

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

BY

JONALY DUTTA

A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE
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IN PARTIAL FULFILMENT OF MASTER OF SCIENCE IN HOME SCIENCE
EXTENSION EDUCATION

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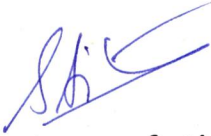
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IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
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Certified as bonafide research work.


Signature of the Head
of the Department


Signature of the
Dean of the Faculty


Signature of the
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INTRODUCTION

I. INTRODUCTION

Mahatma Gandhi, Father of the Nation believed that women's productive abilities and attributes were essential forces that need to be allowed full and free play for human and social development with justice and dignity. Bishop Nzimba of Kenya (1985) stressed,

"Train a man and you train an individual
Train a woman and you build a nation".

Although women form nearly half of the human capital in the country, they remain the most deprived and long neglected segment of the Indian society, despite the Constitutional guarantee for equal rights and privileges for men and women.

Women's contribution to national development is crucial. The process of development would be incomplete and lopsided, unless women are fully involved in it. Emancipation of women is an essential pre-requisite for economic development and social progress of the nation. Women must be recognised as a power in development and involved actively and productively in the developmental process (Devadas, 1990).

However, women are not being fully utilized as a human resource. They are not contributing their optimum nor are benefiting the maximum from the developmental

programmes. The existing value system undermines their role and place in development, particularly in rural development where development plans and supportive services have viewed women only as target groups or beneficiaries of social welfare measures, ignoring their productive roles. The diversity and importance of the economic and social roles rural women play, have not been recognised fully in the developmental programmes (Sithalakshmi and Thangamani, 1987).

The subject of women's development is multisectoral and multidisciplinary. Therefore it is essential to evolve a pragmatic and realistic approach to women's development (ICAR, 1988).

Declaration of the International Women's Decade by U.N. (1975-85) had initiated deliberations at various forms on women's issues and policies have been formulated with a view to integrating women into the mainstream of development with a shift from the 'welfare', 'beneficiary' and 'token' approach to 'total participatory development' approach. As a consequence, the disadvantages and constraints experienced by women in rural areas in becoming equal partners in development have emerged as critical global issues.

The Global Conference on Women's Empowerment, 1988 highlighted empowerment as the surest way of making women as 'partners in development'. The Food and Agricultural Organisation (FAO, 1990) has also emphasized on Empowerment of women at the grass roots as the most recent approach to Women in Development.

The Draft Approach to Eighth Five Year plan also recommended that women have to be empowered by raising their status and bringing them into the mainstream of national development, not as mere beneficiaries, but as contributors and partakers along with men. The document highlighted on the need for mobilisation, organisation and conscientization of the poor women of the villages (Raj, 1991).

In order for permanent changes to take place in the status of women that give them control over their income, autonomy and self confidence, women must be given intervention programmes (income generating projects) or they themselves collectively in an organised way run income generating activities/institutions on their own and be supported by structural and institutional changes that allow them access to skills, leadership, decision making and economic independence.

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; Bharathan 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 reproductive as well as reproduction of labour for the next generation (Chatterji, 1988).

Through its long term perspective of imparting to rural women, self-reliance through income-generating skills along with group organisation skills, the Development of Women and Children in Rural Areas (DWCRA) Programme was initiated in 1982-83 as a subscheme of the nationwide poverty alleviation programme, the Integrated Rural Development Programme (IRDP). It tends to empower rural poor women through collective action for income generation and social uplift, leading to better living.

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 as a viable and independent economic entity.

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

A major tenet of the strategy of reaching out to poor women in rural areas under DWCRA has been the 'group approach'; the scheme envisaged the formation of women's groups, to facilitate cooperative effort, and government and community action in planning, implementation and monitoring.

At present 355 districts are covered under the schemes throughout India since its inception, over 60,000 groups were formed and about one million women were benefited.

In Assam state, the DWCRA programme was started in the year 1987-88, in six districts namely Kabi-Anglong, Dhubri, Darrang, Nagaon, Sibsagar and Sunitpur districts with 1,305 groups consisting of 10-15 women in each. During 1990-91, 162 groups were formed out of which 77 groups were engaged in income generating activities.

Frequent evaluation is necessary to assess the impact of any programme on the target groups and to give workable suggestions to the sponsors for them to modify the programme

in the right direction. The present study is one such attempt to study the functioning of DWCRA programme in Nagaon district of Assam state with the following objectives.

1. To understand the structure and functioning of DWCRA groups in Nagaon district of Assam.
2. To assess the benefits accrued by the beneficiaries under DWCRA programme in Nagaon district of Assam.

REVIEW OF LITERATURE

II REVIEW OF LITERATURE

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

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

A. WOMEN AND ECONOMIC CONTRIBUTION

Women play an important role in the economic development of a country. Their contribution to the National income is considerable though from time immemorial, their labour remains largely non-remunerative, unorganized and invisible. They work for as many hours or even more than men do, yet this labour is counted as "shadow work" giving them neither the due credit nor equal pay for the work done (Sonarikar, 1984 and Badra, 1986).

Research studies in different parts of India by Jain and Chand (1985), Karlekar (1986), Bhati and Singh (1987), Fernandes and Menon (1987), NIUA (1987), Saradmoni (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.

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

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; Bharadan *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).

Patnaik and Sailabala Debi (1986) conducted a micro-level study to assess women's economic contribution to the farm sector. The study was carried out to examine the various activities done by women in agricultural operations

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

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

Specific efforts have 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. The factors included appropriate selection of the beneficiaries, awareness of the beneficiaries of 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 programmes for health, nutrition, child care, family welfare and resource management and involvement of voluntary agencies in monitoring the programmes.

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

Singharay and Agarwal (1989) also opined that generation of self employment opportunities is the best

possible alternative to bring the bulk of our population is the main stream of national life.

Kaliammal and Bhatji (1989) conducted a study on women entrepreneurs and Bank finance in Coimbatore District with an objective (1) identify the background of women entrepreneurs, (2) assess the help rendered by the nationalised banks in providing adequate guidance and finance in starting their units, and (3) assess the performance and problems of women as entrepreneurs. The study found that it is clear that whatever the policy of the government, the benefits the best schemes percolating to the grass root level could be ensured only by the commitment of the officers at that level. The findings indicate that there must be better coordination between the bank and the Director of Industries and other voluntary organisations which advocate the importance of women taking up entrepreneurial work the government should undertake research programmes to find out the problems faced by women entrepreneurs so that the training programme could be tailored to suit their needs.

It is evident that males always take the employment of females in income generating activities as less prestigious. There is the misconception that women's income

is merely a supplementary income and there is no recognition that it is crucial to the total family income (Rath and Rath, 1990).

Bhatt (1991) in her keynote address in project, Action for Child Care and Education (ACCESS) rightly points that women's contribution and role in the family as well as in economic development and social transformation has been pivotal. It is now well known that it is the women who have been managing, supporting and maintaining the survival systems particularly in the case of the poor households who constitute around 30 per cent to 40 per cent of the population. Therefore, where poverty alleviation is the object, development of women has to be seen as an important measure towards it. Among poor families in India, all women work. Women do have work on their hands, men are without work. Still in poor families women remain poorer than men.

The participation of women in the development programmes as voiced by Bhatt (1991) is that, women will not be able to participate in development programmes if they are not organised, or their voice will not be heard if it does not come collectively. Today we are witnessing the gradual rise of a movement of poor women who are organising on issues, on programmes, as labour unions or co-operatives or as informal groups, but asserting themselves, articulating

their needs and coming to the forefront of our political consciousness. Organising also gives tangible, concrete gains, women actually acquire and till land gained after their struggle, wages increase, lifestyle improves, they send their girls to school, by organising credit societies they come out of the clutches of money lenders or contractors or middlemen, they organise co-operative and they acquire assets. Like cattle and license to vend in the town market and compete with the goods in open market. They stop liquor dens and improve the social environment of the village.

B. 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 focuses 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.

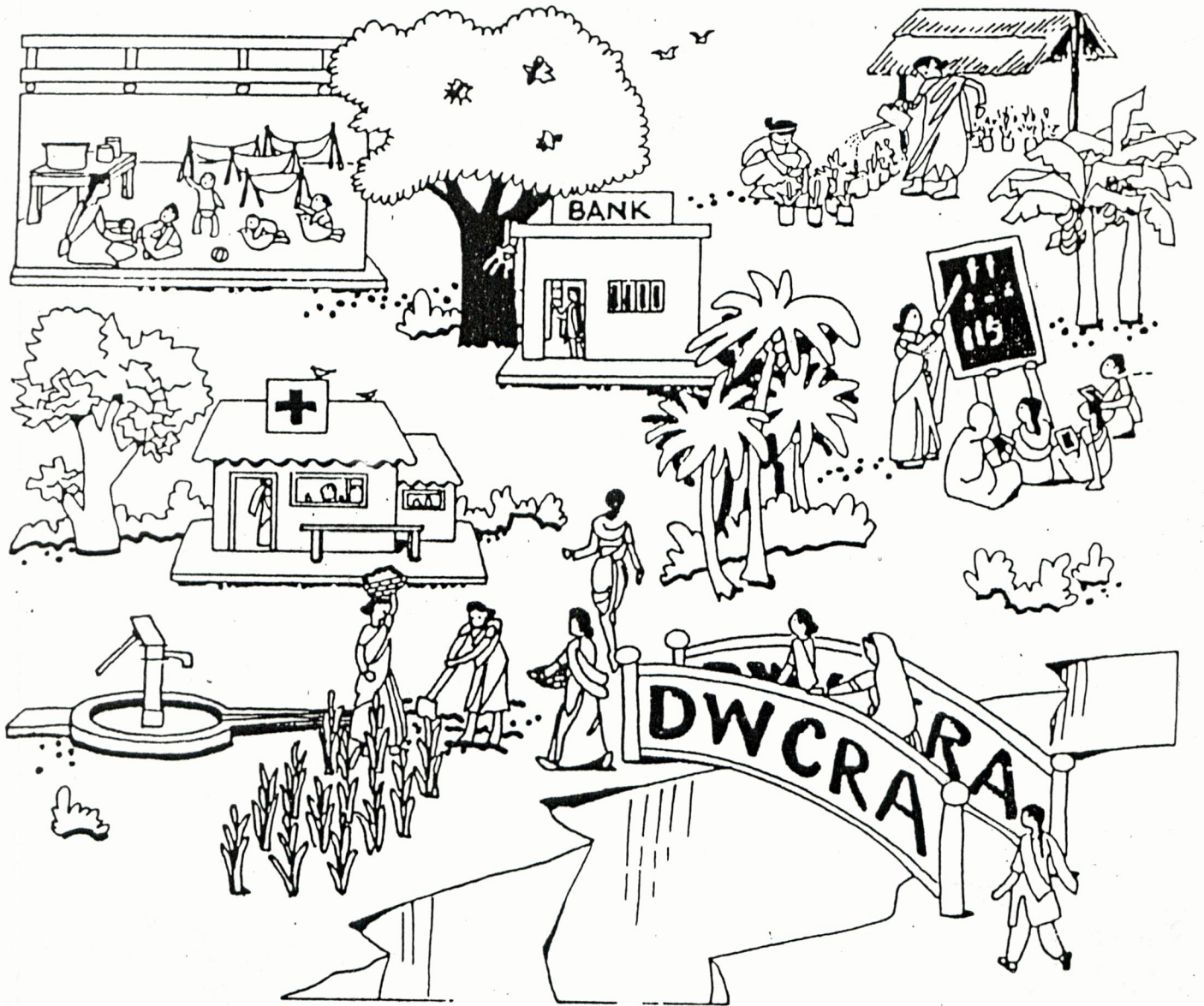
Inclusion of children: In our society the burden of bringing up children is seen as the mother's task. Her role as the homemaker cannot be ignored. There is a need to integrate child development and welfare into women's development programmes. DWCRA has such an integrated approach.

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 1 gives the



Linkages of DWCRAs with other services

Figure.1

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

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.

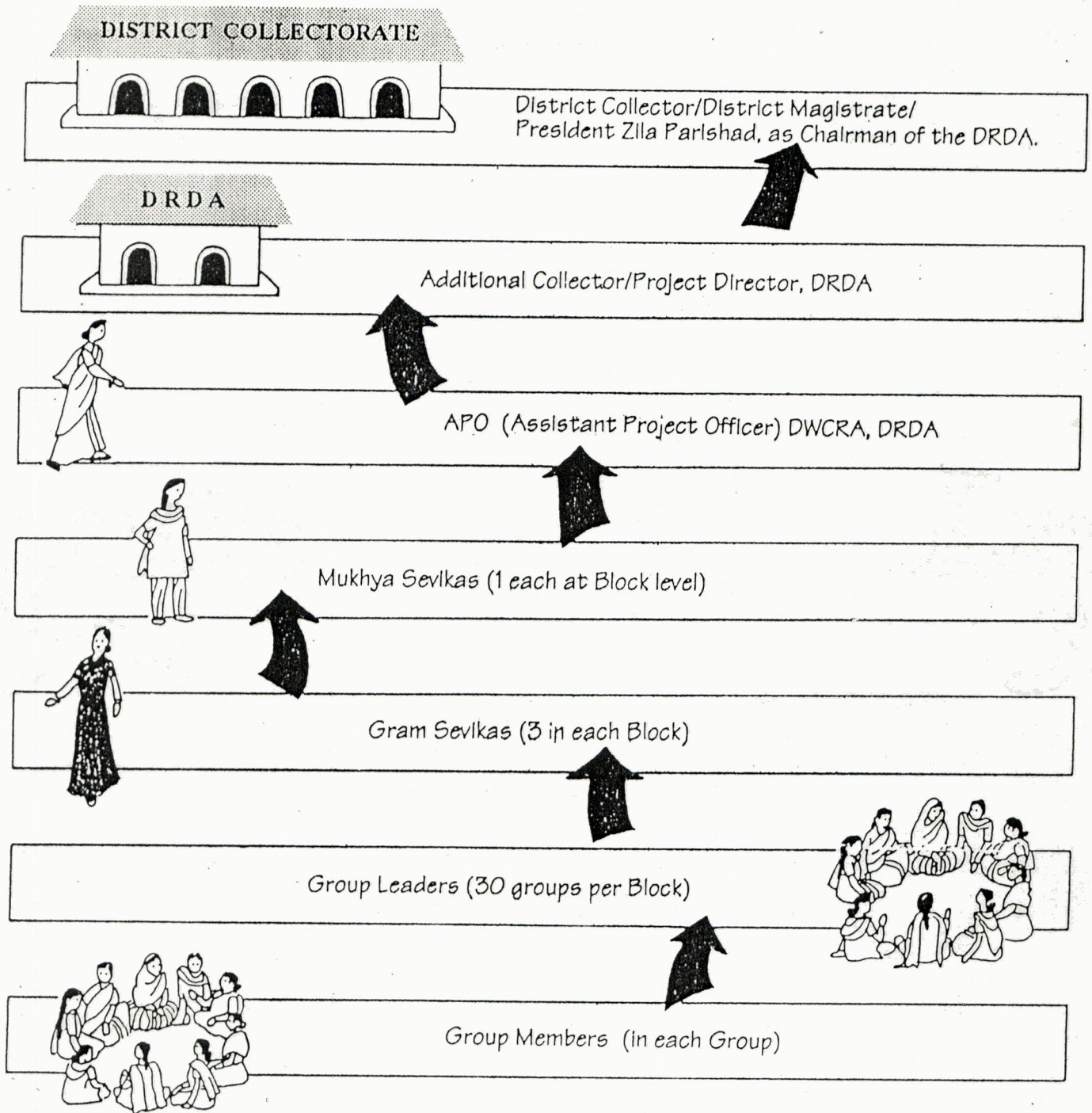
Involvement of voluntary sector: Provision is made by Government of India to involve voluntary agencies also in the implementation of DWCRA. The Council for the Advancement of People's Action and Rural Technology (CAPART) has been identified as a nodal agency at the central level to co-ordinate the work 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 2).

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.



Administrative set up of DWCRA .

Figure.2

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.

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.

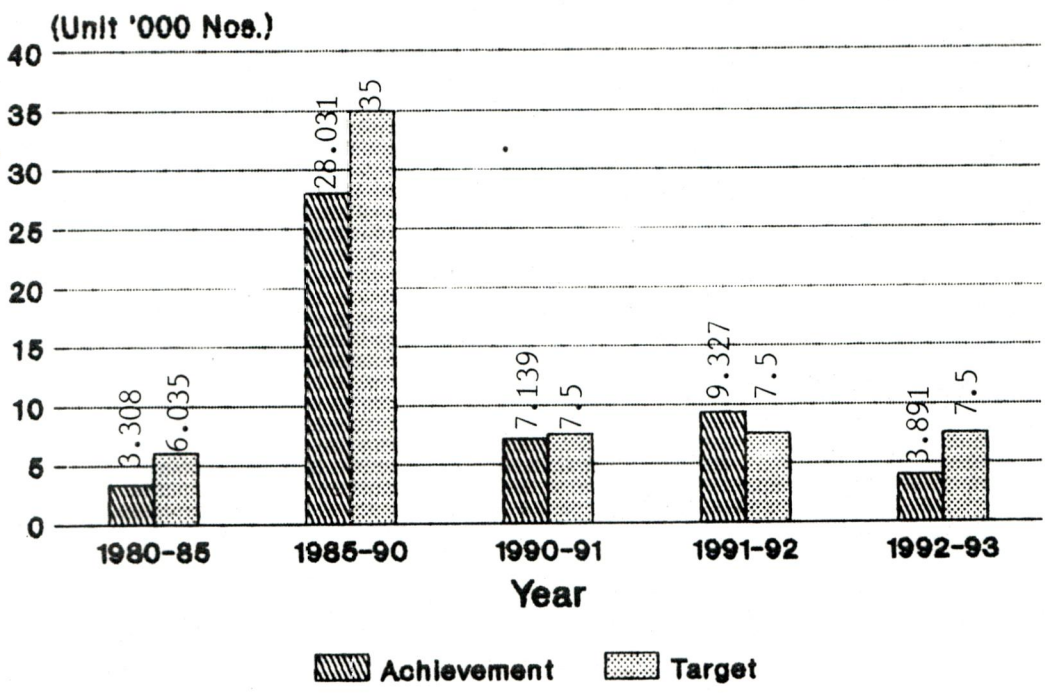
At the end of 1992-93, the programme had covered 290 districts in the country.

The achievements under DWCRA are as depicted in Table I and figure 3.

TABLE I
ACHIEVEMENTS OF DWCRA

Plan period	Target No. of groups	No. of groups	Achievement 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.



TARGET AND ACHIEVEMENT UNDER DWCR DURING
VITH PLAN (1982-85), VIITH PLAN
ANNUAL PLAN 1990-91,1991-92 AND 1992-93

Figure - 3

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).

C. RESEARCH HIGHLIGHTS ON DWCRA

The National Institute of Rural Development, Hyderabad had conducted a study on the "Impact of Developmental Programme on Rural Women - A Concurrent Evaluation". This study covered implementation of IRDP and DWCRA in four States of Bihar, Manipur, Rajasthan and Tamil Nadu. Some of the important findings of the evaluation study are as follows:

- I. There was a general awareness in the respondents about the programme in which they were identified as beneficiaries.
- II. Both IRDP as well as DWCRA beneficiaries felt that there was a definite increase in family income.

- III. The respondents felt that there was a status enhancement as a result of these programme. They also recognised improvement in self through acquisition of information and skill.
- IV. The respondents informed that they were sending their children to schools. This is an indication of the effect of enhanced family income on the development of children.
- V. The respondents had a positive approach towards training imparted for improving their skill.
- VI. The more popular group activities in the case of DWCRA were tailoring, knitting, handloom and forest based industries (Annual Report, Government of India, 1986-87).

Chandramohan (1987) and Kurukshetra (1988) had compiled the reports of DWCRA scheme in operation in different parts of the country reveal that the programme is having a successful march.

As stated by Singh (1987) DWCRA in Kangra District of Himachal Pradesh was initiated during 1986-87. During 1986-87, 59 groups with a membership of 477 women were formed. Funds for 275 groups have already been released since the

inception of the programme. The target for the year 1987-88 was 85 groups.

The findings of the study on DWCRA by CASA (Churshes Auxiliary for Social Action) (1987) that the beneficiaries were able to earn an income of Rs.1000 per month through tailoring activity.

A study on "Development of Women and Children in Rural Areas (DWCRA) a profile of the Programme in Periyar District, Tamil Nadu, was undertaken by Janmathi and Sithalakshmi (1987) with the objectives of understanding the functioning of the programme and suggesting strategies and modules for the future. The samples for the study consisted of 150 group organisers and 150 beneficiaries of the programme, representing 30 trades spread over 15 blocks of the Periyar District.

The results of the study revealed that all the beneficiaries realised the increase in income due to the new trade adopted. However, it was revealed from the study that the special features of the programme have not been internalised properly both by the officials as well as target women. Group mobilisation collective action, entrepreneurship development and integration of social inputs are by and large, the missing links in the

implementation of the programme. It was suggested that the administrative machinery needs to be strengthened both quantitatively and qualitatively in terms of number of staff and their ability to monitor the programme.

An attempt was taken to study the functioning of DWCRA programme in selected areas of Samastipur District of Bihar state, by Arunima Kumari, Alamelu and Sithalakshmi (1987). Ten beneficiaries and one group organiser from 20 groups were selected to represent the different trades, the total sample being 220.

The results of the study revealed that all the group organisers learned to utilize their leisure time in productive and purposeful activities. Marketing the finished goods was the major hurdle in the scheme mentioned by a majority of the group organisers as well as the members. It was highly recommended that "the missing link" of incorporating the social inputs into the scheme needs consideration. Adult education, child care, family welfare, health and nutrition and measures for drudgery relief should all form the core components of the scheme to achieve total development.

Francis and Sithalakshmi (1987) conducted a study on the functioning of DWCRA in Periyar District, Tamil Nadu in

15 blocks covering 30 trades. The Group organiser and four members from each of the 30 groups ($30 + 120 = 150$) constituted the sample for the study. The results of the study indicated the following: 124 respondents stated the increase in income was the obvious benefit of the scheme. The other benefits were ability to save money; obtaining nutritious foods and relief from indebtedness. The major limitation of the scheme as pointed out by nearly 50 per cent of beneficiaries was inadequate loan amount and for 27 per cent delay in getting the loan was the major hurdle. The groups must further be strengthened to serve as forums for the total development of the target families as well as the entire rural community.

Another study was conducted by Malarkodi and Jothimani (1987) on the functioning of DWCRA in Dharmapuri District, Tamil Nadu covering 40 groups. One group organiser and two beneficiaries from each group were selected as the sample, the total being 120. The results of the study indicated that, 56 per cent of the beneficiaries had the income between Rs.200-300, from the trade. It was also suggested that sanction of loans on time, marketing facility, arrangement for raw materials and provision of common work centres. Improvement should not merely be a programme economic uplift but it should make them aware of their own strength and potentials.

A concurrent evaluation of the impact of Development Programmes on Rural Women was taken up by Mohiuddin et al. (1986-87) in the states of Bihar, Manipur, Rajasthan and Tamil Nadu. The study confirmed that prompt repayment of loans was a consistent feature with women beneficiaries. Marketing was a general problem, alongwith improper staffing pattern which affects the proper implementation of the programme. The impact by the large was positive indicating that it had definitely improved their economic conditions.

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

time to time. More financial assistance, better training in the production of modern articles and marketing facilities could make the unit more successful.

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

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

The coir rope making DWCRA unit of Kuchivaripalli village, over a period of three years, 16 withdrawals were made from the group account, amounting to Rs.1,17,000. This would indicate the scale of operation which the group had

got involved in DWCRA had helped the women in Kuchivaripalli to substantially improved their lot (Gramin Vikas Newsletter, 1987).

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

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

The study conducted by Prasad (1988) revealed that some of the groups had been successful and others had not the basic factors were lack of managerial inputs and quality of consciousness. The groups were not in a position to change the quality of product according to the consumer's demand since most of the women had taken up production for the first time in life, they did not attach any importance to quality of the product was the single and important factor responsible for making or unmaking an economic venture.

A study was conducted in Haryana, Rajasthan, Tamil Nadu, Himachal Pradesh, revealed that the beneficiaries earned enough to maintain their family, hoped to provide all facilities to their children, take pride in their work and await a bright future, DWCRA was a ray of silver lining for them (Gramin Vikas, 1988).

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

The study conducted by Gautam and Singh (1990) on 'Development of Women and Children in Rural Areas: An Appraisal' in Himachal Pradesh in four districts revealed that the scheme is providing social justice to the down-trodden people of the region by involving them in developmental activities. The DWCRA scheme extends full opportunities to the economically as well as socially backward class of society by organizing themselves in suitable group activities.

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

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

"DWCRA working wonders for the Kashmiri women" Yojana (1991) reveals the success of DWCRA programme launched in Jammu and Kashmir in the Doda district which is the most

backward and farflung district with low literacy and infant mortality rate. Initially, the programme had a rough starting as the village women did not participate in the meeting organised for establishing target groups. In some cases, they refused to attend the training camp. However as a result of constant efforts, women of the district shed their inhibition. The programme has given a sense of confidence to the women folk and at present about 500 units are working in Doda district alone. Now, other eight blocks of the districts have also been covered under this programme. The main trades identified for the groups in Jammu and Kashmir are in the territory sector. 1678 women workers have been trained in various schemes of ready made garments, shawl knitting and related works. Some of the groups are also involved in maintaining dairy and sheep units. Encouraged with the success of the scheme in the state, government is planning to introduce the scheme in other districts also voluntary agencies are given financial assistances to implement project for providing income generation opportunities so that the benefits of DWCRA reaches more females in rural areas. Funds for this are placed at the disposal of the CAPART. Although economic betterment of rural women through income generating activity is the primary objective of DWCRA, it also extends

supportive services such as education, health, nutrition, immunization, family welfare, balwadi etc.

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

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

Premkumar and Rahul Kumar (1992) conducted a study on "How does DWCRA scheme operates - A case study" in Gulbarga District of Karnataka State revealed that all the

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

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

A study conducted by Manimekalai and Rejdndran (1993) in Tiruchirapalli District, on 'Self-employment through DWCRA' revealed the following findings:

(i) It was found that the first phase covered more number of villages, more number of groups and more number of beneficiaries than the second phase.

(ii) Of the total beneficiaries identified, SC beneficiaries constituted nearly 50 per cent, indicating the worst economic condition in which they lived and large percentage of this community being living below poverty line.

(iii) The trades identified were largely related to agriculture which could exploit the locally available resources, traditionally practiced in the district and involved less risk and less investment; some of the trades

which had identified to be having better scope were given second assistance in the second phase.

(iv) The mode of identification of beneficiaries showed that they were neither identified in relation to the proportion to total female population nor relating to the total work force, as it was found that all the blocks in different years of the second phase had invariably assisted equal number of groups irrespective of population and other characteristics.

(v) An analysis of the percentage of beneficiaries with respect to the female, rural, SC/ST population and total work-force revealed that the scheme, could succeed in covering just 0.5 per cent of the total population, one per cent of the total female population, 0.58 per cent of rural population, 2.21 per cent of the SC/ST population and 0.98 per cent of the total work force in 22 blocks in six years period of 1986-87 to 1991-92.

(vi) Nearly 30 villages were covered in each block and in some of the blocks like Pullambadi and Thuraiyur more than 40 villages were covered indicating either the locational advantage of being situated in the deltaic region of river Cauvery or the better scope and response existed in such blocks for particular trade.

(vii) The credit and subsidy disbursement in various years of the two phases have shown that with little higher amount of disbursement in the first phase, it was able to identify large number of beneficiaries and trades than in the second phase.

(viii) The per capita subsidy, credit and investment calculated revealed that they were comparatively lower in first phase than in the second; perhaps due to more number of beneficiaries or the growing rate of inflation which made them disburse more amount, though its value would be less if inflation was taken into account. The ratio of subsidy to credit and investment was found to be 1:2:3 and the ratio of SC/ST was 1:1:08.

A study conducted by Sivasankaraiah and Ramappa (1993) on 'Impact of DWCRA on rural areas' in Anantapur district of Andhra Pradesh revealed that 42 per cent of the beneficiaries were earning income between Rs.3,600 and Rs.5,000 per year and 33 per cent were earning in between Rs.5,000 and Rs.6,000.

A study conducted by Jothimani and Sithalakshmi (1993) revealed that the participation of DWCRA beneficiaries in intrafamilial decision making process

improved to a great extent which could be attributed to their economic emancipation and contribution to the family budget. It is also revealed that 92 out of the 200 women became earning members in the family only after participation in DWCRA programme and 146 out of the 200 (73 per cent) respondents under study, could cross the poverty threshold, beyond Rs.6,400 as per stipulated at the time of identification of the beneficiaries.

III. METHODOLOGY

The methodology for the study consisted of the following steps:

- A. Studying the General Profile of DWCRA in Nagaon District and
- B. Conducting a Detailed Study of Selected Groups

A. Studying the General Profile of DWCRA in Nagaon District

The general profile of DWCRA of Nagaon District was studied through discussions with the officials of the District Rural Development Agency, and scrutiny of the records available. In Nagaon District, there are 17 blocks, out of 17, 10 blocks in Nagaon sub division, 5 in Hojai sub division and 2 blocks in Kaliabor sub division.

DWCRA was started in a limited way in just two blocks in 1987-88 and slowly covered all the 17 blocks of the District in 1991-92. The total number of 213 groups have so far received financial assistance under the scheme with 3195 members of beneficiaries.

B. Conducting a Detailed Study of Selected Groups

This aspect of the study had the following steps:

- a. Selection of the sample
- b. Selection of the method of investigation
- and c. Conduct of the study.

a. Selection of the sample

Two out of 17 blocks were selected at random based on the criterion of approachability for the investigator (Figure 4).

There were 37 trades for DWCRA spread in these 17 blocks. Out of these, ten trades/groups were selected. The sample for the study included nine randomly selected beneficiaries and one group organised, the total being 100. According to Elhance (1984), random sampling is a technique wherein the selection of the units is done in such a manner that the chance of selection of each unit of the universe is the same.

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

TABLE II
DETAILS OF THE TRADE STUDIED

S.No.	Block	Village	Trade
1.	Rupahi	No.1.Bharaguri	Bamboo basket making
2.	Rupahi	Gerumukh	Goat rearing
3.	Rupahi	No.1.Bhaloiguri	Flake rice making
4.	Rupahi	Nizkhatual	Pottery
5.	Bahrampur	Auniwati Bonbari	Piggery
6.	Bahrampur	Chapanali	
		Bebejia gaon	Poultry
7.	Bahrampur	Murhani gaon	Tailoring
8.	Bahrampur	Chalchali	Paddy pounding
		Muslim gaon	
9.	Bahrampur	Patkar aag	Weaving
10.	Bahrampur	Chalchali	Duckery
		Rangia gaon	

MAP OF NAGAON DISTRICT

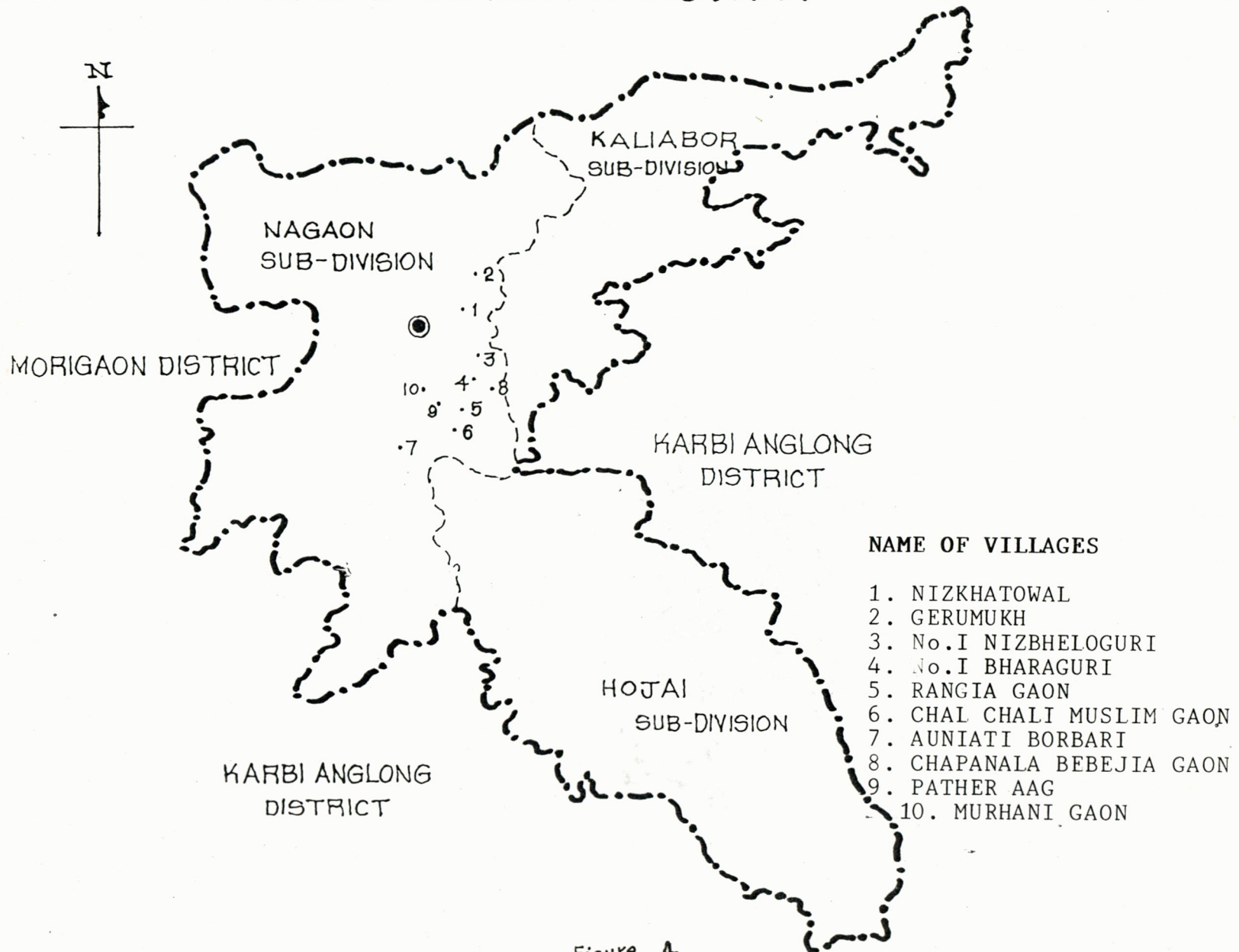


Figure. 4

Thus a variety of trades was followed in the different blocks (Plate.1 to Plate.10) indicates the various trades selected by the investigator.

b. Selection of the method of investigation

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

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

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

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



BAMBOO BASKET MAKING

PLATE .1



GOAT REARING

PLATE .2



FLAKE RICE MAKING

PLATE .3



PADDY POUNDING

PLATE .4



POTTERY

PLATE .5



PIGGERY

PLATE .6



POULTRY

PLATE .7



TAILORING

PLATE .8



WEAVING

PLATE. 9



DUCKERY

PLATE. 10

C. Conduct of the Study

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

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

RESULTS AND DISCUSSIONS

IV. RESULTS AND DISCUSSIONS

The results of this study are presented and discussed under the following headings:

- A. General Information About the Respondents
- B. Details of Operation of the Scheme
- C. Benefits of the Scheme as Perceived by the Beneficiaries
- and D. Suggestions and Recommendations made by the Beneficiaries to improve the Scheme.

A. General Information About the Respondents:

The generation information about the respondents is discussed as follows:

- 1. Background information about the respondents
- and 2. Educational status of the respondents.

1. Background information about the respondents:

Table III gives the general information about the group organisers and the beneficiaries.

TABLE III
BACKGROUND INFORMATION ABOUT THE BENEFICIARIES

S.No.	Details	Percentage of beneficiaries
1. Age in years		
	20-25	2
	26-30	34
	31-35	35
	36-40	26
	41-45	3
2. Religion		
	Hindu	90
	Muslim	10
	Christian	-
3. Caste		
	Forward community	70
	Scheduled Caste	20
	Scheduled Tribe	10
4. Type of family		
	Nuclear	81
	Joint	19
5. Size of the family		
	Small (2-4)	80
	Medium (4-6)	15
	Large (above 6)	5

A majority of 69 per cent of the beneficiaries were young and belonged to the age group of 26 to 35 years.

Religionwise a large majority were Hindus and 90 per cent of the sample belonged to the forward community.

A majority of the respondents (81 per cent) hailed from nuclear type families pointing out the slow decline of the joint family system. Perhaps this may be one of the reasons for the women to come out of their homes for economic activities.

2. Educational status of the respondents:

It is encouraging to note that a majority of 85 per cent of the beneficiaries were literates. Table IV gives the educational status of the beneficiaries studied.

TABLE IV
EDUCATIONAL STATUS OF THE BENEFICIARIES

S.No.	Educational status	*Percentage of the Respondents
1.	Primary level	15
2.	High school	61
3.	Higher secondary	24

* Percentage was calculated based on the number of literates in each category

While 15 per cent of the beneficiaries were educated upto primary level, 61 per cent had High school education

and only 24 per cent had completed their Higher secondary schooling.

4. Details of Operation of the Scheme:

This aspect covers the following:

1. Objectives of the scheme as enunciated by the beneficiaries,
 2. Sources of Information about the scheme,
 3. Formation of groups,
 4. Particulars about the trades undertaken,
- and 5. Details of financial assistance.

1. Objectives of the scheme as enunciated by the beneficiaries:

Only 78 beneficiaries could clearly state the objective of DWCRA.

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

TABLE V

OBJECTIVES OF THE SCHEME AS STATED BY THE BENEFICIARIES

S.No.	Objectives of DWCRA	Percentage of beneficiaries (N=78)
1.	To enhance the income	51
2.	To improve the standard of living	27
3.	To improve the status of women	22

It was interesting to note that 51 per cent of the beneficiaries were aware of the economic perspective of the scheme, namely enhancing the income and improving the standard of living. Though only a very meagre proportion of the sample mentioned that the programme envisaged to raise the status of women, it pointed out that rural women are improving in their awareness about their role and status.

It was disheartening to find that considerable proportion of the beneficiaries had not internalised the objective of the programme at all. Therefore more stress has to be made by the authorities concerned to popularise the scheme in its true perspective and conscientise the women.

2. Source of information about the scheme:

Table VI illustrates the sources of information about the scheme for the beneficiaries.

TABLE VI
SOURCE OF INFORMATION ABOUT THE SCHEME

S.No.	Source of information	Percentage of beneficiaries (N=100)
1.	Rural Welfare Officer (Women)	63
2.	Neighbours	21
3.	Village leaders	16

A majority of 63 per cent of the beneficiaries came to know about the scheme from the Women Rural Welfare Officers (Gram Sevikas). This points out the significant role women extension workers play in awakening rural women. Neighbours and village leaders were also instrumental to some extent in spreading such useful information.

3. Formation of groups:

This aspect is dealt with under the following headings:

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

a) Criteria for selection of the beneficiaries:

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

TABLE VII
CRITERIA FOR THE SELECTION OF THE BENEFICIARIES

S.No.	Criteria for selection	Percentage of beneficiaries (N=100)
1.	Below poverty line	56
2.	Rural artisans	21
3.	Trade	19
4.	Caste	4

It is heartening to note that the beneficiaries were aware of the basis for selection namely below the poverty line (56 per cent), rural artisans (21 per cent) and caste (4 per cent). Performance of the trade traditionally was also reported to be the basis for selection by 19 per cent of the beneficiaries.

b. Basis for the formation of groups:

Table VIII shows the basis for the formation of groups.

TABLE VIII
BASIS FOR FORMATION OF THE GROUPS

S.No.	Basis	Percentage (N=100)
1.	Trade	73
2.	Locality	22
3.	Caste	5

For 73 per cent of the beneficiaries, trade formed the basis of the group, while 22 per cent reported locality as the basis. Caste also was stated to be the basis by five per cent of the sample.

e. Selection of the group organisers:

Sixty two per cent beneficiaries stated that the group organisers were selected by the group members themselves, whereas 38 per cent mentioned that the group organisers were selected by the Rural Welfare Officers or the Block Officers. The main criteria for the selection of the group organisers were stated to be their educational status, sense of responsibilities and leadership qualities.

d. Role of the group organisers:

The main role of the group organisers as stated by the beneficiaries was to conduct meetings, collection and

repayment of loan dues and acting as liaison between the Block officials and the group members.

It was heartening to note that the group members were aware of the responsibilities of their group leaders. However, nobody mentioned the need for the group organisers to serve as group mobilisers and motivators for the overall development of women.

e. Frequency of group meetings:

Out of the ten groups studied eight groups (80 per cent) reported that group meetings were conducted. Of those who conduct the group meetings except in two cases there was some regularity noted in the frequency of the conduct of the group meetings either weekly or fortnightly.

f. Maintenance of records and registers:

It was found that out of 10 group organisers interviewed, eight maintained one or more records. The usual records maintained were accounts book, minutes book and attendance register.

4. Particulars about the trades undertaken:

The following particulars about the trades were elicited.

- a. Year of initiation of the trades,
- b. Details of training,

- c. Capital required for the trades,
- d. Place of carrying out the trades,
- e. Purchase of raw materials
- and f. Details of marketing.

a. Year of initiation of the trades:

Out of the 10 groups studied, two groups were started in the first year namely 1987-88 when DWCRA came into existence in Nagoan District, eight groups were started in 1991-92.

b. Details of training:

It was noted that a majority of the beneficiaries (93 per cent) did not undergo any special training for the trade. The training received was of an informal type i.e., learning the skills from the group organiser and fellow group members, only seven beneficiaries undertaking in tailoring, received training through TRYSEM.

c. Capital received for the trades:

It is disheartening to note that none of the ten groups received loans from the bank to start the trade. The capital loan amount (without interest) was taken from the group revolving fund and utilised for the past four years. Table IX denotes the amount of capital received by the beneficiaries for initiating the trades.

TABLE IX
CAPITAL RECEIVED FOR THE TRADES

S.No.	Capital received	Trade	Percentage of the beneficiaries' (N=100)
1.	501-1000	Poultry	10
		Handicrafts	10
		Duckery	10
2.	1001-2000	Goat rearing	10
		Paddy pounding	10
		Piggery	10
		Pottery	10
		Flake rice making	10
3.	2001-3000	Tailoring	10
4.	3001-4000	Weaving	10

The capital received for the trade depended on the unit cost of the schemes (Trades) as stipulated by the Block Officers. Fifty per cent of the beneficiaries involved in five trades namely goat rearing, paddy pounding piggery, pottery and flake rice making received amounts upto Rs.2000 only, while those engaged in saree weaving obtained more than Rs.3000 as capital amount.

d. Place of carrying out the trade:

It was observed that a large majority (80 per cent) carried out their trades individually and only 20 per cent had a common place to work, which defeats the purpose of the scheme, group work through collective strength.

e. Purchase of raw materials:

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

TABLE X
DETAILS ABOUT THE PURCHASE OF RAW MATERIALS

S.No.	Details	Percentage (N=100)
1.	Place : Locally	70
	Co-operative societies	10
	Outside the village	20
2.	Person: Individual	60
	Common	40

It was found that 70 per cent of the beneficiaries purchased their raw materials from local areas, 10 per cent from the co-operative societies and 20 per cent from outside the village. A large majority (60 per cent) purchased the raw materials individually and only 40 per cent did the same in common.

f. Details of marketing:

Table XI illustrates the details in marketing.

TABLE XI
DETAILS OF MARKETING

S.No.	Details	Percentage (N=100)
1.	Place : Local shandys (markets)	55
	Co-operative societies	10
	Outside the village	35
2.	Frequency : Daily	-
	Weekly	68
	Monthly	32
3.	Marketing : Group	10
	Individual	90

Local Shandys were favoured most, followed by outside the village and co-operative society for marketing. The frequency of marketing was weekly for majority of 68 per cent beneficiaries. Ninety per cent of the beneficiaries marketed the products individually and only 10 per cent (one group-weaving) opted for group marketing. However, only 10 per cent respondents stated that they had problems in marketing their produce.

5. Details of financial assistance

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

a. Type of financial assistance:

DWCRA groups did not receive 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. This was due to delay in disbursing loan from various financial institutions. Therefore, the existed groups benefitted only from the revolving fund (grant) allotted for the groups. They obtained capital only from the revolving fund repayable in easy instalments without interest but do not have the benefit of subsidy. These groups may be termed as non-subsidy groups.

b. Sufficiency of the financial assistance:

While 22 per cent of the beneficiaries stated that the capital amount was sufficient, for the rest 78 per cent the capital amount was found to be insufficient and had to supplement the sum from other sources since in delay of getting loan amount from the financial institutions.

c. Details of repayment of loan taken from the Revolving Fund

Table XII gives the details of repayment of the loan taken from the Revolving Fund by the beneficiaries.

TABLE XII
DETAILS OF REPAYMENT OF LOAN

S. No.	Year	Total number of beneficiaries	Extent of repayment of loan by the beneficiaries (in percentage)					
			Nil	Less than 25	25-50	51-74	More than 75	Fully
1.	1987-88	20	-	-	-	10	5	85
2.	1991-92	80	0	0	3	4	11	82
Total		100	-	-	2	5	10	83

From the table it is apparent that out of 20 beneficiaries in the year 1987-88 a majority of 85 per cent have fully repaid the loan and other 15 per cent have repaid more than 50 per cent of the loan amount.

Of the total 100 beneficiaries of 1991-92 a majority of 82 per cent have repaid the loan fully, 11 per cent repaid more than 75 per cent and remaining are in the process of repaying. It is heartening to note that none had not repaid at all.

C. Benefits of the Scheme as Perceived by the Beneficiaries

This can be discussed under the following:

1. Benefits of the scheme as conceived by the beneficiaries,
2. Utilisation of other developmental programmes,

3. Mean annual income of the beneficiaries
and 4. End use of income generated.

1. Benefits of the programme as conceived by the beneficiaries

Only 80 out of the 100 beneficiaries stated about the specific benefits of the scheme. Table XIII and Figure 5 gives the benefit of the programme as conceived by the beneficiaries.

TABLE XIII

BENEFITS OF THE PROGRAMME AS CONCEIVED BY THE BENEFICIARIES

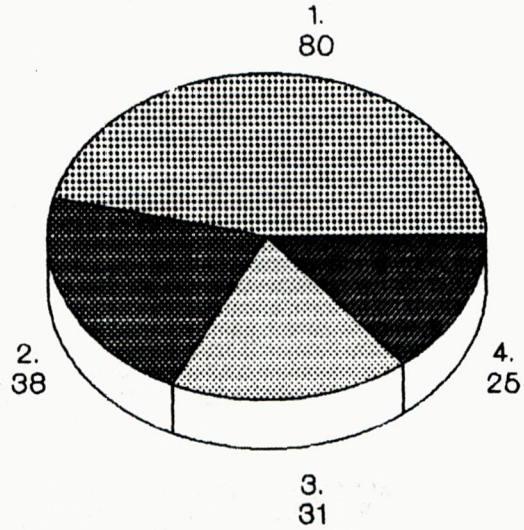
S.No.	Benefits*	Percentage
1.	Increasing income	80
2.	Self employment	38
3.	Improving status in the family and society	31
4.	Independent living	25

* Multiple responses

Increase income was the obvious benefit as realised by the beneficiaries. The other benefits were self employment, status improvement in the family and society and independent living.

2. Utilisation of other developmental programmes:

The extent of utilisation of the associated programmes with DWCRA as well as other social overheads



- 1. Increasing income
- 2. Self employment
- 3. Improving status in the family and society
- 4. Independent living

BENEFITS OF THE PROGRAMME AS CONCEIVED BY THE BENEFICIARIES

FIG 5

provided for the beneficiaries is another benefit realised by the beneficiaries. A large majority of sixty two per cent beneficiaries had children benefitting from Integrated Child Development Services (ICDS) Scheme. Twenty three per cent of the eligible beneficiaries and their family members had benefitted from Training of Rural Youth for Self Employment (TRYSEM) which is closely linked with DWCRA.

3. Mean annual income of the beneficiaries:

Table XIV and Figure 6 give the income profile of the beneficiaries before and after participation in the DWCRA scheme.

TABLE XIV
MEAN ANNUAL INCOME OF THE BENEFICIARIES

S. No.	Name of the Trade	Mean annual income of the beneficiaries in Rs.			
		Number	Before DWCRA	After DWCRA	Difference
1.	Goat rearing	1	4200	6000	1800
		2	3600	5760	2160
		3	3360	4800	1440
		4	4800	6000	1200
		5	4600	5700	1100
		6	3600	4560	960
		7	4500	5760	1260
		8	4560	6000	1440
		9	4200	5520	1320
		10	4200	6000	1800
Mean annual income			4162	5610	1448

TABLE XIV (CONTD.)

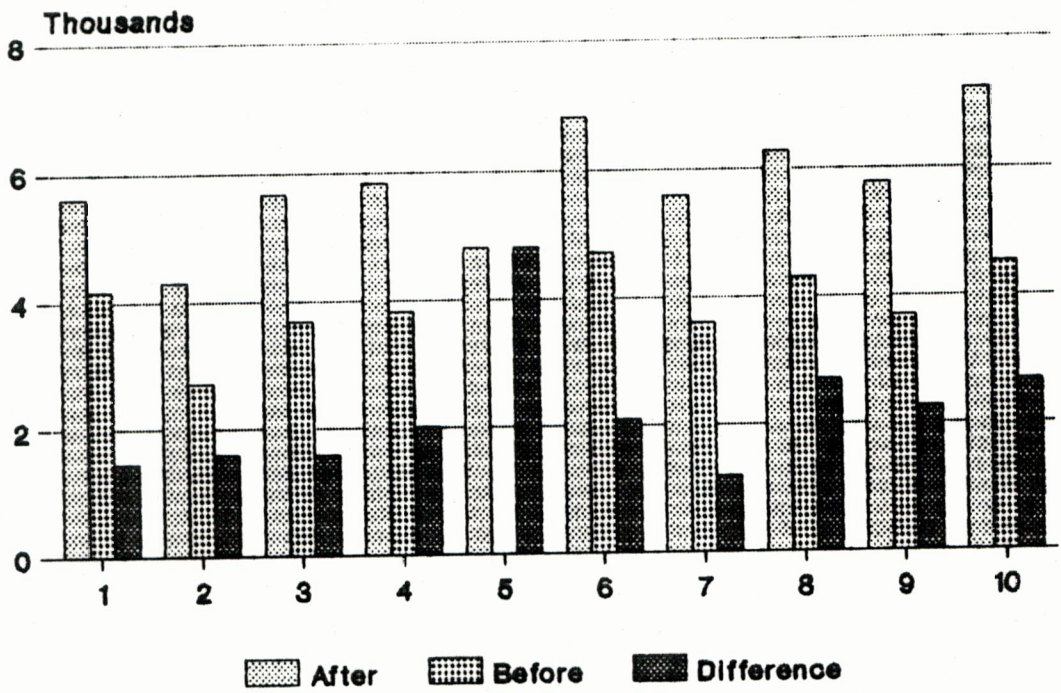
S. No.	Name of the Trade	Mean annual income of the beneficiaries in Rs.			
		Number	Before DWCRA	After DWCRA	Difference
2.	Bamboo basket making	11	2400	4200	1800
		12	2160	3600	1440
		13	3000	4800	1800
		14	3360	4800	1440
		15	2700	4800	2100
		16	2100	3600	1500
		17	2400	4500	2100
		18	3300	3600	300
		19	3600	5400	1800
		20	2100	3600	1500
	Mean	27060	4296	1590	
3.	Duckery	21	3000	4200	1200
		22	3600	4800	1200
		23	4200	5400	1200
		24	4800	6000	2400
		25	3600	5760	2400
		26	4200	6600	2400
		27	3600	6000	2400
		28	3300	4800	1500
		29	3600	5700	2100
		30	3000	4560	1520
	Mean	3690	5262	1572	
4.	Poultry	31	4560	6000	1440
		32	3600	5400	1800
		33	4200	5760	1560
		34	3600	6000	2400
		35	3300	6000	2700
		36	3600	5400	1800
		37	3000	6000	3000
		38	3000	5760	2760
		39	4800	6000	1200
		40	4500	6000	1500
	Mean	3816	5832	2016	

TABLE XIV (CONTD.)

S. No.	Name of the Trade	Mean annual income of the beneficiaries in Rs.			
		Number	Before DWCRA	After DWCRA	Difference
5.	Flake rice making	41	-	4800	4800
		42	-	4800	4800
		43	-	4800	4800
		44	-	4800	4800
		45	-	4800	4800
		46	-	4800	4800
		47	-	4800	4800
		48	-	4800	4800
		49	-	4800	4800
		50	-	4800	4800
	Mean		4800	4800	
6.	Piggery	51	4200	6000	1800
		52	4200	6000	1800
		53	4800	7200	2400
		54	4560	6600	2040
		55	5400	7200	1800
		56	4800	7200	2400
		57	4500	6600	2100
		58	4800	6960	2160
		59	5160	7200	2040
		60	4800	7200	2400
	Mean	4716	6816	2100	
7.	Paddy pounding	61	3600	4800	1200
		62	3600	4800	1200
		63	-	5760	-
		64	-	5400	-
		65	-	6000	-
		66	-	4800	-
		67	-	6000	-
		68	-	6000	-
		69	-	6600	-
		70	-	5760	-
	Mean	3600	5592	1200	

TABLE XIV (CONTD.)

S. No.	Name of the Trade	Mean annual income of the beneficiaries in Rs.			
		Number	Before DWCRA	After DWCRA	Difference
8.	Tailoring	71	4200	7200	3000
		72	4800	7200	2400
		73	-	6600	-
		74	-	6000	-
		75	-	4800	-
		76	-	4800	-
		77	-	5760	-
		78	-	7200	-
		79	-	6000	-
		80	-	7200	-
	Mean	4300	6276	2700	
9.	Pottery	81	3360	5760	2400
		82	3600	5760	2160
		83	4200	5760	1550
		84	2400	5760	3360
		85	4560	5760	1260
		86	4500	5760	1260
		87	3360	5760	2400
		88	2400	5760	3360
		89	4200	5760	1550
		90	2400	5760	3366
	Mean	3694	5760	2262	
10.	Weaving	91	4560	7200	2640
		92	4200	7200	3000
		93	3600	7200	3600
		94	4800	7200	2400
		95	4260	7200	2940
		96	4800	7200	2400
		97	4260	7200	2940
		98	4560	7200	2640
		99	5400	7200	1800
		100	4800	7200	2400
	Mean	4524	7200	2676	



MEAN ANNUAL INCOME OF THE BENEFICIARIES

Figure 6

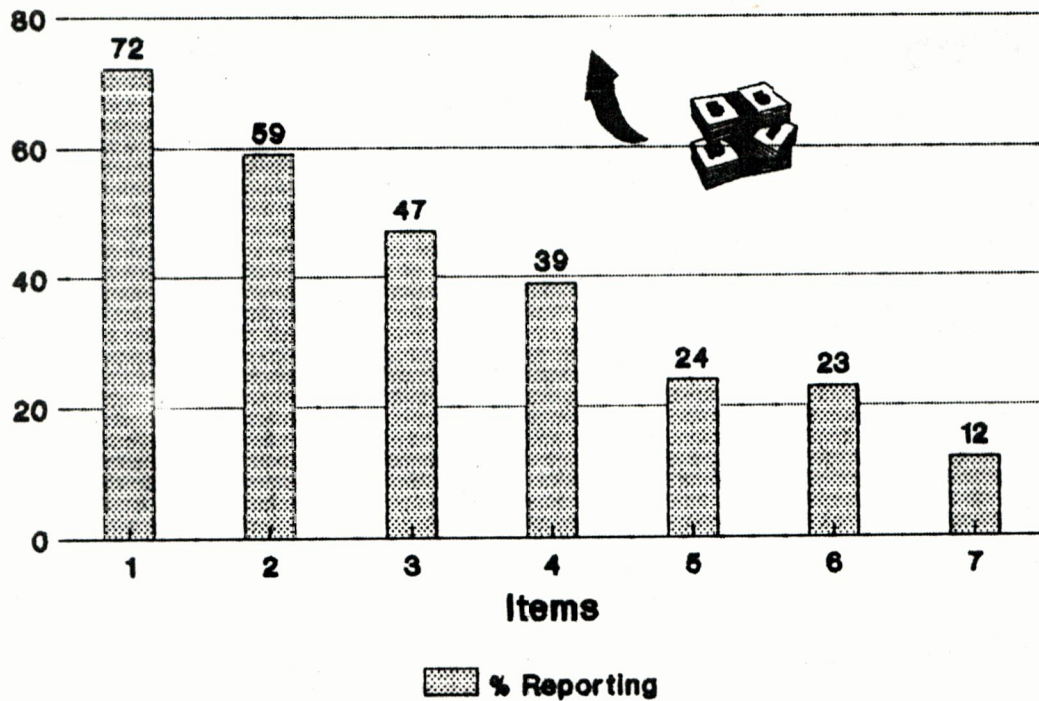
It is obvious from the Table that 26 per cent of beneficiaries were remaining idle prior to their involvement in DWCRA. The mean income from the scheme ranged from Rs.1200-4800 annually. Flake rice making activity fetched an increase in income to the tune of Rs.4800 per annum. Schemes connected with tailoring, brought fetch an increase of Rs.2700.

Pottery making fetched a mean income of Rs.2262 per annum. Activities like paddy pounding fetched a lowest mean income of Rs.1200.

4. End use of income generated:

Incremental income from DWCRA would help the beneficiaries to improve their purchasing power. The items on which the additional income was spent would indirectly standard of living of the beneficiaries (Figure 7).

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



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

UTILISATION OF INCOME GENERATED

Figure 7

D. Suggestions and recommendations made by the beneficiaries to improve the scheme

This aspect is discussed under the following headings:

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

1. General opinions of the beneficiaries about the scheme:

While 40 per cent of the beneficiaries considered the scheme as very useful 49 per cent had negative feelings on the same. This may perhaps be due to non-availability of the loan from the banks and subsidy from DRDA. Eleven per cent had no opinion at all.

2. Limitations of the scheme as viewed by the beneficiaries:

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

TABLE XV

LIMITATIONS OF THE SCHEME AS VIEWED BY THE BENEFICIARIES

S. No.	Drawbacks*	Percentage of beneficiaries (N=100)
1.	Non-availability of loan and subsidy amount	89
2.	Inadequate supervision and guidance by officials	52
3.	Inadequate marketing	10

* Multiple responses

The major limitations of the scheme pointed out a large majority of 89 per cent of the beneficiaries was non-availability of loan and subsidy amounts (main feature of the scheme) and for 52 per cent inadequate guidance from the officials was also found to be a problem. Inadequate marketing was also observed by the beneficiaries though pointed out only by a few.

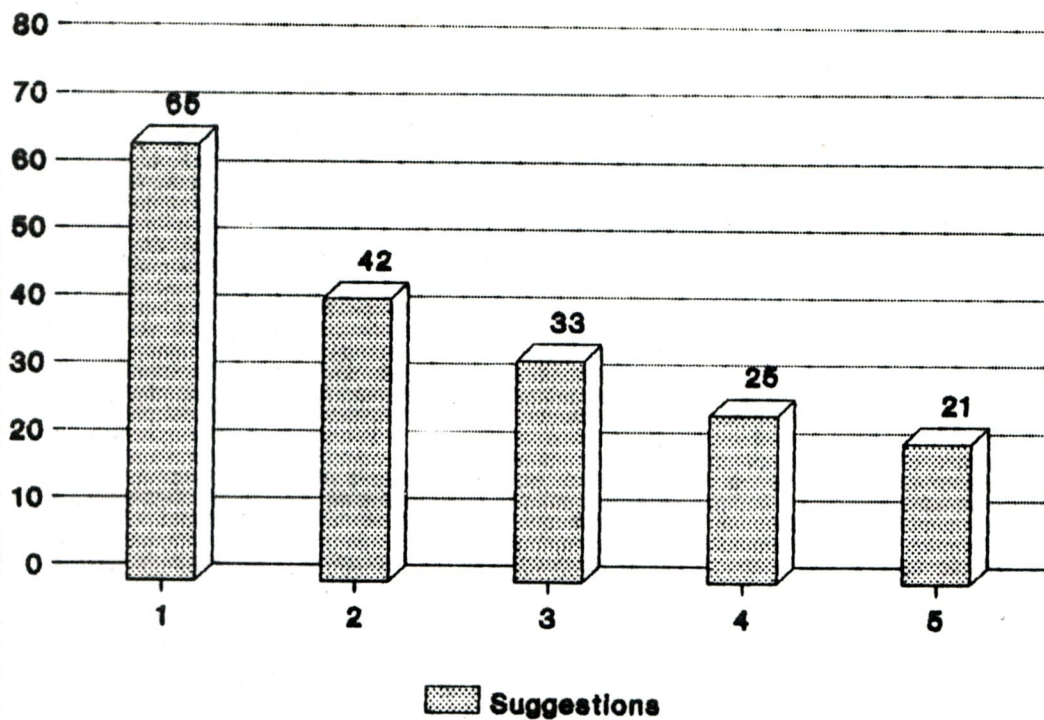
3. Suggestions for improving the scheme:

Out of the total one hundred, 82 gave suggestions for improving the scheme which is given in Table XVI and Fig.8.

TABLE XVI
SUGGESTIONS GIVEN BY THE BENEFICIARIES

S. No.	Suggestions**	Percentage of beneficiaries (N=100)
1.	Steps should be taken to disburse loan and subsidy	65
2.	Proper tie-up arrangements for marketing	42
3.	Revolving fund amount can be increased	33
4.	Provision of multipurpose centre	25
5.	Better supervision and guidance	21

* Multiple response



1. Steps should be taken to disburse loan and subsidy
2. Proper tie-up arrangements for marketing
3. Revolving fund amount can be increased
4. Provision of multipurpose centre
5. Better supervision and guidance

SUGGESTIONS GIVEN FOR IMPROVING THE SCHEME

Figure 8

Realising the unit of the scheme, disbursement of the loan and subsidy was the major suggestion given. Forty two per cent of the beneficiaries suggested that there should be proper tie up arrangements for marketing. Thirty three per cent suggested that revolving fund amount could be raised till the bank loan and subsidy disbursement. Twenty five per cent suggested for the provision of multipurpose centre and twenty one per cent suggested for better monitoring and guidance of the officials to improve the scheme.

SUMMARY AND CONCLUSIONS

V. SUMMARY AND CONCLUSION

The study is an attempt to find out the benefits obtained by the women due to the programme "Development of Women and Children in Rural Areas" in Nagaon District of Assam. The findings are summarised below:-

1. A majority of 69 per cent of the beneficiaries were young and belonged to the age group of 26 to 35 years. A large majority of the respondents (90 per cent) were Hindus and majority of 81 per cent of the respondents were hailed from nuclear family.

This shows that younger age group and member of the nuclear families had interest in participating in this new venture.

2. Fifty one per cent of the beneficiaries generalised the objectives of the programme as enhancing the income, 27 per cent spelt out the specific focus on the programme on women, namely improving the standard of living and 22 per cent had stated increase of the status of women.
3. A majority of 63 per cent of the beneficiaries came to know about the scheme from the women Rural Welfare Officers (Gram Sevikas). This points out the significant role women extension workers play in awakening of rural women.

4. It was noted that a majority of the beneficiaries (93 per cent) did not undergo any special training for the trade. Only seven beneficiaries had undertaken training in tailoring through TRYSEM.
5. It is disheartening to note that none of the ten groups received loan from the bank to start the trade. The capital loan amount (without interest) was taken from the group revolving fund and utilized for the past four years.
6. A large majority (80 per cent) carried out their trades individually and only 20 per cent had a common place to work, which defeats the purpose of the scheme, group work through collective strength.
7. It was found that 70 per cent of the beneficiaries purchased their raw materials from local areas, 10 per cent from the co-operative societies and 20 per cent from outside the village. A large majority (60 per cent) purchased the raw materials individually and only 40 per cent did the same in common.

8. It was found that local markets were favoured most, followed by outside the village and co-operative society for marketing. Ninety per cent of the beneficiaries sold the products individually and only 10 per cent (one group, weaving) opted for group marketing. Only 25 per cent respondents stated that they had problems in marketing their products.
9. The existed groups benefited only from the revolving fund (grant) allocated for the groups. They obtained capital only from the revolving fund repayable in easy instalments without interest but do not have the benefit of financial institutional loan and government subsidy.
10. A majority of 85 per cent have fully repaid the loan in the year of 1987-88, and other 15 per cent had repaid more than 50 per cent of the loan amount taken from revolving fund.

A majority of 82 per cent have repaid the loan fully in the year 1991-92 and 11 per cent repaid more than 75 per cent and remaining were in the process of repaying.

11. Due to this programme, 80 per cent of the beneficiaries stated that they accrued an increase in income, 38 per cent expressed that they were self-employed, 31 per cent

informed that the benefit was improving status in the family and society, and 25 per cent agreed that the programme had led them to be independent in day to day living.

12. A large majority of sixty two per cent beneficiaries children benefiting from ICDS. Twenty three per cent of the eligible beneficiaries and their family members had benefited from TRYSEM training programme.
13. The mean annual income of the beneficiaries from the scheme ranged from Rs.1200-4800. For flake rice making activity fetched an increase in income to the tune of Rs.4800 per annum. Schemes connected with tailoring, brought fetch an increase of Rs.2700, pottery making fetched a mean income of Rs.2262 per annum. Activities like paddy pounding fetched a lowest annual mean income of Rs.1200.
14. A majority of 72 per cent of the beneficiaries spent their increased income in purchasing the nutritious foods for the family, fifty nine per cent of beneficiaries accorded significance to better clothing for children, 47 per cent purchased of household items, 39 per cent in better health care, 23 per cent in savings and only 12 per cent found to be spending on purchasing of durable assets.

15. A large majority of 89 per cent of the beneficiaries faced the problem of non-availability of loan and subsidy amounts (Main features of the scheme) and for 52 per cent inadequate guidance from the officials and only ten per cent pointed out the inadequate marketing facilities as the problem faced by them.
16. Suggestions for the improvement of the functioning of the DWCRA as given by the beneficiaries were:
 1. Sixty five per cent suggested that steps should be taken to disburse the bank loan and subsidy from the government.
 2. Forty two per cent suggested that there should be proper tie-up arrangements for marketing.
 3. Thirty three per cent had expressed the need for increasing the revolving fund amount.
 4. Twenty five per cent suggested for provision of multipurpose centre.
 - and 5. Twenty one per cent suggested the need for better supervision and guidance of the officials to improve the scheme.

Recommendations and Suggestions

Based on the observations and experiences during the data collection, the investigator would like to submit the following suggestions as recommendations to the policy makers.

1. Necessary steps are to be taken to ensure timely disbursement of loan and subsidy and adequate availability of all necessary inputs, services and raw materials. An assured year-round market for their produces be given by the authorities concerned with the programme through co-operatives.
2. DWCRA is a pilot scheme initiated with great scope to foster development of rural women in the true sense. If this has to be achieved the training component (both for officials as well as for the group organisers) need to be strengthened. The groups must further be strengthened to serve as forum for the total development of the target families as well as the entire rural community.

CONCLUSION

Today, it is a welcome augury to note a changing trend from the 'welfare' concept to the 'development' concept, and

there is an increasing recognition for the need to integrate women in the development process. As a first step, attempts are made to improve their economic status by providing them greater opportunity to earn by providing special allocation through DWCRA.

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

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APPENDIX

SRI AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY), COIMBATORE-43.

Interview schedule to elicit the informations from the beneficiaries of DWCRA (Development of Women and Children in Rural Areas), in Nagaon District, Assam.

I. General Information

Date:

1. Name of the Interviewee :
2. Age :
3. Education :
4. Caste/Tribe :
5. Address :
6. Village :
7. Block/Panchayat :
8. Type of the family
 - a) Joint
 - b) Nuclear
 - c) Small (2-4)
 - d) Medium (4-6)
 - e) Large (above 6)

II. Family Background

S. No.	Name of the family members	Relation-ship with the Head of family	Age	Sex	Educa-tion	Occupa-tion	Monthly income
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III. Details about DWCRA

1. Are you aware about the objectives of DWCRA?
Yes No
2. If yes, give details
 - a)
 - b)
 - c)

VII. Details about Carrying out the Trade

1. Place:

- a) Is the trade carried out in a common place?
Yes No

If yes, where

- i) Multipurpose centre
- ii) Individual houses

2. Raw materials:

- a) From where are you getting the raw materials?
b) Who purchase the raw materials?

VIII. Marketing

1. Where do you market your finished products?
2. Have you made up any tie-up arrangements? Yes No
3. If yes, mention the agency.
4. Who does help for this?
(The agency, person helping in marketing the products)
5. Do you do it as a group?
Yes No Give reasons

IX. Outcomes of the Programme

1. Benefits:

- a) Have you been benefitted by this scheme?
Yes No

If yes, list

- i) Increased income
- ii) Better diet
- iii) Educational facilities
- iv) Self-employment in the family
- v) Relief from indebtedness
- vi) Improved status in the family and society
- vii) Independent living
- viii) Any other

2. What did you do with the increased income?

- a) Building construction
- b) Purchased land site
- c) Marriage undertaken
- d) Purchased jewels
- e) Assets created
- f) Others

3. What are the other support services you are getting from DWCRA programme?

4. Are you/your family members benefiting from other programmes such as:

- i) IRDP ii) JRY iii) Social forestry
- iv) TRYSEM v) ICDS

5. What are your opinion about this scheme?

6. Are you facing any problem?

Yes No

If yes, give details:

- i) Less demand for the products
- ii) In receiving loan
- iii) Place of marketing
- iv) Quality of goods
- v) Poor training
- vi) Lack of coordination among the group members
- vii) Any other (Specify)

7. Did you receive any help from the voluntary organisation?

Yes No

8. If yes, give details:

- i) Providing training
- ii) Group formation
- iii) Sensitisation of beneficiaries
- iv) Promotion of thrift and credit
- v) Technological inputs
- vi) Marketing
- vii) Others (Specify)

9. Drawbacks in the scheme

10. What are your suggestions to improve this scheme?