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SOCIETY FOR PUBLIC WELFARE AND INITIATIVES

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ROLE OF THE DWCRA PROGRAMME IN WOMEN DEVELOPMENT IN RURAL AREAS – A STUDY



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Abstract: Poverty continues to be an endemic problem in rural India though authorities differ about its magnitude. A recent estimate (43rd NES, 1987-88) indicates that about 32 per cent of families in rural areas live below the poverty line. The evidence suggests that poverty manifests itself differently for different groups of people. Women belonging to poor rural families, particularly those belonging to weaker sections, suffer disproportionately. The Government has been emphasizing the need for the development of rural women and their involvement in developmental activities. The Government has been making efforts to improve the status of rural women, especially those living below the poverty line, through schemes for rural development. Nevertheless, the five decades of planned development in India have not achieved much for women, especially rural women. Development of Women and Children in Rural Areas (DWCRA) is a sub-scheme of the Integrated Rural Development Programme (IRDP) with a specific focus of attention on the rural women living below the poverty line. The programme aims at improving the living conditions of the most vulnerable section of the rural women by enabling them to take up group activities suited to their local conditions. The main objective of DWCRA is to improve the socio-economic, health, and educational status of rural women by providing financial assistance and creating employment opportunities for them to become self-reliant and to raise their standard of living. The target group of DWCRA is the same as that under IRDP, i.e. the families living below the poverty line. However, the basic difference with IRDP lies in that under DWCRA, it is not an individual family which receives assistance, but a group of families. The scheme envisages the formation of groups each consisting of 15 to 20 women. The present article aims to focus on the role of the DWCRA groups in Women Development.

Keywords: DWCRA, Women Development, Rural Areas

Introduction

A systematic analysis of the status and role of women in rural development strategies started with the National Plan of Action for Women (1976). The need for greater efforts for the emancipation of women was largely felt in the period following 1975 (The International Women's Year) and for the first time, a chapter on Women and Development appeared in the VIth Five-Year Plan (1980-85). The strategy adopted under the 6th Plan was the development of women's education, employment, and health, these being interdependent. Development of Women and Children in Rural Areas (DWCRA) is a sub-scheme of the Integrated Rural Development Programme (IRDP) with a specific focus of attention on the rural women living below the poverty line. The programme aims at improving the living conditions of the most vulnerable section of the rural women by enabling them to take up group activities suited to their local conditions.

It is being increasingly realized that income at the disposal of women in the household has a great influence on its nutritional, economic, and educational well-being. Therefore, a provision is made under IRDP that at least 30% of the beneficiaries should be women. However, the mid-term review of IRDP (1987) showed that the flow of IRDP assistance to the women members in the target group of households was nominal. The Development of Women and Children in Rural Areas (DWCRA) was therefore conceived for improving the quality of assistance to rural women.

Objectives of the Scheme

The main objectives of the scheme are:

1. promotion of self-employment among rural women below the poverty line by providing them with skill training invocations which are acceptable to them by encouraging productivity in their existing vocations and by introducing new activities hitherto not undertaken,
2. Organizing the beneficiaries on the basis of group activity and promote economic and
3. Social self-reliance,
4. (iii) Generation of income for the rural poor by providing avenues for the production of goods and services,
5. Promotion of production-enhancing programmes in rural areas, and
6. Provision of facilities for the care of children of working women.

Salient Features

The salient features of the scheme are:

1. it is exclusively meant for women members of rural households, and to provide them avenues of income generation according to their skills, aptitudes, and local conditions,

2. For better inter-communication amongst women, group approach is adopted. The scheme envisages the formation of groups of women within the age group of 18-65 years. From April 1991 onwards, each DWCRA group consists of 10-15 women,
3. Training skills to members are imparted under TRYSEM,
4. Each group is given a one-time grant. The amount of grant was Rs 15,000 but has since been raised to Rs 25,000. The grant serves as a Revolving Fund to be used for Marketing, child care activities, and purchase of raw materials,
5. The group members, apart from deriving benefits under DWCRA, are also entitled to loan and subsidy facilities under IRDP scheme,
6. Provision exists for opening multi-purpose community centres for the groups to carry on their economic and related activities. The UNICEF provides each centre with supplies and equipment worth Rs 50,000,
7. Each group selects one of its members as Group organizer. Whose main function is to help in (a) selection of economic activity, (b) procurement of raw materials, (c) marketing of finished products, and (d) operation of the bank account of the Revolving Fund,
8. For extending the benefits of the scheme to more women in rural areas, voluntary organizations are given financial assistance to implement projects for providing income generation opportunities to rural women, and supportive services like mother and child care, immunization, provision for working conveniences, adult education etc are provided to rural women to improve their efficiency and reduce drudgery.

Budget Provision under DWCRA

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

1. A Revolving Fund to stimulate income-generating activities and child care facilities, to be shared equally by the State Government, Government of India, and UNICEF. In the case of Union Territories, the fund is shared by the Government of India and the UNICEF in the ratio 2:1.
2. Lump-sum of Rs 200 as travelling allowance to Group organisers to be funded by Government of India and State Government on 50:50 bases and in the case of Union Territories, wholly by Government of India.
3. In addition, UNICEF funds will be available for:
 - a) Salaries of approved staff for a period of five years from the date of filling up of the
 - b) Posts;

- c) cost of supplies and equipment for multi-purpose centres (up to Rs 50,000 per centre);
- d) expenditure on training, workshops, and seminars; and
- e) cost of training and publicity inputs.

Government of India releases to DRDA the Central share of Rs 5,000 (since raised to Rs 8,333) as a grant to the group and Rs 100 as travelling allowance for Group organizer and the UNICEF share of Rs 5,000 (since raised to Rs 8,333) as a grant to the group and Rs 100 as travelling allowance for group organiser.

Government of India releases the salary of staff at the headquarters of DWCRA in the States or Union Territories directly. The Government of India and UNICEF make payments to the Chairman, DRDA. The DRDA maintains separate accounts for DWCRA. Chairman (or project officer) of DRDA places, at the disposal of the groups, the amount received for income-generating activities and supportive services. Each group keeps a Savings Bank account jointly operated by a member of the group and the Grama Sevika of the Block. The Group members are kept informed of the amount received as Revolving Fund and the purposes for which it could be utilised. At prescribed intervals, the Grama Sevika scrutinizes the accounts of the group and checks whether expenditure incurred is on items permissible under the guidelines of the scheme

Supportive Services

In keeping with the overall objective of DWCRA, the group is expected to develop itself into an effective receiving system for channelising all services meant for the target group. The group must, therefore, be enabled to arrange facilities available for its members not merely in the various rural development programmes but also programmes such as adult literacy, female welfare, balwadies, and immunisation of children and mothers.

Administrative Set-up

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

1. Deputy Secretary, Development (DSD): The planning, implementing, and coordinating authority, who is in charge of the overall responsibility of the scheme.
2. Assistant Project Officer (APO): Prepares plans to meet the target and maintains financial accounts.
3. Extension Officers (EOs): Two field officers responsible for implementation; supervise the Grama Sevikas at the block level and gather information on repayment of bank loans by the Groups.

4. Block Development Officers (BDOs): Officers in charge of rural development activities.
5. Grama Sevikas: Functionaries at the block level drawn from Anganwadi workers in ICDS blocks; the selection is based on efficiency, hard work, sincerity, and success. Visit the groups frequently, maintain the account registers, and educate the group members about childcare. (f) Child Development Project Officer (CDPO): Organizes the Group for DWCRA schemes; looks after the welfare of children.
6. Group Organizers (GO): Organizes the group and its schemes: The Project Officer, DRDA is the principal coordinating officer at the district level and the BDO at the Block level.

Working of the Scheme

Under the DWCRA scheme, women are organised in small groups under the leadership of a group organiser, who acts as the liaison among such groups. Women improve the extent of their participation in various programmes of rural development and economic well-being. In the process, women improve their earnings, acquire new skills, reduce daily workload, and gain better access to credit and other inputs of development.

The main activities undertaken by these groups under this scheme are Bee-keeping and honey and fruit processing, sericulture, tailoring, basket weaving, matchbox, dressmaking, soap, and candle-making, knitting and weaving, poultry raising, etc.

In general, the women are organised in small homogenous groups of 15 to 20 beneficiaries. Each group decides independently on the type of economic activity that it would like to undertake. An amount of Rs 25,000 is made available per group, on an average, as an aid for building up infrastructure. Detailed plans of the utilization of the fund are prepared at the local level based on the needs of the participants and the specific facilities required. A part of the amount is used as a Revolving Fund for the purchase of raw materials. The amount expended is recouped after the sale of the finished products. Salaries of Group organisers and the administrative costs are also met from the Fund but are recovered subsequently. A portion of the Fund is also used for providing support facilities such as training, demonstration and childcare, as well as for purchasing equipment like blackboards, sewing machines, looms, beehives, and agricultural implements. Besides this, the members of the scheme may avail of bank loans for which government subsidy is given. The amount of subsidy varies from Rs 6,000 per member for Scheduled Castes (SCs) and Scheduled Tribes (STs) and Rs 4,000 for no-SCs. The loan amount has to be repaid together with interest in monthly installments within a maximum period of 60 months.

The following essential factors have to be taken into consideration for selecting a particular activity to be undertaken by the group:

1. Raw materials required should be available locally;
2. Markets and marketing facilities for the product should be available;
3. The proposed activity should require only a small amount of investment;
4. Skills required for promotion should be simple, should either exist already or be such as could be learnt within a short period;
5. The activity must be one that could be pursued in the house or in the village;
6. The activity should be one which could generate income immediately or after short gestation periods; and
7. Training facilities and other technical inputs should be easily available.

The scheme, implemented by the DRDAs, is an integral part of the IRDP. Monthly meetings of the functionaries of the scheme are conducted to review performance and monitor the progress of the scheme.

Other activities of the Scheme

There is, in fact, a multiplicity of income-generating activities (IGA) undertaken by the DWCRA units in various parts of the district based on the availability of raw materials or proximity to other inputs. Selection of a suitable IGA is one of the factors of success of the Programme. A variety of activities is identified and selected as the IGA. The activities commonly selected include mat-weaving, coir and coir products, thatching and Preaching, handloom weaving, tailoring, and readymade garments making, production of edible items like chips, sweets, and other bakery items, animal husbandry including dairy farming, goat-rearing, piggery, duckery and poultry, umbrella, bag and chappal making, bookbinding, metal crushing, eyes and hooks, production and repair of electric and electronic items, and candle-making. The multiplicity of IGAs has been compressed into eight categories

It was observed that the flow of financial assistance to women was too marginal to enable them to cross the poverty line though women, as members of the target group, had been entitled to certain benefits under the Integrated Rural Development Programme (IRDP). It was felt therefore that a separate scheme, which would motivate women to come together and engage themselves in economically viable activities, should be drawn up. With this end in view, the Union Government in September 1982 launched Development of Women and Children in Rural Areas (DWCRA) as a sub-scheme of IRDP on a pilot basis in 50 selected backward districts of the country. Low-female literacy and high infant mortality rates were the criteria for choosing the districts. By 1994-95, the scheme was in operation in 354 districts across the country. It was proposed to cover all the districts in the country under the scheme by the end of the 8th Plan.

Conclusion

The main objective of DWCRA is to improve the socio-economic, health, and educational status of rural women by providing financial assistance and creating employment opportunities for them to become self-reliant and to raise their standard of living. The target group of DWCRA is the same as that under IRDP, ie the families living below the poverty line. However, the basic difference with IRDP lies in that under DWCRA, it is not an individual family which receives assistance, but a group of families.

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