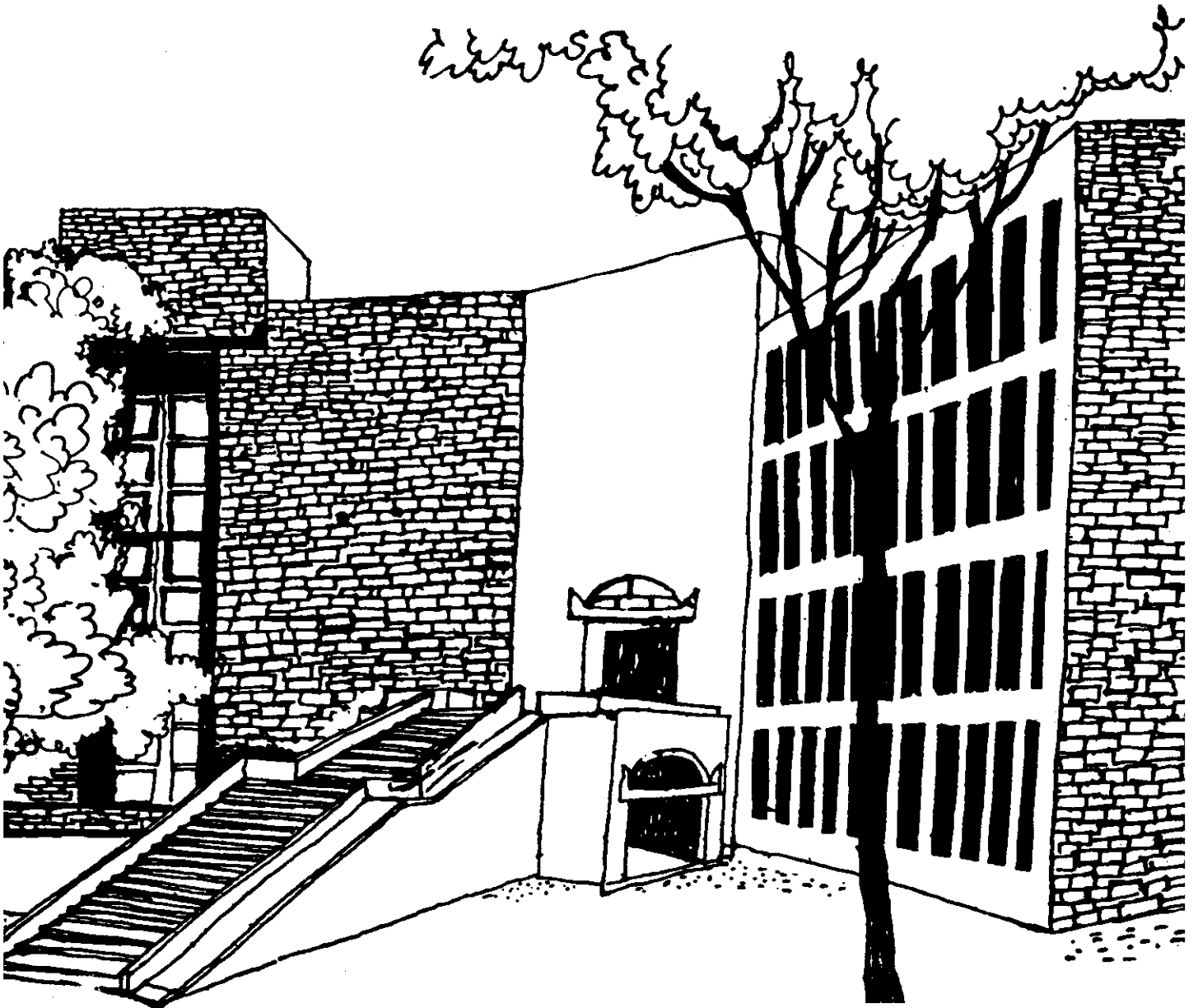





Working Paper



SOME ISSUES IN THE DESIGN AND DELIVERY OF
GOVERNMENT AGED SOCIAL DEVELOPMENT
PROGRAMME: THE CASE OF DWCR& IN GUJARAT

By
V. R. S. Cowlagi
&
Anil Bhatt

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INDIAN INSTITUTE OF MANAGEMENT
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**SOME ISSUES IN THE DESIGN AND DELIVERY OF GOVERNMENT
MANAGED SOCIAL DEVELOPMENT PROGRAMME:
THE CASE OF DWCRA IN GUJARAT**

June 1992

**V.R.S.COWLAGI and ANIL BHATT
INDIAN INSTITUTE OF MANAGEMENT, AHMEDABAD**

Despite exhortations to allocate at least 30 per cent of the benefits under the Integrated Rural Development Programme for women, the actual performance has been considerably below this norm. An exclusive programme for the Development of Women and Children in Rural Areas (DWCRA) was launched by the Ministry of Rural Development in 1983. This paper examines the design and delivery issues of this programme based on its working in the state of Gujarat between 1983 - 1991.

The paper shows that the record of implementation in Gujarat has not been particularly successful. The difficulties of finding suitable women officers to implement this programme at various levels, the lack of orientation among field workers and the high turnover among senior level staff drawn on deputation from other departments have been identified as the major reasons for ineffective implementation. This programme demands innovative approaches in extension and imagination in identifying appropriate economic and social activities for selected groups of women. Rural development functionaries accustomed to implementing large scale programmes of wage and self-employment have been found wanting in adapting to this approach.

Altogether, there have been serious lags in the provision of revolving fund for groups so constituted and identification of appropriate economic and social activities for groups provided with revolving funds. There have also been major shortfalls in the construction of multi purpose centres under this programme. This paper highlights some of these key issues of programme design and implementation on the eve of the eighth five year plan.

SOME ISSUES IN THE DESIGN AND DELIVERY OF GOVERNMENT
AGED SOCIAL DEVELOPMENT PROGRAMME:
THE CASE OF DWCRA IN GUJARAT

V.R.S.COWLAGI and ANIL BHATT

1. BRIEF INTRODUCTION

The Integrated Rural Development Programme (IRDP), a centrally sponsored programme funded on 50-50 basis by the Central and State Governments has been in operation from 1978-79. Compared to the large-sized programmes of generation of wage-employment, IRDP makes use of subsidy and institutional credit for providing income generating assets for families living below the poverty line to enable them to "cross the poverty line".

It was stipulated in 1985 that at least 30 per cent of the IRDP beneficiaries should be women, and among them, priority to be given for households headed by women. But, only 24 per cent of the beneficiaries in the Seventh Five Year Plan were women. A mid-term review in the Seventh Five Year Plan (1985-90) revealed that the flow of assistance to women member of target group of households or women headed households under IRDP had been marginal. So a specific and exclusive programme for the Development of Women and Children in Rural Areas (DWCRA) was launched in 1983. The case of DWCRA is not based only on the used for a fair share of the benefits. Government documents also draw attention to the recognition "that women's income was known to have a positive co-relation with the nutritional and educational status of the family and in the building up of a positive attitude towards the status of women".

OBJECTIVES

The stated objective of DWCRA are (i) to provide income generating activities to women, (ii) to provide organizational support in terms of a receiving system for assisting women, and (iii) enable women to become effective recipients of goods and services in their area. The target group of DWCRA is identical to IRDP - families with an annual income of Rs.4,800 or less.

2. ELEMENTS OF PROGRAMME DESIGN

DWCRA and IRDP share many characteristics. Both these programmes are aimed at the rural poor - only families living in rural areas with an annual income of Rs.4,800 would be eligible for assistance. Both programmes provide subsidy from government and loans from banks for acquiring a productive asset as a means to augment family income. Both aim to help the identified families to cross the poverty line. The key elements of the programme, as set out by the Government of India (in a manual of November 1988) may be seen at Exhibit 1.

There are, however, many significant differences in the design of DWCRA which sets it apart from IRDP. Among these are:

- exclusive focus on women. Men are not eligible for any assistance under this programme
- choice of groups rather than individuals (as in IRDP) for various forms of assistance
- provision for inclusion of non-economic activities in the scope of group efforts

- the interposing of a representative of the beneficiaries - in the form of a group organizer to interface with government and banks rather than direct contact between beneficiaries and government as in IRDP
- limited coverage, in initial years, to few selected districts and expanded gradually over several years, to include more districts rather than countrywide coverage, as in the case in IRDP.

While women from poor rural families are the focus of DWCRA, some categories among them have been specifically identified. The government manual classifies them as follows:

- women engaged in traditional occupations such as basket weaving, handloom, bidi-rolling, etc.
- women agricultural labourers including those who work in their own fields, as not all such women get work through the year
- women engaged in casual work such as vegetable vending or selling firewood
- unemployed women.

DWCRA envisages formulation of groups of 15 to 20 women coming together in any activity of mutual interest. Income generating activities need not be the only entry point for the emergence of the group. These could well be activities relating to health, child welfare, and adult education.

GROUP FORMATION

Locating groups of 15 to 20 women and identifying a group organizer to sustain the group is the first stage of the programme. The group can organize itself in a variety of forms: as a cooperative society, a registered society under the Societies Act or as an informal group. Once formed, the group would be eligible for a one-time grant of Rs.15,000, contributed in equal measure by the Government of India, the State Government and UNICEF. This grant in the nature of a revolving fund. This could be used for:

- purchase of raw materials and marketing
- honorarium to group organizer up to Rs.50 per month for one year
- seed money for income generating activities
- one time expenditure on child care facilities

Only groups registered under the Registration of Society's Act came to be eligible for bank loans; other informal groups could only draw loans and subsidies as individuals (as others in IRDP) with the group guaranteeing the loan collectively.

The next stage envisaged entusing the group to take up a mix of activities relating to training, child care and social development. The group members were to be helped to gain access to other developmental activities such as non-formal education, immunization for children, nutritional case for children employment under the Jawahar Rozgar Yojana and so on. An illustrative list of activities may be seen at Exhibit 2.

A multipurpose centre could be constructed in each block to provide the premises for these income generating and developmental activities at a cost of Rs.1.9 lakhs in normal areas and 2.3 lakhs in difficult areas. This was shared as follows:

- 50 per cent of the cost towards labour from Rural Landless Employment Guarantee Programme
- cost of materials to be met from interest earning of District Rural Development Agencies up to a limit of Rs.50,000
- cost of equipment and supplies up to Rs.50,000 to be provided by UNICEF.

Instead of the governmental functionaries in district contact with the beneficiaries, a group organizer, selected or elected from the group of women is expected to provide the interface between the government and the beneficiaries. The role of the organizer and other functionaries has been described in Exhibit 1.

COVERAGE

Started as a pilot project in 50 selected districts in the country in 1982-83 DWCRAs were extended to 106 districts in the country by the end of March 1988 (Exhibit 3). In Gujarat, Ahmedabad and Junagadh were the first two districts to be selected in 1983-84. It was extended to Panchmahals (1986-87), Bharuch (1987-88), Surendranagar (1988-89), Kachch, Banaskantha and Surat in 1989-90. The criteria for selection of districts is not explicit: Ahmedabad is the most urbanized of the districts of Gujarat and Junagadh with high rainfall and irrigation is among the more advanced districts of the state in terms of agricultural development.

Detailed guidelines for associating voluntary agencies in implementing DWCRAs (Exhibit 4) have also been provided. The local version in Gujarati published by the State Government includes even a format of an application from participating women to the Block Development Officer for registration under the programme.

IMPLEMENTING ORGANIZATIONS

At the state level, DWCRAs are implemented in Gujarat by the Department of Rural Development located in the Department of Agriculture Cooperation and Rural Development, with similar configuration of subjects as is the case with the Department of Rural Development in the Union Ministry of Agriculture in the Government of India. Although there are many organizations dealing with different facets of development of women and children in the state, the Rural Development Department seems to have been chosen for implementing this programme for the reason that this programme was designed and funded by the Department of Rural Development in Central Government.

Matters relating to women welfare are looked after by the Department of Social Defence under the Department of Social Welfare; economic development of women is dealt with by a Commissioner for Women who was also concurrently the Managing Director of Gujarat State Women's Economic Development Corporation (GWEDC). Neither this Commissionerate nor the GWEDC were associated with implementing DWCRAs until April 1991, although they share the objectives of this programme and the exclusive focus on women.

Traditional functions relating to child welfare (such as orphanages, houses for juvenile delinquents) are handled by the Department of Social Welfare (an executive agency) and the Social Welfare Board. They function under the direction of the Department of Social Welfare (a secretariat department). Major efforts in child nutrition, growth monitoring and pre-primary schooling come from the Integrated Child Development Services (ICDS), located in the Department of Health with a full fledged Commissionerate with exclusive staff extending to the village level in the form of part time Anganwadi workers. This organization has also not been formally associated with implementation of DWCRAs at the state or district level in Gujarat.

So is the case in respect of the Directorate of Adult Education operating programmes for non-formal education under the Department of Education.

This lack of association of related departments with implementation of DWCRA at the state level is somewhat surprising in the face of stated objectives of enabling beneficiaries of DWCRA to avail of the benefits of child health, immunization, non-formal education, etc.

ORGANIZATIONAL SET UP

The state level set-up is headed by a Secretary to Government. Policy formulation, review direction and accountability to legislature are the prominent functions performed by the secretariat department. The Secretary used to be assisted by two Deputy Secretaries, one of whom was exclusively for DWCRA. Since July 1988, when the last incumbent retired, this post has been abolished. At present there is only one Deputy Secretary looking after all rural development programmes, including DWCRA.

The apex executive organization is the Commissionerate of Rural Development. Until June 1991, the Secretary (Rural Development) functioned as the Commissioner. From June 1991 onwards, a full time IAS officer has been posted as Commissioner. He is assisted by an Additional Commissioner (from July 1987).

The Commissionerate has Assistant and Deputy Commissioners representing various specialities such as agriculture, and animal husbandry, as well as specific programmes such as the Drought Prone Area Programme, the IRDP, Jawahar Rozgar Yojana etc. A post of full time Assistant Commissioner has been created for DWCRA also. But this post has not been filled since inception (among other reasons, due to non-availability of a suitable lady officer willing and able to do this work). An Assistant Commissioner in charge of implementing other programmes have been given this work as an additional charge. As of April 1991, this was looked after by the Assistant Commissioner in charge of Jawahar Rozgar Yojana.

The entire staff of the Commissionerate - from Commissioner downwards and up to the level of clerks - are drawn on deputation from other departments for fixed tenures by two to three years.

The District Rural Development Agencies (DRDA) implement this programme at the district level. The DRDA is a registered society under the Societies Act. The District Development Officer (an IAS Officer of the rank of Collector) is the part time Chairman of this agency. All executive functions are carried out by a full time Director (Project Officer). The staffing pattern approved for District Rural Development Agencies by Central Government may be seen at Exhibit 5. The DRDA implements a wide range of programmes - such as IRDP, Drought Prone Area Programme, Desert Development Programme, the Jawahar Rozgar Yojna, provision of inputs for small and marginal farmers and construction of houses for the rural poor. Although there are other specialized agencies for providing inputs to farmers (the Department of Agriculture through the National Extension Service) and construction of houses for the poor in rural areas (the Rural Housing Board), the DRDA continues to execute these programmes as they are operated by the Rural Development Department in the Central and State Governments.

The entire staff of DRDA including the Director are drawn on deputation for terms varying from 3 to 5 years. Most of the Directors come from the Gujarat Administrative Service, with experience of regulatory work relating to land records, law and order, civil supplies, elections, census and emergencies such as drought and floods. All are experienced, with over ten years in class I assignments. It is common to find officers in 'selection grade' the highest category in state civil service before being considered for absorption in the IAS. Although some Directors continue to work as Directors in other districts for a second or a third spell,

most of them return to their departments or seek greener pastures elsewhere in boards or corporations. This is also the case in respect of subject matter specialists in agriculture, industry, statistics.

While this system enables the department to draw upon the expertise of a large number of disparate departments, the uncertainty of tenure and persisting vacancies in some categories inhibit efforts to build up expertise relevant to the local context. The case writer noted in the course of discussions with Directors of DRDA that exceptionally talented and committed officers have managed to raise the level of performance for a short while during their tenures - but these levels could not be kept up in the process of regular turnover of deputationists.

An element of public participation is built into the functioning of DRDAs through the association of Members of Parliament, Members of Legislative Assembly, the Zilla Pramukh in the Governing Body of DRDA. The number of times they meet varies; generally, these four to six times a year.

At the taluka (tehsil) level, there is no agency corresponding to the DRDA. The Taluka Panchayat executes the programmes of rural development. The day-to-day work is looked after by the Taluka Development Officer (TDO), who functions under the direction of an elected body - the Taluka Panchayat whose chairman is the Taluka pramukh, an elected functionary. The TDO is assisted by a number of extension officers (in agriculture, animal husbandry, etc.) for dealing with rural development work.

An exclusive official in the form of Mukhya Sevika has been envisaged by the Central Government to look after DWCRA at this level. Gram Savikas are expected to carry out the DWCRA-related tasks at village level. Where they are unavailable, Gram Sevaks (IRDP) deployed exclusively for rural development (as distinct from Gram Sevaks under the Panchayat set-up for agricultural extension work) are entrusted these functions. In a sense, the Gram Sevak represents the only 'permanent' functionary of rural development for the reason that he is not drawn on deputation, but is permanently seconded to the rural development department. But he is not exclusive to DWCRA as he also deals with IRDP, programmes for small and marginal farmers, etc.

The interface between Gram Sevaks and beneficiaries is provided by an organizer, who is paid an honorarium of Rs.50 per month for one year and an allowance of Rs.200 per year towards travelling expenses. The 'organizer' could be elected by the group or selected by a supervisory officer.

FUNDING ARRANGEMENTS

For a programme funded by three agencies - the Central Government, UNICEF and the State Government, the arrangements for release of funds is relatively simple. The Government of India release its share of Rs.5000 for the revolving fund directly to DRDAs in one installment; a similar procedure is in vogue for release of grants towards training of group organizer.

The Government of India has undertaken to release UNICEF contributions towards supplies and equipment to multi-purpose centres (up to a maximum of Rs.50,000 per centre) and staff costs in respect of exclusive staff for DWCRA to the State Government or the Commissionerate, and the costs for training, seminars and workshops.

Several onerous responsibilities has been cast on the State Government and DRDAs before these grants are released. They include: evidence of release of state share first and submission of audit report and utilization certificate for previous year's funds. Not more than 25 per cent of previous year's funds are allowed to be carried forward into the next year.

Funding of the multi-purpose centres was less clear-cut. In initial years, the Government of India permitted the use of funds from Rural Landless Employment Guarantee Programme (RLEGP) for meeting a part of the costs, with State Governments expected to provide the remainder. Since 1989, the RLEGP has been superseded by the Jawahar Rozgar Yojna - also an employment providing programme - but with the notable difference that village panchayats had the right to decide on the projects to be taken up. As village panchayats had other priorities such as approach roads, panchayat offices, etc. this decision, in effect, cut off this source of funding. UNICEF contribution has been restricted to financing equipment of these centres.

MONITORING ARRANGEMENTS

In most of the centrally funded programmes, it is the State Governments that have to send reports of progress - in physical and financial terms - to the Central Government. This is normally done by consolidating reports received from districts. In case of DWCRA, however, such reports were called for directly from DRDAs by the Government of India; this was also the pattern of IRDP.

The monthly progress report (former at Exhibit 6) to be directly sent by DRDA to Central Government deals principally with progressing release of funds by the various funding agencies, expenditure, and salaries paid and staff in position. The report also includes the number of groups formed and those who have started economic activities. The only additional information required of the group is whether they belong to Scheduled Castes, or the Scheduled Tribes. The rest of the report deals with questions on staffing and financing.

The half yearly and the yearly statements and certificates to be filed by the DRDAs (Exhibit 7 and 8) also exclusively concentrate on flow of funds, expenditure and unspent balances. They show the respective shares of Central Government, UNICEF and the state government.

The detailed questionnaire prescribed by the Rural Development Department of Government of India for field functionaries for qualitative monitoring does not contain a single question on DWCRA, although there are many items relating to IRDP, TRYSEM and interaction with banks. This is also the case in respect of forms for field visits.

The State Government has prescribed an additional form, use which calls for the following particulars:

- name of the village
- activity of the group
- name of the group organizer
- number of registered members
- whether active or not
- reasons for inactivity (in three or four words)
- amount of grant given
- name of voluntary agency with which associated
- whether the group is registered

As in many departmental activities, the State Government has fixed a pattern of inspection of DWCRA activities as well. The object of these inspections is mainly to ensure that the revolving fund of Rs. 15,000 per group is not misused or misappropriated. The scale of inspection is one group in 3 months by headquarters officials; two to five per months by district officials; and five to ten per month at the taluka levels. Of the 23 questions in the forms, 12 relate to administrative and accounting matters. Other questions relate to the role of voluntary

agencies level of activities undertaken and constraints faced in getting raw materials, processing or sales. There are no questions relating to functioning of multi-purpose centres or about group efforts to secure benefits of other programmes of development operated by the Rural Development Department of other agencies such as the ICDS, Women's Economic Development Corporation, etc. DWCRA was not among the key elements of anti-poverty programmes monitored each month by the State Cabinet as a part of the Twenty Point Programme. The number of families benefiting from IRDP, mandays of employment created under Jawahar Rozgar Yojna (JRY) are the only two programmes of rural development so monitored. Consequently, DWCRA was reviewed only monthly or bimonthly in meetings of Directors of DRDAs convened by the Commissioner of Rural Development. In these meetings, as well as in meetings of State Secretaries of Rural Development convened by the Central Government, DWCRA was usually as among the last items on the agenda - the bulk of the time and attention being taken up by IRDP and JRY with large outlays and targets.

EVALUATION

The Government of India manual (November 1988) visualises an ongoing participative evaluation of the programme conducted by the Gram Sevika, Mukhya Sevika and members of the group. At half-yearly intervals, these functionaries were expected to discuss the extent of achievement of goals and identify bottlenecks. The proceedings are expected to be recorded in a diary maintained by the Gram Sevika.

Evidence of such participative evaluation was not available. One of the full time Assistant Project Officers in charge of DWCRA could recollect many of the problems - such as domination by men, take over of profitable way side tea stalls of DWCRA groups by unruly elements and the pervasive influence of the Sarpanch at various stages of implementation - with reference to specific groups under her charge.

No formal evaluation of this programme has been undertaken by the department. The State Directorate of Evaluation has on hand and evaluation of this project, based on sample questionnaires and field visits. The evaluation is in still progress (September 1991). The National Institute of Rural Development, Hyderabad has apparently carried out an evaluation of DWCRA in Ahmedabad district but none of the functionaries in the Commissionerate or DRDA whom the case writer met were aware of the Report or its findings.

3. THE PERFORMANCE

Official reports of performance concentrate almost exclusively on the formation of groups and the provision of revolving fund for groups formed. A possible reason for this that these were the two phases that were monitored at state and national levels. Of these, formation of groups was easier and consequently field functionaries concentrated on this component to be able to show full 'achievement' under this programme.

GROUP FORMATION

The Seventh Five Year Plan (1985-90) target of 480 groups for Gujarat was achieved a year in advance in 1988-89 with 540 groups formed. The target of 98 groups for 1990-91 was exceeded by forming 263 groups (267 per cent achievement) by the end of March 1991.

While the formation of the group was comparatively easy, the next step of providing them with basic account and a revolving fund of Rs.15,000 has proved to be difficult in practice. In Gujarat, only Rs.49 lakhs out of Rs.103.73 lakhs available for this purpose in 1990-91 was spent (49.10 per cent). The unspent balance on this account in April 1990 was Rs.71 lakhs as compared to the annual allocation of Rs.37 lakhs for 1990-91.

At the end of March 1991, only 768 out of the 1238 groups formed were categorised as 'active' by the State Government.

Who were responsible for activating these groups? The manual indicates that a full time Assistant Project Officer (APO) in charge of women development at the district level and a Mukhya Sevika and Gram Sevika at the Taluka level should undertake these tasks.

As of 1991, out of eight posts of Assistant Project Officers (APO) sanctioned there was only one lady APO in a position at DRDA Ahmedabad; the post has been vacant since the date of sanction in 6 districts and vacant for a long period in one other district (Surat). Knowledgeable officers of the cadre of Taluka Development Officers, who are eligible for appoint to this post, said that this job was perceived as being inferior to that of a regular TDO with all its powers and perquisites.

The post of Mukhya Sevika was also not filled in except in one of the Talukas in Ahmedabad district. There were no Gram Sevikas at all, the recruitment for this category having stopped altogether in 1987.

Faced with such persistent vacancies, Directors of DRDA allocated one or two talukas to other Assistant Project Officers (in such disciplines as credit, industries, agriculture, animal husbandry, statistics); they, in turn, looked to the general purpose Taluka Development Officer and the Extension Officer (Investments) for dealing with this work at Taluka level. In the absence of Gram Sevikas, the Gram Sevak (IRDP) has been the sole extension functionary at the village level for this programme.

The Assistant Project Officers usually seem to have their hands full with the work programmes regularly allotted to them. Some of these which were monitored every month by the Committee of Secretaries and once a quarter by the Cabinet rigorously (under the aegis of the Twenty Point Programme) - such as IRDP beneficiaries fall in housing for the poor (the Indira Vikas Yojna) and employment generated under Jawahar Rozgar Yojna - occupies far greater proportion of their time throughout the year. DWCRA, which is not monitored, was often seen as targets of 'group formation' or placing of 'revolving funds' to be attained somehow, usually confined to the last quarter of the year.

Preoccupied with many other items of work and functioning under the control of the elected Taluka Pramukh and accountable to the elected members of Taluka Panchayat, TDO do not seem to spare much time for DWCRA.

GROUP FORMATION

Women's groups were formed in villages where it was earlier to do so. Large villages, well connected with roads and seem to have been more frequently chosen. Alternatively, villages which had well established institutions for village and cottage industries - such as 'certified institution' under the Khadi Board - were chosen because of easy availability of backward and forward linkages. In Dhanduka Taluka of Ahmedabad 7 out of 48 groups were located at the taluka headquarters village of Dhanduka itself. Prominent villages in nearby talukas had also two more groups as compared to none in many villages, especially those remotely located. In Viramgam Taluka, Raupura village claimed 4 groups, out of the 31 formed. In Sanand Taluka, 3 out of 25 groups were located at the taluka headquarters of Sanand itself. Gundi, Gangad, Divapura in Dholka Taluka are examples of villages with more than one group located alongside villages having no groups at all.

As of 31st March 1990 there were only 187 active groups in Ahmedabad District with 3227 members. How gradual and uneven this process has been can be seen from the yearwise data on groups formed and amounts spent mostly by way of placing Rs.15,000 per group by way of revolving funds.

Year	Group	Amount (in lakhs)
1983-84	10	3.60
1984-85	36	4.19
1985-86	57	18.60
1986-87	20	2.00
1987-88	20	1.67
1988-89	3	-
1989-90	33	1.63
Total	179	31.69

Would the choice of villages differed if alternate modes of selection been used? Perhaps, Panchmahals, with only four years of operation of the programme, had 125 active groups with 1862 members. A majority of them have been organized by voluntary agencies rather than by officials working with the Taluka Panchyats. Data on villagewise location in this district is not available to permit assessment of the extent of concentration of these groups.

A profile of the women assisted in terms of their age group income levels and socio-economic status (whether sole earner or head of household) would have provided valuable insights into the direction of this programme. However, the only classification available (possibly because this is what is called for by the Central and State Governments from the districts) is whether they belong to the Scheduled Castes, Tribes or others of the 3701 member newly registered in 263 groups in 1990-91. 1550 belonged to the Scheduled Tribes, 895 to the Scheduled Castes and 1256 to others - fair enough in terms of coverage of SC and ST women. But no break-up of 10,381 members in 768 groups formed in Gujarat since inception of this programme is available.

The groups had considerable difficulties in operating the funds. They could not withdraw funds from the bank without joint signatures of the Gram Sevika and a member of the group. They had to depend on the TDO for release of the funds in the first instance because the DRDA had no full time officer of its own at the taluka level; all its extension functionaries function under the supervision of TDO. This is at once brought these groups within the influence of local political and bureaucratic organizations operating around the Panchayat systems. The advantage of creating DRDAs as registered societies outside the pale of Panchayats seem to have been largely lost as a result of these arrangements at the taluka level.

Given the wide range of functions of the TDO and the equally wide jurisdiction of the multi-purpose gram sevak (one for over 10 villages in Ahmedabad district), it was not possible for these governmental functionaries to meet the groups often. This situation partly explains why there is a large gap between formation of groups and their active functioning. Experience has shown that even for completing the first stage of registration of a group, help of women

functionaries from other departments was needed. Many Gram Sevaks turn to the lady Anganwadi worker for this purpose. This arrangement could not be replicated on a wide scale for several reasons. No tie-up at the level of secretariat or Head of Department existed on this score; consequently, there were no 'official instructions' to cooperate. The Anganwadi worker a part-time functionary, paid only a stipend and does not have the benefits of security and other perquisites of government functionaries. The burden of work on these Anganwadi workers relating to pre-primary education, growth measurement, nutrition and immunization is perceived to be heavy enough; many of them complain that they have no spare time for anything else. Other women workers in the village - such as the trained birth attendants, auxiliary-nurse-midwife and the village health guide were not useful in this task; perhaps, they were seen to be too narrowly specialized, to be useful.

How was the Anganwadi worker persuaded to cooperate in the few cases? In many ways, some were made the group organizers, with an honorarium of Rs.50 per month for a year and travelling allowance of Rs.200 per annum. Appeals and exhortations ("these village women are like our daughters; they are not out daughters-in-law; whatever help we give them is always less") were successful in some cases.

GROUP ACTIVITIES

What are the activities undertaken by these groups? Field functionaries are aware that the chosen activity must be viable and within the competence and skills of members. While there have been attempts to locate non-traditional activities, 'Kapad and papad' - signifying traditional activities relating to spinning, weaving, embroidery, knitting and garment making, papad and masala making have tended to dominate. A break-up of the activities taken up by 789 active groups in June 1991 shows that 144 groups were engaged in papad-masala making and 187 groups engaged in spinning, weaving, embroidery making and allied activities. Other activities include: leaf-cup making (67) and bamboo work (61), particularly in the forest district of Panchmahals; soap and detergent making (50) were the other activities (among 46 others). Preparation of polythene bags for packing seedlings in afforestation programmes (20), diamond cutting and polishing (12) and a manually operated printing unit represent some of the non-traditional activities. These account for less than 10 per cent of the total groups formed. Multi purpose groups (96) were also small in number although groups are permitted to participate in more than one activity.

The field functionaries in newly selected districts are known to consult their counterparts in nearby districts for the choice of activities as well as for other operational details. This, perhaps, explains why some activities such as papad-masala making and leaf-plate and cup making are spread across almost all the 8 participating districts of the state. Although officials of District Industry Centres, Directorate of Cottage Industry and the Khadi Board have with them ready profiles of these activities, these documents were not in use with DRDA personnel, many of whom were seen to be struggling to compile them anew for use in their jurisdiction.

Why were many groups dormant? Why were many groups slow to take up any activity? Field workers listed the following reasons; the difficulties of identifying viable activities for groups; near-absence of tie-ups with governmental or other agencies established in the field; lack of training for group organizer and inadequate consultation with the participants. In the 26 groups registered at Dehagam Taluka of Ahmedabad District, only one was tied up with an institution (Khadi Board); four groups in this taluka failed for want of adequate orders; one of them because requisite license was not taken and two due to mechanical failure of equipment. In contrast 16 out of 48 groups in Dhanduka taluka were tied up with institutions - mainly Ambar Charka units with the Khadi Board. The position of institutional tie up was far feebler in other talukas of Ahmedabad. Reports on dormant units from DRDA suggest either the members or the activities "required to be changed".

Some external factors also contributed to the increased sickness and 'dormancy' among groups. The discontinuance of the Mid-day Meals Programme, without any notice, in April 1990 dealt a heavy blow to many masala making units who had tie-up arrangements with this scheme. Khadi and Village Industry could not make much headway among DWCRA groups in 1991-92 on account of doubling of plan outlays for these activities, sending their approved institutions in search of new participants to the exclusion of collaborating with other agencies such as DWCRA.

Detailed knowledge of the skills, aptitude and availability for work of the participants on the one hand and of the economic and technical viability of the proposed activity and the linkages with established institutions was, however, available with some voluntary agencies of long standing in the area. But their numbers were small (less than 10 per cent of DWCRA groups in Ahmedabad District were sponsored by voluntary agencies) and so were not able to alter the total picture.

TRAINING

The Government Manual looks upon training as means of motivation, attitudinal change, awareness building and ensuring uniformity of messages transmitted to all functionaries. Training, at least once a year, for levels 'up to APO' are envisaged.

Persistent vacancies of full time functionaries for DWCRA has come in the way of training government personnel in this work. The State Institute of Public Administration at Ahmedabad which is also designated as the State Institute of Rural Development (SIRD) by the National Institute of Rural Development, Hyderabad has yet to develop a core faculty with requisite experience expertise and insight for meeting the training needs of government functionaries in this field. Part time trainers and reliance, for the most part, on guest faculty have been among the other constraints in developing training facilities. In the absence of ongoing research and evaluation, the teaching material is limited to general guidelines and their 'popular versions'. Why some groups performed better than other is not dealt with in the training material. Until 1990, even a full set of instructions and guidelines were not available to trainees.

The first comprehensive 'compilation of instructions', together with brief details of programmes for women and child welfare, operated by other departments was published by the State Commissionerate for Rural Development only in April 1990. This Compilation of Instructions focuses on ways of training of group members in production, purchasing, and marketing functions to build skills and self-confidence. Inter-group meetings are also suggested to exchange experience.

Training of client groups or beneficiaries suffered too. Government functionaries could not train group members on a large scale due to large scale vacancies of full time staff. One of the APOs (Training) drew attention to excellent training imparted by Ahmedabad Study Action Group - a voluntary agency to some of the DWCRA groups in her charge. Not all voluntary agencies were equally competent; inadequacies of some of these trainers resulted in production of odd-sized roof tiles by one group led to recurring difficulties.

In contrast, Panchmahals district appears to have relied largely on voluntary agencies, not only for training but for day-to-day assistance to DWCRA groups. Most of the 66 groups (out of a total of 120 groups) in this district engaged in leaf cup making bamboo work and multi-purpose activities have been taken up with the help of locally based voluntary agencies.

MULTI-PURPOSE CENTRES

Women's groups were expected to have to premises where a variety of social and economic activities could be organized. The multi-purpose centres were designed to store raw materials, finished goods, tools and equipment to support economic activities. These premises could also be used for training of women in such areas as maternal and child care, and family planning or for non-formal education.

Though well conceived, it has been found difficult to set up these centres. Of the 24 centres sanctioned in the two district of Ahmedabad and Junagadh (selected for DWCRA in 1983-84), only 10 were active by April 1991; 2 were complete but not put to use; work was in progress in 5 centres and yet to start in 7 others.

In the 8 districts included in the programme up to 1989-90, a total of 55 centres had been sanctioned but construction was completed in only 24 centres. Work was in progress in 13 centres and yet to commence in 10 centres as of April 1991. Only 3 centres were 'active' by April 1990 out of the 17 whose civil construction was completed. The number of 'active' centres in the whole state was reported to be 11 by April 1991.

HUMAN RESOURCES

Programmes for social development, whether in the stages of pioneering, consolidation or expansion require implementation capability of requisite calibre. Innovative programmes, such as DWCRA, would need the experience of pioneers in replicating it in other districts. The staffing, however, was not conducive to this process.

Rapid turnover at the higher levels and persisting vacancies at lower levels has characterised the operation of this programme. As many as six secretaries have been transferred from their post in the State Rural Development in seven years - 1984 to 1991 - the last four of them in the four years since 1987. There have been three changes in the incumbents to the post of Additional Commissioner in the Commissionerate in four years (1987 to 1991) when the first full time Additional Commissioner took over.

At the Commissionerate, the post of Assistant Commissioner for Women Development has been vacant ever since it was sanctioned. This work is being looked after by another Assistant Commissioner in charge of Jawahar Rozgar Yojana.

At the district level, post of Assistant Project Officer (APO) for women development has been sanctioned for 9 districts, where the programme in operation. Possibly because this was to be filled by a lady officer it has not been filled these vacancies in any of the districts, except in Surat and Ahmedabad. The incumbent in Surat having left after a short spell, Ahmedabad is the only district to have an APO for women development, consequently, the work relating to DWCRA came to be entrusted to any of the Assistant Project Officer - whether in charge of agriculture of IRDP or employment programmes. The common pattern was to entrust two or more talukas to each APO so as to meet the targets of group formation and deployment of revolving funds.

The near absence of full time functionaries on account of persisting vacancies for women development at district and taluka would suggest that it was urgent to train other functionaries in the operation of DWCRA - whether specialists in agriculture, cooperation or statistics, credit or animal husbandry - as long as they are entrusted to perform the functions relating to this programme. There is hardly any evidence of any extra efforts at training for these officials. The TDO and the Gram Sevak (IRDP) are the front line functionaries in the programme: but they too do not seem to be included in training or orientation for this programme in a significant measure.

The solitary APO (Women) in Ahmedabad attended only one course on development of thrift societies for DWCRA groups at Rajasthan Institute of Public Administration, Jaipur. Dearth of qualified resource persons and relevant training material based on action-research were cited as the most keenly felt deficiencies at the state training institute by those who had participated in training sessions.

ISSUES ON THE EVE OF THE EIGHTH PLAN

The Seventh Five Year Plan ended on 31st March 1990. The Eight Five Year Plan, scheduled to commence from 1st April 1990 has been postponed. It is likely to start from April 1992 and operate for five years till April 1997. Many issues were under discussion in 1991 by way of preparation for the formulation of the Eighth Five Year Plan. Among these were:

- (i) Should DWCRA be continued in its present form? What changes in programme design are called for in the light of the performance in the Seventh Plan? How can these changes be brought about?
- (ii) Who should implement DWCRA? Should organizations be engaged exclusively in women's development - such as the Commissioner for Women's Development, the Gujarat Women's Economic Development Corporation be given any role? Do these organizations with exclusive focus on women's development offer better prospects of implementation?
- (iii) What changes are required in the implementation machinery? What could be done to improve the levels of deployment, orientation, training and skills of functionaries exclusively meant for implementing this programme?
- (iv) What formal and informal linkages are needed with other agencies at work in related fields? How should these linkages be evolved - by a centrally designed scheme, pilot projects, through general guidelines to be implemented in a decentralized manner? Or, arrive at these through a process of consultation at various levels?
- (v) What changes could be introduced in the process of planning, monitoring and evaluation?
- (vi) How could the level of awareness of clients be enhanced? What changes would it call for in existing methods of extension? Is there a role for voluntary agencies here?
- (vii) Should DWCRA be extended to more districts in its present form? Are there alternative ways of securing similar benefits for women from poor households in rural areas?

The prospects for major improvements seemed uncertain on the eve of the Eight Five Year Plan. For many officers accustomed to implementing well structured programmes such as the Jawahar Rozgar Yojana and IRDP, the prospects of implementing DWCRA seem daunting because the requirements of extension, both in volume and quality are so different. Enthusing a group of women from poor households and finding a sustainable economic activity for them are tasks that require persistence, patience and innovative spirit. It is also possible that the attention given to DWCRA by rural development personnel is related to the volume of effort involved in implementing programmes with far larger size. The JRY had an outlay of Rs.81 crores in the states annual plan of 1991-92; the IRDP, Rs.23 crores; and DWCRA, only Rs.44 lakhs out of a total of Rs.147 crores for rural development sector as well.

The key question before the authorities charged with policy formulation and decision making and top management level in the state was: Can DWCRA, which differs so substantially from other programmes achieve superior results through changes in programme design, delivery system and organization of clients?

SECTION III

DWCRA

12 DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

12.1 Introduction

A mid-term review of the implementation of IRDP revealed that flow of assistance to women members of target group households or even women headed households had been very marginal. To subserve the overall objective of improving the quality of life of rural families living below the poverty line, a sharper focus on providing assistance to women as part of the IRDP strategy was considered essential. Development of Women and Children in Rural areas (DWCRA) was formulated as a sub-scheme of the IRDP within this framework.

12.2 Rationale

Women's income is known to have positive correlation with the nutritional and educational status of the family and in the building up of a positive attitude towards the status of women. Hence, the necessity of ensuring more income earning avenues for women.

12.3 Objective

DWCRA seeks to provide income generating activities to women and also provides an organisational support in terms of a receiving system for the assisted women so that they can become effective recipients of goods and services available in that area.

12.4 Strategy

While the target group of DWCRA is the same as IRDP, i.e. families having an annual income of less than Rs. 4,800/- the methodology is through a group. The financial provisions under DWCRA are available only for the group. Individuals are financed on IRDP pattern from IRDP budget.

12.5 Coverage

DWCRA was started as a pilot project in 50 selected districts in all States in 1982-83. It was extended to one district in each Union Territory during 1985-86. The programme is being extended to more districts in a phased manner every year. As on 31-3-88, DWCRA was being implemented in 106 districts. A list of these districts is given at Annexure XXIV.

12.6 Formation of Group

The scheme envisages formation of a group of 15-20 women. The women are expected to come together for an activity of mutual interest to all. The

entry point for the group may not be income-generating activities but it must be an essential ingredient of the total gamut of activities in which the group is involved. Formation of a group can be a time-consuming process. The staff provided for DWCRA viz. APO, Mukhya Sewika and Gram Sewika must spend adequate time in educating the target group women about the *raison d'être* of the group, the reason why women need to be given special attention to problems specific to women, and attempted solutions. The process of group formation should also be a process of building a rapport between the women and the grass-root level Government functionaries. The group will, in the process of formation, identify a group organiser who will take the responsibility of liaison work. The assistance available to a group is :

(a) Rs. 15,000 as a one-time grant contributed in equal measure by Govt. of India, State Governments and UNICEF, which can be used as :

- (i) revolving fund for purchase of raw materials and marketing.
- (ii) honorarium to group organiser not exceeding to Rs. 50/- per month for a period of one year;
- (iii) infrastructure support (seed money) for income generating activities; and
- (iv) one-time expenditure on child care facilities.

(b) Travelling Allowance @ Rs. 200/- for one year for the group organiser.

12.7 Income-generating activities

Selection. All viable economic activities can be undertaken under DWCRA. Activities should be identified by the Group, suitably aided by the Gram Sevika, Mukhya Sevika and APO (WD). These functionaries should also ensure that the backward and forward linkages for selected projects are available in that area and identified institutions such as KVIC, KVIB, DIC, State-owned corporations etc. are able to provide supportive services as well as infrastructure facilities. An illustrative list of activities tried out by women's groups is given at Annexure XXV for guidance.

12.8 Multi-purpose community centres

In addition, the Department is setting up multi-purpose community centres at the rate of one centre per DWCRA block. This centre, apart from providing facilities for training, production and child care also includes residential accommodation for Gram Sevika. It may be used for promotion of appropriate technology. Total cost may not exceed Rs. 1.90 lakhs

for centres located in ordinary areas and Rs. 2.30 lakhs for those located in hilly, black cotton soil and far flung areas. The cost of construction will be met out of RLEGP funds and in accordance to RLEGP norms which provide that the wage component should not be less than 50% of total project cost. The additional cost of materials, if any, can be met out of the interest earnings of the DRDA upto Rs. 50,000 per centre. UNICEF will, however, provide cost of supplies and equipment for these centres upto Rs. 50,000 per centre.

OTHER COMPONENTS

12.9 Training

The programme lays utmost stress on training for motivation, attitudinal change and awareness building. Training programmes have to be organised for functionaries charged with the responsibility of implementation of the programme. Short duration orientation seminars may be held for senior officials unable to spend much time away from their jobs. State Governments may draw up a list of core resource persons who can be drawn upon to impart training at predetermined time and place. It will also have to be ensured that all functionaries incharge of DWCRA upto the level of Assistant Project Officer are trained at least once during a year. Curriculum for the training may be worked out in detail in advance so that the same message is transmitted to all functionaries and a proper attitudinal orientation is also built up.

12.10 Staff

The programme visualises one officer, preferably a woman of the rank of Deputy Secretary to State Government to be made solely incharge of the programme at the State Level. At the district level, a woman officer may be appointed as Assistant Project Officer (Women's Development) to assist the Project Officer, DRDA, and supervise closely the implementation of the programme. The Community Development (CD) pattern of block administration provided for a team of 1 Mukhya Sevika plus 2 Gram Sewikas. In case the post of these 2 Gram Sewikas have remained vacant and unfilled, these should be filled up. In addition one post of Gram Sewika per DWCRA block has been sanctioned.

The posts of one Officer of the rank of Deputy Secretary with supporting staff of LDC, PA and one messenger, one woman APO for each DWCRA district and one Gram Sewika for each DWCRA block will be borne on the funds made available to the Deptt. of Rural Development by UNICEF. The Department will release these funds to State Governments/DRDA, as the case may be.

The State Governments may draw up job charts for these functionaries. In all cases, it must be ensured that the umbrella approach of BDO being co-ordinating official at block and Project Officer DRDA at district level is retained for DWCRA functionaries.

12.11 Project Support Communication

The implementation of the programme will also need support of communication materials. The scheme, therefore, provides for preparation of literature, visual aids like film strips, slides etc. UNICEF will provide funds directly on the basis of demand from State Govt.

12.12 Assistance to voluntary agencies

Government of India have earmarked funds for assisting voluntary agencies in taking up projects through budgetary resources. Funds for this purpose are channelised through Council for Advancement of Peoples' Action and Rural Technology (CAPART), Gurunanak Foundation Building, New Mehrauli Road, New Delhi. Guidelines for release of funds for such assistance are available as Annexure XXVI.

12.13 Funding

If the group is registered under the Registration of Societies Act, it can take loan from the bank as a group for economic activities. Individual women members will be entitled to subsidy as per IRDP norms and each member will be equally liable for repayment of the loan. In case the group is informal it may not be able to draw loan from the bank as a group and there the composite loan may be disaggregated into individual loans and subsidies, with the group guaranteeing the total amount of loan.

12.14 Budget provision is made under DWCRA to meet expenditure on the following items :

- (a) Income generation activities/child care facilities to be shared equally by Govt. of India, State Govt. and UNICEF & in the case of Union Territory, by Government of India and UNICEF in the ratio of 2 : 1.
- (b) Travelling allowance to group organisers to be funded by the Government of India and State Govt. on 50 : 50 basis & in the case of U.T. wholly by the Centre.

In addition, UNICEF funds will be available for :

- (i) Staff cost at all levels;
- (ii) Supplies and equipment for multi-purpose centres (upto Rs. 50,000.00 per centre);
- (iii) Training, workshop and seminars.

12.15 Skill Training

TRYSEM is expected to cater to fulfilling the skill requirements for beneficiaries of DWCRA also. The curricula, duration of training and rate of payment to trainers and trainees requiring the same should be in accordance with the norms of TRYSEM.

12.16 Funds for training of functionaries

Funds for the training of functionaries will be forthcoming from UNICEF. The NIRD will act as the

nodal institution for all training activity under DWCRA. Within the norms evolved by NIRD, functionaries' training may be organised at the state level. Funds for training will not be part of on-going budget of DWCRA but will be made available on reimbursement basis by UNICEF to the State Government/District Rural Development Agencies directly. States may also avail of the fund of UNICEF directly for the state and district level workshop/seminars.

(f) Audit Report and U.C. for the year before last should have been received.

The Government of India and UNICEF release will be made through demand drafts drawn in favour of Chairman, DRDA. The DRDA will operate the DWCRA accounts as distinct from IRDP account and will maintain separate accounts for the same.

12.17 Release of funds and accounting procedure

A. Government of India will release :

- (i) Central share for
 - (a) Rs. 5,000 grant to group; and
 - (b) travelling allowance for group organiser in one instalment directly to DRDAs.

(ii) UNICEF share for

- (a) Rs. 5,000 grant to group
- (b) Cost of supplies and equipment of multipurpose centres (not more than Rs. 50,000 per centre).
- (c) Staff cost will also be released by the Union Government to the implementing agencies on a reimbursement basis from UNICEF. The release of UNICEF funds for training, workshop, seminar and project support communications will follow pattern already detailed above in para 12.8 and 12.11.

B. State Government will release State share for :

- (a) Rs. 5,000 grant to group; and
- (b) travelling allowance for group organiser in one instalment directly to DRDAs.

The release of Government of India/UNICEF will be subject to the following conditions being fulfilled :

- (a) Conditions laid down at the time of release of funds during the previous year should have been satisfied.
- (b) The budget provision for the current year should have been indicated and central release should not exceed it.
- (c) The State Govt. should have released matching contribution during the previous year. The deficiency in release of matching share should be deducted from the current year's release.
- (d) Carry forward should not exceed 25% of the allocation for current year. Excess carry forward should be deducted from the current years release.
- (e) 75% utilisation of the available funds including carry forward funds.

Chairman/Project Officer, DRDAs will place at the disposal of the group, through BDO, the amount received for income generating and supportive services, for use by groups. Each group will have a Savings Bank Account, jointly operated by one member of the group and Gram Sewika of the block.

At prescribed intervals, which may not in any case be more than a quarter, the Gram Sewika will scrutinise accounts of group and check in writing whether group has passed resolution before money is drawn from bank and that money is being spent on items permissible.

12.18 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 obtaining benefits meant for the target group. The group must, therefore, be enabled to take up 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, family welfare, balwadis, immunisation of children in 0.5 age group. Efforts need to be made to see that the group assembles at predetermined place and time, where functionaries of other departments can also reach them to transmit their message/services. This would also require effective liaison by development administration with functionaries of other concerned Government Departments.

12.19. Role of District Rural Development Agency and Development Blocks

Being a sub-scheme of IRDP the major responsibility to plan, implement and monitor the scheme of DWCRA is also entrusted to the DRDA. An APO (Women) has been provided in each such DRDA as member of the team who is the key person to co-ordinate and monitor the programme through the agency of development block. The development blocks have been strengthened by providing an additional Gram Sevika in addition to existing 2 Gram Sevikas and the Mukhya Sevika/Social Education Organiser as per old C.D. pattern.

12.20 Monitoring and Evaluation

The scheme visualises an on-going participative evaluation of the programme to be conducted by the Gram Sevika, Mukhya Sevika and members of the group. At half yearly intervals, the group along with the Gram Sevika and Mukhya Sevika may meet to

discuss how far the objectives they had set out for themselves at the commencement of the programme and at the formative stage have been achieved; what benefits, if any, are being derived; what bottlenecks and problems were encountered and how they were surmounted.

This may be recorded in a diary that the Gram Sevika must maintain and which must be checked by senior officers at identified intervals.

12.21 Schedule for submission of reports and returns

The DRDA and State Government/UT administration should submit reports to Deptt. of Rural Deve-

lopment in respect of expenditure on DWCRA staff as under :

- (i) Monthly report by 10th of every month (Annexure XXIII).
- (ii) Annual expenditure statement by 15th of May of every year. (Annexure XXIV).
- (iii) Audit Report and utilisation certificate of the year by 31st December of every year.
- (iv) Certificate of utilisation of UNICEF funds (Annexure XXIX) for the half year ending 30th September and 31st March by 31st October and 30th April every year.

**ILLUSTRATIVE LIST OF ECONOMIC
ACTIVITIES UNDER DWCRA**

1. Tailoring
2. Knitting
3. Embroidery
4. Weaving
5. Readymade Garments
6. Carpet Weaving
7. Khadi spinning
8. Fibre making
9. Hand printing
10. Bed making
11. Palm leaf mat making
12. Bamboo basket making
13. Pickles making
14. Food processing
15. Bakery
16. Vegetable growing
17. Fish net making
18. Fishery
19. Poultry
20. Goat rearing
21. Duckery
22. Dairy
23. Piggery
24. Bee keeping
25. Paddy pounding
26. Brush making
27. Book binding
28. Hand made paper making
29. Candle making
30. Leather works
31. Plastic/polythene works
32. Agarbatti making
33. Match making
34. Stone cutting
35. Pottery
36. Leafplate making
37. Chalk making
38. Paper bag making
39. Envelope making
40. Basket making
41. Soap making
42. Fruit & vegetable/fish preservation
43. Decoration pieces/toys etc.
44. Wood works

**LIST OF DISTRICTS COVERED UNDER
DWCRA AS ON 31-03-1988**

<i>Sl. No.</i>	<i>Name of the States/Districts</i>	<i>Sl. No.</i>	<i>States/Districts</i>
1.	ANDHRA PRADESH	9.	JAMMU & KASHMIR
	(i) Adilabad		(i) 'Doda'
	(ii) Srikakulam		(ii) Kupwara
	(iii) Cuddapah		(iii) Udhampur
	(iv) Mehbubnagar	10.	KARNATAKA
	(v) Anantpur		(i) Bijapur
2.	ASSAM		(ii) Chikmagalur
	(i) Karbianglong		(iii) Mysore
	(ii) Dhubri		(iv) Dharwar
	(iii) Darrang		(v) Gulbarga
	(iv) Nagaon	11.	KERALA
3.	ARUNACHAL PRADESH		(i) Wynand
	(i) East Kameng		(ii) Palghat
	(ii) West Siang		(iii) Idukki
4.	BIHAR	12.	MADHYA PRADESH
	(i) Hazaribagh		(i) Shahdol
	(ii) Madhubani		(ii) Chhindwara
	(iii) Gopalganj		(iii) Guna
	(iv) Samastipur		(iv) Raipur
	(v) Palamau		(v) Rajgadh
	(vi) Lohardagga		(vi) Surguja
	(vii) Deoghar		(vii) Shajapur
	(viii) Siwan		(viii) Bhind
5.	GOA		(ix) Tikamgarh
	(i) Panaji		(x) Sehore
6.	GUJARAT	13.	MAHARASHTRA
	(i) Ahmedabad		(i) Osmanabad
	(ii) Junagadh		(ii) Bhandara
	(iii) Panchmahal		(iii) Nasik
	(iv) Bharuch		(iv) Dhule
7.	HARYANA		(v) Thane
	(i) Mahendergarh		(vi) Sholapur
	(ii) Sirsa		(vii) Yavatmal
	(iii) Sonapat	14.	MANIPUR
8.	HIMACHAL PRADESH		(i) Central District
	(i) Kangra		(ii) Ukhrul
	(ii) Shimla	15.	MEGHALAYA
	(iii) Chamba		(i) West Khasi Hills
			(ii) East Garo Hills

Sl. No. States/Districts

16. MIZORAM

(i) Aizawl

17. NAGALAND

(i) Kohima

(ii) Makokchung

18. ORISSA

(i) Kalahandi

(ii) Bolangir

(iii) Dhenkanal

(iv) Sambalpur

(v) Sundergarh

19. PUNJAB

(i) Gurdaspur

(ii) Bhatinda

(iii) Ferozpur

20. RAJASTHAN

(i) Banswara

(ii) Pali

(iii) Bhilwara

(iv) Alwar

(v) Jodhpur

(vi) Tonk

21. SIKKIM

(i) West District

22. TAMIL NADU

(i) Dharmapuri

(ii) Periyar

(iii) Tiruchi

(iv) South Arcot

Sl. No. States/Districts

23. TRIPURA

(i) Tripura West

(ii) Tripura North

24. UTTAR PRADESH

(i) Basti

(ii) Banda

(iii) Sultanpur

(iv) Etawah

(v) Deoria

(vi) Allahabad

(vii) Gorakhpur

(viii) Nainital

(ix) Pauri

(x) Raibareli

(xi) Gonda

(xii) Shahjahanpur

(xiii) Mainpuri

25. WEST BENGAL

(i) Purulia

(ii) Bankura

(iii) Jalpaiguri

(iv) South 24 Parganas

UNION TERRITORIES

1. DELHI

(i) Kanjhawala Block

2. LAKSHADWEEP

(i) Kavaratti Block

3. PONDICHERRY

(i) Pondicherry

GUIDELINES FOR PROJECTS UNDER THE PROGRAMME FOR DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA) THROUGH VOLUNTARY ORGANISATIONS

1. Objectives

- (i) to organise poor rural women into groups for their own development and empowerment.
- (ii) to enhance income for the rural poor women.
- (iii) to create and increase employment opportunities for rural women living below the poverty line by upgrading and strengthening their productive activities or by introducing new activities.
- (iv) to provide for supportive services for women to engage in productive work (care of children of working women by providing an improved environment, care and food and by establishing creches/balwadis, etc.)

2. Eligibility

Voluntary organisations working in rural areas for the social and economic development with legal status as a society registered under the Societies Registration Act and or any corresponding State Act or as a Trust registered under the Indian Trust Act, 1982 or the Charitable and Religious Act, 1920.

3. Beneficiaries

Rural women living below the poverty line. For identification of beneficiaries the following methodology be followed—

- (i) women identified by the district authorities for the Integrated Rural Development Programme (IRDP), or
- (ii) in case the intended beneficiaries are not included in the IRDP list, a certification from the DRDA or Block Development Organisation may be obtained; or
- (iii) identification on the basis of a primary survey conducted by the voluntary organisation.

4. Methodology

- (i) It is important that this programme assists in building strong groups of poor rural women at village or hamlet level. Group building of women is an important first step

which may take considerable time, at least six months.

- (ii) The daily productive routine of poor rural women should be the starting point for identifying an appropriate economic activity. Experience shows that poor rural women are working women—at home, in the field and elsewhere. Women's productive role should be understood and valued.
- (iii) Poor rural women are usually engaged in 3 to 4 economic activities (cattle husbandry, farming, collection of fuel and fodder, working in the field, irrigating the crops etc.). Therefore, economic programmes for the women in this group that include more than one economic activity may be organised and developed.
- (iv) Whilst income generating activities should be organised on a group basis, it is not essential that every woman of the group does the same thing, or the activity is such that all women have to work on it.
- (v) The process of planning and implementing the economic programmes should be such that the rural women's group gradually takes over the management of the entire programme.

5. Economic Activities

- (i) The activities can entail upgrading skills, designs and technology of women's existing occupations, provide for reduced dependence on middlemen for credit, raw material and marketing, add additional occupations by training women reduce women's drudgery and save time from existing activities. A variety of activities can be considered simultaneously.
- (ii) Whilst formulating a project, a simple cost-benefit analysis should be worked out in advance to demonstrate the economic viability of the proposed activity. In this context, *raw material availability* and *marketing* of the finished products are critical elements. Arrangements for dealing with these two inputs should be spelt out in the proposal.

- (iii) It is important that poor rural women themselves make the choice of appropriate economic activities.

6. Capabilities of the Implementing Organisation

- (i) The implementing organisation should be able to :—

- understand the needs of poor women in rural areas
- understand priorities of economically backward women
- build activities for poor women to see themselves as positive contributors to the economy
- understand the need for building women's groups and have skills to do the same
- develop a work orientation
- initiate economic activities and understand the various stages involved in these activities
- understand the importance of regular field work and follow-up.

- (ii) The organisation should have the following skills for the successful implementation of the programme :—

- behavioural skills, viz. confidence building, group building, leadership, organisational capability, dealing with officials.
- vocational skills viz. income generation skills
- managerial skills, viz. raw material procurement, marketing, budgeting, accounting, etc.

7. Training of Rural Women

- The training of rural women should be designed to enable them to acquire the following capabilities :—

- to understand the causes of their poverty
- to understand the need to come together as a group
- the need to learn additional technical skills, either upgraded from the existing ones or some new skills which will provide them higher income
- the need to acquire the capability to gradually manage their own programmes and activities
- the need to obtain a bargaining capacity on a group basis.

8. Financial Pattern

CAPART's financial assistance is limited to Rs. 5 lakhs for a project. The activities for which this assistance can be made available are :—

- organisation of women's groups
- socio-economic survey
- motivation, awareness building and exposure of rural women
- project formulation
- skill training of rural women
- establishment and production activities
- marketing support
- social support services (creche, balwadi etc.).

ANNEXURE XI

STAFFING PATTERN APPROVED FOR THE DRDAs

(ORGANISATIONAL CHART)

Chairman (Collector/Dy. Commissioner/D.M.)

Project Officer

A.P.O. (Subject matter specialist) (2-3) plus A.P.O. (Women)	Planning Team-one expert each for credit, rural industries, economics/statistics	A.P.O (Mon.) Investigator Statistical Investigator LDC	1 2 1 1	Accounts Officer Accountants-3	Officer Manager/ Superintendent/ head-clerk-1 LDC-4 Driver 1-2 Class IV-4 Chowkidar-1 (Watch & Ward)-1
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ANNEXURE XXVII

To be sent by DRDA

DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS

Monthly Progress Report

State Month ending

District

Year of inception

Number of blocks covered under DWCRA

(Amount in rupees)				
Sl. No.	Particulars	Progress during the month	Cumulative progress during the year (from 1st April onwards)	Remarks
1	2	3	4	5
I. Financial				
A. Releases				
Income generation Activities;				
(i) Govt. of India Share				
(ii) State Govt. Share				
(iii) UNICEF Share				
B. Staff Cost				
C. Others (Specify)				
Total				
II. Expenditure				
Expenditure incurred on				
(i) Income generating activities along with child care facility, if any.				
(ii) T.A. to group organisers				
(iii) Others (specify)				
Total				
(iv) Salary				
1. Assistant Project Officer				
2. Additional Gram Sevikas				
Total				
II. Physical				
1. Number of groups formed				
2. Membership				
(a) S/T				
(b) S/C				
(c) Others.				
Total (a+b+c)				
3. Number of groups started income generation activities (list of economic activities may be enclosed).				
4. Members benefiting out of it				
III. Staff in position				
1. Asst. Project Officer				
2. Gram Sevikas				

ANNEXURE XXIX

DWCRA--PROFORMA UTILISATION CERTIFICATE OF UNICEF FUND FOR THE HALF YEAR
ENDING 31ST MARCH--30th SEPTEMBER.....

Name of District:.....

No. of blocks covered under DWCRA.....

Year	No. of groups for which funds released	Opening Balance		Release during the year		Expenditure incurred			Income generation activities		Closing Balance				
		Govt. of India	UNICEF	State Govt.	Govt. of India	UNI-CEF	State Govt.	UNICEF account			Govt. of India	UNI-CEF	State Govt.		
							Child care facilities (upto 1984-85)	NREP sites	Staff Salaries 100%	Govt. of India 1/3	UNI-CEF 1/3	State Govt. of India 1/3			

ANNEXURE XXVIII

ANNUAL EXPENDITURE STATEMENT FOR THE YEAR ENDING 31ST MARCH.....

1. Funds received during previous year.
 - (i) Government of India share.
 - (ii) State Government Share
 - (iii) UNICEF Share
2. Actual expenditure incurred against
 - (i) Govt. of India and State Government Share.
 - (ii) UNICEF Share
3. Unspent balance available as on 1st April of the current year:—
 - (i) G.O.I. and State Government Share
 - (ii) Under UNICEF Share

Budget Provision made by the State Government during the current year for State's Share.