, as the mean annual incremental income registered by the former category against only Rs.1000 per head by those performing the activity independently. This established the superiority of 'performance as a group' over 'lone' members.

Belonging to SC/ST category

No statistical difference was found out in the annual incremental income registered by the SC/ST beneficiaries and others (Z value 0.60).

Table XXIX shows the number of beneficiaries in various categories of income generating activities who had a loan, number of defaulters, their overdues and reasons for default.

TABLE XXIX
REPAYMENT BEHAVIOUR OF THE DWCRAs

S. No.	Details	Number of Beneficiaries			
		1 n:36	2 n:50	3 n:31	4 n:14
1. Repayment					
	Fully paid	26	42	16	8
	Defaulters	10	8	15	6
2. Overdues for defaulters					
	Upto 25%	2	3	12	2
	26-50%	8	4	-	-
	51-75%	-	1	3	4
3. Reasons for non-payment of loans					
	No incremental income	3	2	11	2
	Income spent for family purposes	2	1	1	2
	Income spent to repay old debts	2	4	2	2
	Assets lost	2	-	-	-
	Income spent on purchase of additional assets	1	1	1	-

Figures in parentheses show the number of beneficiaries in various categories of income generating activities who had a loan, number of defaulters, their overdues and reasons for default.

1 - Livestock, 2 - Textile related, 3 - Food items
4 - Agrowaste/byproducts, 5 - Building materials, 6 -

The best repayment behaviour was observed (84 per cent), building materials (80 per cent) and (72.2 per cent). The percentage of defaulters related activities (48.4 per cent), consumer products and agrowaste and byproducts (42.9 per cent)

Out of the 68 defaulters, 54.4 per cent income generation through the scheme as the reason defaulters. The additional income was reported on repayment of old debts by 21 per cent and 18 that they diverted their additional income towards owing to which they could not repay the loan.

5. Income generation and debt redemption

A subsample of 50 beneficiaries of the who have crossed the poverty line was taken in-depth analysis. Only the beneficiaries with involvement in DWCRA were taken up. The analysis brought forth the following findings:

a) Income generated

The incremental income from the trade of the beneficiaries was estimated taking into account the income at the time of initiation of the trade and the income at the end of the study (Table XXX).

TABLE XXX

INCREMENTAL INCOME PER ANNUM OF THE DWCRA BENEFICIARIES

S. No.	Income derived range (Rs.)	Number of beneficiaries
1.	Below Rs.1000	-
2.	1001 - 2000	3
3.	2001 - 3000	12
4.	3001 - 4000	26
5.	4001 - 5000	6
6.	5001 - 6000	2
7.	6001 - 7000	1
		50

The annual incremental income for 70 pe
beneficiaries was above Rs.3000.

b) Savings

Thirty eight families had started savin
their extra income in savings institutions.
depicts the savings pattern adopted by the ben

TABLE XXXI

SAVINGS PATTERN ADOPTED BY THE BENEFIC

S. No.	Sources of saving	Number of beneficiaries	Amount saved in		
			below 500	501-1000	1000 and above
1.	Bank	17	9	6	
2.	Thrift and credit society	14	14	-	
3.	Chit fund	7	-	2	
Total		38	23	8	

While 17 members saved their money in
deposited their savings in the Thrift and C
organised under DWCRA scheme and seven
traditional chit fund. The amount saved was
for 31 out of the 38 beneficiaries.

Sixteen out of the 50 beneficiaries have been creating durable assets. The value of the assets and their utility are given in Table XXXII.

TABLE XXXII

THE VALUE OF THE ASSETS POSSESSED BY THE BENEFICIARIES

S. No.	Assets created	Number of beneficiaries
1.	Construction of an additional room in the house	1
2.	House site (3 cents)	1
3.	Own thatched house	1
4.	Milch animal	1
5.	Jewels	3
6.	Gas stove	1
7.	Gobar gas plant	1
8.	Television	1
9.	Steel almirah	1
10.	Goats	1
11.	Wet grinder	1
12.	Stainless steel vessels	3

The assets created were in terms of improvement in the housing, purchase of house sites, purchase of jewelry and amenities for and gadgets in the home.

d) **Debt redemption**

While all the beneficiaries had availed themselves of the benefits under DWCRA, they had also taken loans from personal localite sources and also banks and financial institutions for personal reasons and for other developmental purposes. Table XXXIII shows the amount of debts and repayment of debts.

TABLE XXXVIII

DETAILS OF DEBT REDEMPTION BY THE BENEFICIARIES

Sources of debt	Amount borrowed (in Rupees)	Number of beneficiaries	Percentage	Fully repaid	Extent of debt repayment	Outstanding loan amount	Number of beneficiaries	Range in Rs.
Banks - ICRA Scheme (: 50)	Below Rs.1000	19	38	19	-	Below 1000		
	1001 - 2000	15	30	15	-			
	2001 - 3000	12	24	12	-			
	3001 - 4000	4	8	-	4			
		50	100.0	46(92)	4(8)			
Money lenders (: 44)	Below Rs.1000	11	25.0	10	1	Below Rs.1000		
	1001 - 2000	7	15.9	5	2	1001 - 2000		
	2001 - 3000	14	31.9	1	13	2001 - 3000		
	3001 - 4000	2	4.5	1	1			
	4001 - 5000	10	22.7	3	7			
	44	100.0	20(45.5)	24(54.5)				
Friends and relatives (: 32)	Below Rs.1000	8	25.0	8	-	Below Rs.1000		
	1001 - 2000	21	65.6	13	8	1001 - 2000		
	2001 - 3000	3	9.4	1	2			
	32	100.0	22(68.8)	10(31.2)				

It was encouraging to note that 46 beneficiaries had fully repaid the loans taken while the remaining four had partially repaid.

Forty four members had borrowed from the societies. 20 had fully repaid and the rest had partially repaid. Thirty two members had taken hand loans from their families and relatives and 22 had fully paid them up. Of the 27 beneficiaries who had borrowed from the societies had repaid the full amount and the remaining four had repaid partially.

This aspect is presented and discussed

lines :

1. Awareness generation
2. Attitudinal changes and
3. Adoption of better family and community living

1. Awareness generation

The extent of awareness of the beneficiaries in terms of the following:

- a. Awareness about DWCRA
- b. Awareness about other developmental programmes and
- c. Awareness about social legislations.

a. Awareness about DWCRA

The awareness of the beneficiaries about details of the programme is presented in Table XXX.

S. No.	Aspects	Perce
1.	Marketing avenues	
2.	Details of supply of raw materials	
3.	Amount of loan	
4.	Approaching the Gramsevika	
5.	Credit institutions	
6.	Number of loan instalments	
7.	Subsidy component of the credit	
8.	Approaching the DRDA officials	
9.	Value of group initiatives	
10.	Working capital for the trade	
11.	Calculating the profit	
12.	Rate of interest	

By and large, the beneficiaries of the a high degree of awareness about the various de The extent of awareness was found to be compar aspects such as marketing avenues, raw mater amounts, approaching the grass root level extensi institutions, number of instalments and subsidy com as displayed by over 90 per cent respondents studie

projects. These aspects need to be strengthened programme, through periodic training programmes on

Table XXXI illustrates the awareness of the regard to the developmental programmes associated w

TABLE XXXI
AWARENESS OF THE BENEFICIARIES ABOUT DEVELOPM

S.No.	Aspects	Perce
1.	Integrated Rural Developmental Programme (IRDP)	
2.	Intensive Sanitation Project	
3.	Smokeless Chulah Project	
4.	Adult Education Programme	
5.	Mahila Mandal Programme	
6.	Hand Pump Programme	
7.	Training of Rural Youth for Self Employment Programme (TRYSEM)	
8.	Integrated Child Development Services Programme (ICDS)	
9.	Maternal and Child Health Services (MCH)	
10.	Jawahar Rozgar Yojana (JRY)	

under study were aware of IRDP, Intensive Smokeless Chulah Scheme, Adult Education Programme, Mahila Mandals and TRYSEM. ICDS and to 89 and 85.5 per cent respectively. On the 50.5 per cent were aware of JRY which is of recent

c. Awareness about social legislations

Acquisition of knowledge by the beneficiaries about social legislations is as revealed in Table XXXII.

TABLE XXXII

AWARENESS ABOUT SOCIAL LEGISLATIONS

S. No.	Social legislations	Percentage being aware (n:200)	
		Prior to Participation in DWCRA	After Participation in DWCRA
1.	Child Marriage Restraint Act	11.0	56.0
2.	Hindu Widow Remarriage Act	12.0	47.0
3.	Dowry Prohibition Act	32.0	53.5
4.	Hindu Special Marriage Act (on Divorce)	16.0	60.5
5.	Hindu Succession Act (Property Right for Women)	22.0	71.5

legal awareness of the beneficiaries. A majority were aware of the property rights for women, positive trend towards economic emancipation. Awareness of Special Marriage Act and Child Marriage Restraint Act was considerable. It was observed that familial social exposures and interaction within the groups facilitated them to become aware of the laws.

Although a majority of 89.5 per cent of the women were married before 18 years of age, they wanted their sons to be married between 20-23 years and their boys between 24-27 years, indicating the positive impact of the programme.

2. Attitudinal changes

Participation in DWCRA envisages building awareness towards economic emancipation, gender equality and social justice. Table XXXIII gives details on this aspect.

ATTITUDES OF THE BENEFICIARIES IN RELATION TO
EMANCIPATION, GENDER EQUALITY AND SOCIAL

S.No.	Statements	Percentage of agreement n:200		
		SA	A	N
1.	Women should have equal rights to control money earned by them	80.5	17.5	2
2.	The law on Equality of Rights to Property for Women should be enforced	31.5	32.0	-
3.	There should be no discrimination in bringing up the male and female children in a family	67.0	25.0	8
4.	Dowry should be prohibited	60.5	21.5	-
5.	Widows can be remarried	20.0	63.5	4
6.	Women harassed by the husbands can take to divorce	-	8.5	3

SA : Strongly Agree A: Agree N: Neutral DA: Disagree
SD: Strongly Disagree

While the beneficiaries had almost fully fa
in relation to economic emancipation and gender ec
divided opinions with regard to social customs
divorce, widow remarriage and enforcing laws on prop

A large majority of 80.5 per cent were in favour of equality for women to have control of family resources. The attitudes of the respondents towards property rights to girls were favourable in 63.5 per cent cases only and unfavourable in 36.5 per cent cases as they thought that it would adversely affect the binding between brothers and sisters.

However, 67 per cent respondents strongly agreed and 25 per cent agreed that there should be no gender discrimination in bringing up children.

A majority of 81.5 per cent were in favour of dowry prohibition. Only 18.5 per cent of the respondents had unfavourable attitudes on this as they had viewed dowry as the only security for a girl in her in-law's house.

While a great majority were in favour of widow remarriage (83.5 per cent), with 20.0 per cent strongly favouring it, only 8.5 per cent were favourable and 3.5 per cent were neutral towards divorce.

Regarding the aspirations of the women under study with regard to education of their daughters or grand daughters, it was found that only 2.5 per cent of the respondents did not favour educating girl children; 15 per cent wanted their daughters to be educated upto primary level; 35 per cent upto matric level and

47.5 per cent upto graduation or post graduation. means of empowerment has thus been fully recognised by the DWCRA beneficiaries.

3. Adoption of better family and community living

Besides income generation, DWCRA ultimately members to adopt certain desirable practices leading to **and Community Living**. This aspect of the detailed mi reveals the following manifestations resulting out of w in groups and exposure to developmental inputs of the p

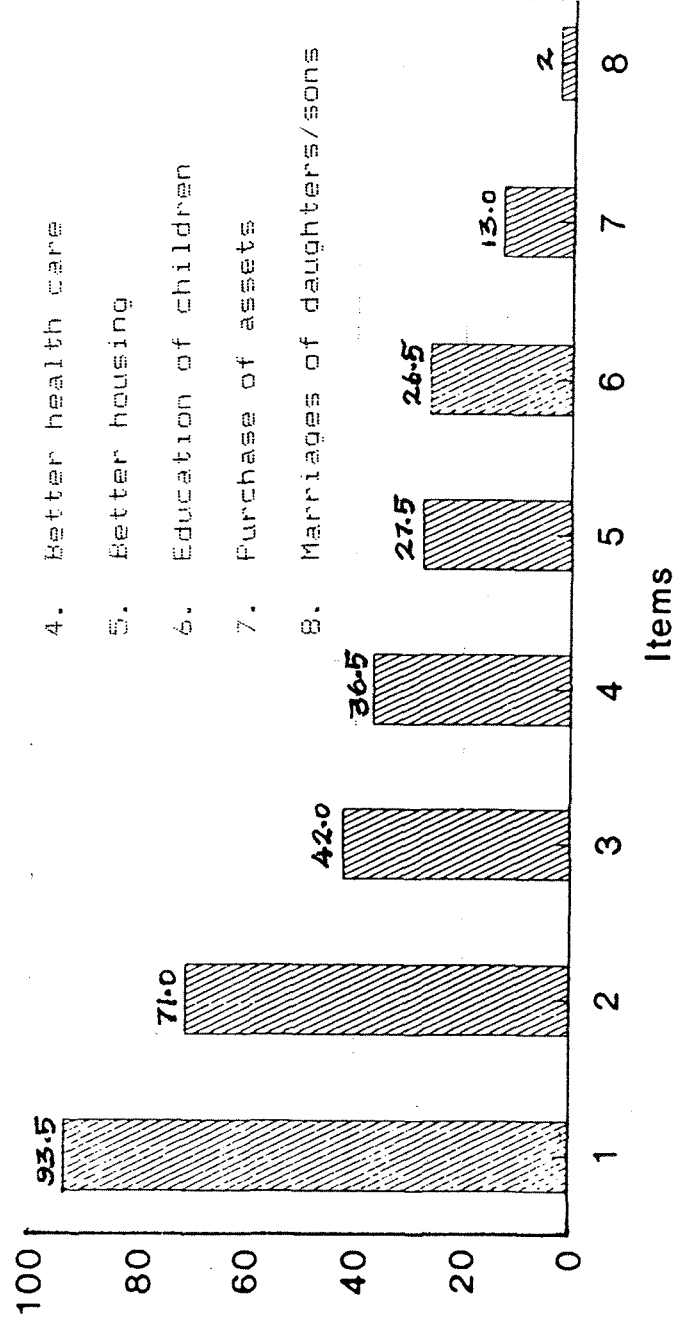
- a. End use of income generated
- b. Utilisation of developmental programmes
- c. Intrafamilial decision making and
- d. Better group dynamics.


a. End use of income generated

Incremental income from DWCRA would help th to improve their purchasing power. The items additional income was spent would indicate indirectly of living of the beneficiaries. (Figure 26a)

Nutritious food topped the list of items

1. Nutritious food for the family
2. Better clothing for children
3. Household items and furniture
4. Better health care
5. Better housing
6. Education of children
7. Purchase of assets
8. Marriages of daughters/sons



 % reporting

improvements in the social status in terms of better purchase of household items. A considerable percentage of beneficiaries accorded significance to better quality of health care, education for children and better housing to live in and purchase of durable assets.

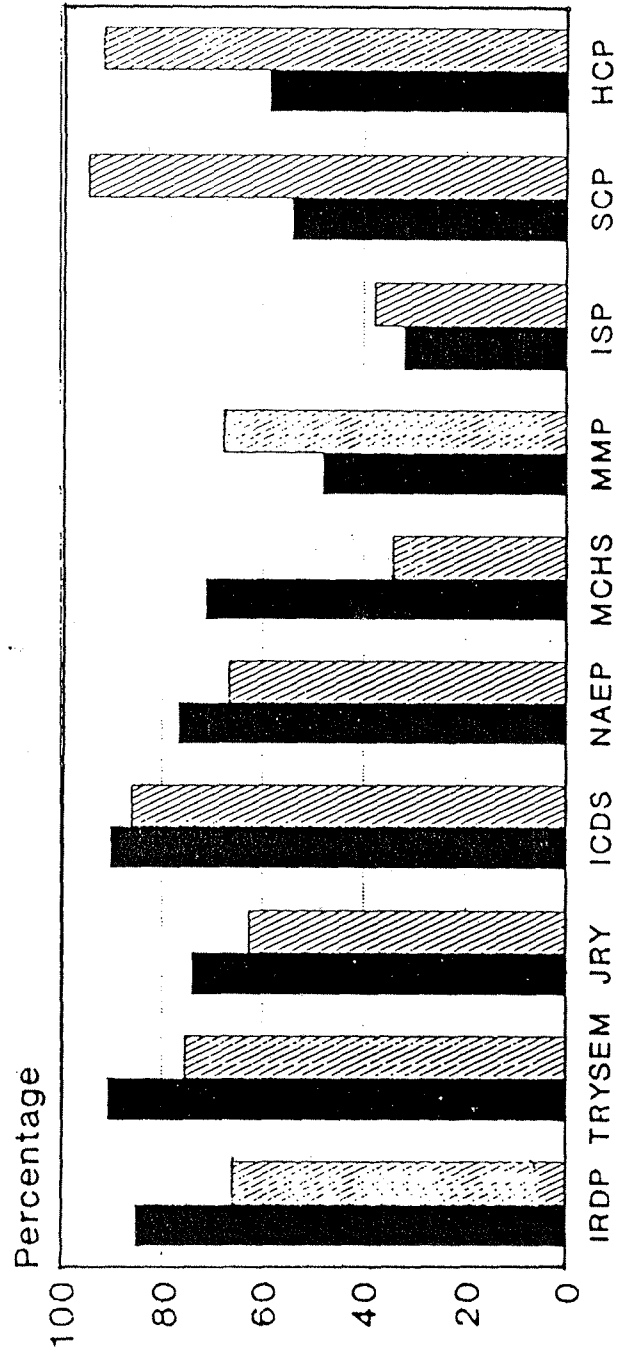
b. Utilisation of developmental programmes

The extent of utilisation of the associated developmental programmes (DWCRA) as well as other social overhead programmes by beneficiaries is as indicated in Table XXXIV (Figure 10).

TABLE XXXIV

UTILISATION OF DEVELOPMENTAL PROGRAMMES BY THE MEMBERS OF THEIR HOUSEHOLDS

S. No.	Developmental programmes	Eligible number of beneficiaries	Extent of utilisation		Number
			Number	Percentage	
1.	IRDP	214	183	85.5	12
2.	TRYSEM	54	49	90.7	3
3.	JRY	58	43	74.1	2
4.	ICDS	174	157	90.2	13
5.	NAEP/NLM	121	93	76.9	6
6.	MCHS	416	297	71.4	10
7.	MMP	233	112	48.1	7
8.	ISP	952	307	32.2	11
9.	SCP	200	108	54.0	10



Developmental programmes

Ex. of utilisation Exp. satisfaction

A large majority of 90.7 per cent of the eligible beneficiaries and their family members had benefitted from the programme, which was closely linked with DWCRA. IRDP assistance was provided to 85.2 per cent of the eligible beneficiaries either by the beneficiaries themselves or for trades under DWCRA or by the members of their families. On the otherhand, only 74.1 per cent got involved in JRM.

It was interesting to note that 90.2 per cent of the beneficiaries benefitted from ICDS; only 76.4 per cent benefitted from the education efforts for want of time after the day's work and the fulfilment of their household responsibilities.

The extent of utilisation of MCH services was as follows: MCH of tune of 71.4 per cent, MMP services 48.1 per cent, MCHS 32.2 per cent; SCP 54 per cent and HCP services 50.1 per cent.

Among the utilisers, 94.4 per cent were satisfied with the smokeless chulahs installed and 91.5 per cent were satisfied with the handpump scheme. When reasons were probed for not being benefitted by the programmes, it was found that the distance to the handpumps was far away from their residences and the difficulty in using the handpumps to get a free flow of water. In the households benefitted by the MCHS, only 34.3 per cent were satisfied with their satisfaction with the services provided in the programme. The reasons for not being satisfied with the services were:

timings of the availability of the doctor and ab
 officials in needy hours.

c. Intrafamilial decision making

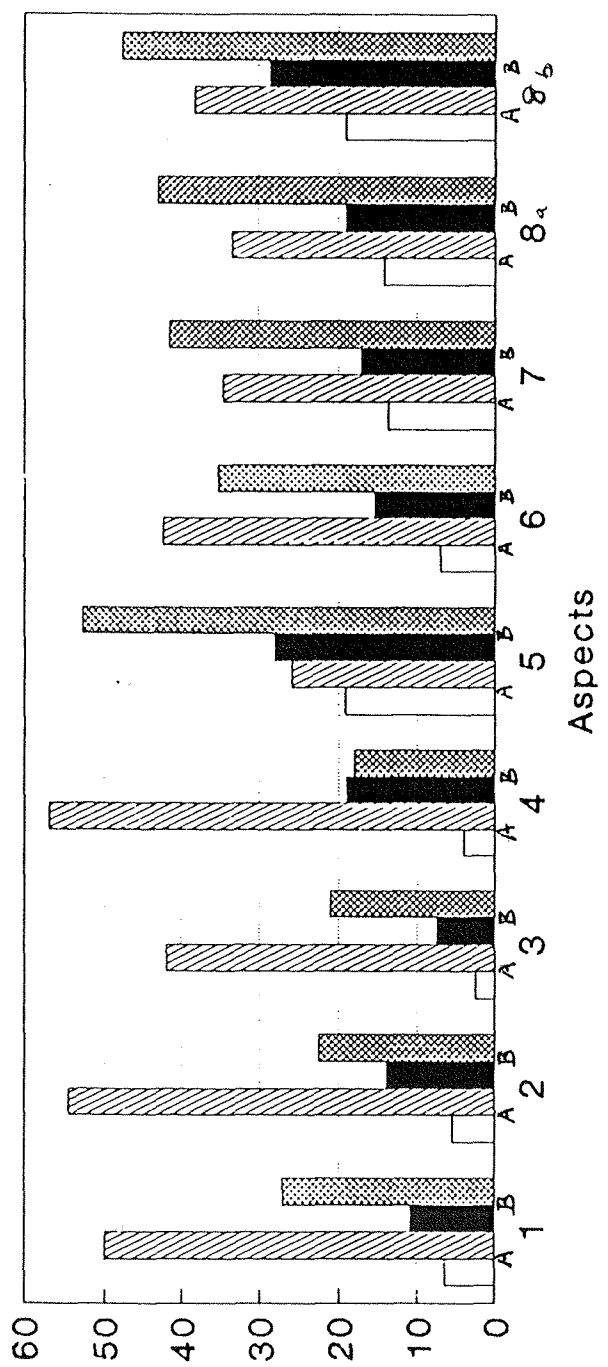
Whether or not participation in DWCRA had
 to get involved in the decision making process wa
 the responses of the beneficiaries as indicated in Table
 Figure 2§.

TABLE XXXV

INTRAFAMILIAL DECISION MAKING PATTERN

S. No.	Aspects	Percentage of beneficiaries (n:200)		
		Taking decisions		Being
		B	A	B
1.	Utilisation of money earned by the family	6.5	50.0	11.0
2.	Family budgeting	5.5	54.5	14.0
3.	Investments and savings	2.5	42.0	7.0
4.	Purchase of consumer items	4.0	57.0	19.0
5.	Schooling of children (n:142*)	19.1	25.9	28.0
6.	Career of children (n:89*)	7.0	42.3	15.0
7.	Pursuit of higher education (n:20)	13.8	34.5	17.0
8.	Marriage of children (n:21)			
	a. Age of children	14.3	33.3	19.0
	b. Selection of spouse	19.0	38.1	28.0

B: before participating in DWCRA A: After participating



A. Taking decisions
 □ Before DWCRCA
 ▨ After DWCRCA

B. Being consulted
 ■ Before DWCRCA
 ▩ After DWCRCA

by the women, their husbands or fathers or sons makers. Participation in DWCRAs appeared to have of the women in the family as revealed in the percentage of beneficiaries being consulted or responsibility of taking the decisions on various Thus economic contribution to the family, has its the intrafamilial decision making pattern.

d. Better group dynamics

To what extent do the beneficiaries have groups was revealed from the responses to question cohesion which are shown in Table XXXVI.

TABLE XXXVI
GROUP DYNAMICS EXHIBITED BY THE MEMBERS OF

S.No.	Aspects	Percentage n
1.	Feels comfortable to work in the group	
2.	Trust and confidence prevail in the group	
3.	Responsibilities assigned equally	
4.	Participates in discussions	
5.	Members given opportunities to develop capabilities	
6.	Disagreements resolved in democratic ways	
7.	Common goals are set and understood by members	

favourable attitudes on most of the tasks of
overwhelmingly large majority of 92 per cent felt
in their respective groups; 85 per cent were
trust and confidence prevailing in the group
responsibilities; 81 per cent took part in group dis

These responses throw light on the possible
for a satisfying organisational behaviour by the run
being a means of income generation for them.

E. Impact of the Training on Development Management

The outcomes of this part of the study
terms of the following:

1. Improvements in the living conditions of
and
2. Acquisition of better monitoring capacity by th

1. Improvements in the living conditions of the benef

Participation in the nutrition education prog
the beneficiaries to acquire correct nutritional conc
to adoption of desirable dietary practices in the
as given in Table XXXVII.

DIETARY PRACTICES ADOPTED BY THE BENE

S. No.	Dietary practices	Percentage (n) Before Training
1.	Including pulses in the daily diet	38
2.	Washing vegetables/greens before cutting	18
3.	Preparing at home low cost nutritious foods for children	22
4.	Discussing with children nutritional concepts	20
5.	Including greens in the daily diet	18
6.	Cutting vegetables into big pieces	16
7.	Adopting steaming as a method of cooking	14
8.	Including raw foods in the diet	12
9.	Avoiding use of cooking soda	10
10.	Adopting absorption method of cooking rice	8

By and large, the level of adoption of practices was satisfactory. To have a sustained need to be stabilised, through follow up training.

Education in nutrition had broadened th

which they participated.

TABLE XXXVIII

NATURE OF PARTICIPATION OF DWCRA BENEFICIARIES
IN THE GROUP FEEDING PROGRAMMES

S.No.	Activities participated	Percentage
1.	Supplying drinking water from their homes	
2.	Checking the cleanliness in the feeding centres	
3.	Helping in cooking and serving meals	
4.	Helping in purchase of vegetables	
5.	Maintaining the anganwadi* garden	
6.	Contributing vegetables from their kitchen gardens	

* local name for creche/pre school

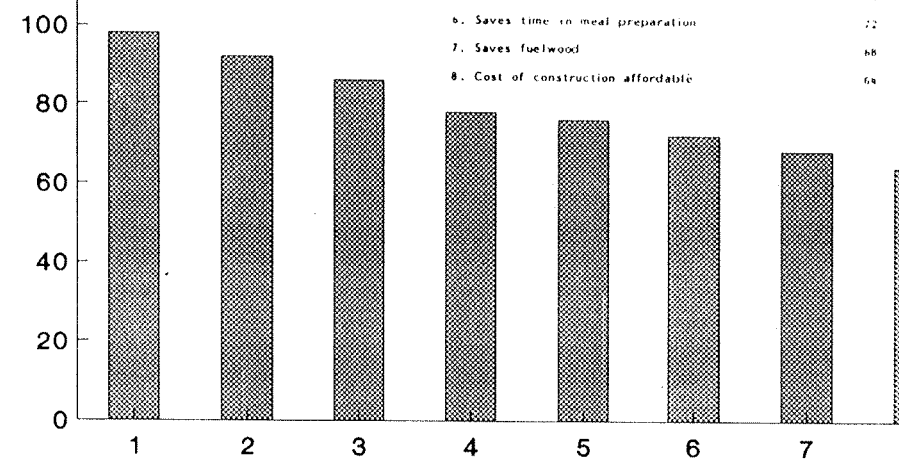
The participation was in terms of kind strengthening the feeding programmes for children and changes in the attitudes of the women towards approach to rural development.

Exposure to health education programmes of beneficiaries of DWCRA to acquire certain desirable changes in daily living (Table XXXIX).

S. No.	Aspects	Percentage of b (n:50 Before training
1.	Personal hygiene	64
2.	Use of community latrine	34
3.	Proper waste disposal	32
4.	Environmental cleanliness	20
5.	Immunization of children	18
6.	Adoption of small family norm	4

The trend towards adoption of desirable was positive. This favourable atmosphere needs The recently introduced programmes of Community of Services (CBCS) and the intensive Sanitation P the study area would further motivate and facilitate adopt fully the health practices taught.

Smokeless chulahs had been installed in a of the participants exposed to the training p advantages of smokeless chulah as realised by the shown in Figure 29.



BENEFITS PERCEIVED

the beneficiaries shows their interest in preparing free kitchen in a hygienic and pleasant atmosphere.

Out of the 50 beneficiaries who attended t had adopted hay box, a fireless cooker made of inc materials. The advantages of using 'hay box' a Table XL.

TABLE XL
ADVANTAGES OF HAY BOX AS PERCEIVED BY THE B

S.No.	Advantages	Percentage
1.	Enables them to keep food hot for long hours	
2.	Saves fuelwood	
3.	Easy to operate	
4.	Saves time in food preparation	
5.	Conserves nutritive value	

These advantages are to be maintained follow up training.

Mudstorage Devices (cooler) were adopted by (64 per cent) who were fully satisfied with the device.

mudstorage device was hygienic, cheap and easy to h

2. Acquisition of better monitoring capacity by the G

Table XLI shows the acquisition of capacity by the Gram Sevikas as a result of exposure to the programme on Development Management.

TABLE XLI
EXHIBITION OF MONITORING CAPACITY BY THE G

S. No.	Monitoring capacity	Number of participants who attended the training n:10
1.	Knowledge on the programme	9
2.	Ability to plan	10
3.	Ability to manage	8
4.	Leadership	10
5.	Initiative and creativity	10
6.	Judgement and forethought	7
7.	Communication skills	10
8.	Human relations	10
9.	Delegation of responsibility	9
10.	Service to community	10

The gram sevikas exposed to training far outperformed their counterparts, not exposed to training, in all traits contributing to better monitoring of the

initiated as a subscheme of the nationwide programme, in India, the Integrated Rural Development (IRDP - 1978), Development of Women and Children (DWCRA) intends to empower rural poor women through action for income generation and social uplift, better living. Rural women, organised in small groups of 15 to get access to credit and social inputs for nutritional care and other social services through a well known system at various levels. With the humble beginning covering only 50 backward districts in the country, by March 1993 has been expanded to cover 290 districts more than 9.4 lakhs rural women through 55,196 groups. Against the backdrop of such phenomenal expansion of the programme, evaluation in quantitative and qualitative aspects is necessary to review the progress of the programme, identify features to be strengthened, examine the lacunae and suggest corrective action strategies.

It is with this objective in view, the present study on Development of Women and Children in Rural Areas under the programme in Periyar District, Tamil Nadu was undertaken with the following specific objectives.

District,

2. examine the organisational behaviour exhibited by the groups involved in the programme,
3. assess the economic returns of the income generation activities,
4. identify the factors influencing the success of the programme,
5. study the impact of the programme in qualitative terms and
6. evolve suitable strategies for policy makers and officials in charge of implementing the programme at different levels.

The research was designed thus:

The profile of the DWCREA programme in Peenya District was studied through secondary sources of information available in the district and in the 20 blocks, supplemented by direct observations of the researcher.

The micro level analysis included the following:

1. Status of the groups and associated factors
2. Status of the income generation activities and a

4. Behavioural changes fostered and
5. Impact of special training inputs.

Each of the above aspects had its own set of methodologies and tools evolved for data collection and evaluation criteria.

The findings of this study are summarised in the following

Scenario

Periyar was one of the 50 districts under the programme initiated in 1983 covering only two out of the ten blocks in each of the ten groups each. By March 1992, 650 groups had been formed covering all the twenty blocks. A total of 10,547 people have benefitted from this programme out of whom 51.2% are from the scheduled castes and scheduled tribes.

Over the years 85 income generation activities have been initiated in the categories of livestock (6), textile (13), agrowaste/byproducts (6), building materials (13) and other products (37).

Loan-cum-subsidy under IRDP and Revolving Fund for the group (Rs.15,000 per group) are the major forms of financial assistance. In 1992-93 a thrift and credit society has been formed with 85 groups as members.

UNICEF gives assistance to the programme for establishment of multipurpose worksheds for the se provision of child care and nutrition as so implementation of the Intensive Sanitation Project in t

Tie up arrangements for marketing have bee for 14 trades through co-operatives and inte Government Departments.

Conforming to the guidelines of the Centra 1992, DRDA, Periyar District has initiated in three basis, Community Based Convergence Services (CBCS) are made to integrate with the existing income ge delivery of other services such as nutrition, health water and energy and literacy.

The landmarks of this micro analysis on t programme are summarised under four broad headings.

1. Group dynamics
2. Performance of income generation activities
3. Social outcomes of the programme and
4. Monitoring network

District brought to light the following facts:

1. Out of the 650 groups initiated upto Ma were adjudged to be 'active'.

As the statistical appraisal revealed, of the groups was found to have been associated qualities of the group organiser, certain characteristics such as size, time spent together, understanding underlying principles and goals of the group, inter groups and group cohesion, all leading to decision group.

2. That 85 per cent of the group organisers category of income generation activities were 'efficient' by the officials concerned, gives further key leadership role played by the group organiser.

3. Provision of a Multipurpose centre, to 'as a group', being members of the Milk Co-operative gave much impetus to the success of the trade need for group initiatives.

4. When the economic returns from individual examined and the factors associated with higher

explanatory variable, bringing forth greater beneficiaries.

5. The respondents in this study were found to have a very favourable attitude and affinity to their groups. It was noteworthy that the groups provided goodwill, comfort, trust and confidence and unity among members and the members reported enjoying social activities and democratic decision making (Ref. Table 4).

Performance of income generation activities

1. Raw materials availability, adequacy of the assets procured, technology adoption and production of products, facility of common workshop, provision of credit and management leadership evinced by the organization and agency support were the major factors, having a significant impact on the 'active' functioning of the income generating activities of DW CRA as revealed through the Statistical appraisal.

2. The case study on milch animals confirmed the impact of factors such as experience in cattle rearing, availability of land for supply of green/dry fodder, procurement of inputs, net-working with organised marketing avenues, provision of veterinary services for the animals and adequate monitoring and guidance.

behaviour by the beneficiaries.

3. While, 'provision of skill training' has a highly influencing factor on the status of the activities', contradictory findings were noted in of the study with focal thrust on the 'active' statu

4. Analysis of the economic returns from the activities undertaken, judged on the basis of the household income, brought to focus the wide intra variations existing. The mean incremental income household was as high as Rs.7200 registered undertaking the trades 'dhoti weaving' and as low for those undertaking activities beekeeping, juice making and shampoo/kum kum preparation.

5. The mean household annual income in the credit periods for the beneficiaries of the different pointed out that the differences in the mean value significant at 5% levels for all the trade categories was the highest for building materials related followed by that for textiles (Rs.2,904), Life consumer products (Rs.2,589), agrowaste/byproduct food items (Rs.2,245). The overall mean household

6. The income generation rates for the different trades confirmed the variations with regard to incremental

7. It was encouraging to find that 146 out of 200 respondents under study, could cross the poverty line of Rs.6,400, as per stipulated norms at the time of the study of beneficiaries.

8. Tradewise analysis indicated that 54 per cent of the trades had a poverty alleviation rate as 100. Obviously, the trade in building materials had the highest mean poverty alleviation rate followed by those related to textiles (90), food items (84.3), products (68.5), agrowaste and byproducts (64.3) and livestock (55).

9. Judged on the basis of incremental household income ratio (COR) with less than one, again building materials activities established their supremacy (73.3 per cent) that for textiles (60 per cent), agrowaste and byproducts (55.5 per cent), livestock (55.5 per cent), consumer products and food products (29 per cent).

10. The distribution of the beneficiaries according to the type of returns realised from their trades revealed that

Categorywise, building materials had the highest mean rate of return (115.6) followed by textiles (92.8), agrobased articles (80.6), food related (64.4) and livestock related (58.6). The overall rate of return was calculated to be 81.6.

11. An overview of the trade categories with different economic parameters used in this study shown in the following matrix.

S. Trade categories No.	Rank order		
	Mean incre-mental income	Income genera-tion rate	Poverty allevia-tion rate
1. Building materials	I	I	I
2. Textile related	II	III	II
3. Livestock related	III	II	VI
4. Consumer products	IV	IV	IV
5. Agrowaste/byproducts	V	V	V
6. Food related	VI	VI	III

12. With regard to factors influencing income generation, the amount spent on the activity and 'performance as a group' were found to have had positive influence, while provision of skill training had a favourable influence. This aspect of belongingness to the SC/ST category had a favourable influence. This aspect

have crossed the poverty line pointed out the
incremental income for 70 per cent of the beneficiaries
above Rs. 3000/-. Thirty eight families had stored a
portion of their extra income in saving institutions
banks (17), the Thrift and Credit Society or
DWCRA scheme (14) and the traditional chit funds.

Sixteen beneficiaries purchased durable articles
of improvement made in the housing, purchased a
milch animal, jewels and ~~amenities for and gifts~~
household *gadgets*.

Forty six out of the 50 beneficiaries had repaid
the loans under DWCRA, while the remaining four were
partially repaid.

Earlier 44 women had borrowed from money lenders
had fully repaid the same and the rest had partially repaid.
Thirty two members had taken hand loans from relatives
and 22 had fully paid them up. Fifteen out of
27 beneficiaries who had borrowed from co-operative
societies had repaid the full amount and the remaining
partially.

Debt redemption thus was one of the major achievements
participation of rural women in DWCRA.

Social outcomes of the programme

1. The beneficiaries of the programme had awareness about the operational details of DWC to the credit inputs and methods of assessing t from the income generation activities.

2. Their level of awareness about the programmes in existence in the district was highly

3. After exposure to DWCRAs, women's a provisions increased, specially those on property r

4. While the beneficiaries had almost fully in relation to the need for economic emancipation to and control of resources and gender equality opinions with regard to social customs.

5. The positive attitudes these beneficiaries towards girls' education indicated that education empowerment had been fully recognised and appreci

6. The incremental income realised by the reported to have been spent on nutritious food fo

but were assigned low priorities.

7. Nutrition and health education led the women to adopt more desirable dietary and health practices in their homes. This stimulated them to take keen interest in the group extension programme in operation in their villages, paving way for a new approach to rural development.

8. The recently introduced programmes of Convergence of Services (CBCS) and the Intensive Service Programme (ISP) in the study area are likely to facilitate the women to intensify their efforts to improve their health status.

9. The utilisation of other developmental projects by the DWCRA beneficiaries was found to be to a satisfactory extent.

10. Adoption of smokeless chulahs brought forth significant benefits to the beneficiaries. Biogas, hay box and mudcookers (for perishables) were also found to be adopted to a great extent. The benefits realised.

11. Participation of DWCRA beneficiaries in the decision-making process improved to a great extent which contributed to their economic emancipation and contribution to the rural development.

programme (46 per cent).

12. The organisational behaviour exhibited by the beneficiaries also improved as a result of the group

Monitoring Network

1. Study of the factors associated with the 'active' status of the beneficiaries in the groups as well as 'active' status of the beneficiaries in the groups (as revealed through the indepth analysis of 20 trades) substantiated through statistical tests the favourable contribution of Extension agency component, particularly by the Gram Sevika (DWCRA).

2. The gram sevikas exposed to Development Extension programme were found to have acquired better capacities and skills in contrast to those without training.

The study has thrown light on the impact of the DWCRA programme has, in utilising **Women Power** to foster and augment far reaching benefits to the beneficiaries, their immediate communities and to the nation. Based on the findings of this study, an empirical model was developed to highlight the implications of DWCRA programme as well as at the National levels. Figure 30 shows the model designed.

better organisational behaviour through Work
Conscientization, Redistribution of income through
and control of money by the women and Attitudinal
national level, the outcomes would be participatory
greater Work participation, human Capital mobility
in gender inequalities and Adoption of better living

Although the programme has been framed
long term goals, as Sharma **et al.** (1984) has noted
inconsistencies between **macro policies** and **micro**
resolved for a scheme to bring dividends at all levels
of this, the following suggestions are made to make the
District more effective.

1. That 169 out of the 650 groups (26 per cent)
or 'inactive' is a matter of concern, owing to
in the programme in terms of loans, subsidies
through revolving funds and overhead charges.
made to probe into the causes for this situation
to rejuvenate and revitalise the 'inactive'
areawise plans must be prepared for such revitalisation

2. The programme is likely to be expanded to
more groups and more women. The District must

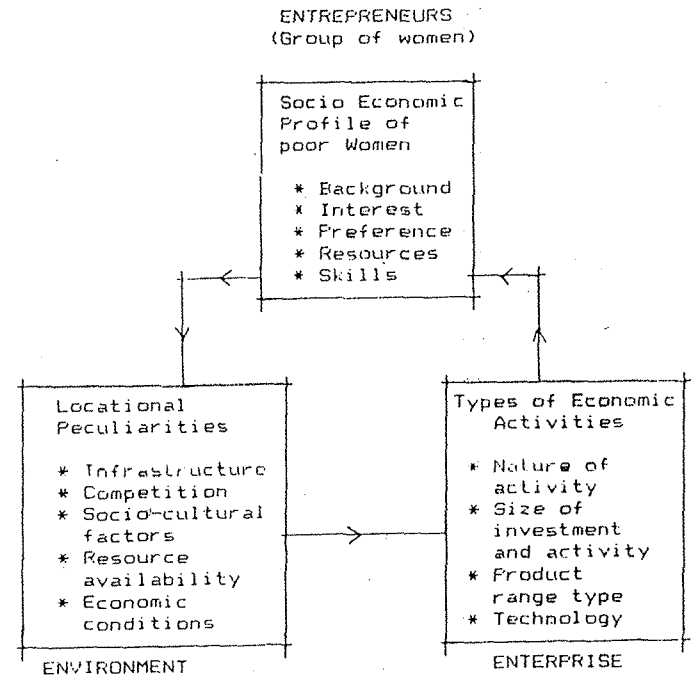
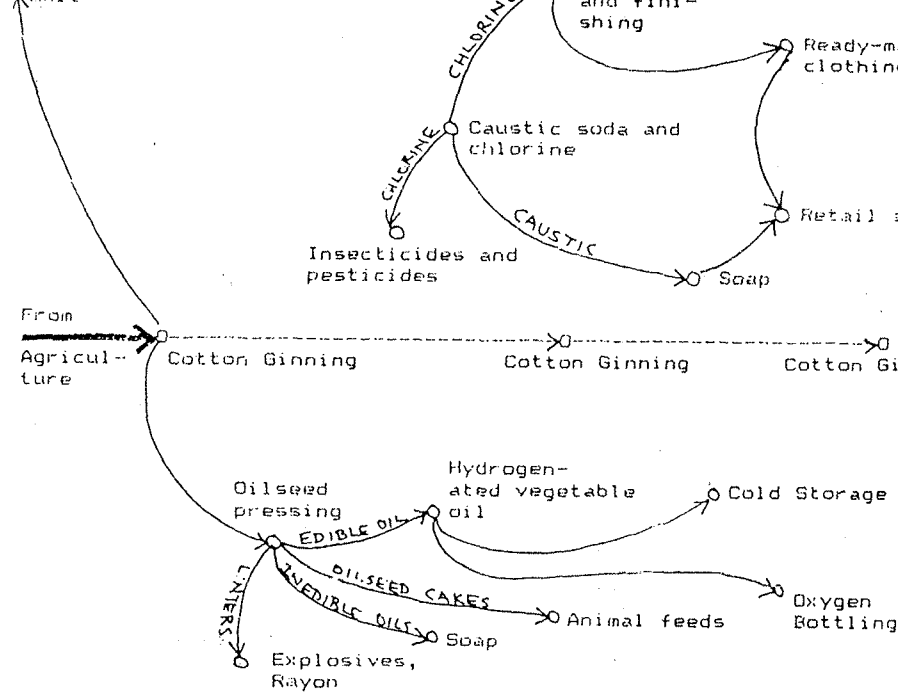


Figure 30
CONCEPTUAL MODELS ON IDENTIFICATION OF VIABLE INCOME GENERATING ACTIVITIES

should be taken to retain the personnel over a period of 3-5 years in their areas of work for continuous monitoring till the groups become self sufficient.

5. Training in Development Management should be an integral component in the programme. Such training needs to be treated as a separate entity affecting the routine of the monthly staff meetings or any such 'get together' sessions. It should be capitalised to offer relevant training inputs to the staff, thereby promoting '**Participatory training**' leading to '**development**'.

6. The possibilities of setting up 'emporia type shops' through the District Supply and Marketing Societies (District Societies of Khadi Gramodhyog) may be explored to strengthen the marketing avenues for DWCRA trades, simultaneously ensuring quality products leading to consumer satisfaction.

Areas of thrust in the future research agenda

This investigation has given some pointers for future thrusts for future, chief among them being the following:

1. In-depth analysis of the organisational behaviour and group dynamics covering varied groups from different socio-economic strata.

activities, estimated through different economic p

3. Impact of social inputs on the living beneficiaries and their manifestations in their own

The DRDA and district administration may evaluation and research studies to the notable Research Institutions, Home Science Colleges concerned of living and Non Governmental Organisations in and also start preparing a Compendium of such through the newly introduced Computerisation of Systems Project (CRISP) for future reference and for

Conclusion

Since the fifties, national development strategies women's grassroot organisations (mahila mandals) of their policy framework. However, as marginal groups without supportive linkages to resource structures, these organisations could not towards rural women's employment. Promoting opportunities for rural women through their own envisaged in DWCRA has opened up certain new for developing and strengthening the participatory women's development and empowerment.

subsistence level have high potentials as economic p
households and could become a viable and indepe
the discrepancies identified in the programme ar
enough, this programme no doubt, can single out
national endeavour, bringing forth the much des
Development of the rural women in India.