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DWCRA in Thrissur District**

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Development of Women in Rural Areas: A Study of DWCRA in Thrissur District

U. T. Damayanthi*

1. Introduction

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 emphasising the need for 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.

The Problem

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 VIth Plan was development of women's education, employment, and health, these being interdependent.

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Development of Women and Children in Rural Areas (DWCRA) is a sub-scheme of the Integrated Rural Development Programme (IRDP) with 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 present study attempts to examine the progress of DWCRA Scheme in Thrissur district and to study the impact of the programme on the beneficiaries' households. I am extremely thankful to Kerala Research Programme on Local Level Development, Centre for Development Studies, Thiruvananthapuram, for giving me a chance to undertake this research project. I also thank Dr P. R. Gopinathan Nair at KRPLLD who edited the manuscript. I am indebted to Dr P. P. Pillai, secretary, Dr John Matthai Foundation, who enabled me to take up the project under the Foundation and rendered all help to carry out the project. My sincere gratitude is due to my colleagues at the Department who encouraged me at all levels of the study. I am deeply indebted to Sri Radhakrishnan (Project Officer) and Smt. Eliamma (Assistant Project Officer, Women Development) of District Rural Development Authority, Thrissur for their wholehearted support and cooperation during the course of the study. I am also thankful to the BDOs and Mukhya Sevikas of the Block Panchayat Offices who helped a lot during the data collection. Data collection was done by Ms Bindu P. Varghese, Sri Justin Paul, Sri M. S. Suresh Kumar and Ms Sreelatha C during July-August 1997. Ms Bindu P. Varghese also carried out the tabulation and other computer works. I acknowledge their services thankfully.

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 VIIIth Plan.

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. The scheme envisages the formation of groups each consisting of 15 to 20 women¹.

Objectives

In Kerala, the programme was introduced in 1983-84 initially in the districts of Palakkad and Wayanad. It was then extended to other districts and by 1993-94, covered all the districts in the State. The present study intends to examine the performance of DWCRA in Thrissur district where it was introduced in 1993-94.

The basic objectives of the present study are to examine:

- (i) the progress of the scheme;
- (ii) the extent to which the scheme has succeeded in achieving its stipulated objectives; and
- (iii) the performance of the units and to identify their problems and constraints.

Methodology and Sampling Design

The overall progress of implementation of the programme in the district is assessed with the help of secondary data collected from District Rural Development Authority (DRDA), Thrissur and from the various Block Panchayat offices. Detailed discussions were held with Project Officer and Assistant Project Officer (Women Development), DRDA, Thrissur, about the performance of the programme in the district.

Block-level information was collected from different block panchayats with the help of a questionnaire. The overall performance of the programme in the respective block panchayats

¹Now, the number has been reduced to 10-15 women

was categorised with the help of information collected from the BDOs/Mukhya Sevikas, into 'good', 'moderate', or 'poor'. Since time and resource constraints made it difficult to study the progress and performance of the programme in all the 17 block panchayats intensively, 10 blocks were selected as the sample for in-depth analysis. The sample blocks were selected in such a way as to get a representative sample by incorporating all the three categories, ie blocks with 'good', 'moderate', and 'poor' performance.

The study covered all the DWCRA units that had begun functioning in the selected blocks by 1 April 1997.

Altogether, there exist 119 DWCRA units in the 10 selected sample blocks. Information about various aspects of functioning of the units such as organisation of the group, mobilisation of finance, selection of income-generating activities, training, production, and marketing and loan repayment was gathered from the units with the help of a detailed interview schedule. Details about their assets and liabilities were also collected.

The level of performance of the various units has been measured with the help of a Composite Performance Index worked out exclusively for this purpose by incorporating different variables that are relevant to the system.²

A detailed socio-economic survey of the concerned households has been conducted to study the impact of the programme on the beneficiaries.

In order to have a meaningful impact of the programme on a beneficiary household, the concerned working member should have put in her services at least for a period of two years since income generation from the scheme is possible only after a gestation lag. Besides, initially there are infrastructural expenses, repayment hurdles, etc so that the members may not derive much direct benefit from the scheme within a short period of implementation. Considering these factors, we have included for the impact study, only those units that had started functioning before April 1995.

Of the total 119 units in the selected blocks, 50 units belong to this category, ie units started before April 1995. These 50 units constitute 71 per cent of the total DWCRA units in this category in the district. Four beneficiaries from each of the sample units are randomly selected. A survey was conducted to find out the socio-economic characteristics of the beneficiaries' households, the changes in the asset position of these households, improvements, if any, in their housing and other living conditions, and to find out the beneficiaries' own rating of the extent of benefit they derived from the scheme. The impact of the programme on the beneficiaries' households has been measured by using a weighted index.³

Finally, an attempt is made to cross-check some of the information gathered from the units, measures with that obtained from the banks which provided the loans. Two banks from each particularly regarding borrowing, repayment of loans, and default and loan recovery

² *The methodology of working out the composite index is given in section 5.*

³ *A brief discussion of the methodology used for constructing the index is given in section 6.*

of the sample blocks were selected randomly for this purpose. Information relating to the procedure of financing, regularity of repayment, etc was obtained from them. The creditworthiness of the DWCRA units is, to some extent, determined in terms of their regularity of loan repayment. Information about preferences of the banks in financing various rural development programmes was also collected.

The field study was conducted during May-July 1997 and the collected data refers to the period before April 1997. A brief outline of the sampling design is given in Table 1.1.

Table 1.1 Sampling Design

Sl. No.	Particulars	District total	Sample selected	
			Number	% to the total
1	Total no. of blocks	17	10	59.0
2.	Total no. of units as on			
	1 April 1997	210	119	56.7
3.	No. of units started before			
	April 1995	70	50	71.4
4.	Total. no.of beneficiaries of the programme	2428	1227	50.5
5.	No.of beneficiaries belonging to the units started before April 1995	777	515	66.3
6.	No. of beneficiaries selected for impact study	---	182	35.34
7.	No.of financing banks selected for random survey	---	20	---

Plan of the Study

The study is organised on the following lines. Section 2 narrates the evolution of DWCRA scheme and a brief review of literature. Section 3 gives an overview of DWCRA programme in Kerala. Section 4 reviews the progress of implementation of the programme in Thrissur district.

The performance of the DWCRA programme in the selected sample blocks is analysed in Section 5.

Section 6 assesses the impact of the programme on the household of the beneficiaries. The problems and constraints faced by the DWCRA units are discussed in Section 7.

A brief summary of findings of the study as well as suggestions and recommendations for improving the programme are furnished in the concluding chapter.

2. Evolution of DWCRA Scheme and Review of Literature

This section is divided into two parts. The first part examines the evolution of DWCRA scheme in India. A review of the available literature is dealt with in the second part.

Evolution of DWCRA Scheme

It is being increasingly realised 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 per cent 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:

- (i) promotion of self-employment among rural women below the poverty line by providing them with skill training in vocations which are acceptable to them by encouraging productivity in their existing vocations and by introducing new activities hitherto not undertaken,
- (ii) organising the beneficiaries on the basis of group activity and promote economic and social self-reliance,
- (iii) generation of income for the rural poor by providing avenues for production of goods and services,
- (iv) promotion of production-enhancing programmes in rural areas, and
- (v) provision of facilities for care of children of working women.

Salient Features

The salient features of the scheme are:

- (i) 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,
- (ii) for better inter-communication amongst women, group approach is adopted. The scheme envisages 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,

- (iii) training skills to members are imparted under TRYSEM,
- (iv) 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,
- (v) the group members, apart from deriving benefits under DWCRA, are also entitled to loan and subsidy facilities under IRDP scheme,
- (vi) 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,
- (vii) each group selects one of its members as 'Group organiser' whose main function is to help in (a) selection of an economic activity, (b) procurement of raw materials, (c) marketing of finished products, and (d) operation of bank account of the Revolving Fund,
- (viii) for extending the benefits of the scheme to more women in rural areas, voluntary organisations are given financial assistance to implement projects for providing income-generation opportunities to rural women, and
- (ix) supportive services like mother and child care, immunisation, 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:

- (i) 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 Government of India and the UNICEF in the ratio 2:1.
- (ii) a lumpsum of Rs 200 as travelling allowance to Group organisers to be funded by Government of India and State Government on 50:50 basis and in the case of Union Territories, wholly by Government of India.
- (iii) 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 posts;
 - (b) cost of supplies and equipment for multi-purpose centres (up to Rs 50,000 per centre);
 - (c) expenditure on training, workshops, and seminars; and

(d) 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 grant to group and Rs 100 as travelling allowance for Group organiser and the UNICEF share of Rs 5,000 (since raised to Rs 8,333) as grant to 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* scrutinises 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:

- (a) Deputy Secretary, Development (DSD):
The planning, implementing, and coordinating authority, who is in charge of the overall responsibility of the scheme.
- (b) Assistant Project Officer (APO):
Prepares plans to meet the target and maintains financial accounts.
- (c) 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.
- (d) Block Development Officers (BDOs):
Officers in charge of rural development activities.

(e) *Grama Sevikas*:

Functionaries at the block level drawn from *anganwadi* workers in ICDS blocks; 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):

Organises the Group for DWCRA schemes; looks after the welfare of children.

(g) Group Organisers (GO):

Organises 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 accessibility 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, dress making, 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 aid for building up infrastructure. Detailed plans of utilisation 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 black boards, sewing machines, looms, bee hives, 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 non-SCs. The loan amount has to be repaid together with interest in monthly instalments 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:

- (i) raw materials required should be available locally;
- (ii) markets and marketing facilities for the product should be available;
- (iii) the proposed activity should require only a small amount of investment;
- (iv) skills required for promotion should be simple, should either exist already or be such as could be learnt within a short period;
- (v) the activity must be one that could be pursued in the house or in the village;
- (vi) the activity should be one which could generate income immediately or after short gestation periods; and
- (vii) 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 progress of the scheme.

C.C.A and I.E.C.

The Government of India introduced two new components viz Child Care Activities (C.C.A) and Information, Education, and Communication (I.E.C) for implementation, to the DWCRA Programme during 1995-96, with a provision of Rs 1.50 lakh under each component, for each district. According to the guidelines, each group may plan its activity under the new components based on its felt needs.

The women groups identified for starting C.C.A. are provided with a one-time grant not exceeding Rs 15,000; the amount is released, however, only to those units that have started income-generating activities.

The funds for IEC have to be utilised at the district level for conducting campaigns for educating women Village Extension Officers about DWCRA in general and thrift and credit group activities in particular. The funds are not placed at the disposal of each DWCRA unit. They may be used for purchase of items such as audio-visual equipment for conducting field level awareness training; transistor radios and tape recorders for the groups concerned to facilitate group hearing of rural development programmes; printing and supplying cash books, ledgers, individual pass books, pamphlets etc for thrift and credit groups; and purchase of charts, maps etc for training programmes. The Project Officers may, in addition, identify other suitable programmes that fall within the guidelines issued by the Government of India.

Review of Literature

Development of women and children in rural areas is a subject that has received growing research attention. While some studies emphasise the need for a separate focus on women in poverty alleviation and rural development programmes, others point to the need for effective implementation of the women development programmes. Most of the studies show that over the past decade, the programme has experienced both success and failure.

Uma Joshy (1995) strongly argues that the stereotypes of the past have to be broken in order to solve the basic problems of poverty, illiteracy, environmental degradation, and violence.

Urvashi Gulati (1995) describes that the 73rd and 74th Amendments of the Constitution as the most revolutionary step towards the empowerment of women, particularly rural women. She says that this singular step has secured the participation of one million women in decision-making. She points out that it is very important that women's own perceptions of themselves need to be changed and any poverty reduction and growth policy that fails to address women is bound to be less effective.

A study by Shah and Kanchen Banerjee (1991) on the status of rural women (of Kharagpur block in Midnapur district of West Bengal) showed that in relation to education, economic condition, community participation, and social involvement, women occupy quite a low status.

Sitaram (1992) observed that women lag far behind men in literacy, education and training, employment, health care and medical services, and that the differences are widening. He suggests the need to appreciate the fact that women's needs are different from those of men and hence proper training should be given to them to enable them to perceive their problems and seek solutions.

Suvarna Rani (1995) has expressed the hope that several schemes being introduced over the past decade exclusively for rural women to enhance their meaningful participation should yield good results.

Sarkar (1989), while highlighting the importance of job rationalisation and technology transfers, village level organisation, and research and development for increasing rural productivity, suggests that the multi-dimensional approach to development of rural women followed in the country could be made more effective by implementing programmes formulated specifically to improve the quality of life of rural women.

Marina Pinto (1995) emphasises the need for viewing development primarily as human development with the direct involvement of women through participation and empowerment. According to her, any strategy which perceives women as a specific interest issue and designs development programmes accordingly is bound to become counter-productive.

Several evaluation studies exist on the functioning of the DWCRA programme in various States. Prof. Chittamma Rao and Vimala conducted a study of three DWCRA districts in Andhra Pradesh as early as in 1987. They visited 20 economic units located in different blocks of these districts. Baseline information on the DWCRA programme in the three districts was collected from the *Grama sevikas*. It pertained to the number of units grounded, total number of beneficiaries covered, type of beneficiaries etc on the one hand, and on different economic activities in each village (ie type of activity, number of women beneficiaries in each unit, source of raw material purchased, and how products are marketed), on the other. Field investigators collected unit-level information through informal discussions with the beneficiary women to find out the usefulness of the programme, problems faced, and benefits received and recorded.

The study found that in general, the majority of the DWCRA beneficiaries were satisfied with the programme, the group organisers, and the other functionaries.

The study also suggested certain measures for improving the functioning of the schemes, such as organisation of units in clusters situated not far away from one another, coordination of the activities of DWCRA, ICOS and adult literacy programmes for women, and establishment of a permanent training set-up at the district level to meet the training requirements of beneficiaries under various self-employment programmes.

Thangamuthu and Manimekalai (1989) conducted a study on generation of employment for women through DWCRA in Tiruchirapalli district of Tamil Nadu. The objectives of the study were (i) to find out the extent to which the economic and social status of the households covered by DWCRA had improved, and (ii) to analyse the problems which women encountered in running their units.

To study the impact of the scheme in generating employment, the authors contacted 60 beneficiaries, 20 each from three different activities, for 1986-87. All beneficiaries, who were below the poverty line before the implementation of DWCRA, were found to have crossed the poverty line. Employment status improved substantially, as the unemployed as well as the employed became self-employed. All respondents were found satisfied with the way the scheme was working as it provided them regular employment and income. The major problems faced by the units were scarcity of basic raw materials and difficulty in marketing their products.

Rajakutty and Pritha Sarkar found in their enquiry in North 24 Parganas, Barasat, West Bengal in 1994, that even though considerable progress had been made both in physical and financial target achievement, factors like lack of orientation in the concept and inadequate training of functionaries and beneficiaries led to many distortions at the field level. The scheme often did not cover the poor. Collective action through group approach that is the pivotal approach of DWCRA, was missing. However, they identified several success stories also. Discussions with grass-roots functionaries revealed that factors such as lack of understanding, target chasing, and political influence distorted programme implementation.

None of the programme staff including the APOs were oriented towards or trained in the DWCRA concept when the scheme was introduced. In consequence, groups were formed haphazardly and no proper guidance was forthcoming. Training in DWCRA for functionaries was very important, but was missed out. However, later many of these defects were rectified as a result of which the programme paid better dividends.

In sum, systematic planning (training, pre-group-formation foundation), steady progress towards target fulfilment, and frequent interaction with the group are essential ingredients for successful implementation of the DWCRA scheme. Awareness and correct orientation of panchayat members towards DWCRA may help keep away political interference to a substantial extent. Imaginative and committed role of DWCRA staff, particularly the APO (Women Development), is a crucial factor.

The National institute for Rural Development (NIRD) conducted an evaluation of DWCRA in Guragon district of Haryana in 1995. The main purpose of the exercise was documentation of the successful DWCRA cases for drawing lessons for future implementation. Its specific objectives were to examine the socio-economic factors that facilitated successful implementation of the income-generating activities and to identify the various problems faced in implementation by DWCRA units.

Three units from two blocks were selected and all the group members were interviewed. Information was gathered with the help of an interview schedule consisting of two parts. Some of the basic personal and social characteristics were collected in part I. In part II, the questions related to formation of group, selection of group leader, and identification and selection of income generating activities. Information was elicited on loans, subsidies, and the Revolving Fund received, as well as on income accrued from the scheme. The interview schedule contained questions to assess their sense of commitment for repayment of loans and the type of problems faced by them in the management of the scheme. In the process, their suggestions for improving the management of the scheme were also collected.

The major findings of the study are the following:

- (i) women from the younger age groups (below 30 years) were more suitable for any self-employment, non-traditional activity;
- (ii) the selection of group members from the same caste and locality made the group more cohesive;
- (iii) institutional finance and Revolving Fund were the major factors motivating women to join the programme;
- (iv) skill training and initial support from the field functionaries made women more confident to take up non-traditional, group economic activities;
- (v) income accruing from the scheme improved the standard of living of the group members;
- (vi) assured income from the scheme enabled regular repayment of bank loans;
- (vii) the mutual understanding and cooperation among members provided the strength that contributed to success; and
- (viii) effective and dynamic leadership was one of the crucial factors for long-term sustenance of the group.

The study concluded that homogeneity of the group in terms of location, caste, and occupation leads to cohesiveness which, in turn, contributes to success. Ensuring regular income from the economic activity is the prime motivating factor for sustainability of the group. Systematic planning for skill training, uninterrupted raw material supply, efficient quality control and marketing, and adequate support from officials were the key factors for effective management of the programme.

Gautam and Singh who studied the impact of DWCRA Scheme in Himachal Pradesh in 1990 found that the scheme extended several opportunities to the economically as well as socially backward class of society by enabling them to organise themselves in suitable groups.

Similarly, Premkumar and Rahul Kumar (1992) carried out a study in Gulbarga district of Karnataka. They found that all the beneficiaries who had been living below the poverty line prior to the implementation of DWCRA Scheme, had crossed over it; their employment status had improved substantially and they were satisfied with the working of the Scheme.

Sundaram and Singh (1995), who assessed the DWCRA programme on modalities of operation in Girwa panchayat of Udaypur district, have pointed out the problems faced by the units and the beneficiaries. The main problems identified were the poor physical layout of the workplace, non-availability of transport facilities, lack of skill in business and trade, burden of interest payment and delayed receipt of sales proceeds of goods sold.

The study by Seethalakshmy et al in two blocks in Coimbatore district of Tamil Nadu (1995) indicated that dissemination of health messages proved to be of immense help to the target group in bringing spectacular changes in their awareness, attitude, and involvement in health programmes. The recommendation of the authors was therefore that dissemination of health messages should become an integral part of the DWCRA programme.

Dhillon and Hansra suggested a few measures to make the DWCRA programme effective. According to them, women extension functionaries at the block level should be involved in the selection of beneficiaries and appropriate training should be imparted to the group members.

Anita Jhamtani concludes that women's participation in decision-making should not be confined merely to women, child development, and family welfare. She suggests that women must have a say in all other issues such as animal husbandry, dairying, poverty alleviation, and land reforms.

P S K Menon is of the opinion that even though India is one of the few countries which has enacted a number of laws to protect and promote women's interest, the net effect has been minimal, and that there is a wide gap between social laws and social practices. He maintains that any meaningful and sustainable empowerment of women could become a reality only when women are treated as human beings. He strongly pleads for a family-targeted developmental approach to bring about a gender-friendly humanistic order to herald the 21st century.

Pranab Mukherjee has dwelt on the disproportionately greater constraints women face in gaining access to development opportunity. He strongly supports reforms necessary for changing the traditional values of both men and women, a task in which women's organisations and the media could play a significant role.

Thus, reviewing some of the studies relating to DWCRA, we observe that systematic planning and active and constant interaction with and among the groups are essential for effective implementation of the scheme. The DWCRA staff, particularly the APO (Women Development), play a crucial role in making the programme a success. Orientation of the

officials involved and the involvement of the bankers are essential prerequisites of its successful implementation.

3. DWCRA Programme in Kerala

The Union Department of Women and Child Development identified 180 focal districts in which indicators pertaining to women were adverse. These districts were to be given priority for adoption under DWCRA. The districts so identified in Kerala were: Palakkad, Idukki, Malappuram, Kannur, and Wayanad. Thus, in Kerala, the Scheme came into operation in the districts of Palakkad and Wayanad during 1983-84. It was later extended to Idukki (1986-87), Malappuram (1988-89), Kannur (1989-90), Kozhikode (1990-91), Alappuzha (1991-92), and Thiruvananthapuram (1992-93). In 1993-94, the programme was extended to all the other districts in the State, ie Kasargod, Thrissur, Ernakulam, Kottayam, Pathanamthitta, and Kollam.

Physical Progress of the Scheme

The physical progress of the scheme was very slow during the initial years of its implementation though the programme was introduced in some of the selected districts of the State as early as in 1983-84. Only 81 units (54 per cent) could be organised as against a target of 150 units during the VIth Plan and of them, only 57 units could start income-generating activities. However, the programme picked up momentum later. The physical progress of the scheme in the State since its inception is indicated in Table 3.1.

Table 3.1 Physical Progress of DWCRA in Kerala

Plan period	No. of group			No. of units which started income-generating activities	Percentage to the total
	Target	Achievement	Percentage		
VI Plan	150	81	54	57	70
VII Plan	775	803	104	826	103
Annual Plan 1990-91 & 1992-92	665	443	68	308	70
VIII th Plan 1992-93	225	319	142	299	94
1993-94	800	551	69	267	54
1994-95	797	753	94	629	84
1995-96	797	720	90	649	90
1996-97	720	962	134	738	77
Plan Total	3339	3305	99	2612	79
1997-98 (up-to Nov. '97)	949	720	76	469	65
Total	5868	5352	91.2	4272	79.8

Source: Compiled from (i) Key indicators of Rural Development, and (ii) Vikasana Guide, 1998, Rural Information Bureau, Department of Rural Development, Government of Kerala, Thriuvananthapuram.

The physical progress of the scheme have been rapid during the VIIth Plan when 803 DWCRA units were organised as against a target of 775 units. During the two annual Plan periods of 1990-91 and 1991-92, 443 units were organised as against a target of 655.

However, it is the VIIIth Plan which gave a fillip to the programme; 99 per cent of the target number of units were organised during this period. By the end of 1997, about 90 per cent of the target was achieved; and 80 per cent of the units had begun income-generating activities.

Financial Progress of the Scheme

A summary of the financial progress of the DWCRA scheme in the State is given in Table 3.2. As was the case with physical progress, financial progress also had been slow during the initial years. Only a small amount of Rs 20.25 lakh was released from the Central-State UNICEF pool for the implementation of this scheme in the State during the period.

During the VIIth Plan, even though the State received a larger amount (Rs 134.15 lakh), the proportion of expenditure was less than 50 per cent.

Progress, both in terms of funds received and amount spent, was, however, much higher during the VIIIth Plan period.

District-wise Distribution of DWCRA Units

At the end of 1997-98, 5,217 DWCRA groups existed in the State. The district-wise distribution of the groups is presented in Table 3.3.

Table 3.2. Financial Progress of DWCRA in Kerala

Plan period	Fund released	Fund expended	Expended as percentage of released
VIth Plan	18.88	93	
VIIth Plan	134.15	65.82	49
Annual Plan 1990-91 and 1991-92	85.44	70.68	83
VIIIth Plan 1992-93	43.82	43.32	99
1993-94	112.96	77.92	99
1994-95	130.70	105.78	81
1995-96	191.80	147.95	77
1996-97	290.15	202.07	67
VIIIth Plan Total	749.43	577.04	77
1997-98 (up to Nov. '97)	186.20	115.88	64
Total	1175.47	848.30	72

Source: Same as for Table 3.1.

Table 3.3 District-wise Distribution of DWCRA Units: 1997-98

Districts	No.of groups	Percentage to total	Rank
Thiruvananthapuram	325	6.2	8
Kollam	342	6.6	7
Alappuzha	313	6.0	10
Pathanamthitta	237	4.5	13
Kottayam	281	5.4	11
Idukki	486	9.3	3
Ernakulam	321	6.1	9
Thrissur	377	7.2	5
Palakkad	699	13.4	1
Malappuram	630	12.1	2
Kozhikode	389	7.5	4
Wayanad	248	4.8	12
Kannur	371	7.1	6
Kasargod	198	3.8	14
State Total	5217	100.0	

Source: Office Register, Office of the Commissioner for Rural Development, Thiruvananthapuram.

Palakkad, one of the two districts in which the scheme was introduced as early as in 1983-84, has the highest number of DWCRA units (699) and accounts for 13.4 per cent of the total number of units in the State.

Malappuram comes a close second with 630 units; Kasargod has the lowest number of units (3.8 per cent).

Organisation of Thrift and Credit Groups

An effective strategy tried out for generating group activity is promotion of thrift and credit among the group members. Group members are encouraged to save small amounts of money and pool them periodically.

The corpus of funds thus generated is made available for use by the members of the group according to the terms and conditions evolved by the members themselves. The DRDA make a matching contribution equal to the savings of such groups, subject to a maximum of Rs 15,000 per group. This amount is to be drawn from the IRDP infrastructure.

The district-wise contribution of the thrift and credit groups organised by the DWCRA units is given in Table 3.4.

Table 3.4 District-wise Number and Funds of Thrift and Credit Groups in Kerala as on 31-3-1996

Districts	No. of credit groups	Percentage to total	Amount deposited (in Rs)	Percentage to total	Released matching grant
Thiruvananthapuram	65	5.6	152159	4.3	52129
Kollam	89	7.7	413698	11.7	328750
Alappuzha	110	9.5	444500	12.6	108350
Pathanamthitta	143	12.4	325956	9.3	267422
Kottayam	74	6.4	61355	1.8	31860
Idukki	36	3.1	50882	1.5	3000
Ernakulam	123	10.6	603966	17.1	196161
Thrissur	94	8.1	293990	8.3	206300
Palakkad	81	7.0	138339	3.9	27125
Malappuram	55	4.8	131200	3.7	87000
Kozhikode	57	4.9	93144	2.7	10000
Wayanad	20	1.7	342000	9.7	300000
Kannur	130	11.2	338953	9.6	59500
Kasargod	81	7.0	135245	3.8	N.A
State Total	1158	100.0	3525387		

Source: Office Register, Office of the Commissioner for Rural Development, Thiruvananthapuram.

As on 31-3-1996, there were 1158 thrift and credit groups in the State. Alappuzha district stands first with the highest number of groups. However, Ernakulam is ahead in terms of the amount deposited. At the other extreme, Wayanad has the lowest number and Idukki has the lowest amount deposited. The amount of matching grants received was the highest in Kollam and the lowest in Idukki.

Defunct Units

Despite the rapid progress made in implementing the programme in recent years, the effectiveness of DWCRA is not beyond doubt. A large number of groups are not functioning effectively and many of them have turned sick.

A recent report of the task force on poverty alleviation programmes reveals that nearly 58 per cent of the total number of DWCRA units in the State are defunct. This may be perhaps an exaggeration; but, even the official records show that by 1997-98 nearly 250 units had been identified as defunct.

However, the government is taking steps to revive defunct units to the extent possible either by providing them additional financial assistance or by enabling them to switch over to other viable income-generating activities.

4. Progress of DWCRA in Thrissur District

As indicated earlier, the DWCRA programme was introduced in Thrissur district in 1993-94. Initially, the progress of the scheme was very slow and only very few DWCRA Groups could be organised. The programme picked up momentum from the second year onwards.

The progress of the DWCRA Scheme in the district from 1993-94 to 1996-97 is reflected in the figures in Table 4.1.

Table 4.1 Year-wise Progress of DWCRA Scheme: Thrissur District, 1993 - 94 to 1996-97

Year	Physical Progress		Financial Progress	
	Target	No.of Unit formed	Fund Released (Rs.thousand)	Fund Expended (Rs. thousand)
1993-94	100	13	1265.0	425.6
1994-95	10	67	356.0	1018.4
1995-96	85	49	850.0	1078.0
1996-97	118	97	3512.8	2432.6
Total	313	226	5983.8	4954.6

Source: Office Register, DRDA, Thrissur

By the end of 1996-97, 226 units had come into existence in the district as against a target of 313 units. Thus, 72.2 per cent of the target was achieved. The achievements were impressive in terms of financial progress also. The Central Government, UNICEF, and State Government had jointly released Rs 59.84 lakh for implementation of the scheme in the district.

Of this, Rs 49.55 lakh was expended for implementing the programme, recording a utilisation rate of 82.80 per cent.

Block-wise Distribution of DWCRA Units

The distribution of DWCRA units is not uniform across the regions within the district as may be seen from Table.4.2.

Most of the blocks had 12 units or more each; only three blocks had a lower number of units: Kodungalloor (9 units), Puzhakkal (10 units), and Thalikulam (11 units).

There are altogether 87 spillover units, ie units not organised against the target, of which Thalikulam Block has the largest number (eight units) and Chalakudy, the lowest number (two units).

Table 4.2 Block-wise Distribution of DWCRA Units as on 31-3-1997

Name of block	Target	No. of units formed	Spillovers	No. of units which started income-generating activities
Anthikkad	18	12	6	12
Chalakydy	19	17	2	15
Chavakkad	19	13	6	11
Chowannur	19	15	4	15
Cherpu	19	14	5	14
Irinjalakuda	19	12	7	11
Kodakara	19	16	3	16
Kodungallur	14	9	5	9
Mala	19	12	7	11
Mathilakam	19	13	6	12
Mullassery	17	14	3	10
Ollukkara	18	15	3	15
Pazhayannur	19	14	5	13
Puzhakkal	16	10	6	10
Thalikulam	19	11	8	9
Vellangallur	19	15	4	14
Wadakanchery	21	14	7	13
District Total	313	226	87	210

Source: Computed from Office Register, DRDA, Thrissur.

Details of Revolving Fund Issued to DWCRA Units

Each unit is given a one-time grant as Revolving Fund for purchasing of raw materials, meeting expenses on marketing, and child care activities. A block-wise distribution of the Revolving Fund issued to units is given in Table 4.3.

A block received about Rs 2.97 lakh and a unit Rs 21,000 on the average. But the amount per block varied from Rs 232 thousand in Mala to Rs 357.2 thousand in Pazhayannur.

Employment Generation by the Scheme

The DWCRA scheme is implemented with the objective of employment creation for unemployed women in the labour force who belong to the low-income group. Information on the number of members of the programme in the various blocks is presented in Table 4.4.

Table 4.3 Block-wise Details of Revolving Fund Issued to Units*(as on 31-3-1997)*

Name of Block	No.of units formed	Amount of receiving fund (Rs thousand)	Percentage total amount (%)
Anthikkad	14	291.6	5.77
Chalakydy	16	331.8	6.57
Chavakkad	13	266.6	5.28
Chowannur	15	304.8	6.03
Cherpu	15	306.6	6.07
Irinjalakuda	16	332.2	6.58
Kodakara	16	332.2	6.58
Kodungallur	8	251.0	4.97
Mala	12	232.0	4.59
Mathilakam	13	256.6	5.08
Mullassery	15	317.2	6.28
Ollukkara	15	316.8	6.27
Pazhayannur	17	357.2	7.07
Puzhakkal	12	241.2	4.77
Thaikulam	13	266.6	5.27
Vellangallur	16	331.6	6.56
Wadakanchery	15	316.4	6.26
District Total	241	5052.4	100.0

Source: Computed from Office Register, DRDA, Thrissur.

There were 234 DWCRA units in the district as on 31 march 1997 which jointly absorbed 2,412 women including 731 from Scheduled Castes and 12 from Scheduled Tribes. The SC women accounted for more than 30 per cent of the members.

There were 142 members per block and more than 10 members per unit on the average. The highest number was registered by Cherpu that had 195 members and the lowest number by Puzhakkal with 88 members.

About 169 persons dropped out from the scheme for one reason or the other; some due to closure of activities of the units, some others on getting employment elsewhere, and a few others subsequent to getting married.

Income-generating Activities under DWCRA

Selection of a suitable income-generating activity (IGA) is one of the most important problems faced by the organisers of a unit. Success in the choice of the activity will determine the

Table 4.4 Block-wise Distribution of Women Members of DWCRA Scheme, Thrissur District (as on 31 May 1997)

Name of block	No.of units formed	Total member absorbed			No.of dropouts
		SC/ST	Others	Total	
Anthikkad	12	50	72	122	10
Chalakydy	15	65	92	157	4
Chavakkad	11	33	82	115	--
Chowannur	19	43	152	195	11
Cherpu	16	62	102	164	11
Irinjalakuda	11	55	50	105	5
Kodakara	16	29*	118	159	37**
Kodungallur	9	7	86	93	1
Mala	12	45	88	133	32
Mathilakam	14	10	146	156	7
Mullassery	17	71	114	185	7
Ollukara	15	42	112	125	3
Pazhayannur	18	49	133	182	10
Puzhakkal	10	16	72	88	12
Thalikulam	10	61	43	104	9
Vellangallur	15	49	101	150	5
Wadakanchery	14	44	106	150	5
District	234	731/12	1669	2383	169

Source: Computed From Block Level Survey Data

* includes 12 STs ; ** includes 12 STs

success of the unit. The selection of the activity is governed largely by availability of raw materials. A preliminary analysis of the collected information at the block level shows that the organisers of the groups select a variety of activities.

The distribution of the units according to the type of the activity chosen is given in Table 4.5.

Food processing and production (eg Bakery products, chips, sweets, curry powder, beaten rice), mat weaving (includes coir and coir products, thatching/pleaching materials, weaving materials), and animal-husbandry are the most popular income-generating activities and together account for about 50 per cent of the total number of units.

Table 4.5 Distribution of Units according to Type of Income-generating Activity, Thrissur District

SI. No.	Type of activity	No. of units in the category	Percentage to total
1	Food processing & production of edible item	40	18.2
2	Mat weaving, coir & coir products, thatch/pleaching etc	35	15.4
3	Animal husbandry	34	15.4
4	Tailoring & readymade garments	24	10.9
5	Umbrella, chappel, bag, big shopper etc	16	7.3
6	Book binding	9	4.1
7	Metal crushing	9	4.1
8	Bamboo & cane works	7	3.2
9	Cooper & silver ornaments	6	2.7
10	Electrical & electronic good production and repair	5	2.3
11	Handloom weaving	5	2.3
12	Plastic work	5	2.3
13	Stationery items like hair band, rosary, baby care products etc	4	1.8
14	Agarbathi	3	1.3
15	Miscellaneous	18	8.2
	Total	220	100.0

Source: Computed from Office Register, DRDA, Thrissur.

The next two in the order of importance are tailoring and garment making and production of umbrellas and footwear, etc. These two together account for nearly one-fifth of the total number of units.

Organisation of Thrift and Credit Groups

The Block-wise distribution of the thrift and credit groups organised in the district is given in Table 4.6. The number of thrift and credit groups in the district registered a sharp rise during 1996-97 from 94 (Table 3.4) to 172. The average amount of deposits mobilised per group is Rs 5,307 and per block Rs 53,695. Large inter-group and inter-block variations were observed. For instance, per group amount varied from Rs 2,500 or less (in Cherpu, Kodakara, Ollukara, Thalikulam, and Wadakkancherry) to more than Rs 10,000 (in Mathilakom and Mullassery). Inter-block variations were in the range of less than Rs 20,000 (in Wadakkancherry) to more than Rs 85,000 (in Anthikkad, Chalakkudy, Mathilakam, and Mullassery).

Table 4.6 Organisation of Thrift and Credit Groups as On 31-3-1997

Name of block	No. of thrift & credit group	Amount deposited (in Rs.)	Matching grant released (in Rs.)
Anthikkad	9	85995	84350
Chalakydy	15	85942	48750
Chavakkad	10	80360	65500
Chowannur	12	30000	4800
Cherpu	10	56956	20000
Irinjalakuda	10	43027	36550
Kodakara	10	21025	14700
Kodungallur	6	41040	30250
Mala	13	49821	31350
Mathilakam	12	122736	93950
Mullassery	9	99219	98500
Ollukkara	10	22900	21550
Pazhayannur	11	60610	52250
Puzhakkal	8	32150	17235
Thalikulam	9	22150	8500
Vellangallur	9	41331	28200
Wadakanchery	9	17560	15300
District total	172	912822	671825

Source: Progress Report 1996-97, DRDA Thrissur.

Block-level Performance Rating

A block level survey was conducted to assess the overall performance of the programme. The information about the DWCRA units in each block was collected from the BDOs/*Mukhya Sevikas* concerned with the help of a questionnaire designed for this purpose.

Based on the assessment by the BDOs/*Mukhya Sevikas*, the DWCRA units are categorised into five groups viz very good, good, average, below average, and poor. The first three categories are grouped into 'average and above' units and the last two categories as 'below average' units. In blocks which had more than 60 per cent of the total number of units in the category of 'average and above', the overall performance of the programme is rated 'good'. If this proportion ranges from 40 to 60 per cent, it is rated as 'moderate' and if the proportion is below 40, the block level performance is considered 'poor'.

The block-wise distribution of the DWCRA units in terms of performance is presented in Table 4.7.

There are six block panchayats where the programme performance has been 'good'. Chavakkad ranks first in this category with all the 11 units recording 'average and above' performance. Pazhayannur, Chalakudy, Vellangallur, Mathilakam, and Puzhakkal come next in that order.

There are only three block panchayats where the performance is observed to be 'poor'. They are Thalikulam, Chowannur, and Wadakkancherry.

Table 4.7 Distribution of DWCRA Units in Terms of Their Level of Performance (Block-wise)

Name of block	'Average and above' units (No.)	'Below average' units (No.)	Total (No.)	Percentage of 'Average and above' units to total units	Overall performance rating
Anthikkad	4	4	8	50.0	Moderate
Chalakudy	11	3	14	78.6	Good
Chavakkad	11	0	11	100.0	Good
Chowannur	5	9	14	35.7	Poor
Irinjalakuda	4	6	10	40.0	Moderate
Kodakara	5	6	11	45.5	Moderate
Kodungallur	4	3	7	57.1	Moderate
Mala	5	6	11	45.5	Moderate
Mathilakam	8	3	11	72.7	Good
Mullassery	6	6	12	50.0	Moderate
Ollukkara	4	5	9	44.4	Moderate
Pazhayannur	9	2	11	81.8	Good
Puzhakkal	5	3	8	62.5	Good
Thalikulam	2	5	7	28.6	Poor
Vellangallur	10	3	13	76.9	Good
Wadakkanchery	4	7	11	36.4	Poor
District total	97	71	168	57.7	Moderate

Source: Progress Report 1996-97, DRDA Thrissur.

In the case of the remaining eight block panchayats, the level of performance has been 'moderate'. Overall, nearly 50 per cent of the total DWCRA units have shown reasonably satisfactory level of performance.

Conclusion

The analysis of the first stage survey data thus reveals that the programme has been successful in the majority of the block panchayats although the degree of success varied widely among

them. The success of the programme has been marginal only in three block panchayats. The programme has thus made a not-too-insignificant contribution to improve the socio-economic status of rural women by enabling them to take up income-generating activities.

5. Performance of DWCRA Units in Thrissur District

This section makes an enquiry into the working of the DWCRA units in the district with a view to make a more systematic and in-depth evaluation of their performance.

A Profile of the Samples

Ten blocks out of the total 17 are selected for detailed investigation (Table 5.1).

Table 5.1 Block-wise Details of Sample Units

SI. No.	Name of block	Total no. of units	Total no. of beneficiaries	No. of units surveyed (formed before 31-3-95)	No. of beneficiaries in surveyed units	No. of beneficiaries interviewed
1	Anthikkad	12	126	5	52	12
2	Chalakudy	13	134	4	42	13
3	Chavakkad	11	116	5	50	20
4	Cherpu	14	145	7	70	39
5	Chowannur	14	144	7	74	19
6	Irinjalakuda	9	87	5	52	12
7	Ollukkara	13	138	4	43	20
8	Pazhayannur	13	132	5	50	21
9	Puzhakkal	10	101	4	41	13
10	Thalikulam	10	104	4	41	13
	Total	119	1227	50	515	182

Source: Field Survey

There are altogether 119 units in the sample blocks selected for detailed investigation. The total number of beneficiaries under these units comes to 1,227. Of the total 119 units, 50 units (42 per cent) have a history of more than two years of programme implementation. These 50 units and four beneficiaries were selected randomly from the sample for a detailed study on the socio-economic impact of the programme on the beneficiaries' households. Since the incidence of dropouts has been relatively high in these units, the required number of beneficiaries could not be traced from a few of them. Therefore, the total number of beneficiaries interviewed was only 182.

Profile of Members

The members of the scheme are drawn from the poor segments of the rural population, based

on the IRDP norm. They form a heterogeneous group with diverse characteristics in terms of caste, age, educational qualification, marital status, etc. Such heterogeneity often poses problems for the smooth functioning of the programme.

Community Profile

The caste-wise distribution of the members is presented in Table 5.2. There are 418 persons (34 per cent) belonging to the Scheduled Castes group. Scheduled Tribes are practically absent in the study area.

A block-wise distribution of the members shows that the proportion of SC members is the highest in Thalikulam (59.6 per cent), Irinjalakuda (50.6 per cent), Chowannur (45.8 per cent), Pazhayannur (37.12 per cent), and Anthikad (34.13 per cent) also have SC members in the range of one-third to one-half of the total number.

Table 5.2 Block-wise Distribution of Members according to Caste Status

SI. No.	Name of block	SC/ST population	Percentage to the total	Others	Percentage to the total	Total
1	Anthikkad	43	34.1	83	65.9	126
2	Chalakydy	40	29.8	94	70.1	134
3	Chavakkad	30	25.9	86	74.1	116
4	Cherpu	32	22.0	113	77.9	145
5	Chowannur	66	45.8	78	54.2	144
6	Irinjalakuda	44	50.6	43	49.4	87
7	Ollukkara	34	24.6	104	75.4	138
8	Pazhayannur	49	37.1	83	62.9	132
9	Puzhakkal	18	17.8	83	82.2	101
10	Thalikulam	62	59.6	42	40.4	104
	Total	418	34.1	809	65.9	1227

Source: Field Survey

Age Distribution of Members

The distribution of the members by age group in the sample blocks is given in Table 5.3. It was found that the age group of 30-40 years accounts for more than 43 per cent of the members. In fact, members of less than 40 years of age, accounted for nearly three-fourths of the total number (Table 5.3).

Level of Education

The level of education of the members varies widely. Illiterates form only about six per cent of the total. College-educated among them come to only about two per cent. The majority has school education up to the SSLC level (Table 5.4).

Members of the Chavakkad block are found educationally more backward than the others.

Table 5.3 Block-wise Distribution of Members According to Age Group

Name of block	Below 30	30-40	40-50	Above 50	Total	Percentage to total
Anthikkad	55	47	18	6	126	10.3
Chalakudy	25	73	26	10	134	10.9
Chavakkad	19	38	40	19	116	9.5
Cherpu	29	80	23	13	145	11.8
Chowannur	40	54	27	23	144	11.7
Irinjalakuda	28	41	17	1	87	7.1
Ollukkara	29	62	39	8	138	11.2
Pazhayannur	62	56	14	--	132	10.8
Puzhakkal	34	51	13	3	101	8.2
Thalikulam	44	31	27	2	104	8.5
Total	365	533	244	85	1227	100.0
Percentage to total	29.7	43.4	19.9	7.0		100

Source: Field Survey

Table 5.4 Block-wise Distribution of Members According to the Level of Education

Name of block	Level of Education					Total
	Illiterate	Primary	Below SSLC	SSLC	PDC&Above	
Anthikkad	2	23	81	18	2	126
Chalakudy	3	24	56	46	5	134
Chavakkad	24	49	29	44	--	116
Cherpu	2	42	68	27	6	145
Chowannur	5	47	40	40	12	145
Irinjalakuda	--	8	46	33	--	87
Ollukkara	18	39	50	30	1	138
Pazhayannur	13	35	47	37	--	132
Puzhakkal	3	11	66	19	2	101
Thalikulam	7	10	76	10	1	104
total	77	288	559	274	29	1227
Percentage to total	6.3	23.5	45.6	22.3	2.3	100.0

Source: Field Survey

The highest number of illiterates and literates with primary education are found in this block. Interestingly, however, this block has also the third-highest number of members with SSLC

and higher levels of education. Chalakudy and Chowannur occupy the first and second positions in this respect.

Marital Status

The study shows that the majority of the members (nearly four-fifths) are married. The distribution of the members according to marital status is given in Table 5.5.

Table 5.5 Block-wise Distribution of Members According to Marital Status

Name of block	Marital status				Percentage of unmarried to total
	Unmarried	Married	Others	Total	
Anthikkad	39	87	--	126	31.0
Chalakudy	23	110	1	134	17.2
Chavakkad	21	93	2	116	18.1
Cherpu	17	127	1	145	11.7
Chowannur	26	114	4	144	18.1
Irinjalakuda	10	76	1	87	11.5
Ollukkara	19	114	5	138	13.8
Pazhayannur	38	86	8	132	28.8
Puzhakkal	25	76	--	101	24.8
Thalikulam	22	82	--	104	21.2
Total	240	965	22	1227	19.6
Percentage to total	19.6	78.6	1.8	100.0	

Source: Field Survey

The proportion of unmarried members is about one-fifth. It is the highest in Anthikkad, followed by Pazhayannur, Puzhakkal, and Thalikkulam in that order. Blocks with very low proportions (of about one-tenth) are Irinjalakkuda and Cherpu.

Income-generating Activities Undertaken

There is, in fact, a multiplicity of income-generating activities (IGA) undertaken by the DWCRA units in various parts of the district based on 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 pleaching, 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 to eight categories (Table 5.6).

Table 5.6 Block-wise Distribution of Units According to Income-generating activities

Name of block	Income-generating activities									Percentage total
	01	02	03	04	05	06	07	08	Total	
Anthikkad	2	--	3	3	2	1	1	--	12	10.1
Chalakudy	1	6	1	2	1	--	--	2	13	10.9
Chavakkad	4	2	2	1	--	1	--	1	11	9.2
Cherpu	2	1	1	--	2	2	2	4	14	11.8
Chowannur	--	--	2	3	2	4	1	2	14	11.8
Irinjalakuda	1	1	1	1	2	--	1	2	9	7.6
Ollukkara	3	2	1	1	--	1	1	4	13	10.9
Pazhayannur	4	3	2	1	1	--	1	1	13	10.9
Puzhakkal	--	1	2	2	1	1	1	2	10	8.4
Thalikulam	2	2	1	1	1	1	1	1	10	8.4
Total	19	18	16	15	12	11	9	19	119	100.0
Percentage to total	16.0	15.1	13.4	12.6	10.1	9.2	7.6	16.0	100.0	

Source: Field Survey

- * 01 = Weaving, thatching, and pleaching
02 = Animal husbandry
03 = Tailoring and readymade garments making
04 = Edible items
05 = Umbrellas, bags, and chappals
06 = Rice-processing, curry-powder, and pappad-making
07 = Book-binding
08 = Others (including copper and silver ornaments, eyes and hooks, TV booster, plastic products, and fish curing)

Weaving of various types such as mat weaving, handloom weaving, weaving of coir products, pleaching and thatching, and fibre works form the largest group of activities. Nineteen units in the sample belong to this category. Animal husbandry (18 units) is also an important activity in the area and includes dairying, goat rearing, piggery, and poultry.

Next in the order of importance are tailoring and readymade garment making (16 units) and production of edible items like chips, sweets, snacks, jams, and pickles etc (15 units). These four groups of activities together constitute the IGA of 68 units (57 per cent) in the sample.

Weaving units are spread over the entire district with pleaching concentrated in Chavakkad and handloom weaving concentrated in Pazhayannur blocks. Animal husbandry though wide spread has greater concentration in Chalakudy block. Rice processing has greater concentration in Cherpu block while bookbinding is concentrated in Chowannur block. The other activities are spread over the entire district.

Training Details

The Union Government has provided training opportunities for women under the Training of Rural Youth for Self-Employment (TRYSEM) scheme. Training enhances capacity to manage the project efficiently. It inculcates awareness and augments motivation in the trainees and thus enables the rural poor to cross the poverty barrier on a lasting basis.

The members drawn for the scheme are given training in different skills for periods ranging from 1 to 12 months, depending on the category of skill imparted (Table 5.7). A separate programme is conducted for training group organisers. These short duration programmes (of one week or 10 days) are held at places convenient to the beneficiaries.

Of the total 119 units surveyed, 67 units come under TRYSEM training. Among the IGAs, units engaged in tailoring and readymade garments, and umbrella, bags and chappal-making account for two-fifths of the members who receive training. Bookbinding and weaving units and units producing edible items come next. Animal husbandry and rice processing units lag far behind in this matter. Altogether, 535 persons (43.6 per cent of the total number of members) received TRYSEM training in the concerned trade for periods ranging from 1 to 12 months. The duration of training for two-thirds of them was six months.

However, the training facilities provided to the members are reported to be neither adequate nor capable of instilling self-confidence in the trainees to undertake income-generating activities on a profitable basis.

Table 5.7 Duration of Training According to Income-generating Activities

Duration of training	Income-generating activities									Total no. of members who received training	Percentage to total
	No. of units in each IGA										
	01	02	03	04	05	06	07	08	Total		
Below 1 month	--	--	--	1	--	1	--	1	3	11	2.1
1 Month	--	--	1	--	--	1	--	1	3	29	5.4
2 Months	--	--	--	2	--	--	--	--	2	8	1.5
3 Months	--	1	2	3	1	--	--	2	9	73	13.6
6 Months	3	2	7	--	12	--	9	8	41	353	66.0
1 Year	3	--	4	--	--	--	--	2	9	61	11.4
Total	6	3	14	6	13	2	9	14	67	535	100.0
Percentage to total	9.2	4.6	20.0	9.2	20.0	3.1	13.9	20.0	100.0		

Source: Filed survey;

Investment Profile of the Units

The total amount of funds invested in a unit consists of bank loans taken by its members, subsidy given by government, and Revolving Fund. Some units start the activity with the Revolving Fund without waiting for the receipt of bank loans and subsidy, while some others start the activity with bank loans; Table 5.8 gives details of bank loans received by the units.

Table 5.8 Bank Loans Availed by Units according to Activity

Loan(in Rs lakhs)	Activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
Below 0.5	11	3	3	8	1	6	1	9	42	35.3
0.5 - 1	5	9	8	4	9	5	5	5	50	42.0
1 to - 1.5	1	5	4	1	1	--	2	4	18	15.1
1.5 - 2	1	1	1	1	1	--	--	1	6	5.0
Above 2	--	--	--	--	--	--	1	--	1	0.8
Not reported	1	--	--	1	--	--	--	--	2	1.7
Total	19	18	16	15	12	11	9	19	119	100.0
Percentage to total	16.0	15.1	13.4	12.6	10.1	9.2	7.6	16.0	100.0	

Source: Computed from primary data

Bank loans availed by units range from Rs 50,000 to above Rs 2 lakh. The majority of units engaged in IGAs like weaving, edible items and rice-processing have taken relatively small amounts of bank loan (ie less than Rs 1 lakh) while the units in the category of animal husbandry, readymade making and bookbinding have availed considerably larger amounts of bank loan. Overall, nearly 77 per cent of the total number of units had availed less than Rs 1 lakh; 15 per cent Rs 1 lakh to Rs 1.5 lakh and only 5 per cent, Rs 1.5 lakh to Rs 2 lakh.

Table 5.9 shows the classification of various units according to the level of total investment.

Table 5.9 Distribution of Units According to Level of Investment*

Investment (in Rs. lakh)	Activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
Below 0.5	2	--	--	2	--	--	--	2	6	5.0
0.5 to 1	13	2	1	5	1	4	--	7	33	27.7
1 to 1.5	4	7	9	6	6	7	4	3	46	38.7
1.5 to 2	1	1	1	1	1	--	--	1	6	24.4
Above 2	--	--	--	--	--	--	--	--	1	3.4
Not Reported	1	--	--	1	--	--	1	--	2	--
Total	19	18	16	15	12	11	9	19	119	0.8
Percentagr to total	16.0	15.1	13.4	12.6	10.1	9.2	7.6	16.0	100.0	100.0

Source: Field survey; * Total investment includes R.F; Bank loan and subsidy

Nearly one-third of the total number of units had an investment of less than Rs 1 lakh. The proportion of units with investment in the range of Rs 1 lakh to Rs 2 lakh comes to about two-thirds. More than 90 per cent of the units had investment ranging from Rs 50,000 to Rs 2.5 lakh. Only one unit in the sample had an investment of above Rs 3 lakh.

Investment per unit is larger under Animal Husbandry and Tailoring and Readymade garments. Umbrella units and rice-processing units require medium level of investment, but bookbinding units require more investment. There is a bookbinding unit in the sample with an investment of above Rs 3 lakh.

Employment Generation by the Programme

Among the various types of income-generating activities, animal husbandry and weaving provide the largest opportunity for employment. The block-wise distribution of the members according to IGAs is given in Table 5.10. The activities are almost uniformly distributed in the different blocks.

Table 5.10 Block-wise Distribution of Members According to IGAs

Name of block	No. of persons Employed									Percentage total
	01	02	03	04	05	06	07	08	Total	
Anthikkad	20	--	30	30	22	13	11	--	126	10.3
Chalakudy	11	63	10	20	10	--	--	20	134	10.9
Chavakkad	41	25	20	10	--	10	--	10	116	9.4
Cherpu	--	--	20	30	22	43	10	20	145	11.8
Chowannur	20	10	10	--	20	20	22	42	144	11.7
Irinjalakuda	10	10	8	10	19	--	10	20	87	7.1
Ollukkara	29	22	10	10	--	10	10	47	138	11.3
Pazhayannur	39	32	19	10	10	--	12	10	132	10.8
Puzhakkal	--	10	20	20	10	10	11	20	101	8.2
Thalikulam	22	22	10	10	10	10	10	10	104	8.5
Total	192	194	157	150	123	116	96	199	1227	100.0
Percentage to total	15.7	15.8	12.8	12.2	10.0	9.5	7.8	16.2	100.0	

Source: Field survey

Sales Turnover

The sales turnover of the units largely determines the viability of its income-generating activity. Of the 119 units in the sample, 106 units had an average monthly sales value ranging from Rs 10,000 to Rs 15,000. The distribution of the units according to average monthly sales value and type of activity is given in Table 5.11.

Table 5.11 Units Classified According to Average Monthly Sales and Type of IGA

Average monthly sales (Rs. thousand)	Income-generating activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
1 - 2.5	2	3	1	--	2	1	2	1	12	11.3
2.5 - 5	4	3	6	2	2	1	1	4	23	21.7
5 - 7.5	5	4	2	3	1	4	4	3	26	24.5
7.5 - 10	2	--	1	2	--	3	--	1	9	8.5
10 - 15	2	1	2	3	--	1	2	4	15	14.2
Above 15	2	3	3	4	3	1	--	5	21	19.8
Total	17	14	15	14	8	11	9	18	106	100.0

Source: Field survey

The major income-generating activities include weaving, animal husbandry, tailoring, and edible items. Together they account for more than 50 per cent of the units with regular monthly sales receipt.

Units engaged in umbrella, bag and chappal making, and bookbinding earn relatively low amounts.

Income Generation from the Scheme

One of the declared objectives of the programme is to raise the level of income and thereby improve the standard of living of the participants' families.

The study shows that about 90 per cent of the units has been able to generate income, but not to the same level. Of the total 119 units studied, 106 units generated average monthly income ranging from Rs 1,000 to above Rs 10,000. The others did not generate any regular income.

The distribution of the units in terms of average monthly net income generated and type of income-generating activity is given in Table 5.12.

It was observed that most of the units belonging to the category of weaving, umbrella, rice processing, and bookbinding generate relatively low levels of average monthly income of less than Rs 5,000.

On the other hand, some of the units in the category of tailoring and readymades, and edible items generate higher levels of monthly income.

The block-wise distribution of the units in terms of monthly income generation is given in Table 5.13. Nearly three-fourths of the total number of units have monthly income of less than Rs 5,000. The proportion of units with income of more than Rs 10,000 is hardly five per cent.

Table 5.12 Distribution of Units by Average Monthly Net Income* According to Income-generating Activity

Levels of net income(in Rs. thousand)	Income-generating activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
Less than 5	16	11	11	8	6	10	8	10	80	73.5
5 -7.5	1	3	2	3	--	--	1	4	14	13.2
7.5 - 10	--	--	2	2	2	1	--	--	7	6.6
Above 10	--	--	--	1	--	--	--	4	5	4.7
Total	17	14	15	14	8	11	9	18	106	100.0
Percentage to total	16.0	13.2	14.2	13.2	7.5	10.4	8.5	17.0		

Source: Field survey

* Net income refers to sales turnover net of non-labour costs

Table 5.13 Block-wise Distribution of Units in Terms of Monthly Income

Name of block	Less than Rs.2500	Rs.2500 Rs.5000	Rs. 5000 Rs.7500	Rs. 7500 Rs.10000	Rs. 10000 and Above	Total to	Percentage total
Anthikkad	4	4	1	2	--	11	10.4
Chalakudy	3	4	3	--	--	10	9.4
Chavakkad	6	3	--	1	1	11	10.4
Cherpu	6	2	3	--	1	12	11.3
Chowannur	10	2	1	--	--	13	12.3
Irinjalakuda	5	2	--	1	--	8	7.5
Ollukkara	5	4	1	1	1	12	11.3
Pazhayannur	5	3	2	--	--	10	9.4
Puzhakkal	1	3	2	2	1	9	7.5
Thalikulam	5	3	1	--	1	10	9.4
Total	50	30	14	7	5	106	100.0
Percentage to total	47.2	28.3	13.2	6.6	4.7	100.0	

Source: Field survey

Profit Generation by the Scheme

It is difficult to calculate the profits of the units. They receive their gross income through sales of products. From this amount, the units make repayment of loans and purchase of raw materials. Remuneration for services rendered by members is also paid from the amount. Remuneration is in proportion to the work done. Out of the balance, if any, a portion is

deposited in the thrift and credit account with the bank. For such deposits, proportionate amounts by way of matching grant is credited to the units by the DRDA from the IRDP funds (subject to a maximum of Rs 15,000) as an incentive to savings. Balance, if any, after making all these payments, is shared among the members equally.

Some units are found to have made sustained deposits in the thrift and credit account. Eighty-four units in the sample have made deposits in this account (Table 5.14). Nearly 25 per cent of them have only nominal amounts (below Rs 2,500) outstanding in their credit.

Units with high amounts (above Rs 20,000) in their thrift and credit account are found to belong mainly to weaving (two units), animal husbandry (two units), and tailoring and readymade-making (one unit). However, about two-thirds of the units have only small amounts (of less than Rs 10,000) in this account, irrespective of the activities undertaken. All the units under rice processing and curry powder and *pappad* making belong to this category.

Table 5.14 Activity-wise distribution of units according to deposit in thrift and credit account

Profit (Rs. thousand)	Income-generating activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
Below 2.5	5	1	4	4	1	3	1	2	21	25.0
2.5 - 5	2	4	2	1	3	2	--	5	19	22.6
5 - 7.5	3	3	1	1	--	1	1	2	12	14.3
7.5 - 10	--	--	1	--	--	--	1	--	2	2.4
10 - 15	2	1	4	2	2	--	1	2	14	16.7
15 - 20	1	--	--	2	2	--	2	2	9	10.7
Above 20	2	2	1	1	--	--	--	1	7	8.3
Total	15	11	13	11	8	6	6	14	84	100.0
Percentage to total	17.9	13.1	15.5	13.1	9.5	7.1	7.1	7.1	16.7	100.0

Source: Field survey

Assets and Liabilities

A unit's assets and liabilities may to some extent, be an index of its economic viability, independent of its level of income. Some of the units are strong as far as assets are concerned; but they have only meagre levels of income.

There are a few whose liabilities far exceed assets. In order to study economic viability, it is necessary, therefore, to examine the position in terms of both assets and liabilities (Table 5.15).

Table 5.15 Distribution of Units in Terms of Asset Values and IGAs

Value of assets lakh	Income-generating activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
Below 0.5	4	--	--	2	2	1	--	1	10	8.4
0.5 to 1	8	5	--	5	--	1	--	5	24	20.2
1 to 1.5	6	3	8	6	8	8	2	8	49	41.2
1.5 to 2	--	5	6	2	1	1	6	3	24	20.2
2 to 2.5	--	3	2	--	1	--	--	--	6	5.0
2.5 to 3	--	1	--	--	--	--	1	2	4	3.4
Above 3	1	1	--	--	--	--	--	--	2	1.7
Total	19	18	16	15	12	11	9	19	119	100.0
Percentage to total	16.0	15.1	13.4	12.6	10.1	9.2	7.6	16.0	100.0	

Source: Field survey

The total value of assets held by the units ranged from below Rs 50,000 to above Rs 3 lakh. However, more than four-fifths of the units had assets in the range of Rs 50,000 to Rs 2 lakh. Nearly 41 per cent of the units belonged to the asset group of Rs 1 lakh to Rs 1.5 lakh. The asset position is relatively strong in the case of units under animal husbandry, tailoring, and bookbinding. An analysis of the outstanding liabilities of the units shows that just as in the case of assets distribution, the maximum number of units (72 per cent) are found in the liability groups of Rs 50,000 to Rs 2 lakh (Table 5.16).

Table 5.16 Distribution of Units according to Liabilities and IGAs

Liabilities (Rs. thousand)	Income-generating activity									Percentage to total
	01	02	03	04	05	06	07	08	Total	
Below 0.5	4	--	--	2	2	1	--	1	10	8.4
0.5 - 1	8	2	--	3	--	3	--	3	19	16.0
1 - 1.5	8	3	5	8	1	4	2	8	39	32.8
1.5 - 2	--	6	8	1	4	3	4	2	28	23.5
2 - 2.5	--	4	2	1	3	--	2	3	15	12.6
2.5 - 3	--	1	1	--	2	--	--	--	4	3.4
Above 3	--	2	--	--	--	--	1	1	4	3.4
Total	20	18	16	15	12	11	9	18	119	100.0
Percentage to total	16.8	15.1	13.4	12.6	10.1	9.2	7.6	15.1	100.0	

Source: Field survey

Rice-processing units have relatively small amounts of liabilities while tailoring and readymade units, umbrella units, and bookbinding units have relatively high amounts.

In the case of units with asset value of Rs 1.5 lakh and above, liabilities remain lower than assets. Units engaged in animal husbandry, tailoring, readymades, and bookbinding require substantial amounts of fixed assets. Initially, therefore their liabilities also will be very high. They are, however, able to produce output on a large scale and earn income regularly so that they make loan repayment without difficulty and thus reduce outstanding liabilities. However, in the case of units such as weaving and edible items, only low initial investment is required; the value of their fixed assets is also very low. Nevertheless, their activities are often not capable of generating adequate output to enable them to repay liabilities promptly. They rely more heavily on loan financing for carrying out their activities and tend to accumulate outstanding liabilities more than their asset value. The efficiency and viability of the units thus is found to remain low.

Other Facilities Availed by Members

The members of DWCRA scheme also enjoy IRDP loans. Eighty-two persons in the sample have availed the facility. Seventy-two per cent of the borrowers have repaid the loan fully. Twenty-three per cent have started repayment.

Performance Evaluation of Units

The success of a unit depends on a multiplicity of factors, some of which are quantifiable and measurable, while others are not. There is no single variable that could provide an adequate measure of the level of performance of a unit. At the same time, there are certain variables, which are indicative of the level of performance. Here, the attempt is to construct a composite index for measuring performance by incorporating some of the variables that seem to be most relevant to the system. In a general form, the index is given by:

$$PI = Q1 + Q2 + Q3 + Q4 + D1 + D2 \quad \dots(1)$$

where PI refers to the performance index;

Q1 - the average monthly returns inclusive of wages;

Q2 - the amount deposited with the bank;

Q3 - the difference between assets and liabilities; and

Q4 - the percentage of active members.

D1 and D2 are dummy variables in terms of employment satisfaction and regularity of loan repayment.

Treatment of Component Variables in Index

- (i) Average Monthly Returns inclusive of wages (Q1)

This is taken as an important variable to measure the performance of the units. Here wages are not treated separately, because wages taken by members do not indicate the

level of performance of a unit. For instance, the survey shows that there are some units, which permit relatively high levels of wages to their members, but fail to make prompt repayment of loans due to lack of adequate income. At the same time, some of the units with relatively low levels of wages paid to their members are functioning efficiently and their monthly returns are adequate to make regular payment of loan instalments. Besides, in some units, members volunteer to take low wages, despite the fact that the units earn high monthly returns in order to facilitate repayment of loans.

Thus, the level of wages taken by members of a unit does not reflect the level of its performance. Instead, we have included the average monthly returns inclusive of wages as the variable. The values of monthly returns are reduced to 100 for consideration in the index. Since monthly return is an important indicator of the performance of the unit, relatively higher weightage (40 per cent) is given to this variable in the construction of the composite performance index.

(ii) Amount Deposited with the Bank (Q2)

Under the thrift and credit scheme, a unit may save and deposit any amount with the bank and make free use of it in accordance with the requirements of the members. A matching grant, as an incentive in proportion to the amount deposited with the bank and maximum of Rs 15,000, is given additionally to a unit by the DRDA. The amount saved and deposited by a unit in the Thrift and Credit Account indicates to some extent, the income-generating capacity of that unit, which, in turn, is a rough indicator of the level of its performance. This variable (Q2) is given 20 per cent weightage in the construction of the weighted index of performance.

(iii) Difference between Assets and Liabilities (Q3)

The difference between assets and liabilities is the variable considered here. The weightage given to this variable is 10 per cent in the composite index. The full weight of 10 per cent is given, if the difference is Rs 10,000 or higher. For lower amounts, the weightage will be proportionately lower.

(iv) Percentage of Active Members (Q4)

All the members in a unit may or may not be equally active in its income-generating activities. The higher the percentage of active members, the greater tends to be their contribution to income generation. This variable also is given a weightage of 10 per cent in the construction of the composite index.

(v) Dummy Variable (D1 and D2)

Certain variables indirectly reflect the level of performance of the units, though they are not determinant variables. Employment satisfaction of the members (D1) and Regularity of Repayment of loan (D2) are two such variables considered here. They

are considered Dummy variables because they are not independent variables in the process but only get reflected in performance. Information on these aspects was collected through questions to members like “are you satisfied with the present employment?” If the answer is “Yes”, a weightage of 10 per cent and if “No”, zero weightage is given to D1. Similarly, if the loan repayment is regular, 10 per cent weightage and if otherwise, zero weightage is given to D2.

The composite performance index constructed accordingly is the following:

$$PI = Q1 \times 40/100 + Q2 \times 20/100 + Q3 \times 10/100 + Q4 \times 10/100 + D1 + D2 \dots (2)$$

(10-0) (10-0)

The performance level of the units is measured in terms of the composite index worked out for this purpose. If the index worked out for a particular unit shows higher value, the performance of the unit is better. Similarly, if the value of the index is low, it is a reflection of the poor performance of the unit. The performance rating of the units is made based on the value of the index worked out for each one of the units as follows:

Value of index	Performance rating
0-20	Poor
20-40	Below Average
40-60	Average
60-80	Good
Above 80	Very Good

On Measuring Performance

Of the 119 units selected, performance index could be worked out only for 111 units since four units had already closed down and another four units had not started their income-generating activities. The classification of the units in terms of the value of their performance index is given in Table 5.17.

Table 5.17 Distribution of Units in Terms of Value of Performance Index

Value of index	No.of units	Percentage to the total
Below 10	4	3.6
10-20	5	4.5
20-30	18	16.3
30-40	23	20.7
40-50	23	20.7
50-60	17	15.3
60-70	15	13.5
70-80	4	3.6
80-90	2	1.8
90-100	--	--
Total	111	100.0

Source: Computed by the researcher

The indices of 66 per cent of the units were below average. Units that had index values of 60 per cent and above formed only less than one-fifth of the total.

Feasibility Analysis

A feasibility analysis of DWCRA units in the district is attempted by classifying the performance index values of the sample units in terms of their Income-generating Activities (Table 5.18).

The analysis reveals that, on the whole, 55 per cent of the units* is viable units with average or higher levels of performance.

Among the various income-generating activities, weaving units and tailoring and readymade garment units reveal high levels of efficiency and viability, animal husbandry units and units engaged in making edible items and rice processing and curry powder and pappad making come next in the order. Umbrella, bag, and chappal making units show the lowest percentage in this regard. Most of these units are found to be functioning quite inefficiently.

Table 5.18 Performance of the Units In Terms of Income-generating Activities

Value of index	Income-generating activities								
	01	02	03	04	05	06	07	08	Total
Below 10	--	--	1	--	2	1	--	--	4
10-20	--	--	--	--	--	2	--	3	5
20-30	2	2	4	4	3	1	2	--	18
30-40	4	7	1	2	2	1	3	3	23
40-50	4	3	1	1	1	4	3	6	23
50-60	4	2	4	3	1	1	1	1	17
60-70	2	4	4	2	1	--	--	2	15
70-80	--	--	1	1	--	--	--	2	4
80-90	--	--	--	1	--	--	--	1	2
90-100	--	--	--	--	--	--	--	--	--
Total	16	18	16	14	10	10	9	18	111
Percentage of viable units to total	62.5	50.0	62.5	57.1	30.0	50.0	44.4	66.7	55.0

Source: Computed by the researcher

The units producing copper and silver ornaments, eyes and hooks, TV booster and plastic products are found functioning efficiently. Further, they seem to have good prospects for development. The foregoing discussion shows that the proper selection of the income-generating activity is crucial in determining the prosperity and sustainability of a unit. Selection of

* Here we take the value of index at 40 as the dividing line between viability and non-viability of the units with the index value of 40 or more are treated as viable units and others as non-viable.

activity should be based on a proper assessment of the resource base, availability and easy procurableness of and proximity to raw materials; size and extent of market for the product and transportation costs. Weaving units and tailoring and readymade garment units do not face any problem in these aspects. Bookbinding units do not fare well because they have to make bulk purchases of paper for their activity from the open market at very high prices and they often fail to generate adequate returns from the activity. Some of the units in this category expressed the hope that if raw materials could be supplied to them at concessional rates by the government, they would be able to make progress.

Block-wise Performance Rating

Table 5.19 gives the block-wise distribution of the units in terms of performance index.

Table 5.19 Block-wise Distribution of Units in Terms of Value of Index

Name of block	Performance rating		Total	Percentage of viable units to total units
	Non-viable (less than 40)	Viable (40 or above)		
Anthikkad	3	8	11	72.7
Chalakudy	5	8	13	61.5
Chavakkad	2	8	10	80.0
Cherpu	5	7	12	58.3
Chowannur	9	4	13	30.8
Irinjalakuda	6	2	8	25.0
Ollukkara	6	7	13	53.9
Pazhayannur	5	6	11	54.6
Puzhakkal	3	7	10	70.0
Thalikulam	6	4	10	40.0
Total	50	61	11	55.0

Source: Field survey

As we have seen earlier, 41 units (45 per cent) in the sample show only 'below average' performance.

The proportion of viable units to total number of units is the highest in Chavakkad (80 per cent) closely followed by Anthikkad (72 per cent), and Puzhakkal (70 per cent). At the other extreme is Irinjalakkuda (25 per cent) closely followed by Chowannur (30.8 per cent) and Thalikulam (40 per cent). Chalakudy, Cherpu, Pazhayannur, and Ollukkara show moderate performance with 50-70 per cent as viable units.

However, these findings do not go in full conformity with the a priori findings from the first stage survey, which indicated a slightly different gradation of performance in the sample blocks. The difference is mainly due to inaccurate information supplied by some of the officials concerned (*Mukhya Sevikas/BDOs*) of the performance of the programme in their blocks, during the first stage survey.

The programme seems to have been highly successful in the blocks of Chavakkad, Anthikkad, and Puzhakkal; moderately successful in Chalakudy, Pazhayannur, Cherpu and Ollukkara; and unsuccessful in Irinjalakuda, Chowannur, and Thalikulam. However, the overall performance of the programme is found to have been moderately successful in the district as a whole, since the majority (55 per cent) of the units studied have stood the test of viability.

6. Economic Impact of the Programme on the Beneficiaries

The success of any rural development programme depends upon the extent to which the benefits derived from the programme reach the target group. Hence, an attempt is made in this study to measure the extent of benefit derived by the beneficiaries from the programme. Since the programme has the specific mandate to uplift rural women and children who belong to the weaker sections of the population, we measure the success of the programme in terms of the extent of its impact on the beneficiaries' households. With this objective in view, a socio-economic survey of the beneficiaries' households was conducted and information on various aspects of their living conditions, before and after joining the scheme, was obtained.

Only those beneficiaries with a minimum period of two years of active involvement in the scheme were selected for the survey as to have a reasonable impact, the programme would take some time. Four beneficiaries from each of these units with more than two years of programme implementation were randomly selected. The distribution of the selected beneficiaries is given in Table 6.1.

Table 6.1 Block-wise Distribution of Sample Beneficiaries according to IGA

Name of block	Income-generating activities								Total	Percentage to total
	01	02	03	04	05	06	07	08		
Anthikkad	8	--	4	--	--	--	--	--	12	6.6
Chalakudy	9	4	--	--	--	--	--	--	13	7.1
Chavakad	12	--	4	4	--	--	--	--	20	11.0
Cherpu	--	4	4	13	1	5	4	8	39	21.4
Chowannur	--	4	--	--	--	4	4	7	19	10.5
Irinjalakuda	4	--	--	--	4	--	4	--	12	6.0
Ollukkara	4	--	4	--	--	--	4	8	20	11.0
Pazhayannur	7	--	4	--	4	--	3	3	21	11.6
Puzhakkal	--	4	7	--	--	--	2	--	13	7.1
Thalikulam	4	--	--	--	--	4	4	1	13	7.1
Total	48	16	27	17	9	13	25	27	182	100.0
Percentage to total	26.4	8.8	14.8	9.3	5.0	7.2	13.7	14.8	100.0	

Source: Field survey

There are altogether 182 selected beneficiaries spread over the 10 blocks and 8 income-generating activities.

Activity-wise, the largest number of beneficiaries selected belonged to the weaving units (26.4 per cent) and the lowest to the umbrella, bag, and chappal units (5.0 per cent).

Tailoring, readymades, and the miscellaneous group (each 14.8 per cent), the bookbinding units (13.7 per cent), the edible items and animal husbandry units (9.3 per cent and 8.8 per cent), and the rice processing units (7.2 per cent) fell in between.

Detailed information relating to socio-economic conditions, income and asset position, and housing and other living conditions were collected from the households of the beneficiaries with the help of a pre-tested questionnaire.

Socio-economic Status of Beneficiaries

- (i) **Age:** The average age of the beneficiaries is 37.5 years. More than 87 per cent of them were in the range of 20 to 45 years. No one in the sample was less than 20 years of age.
- (ii) **Caste Status:** The Scheduled Castes constituted 28.6 per cent of the sample, slightly less than the minimum target of 30 per cent. The block-wise data showed that SC members exceeded the target in the blocks of Thalikulam (53.8 per cent), Irinjalakuda (50 per cent), Chalakudy (46 per cent), Chavakkad (40 per cent), Puzhakkal (38 per cent), and Ollukkara (35 per cent). The percentage of SC members was the lowest in Cherpu (5 per cent) and far lower than the target level in Anthikkad (16.6 per cent), Pazhayannur (19 per cent), and Chowannur (26.3 per cent).
- (iii) **Literacy Level:** The majority of the members were educated. Illiterates accounted for six per cent of the sample. Those who had attained education up to the primary level constituted nearly 20 per cent; about one-half the sample had education up to the secondary level; the rest, more than 25 per cent, were persons with SSLC or higher educational qualifications.
- (iv) **Marital Status:** The majority (74 per cent) of the beneficiaries were married. Widows and divorcees accounted for only one per cent.
- (v) **Occupational Status:** Most of the members had been unemployed on the eve of joining the programme. The proportion of voluntarily unemployed was very small among them.

Impact of the Programme

On household income

The income earned by the beneficiaries from the scheme varied widely from unit to unit, depending upon the nature and type of income-generating activity undertaken by the units as well as the zeal shown by the members.

The distribution of beneficiaries in terms of the amount of income earned according to activity is given in Table 6.2.

Table 6.2 Distribution of Beneficiaries by Monthly Earnings and Type of Income-generating Activity

Monthly earnings (Rs.)	Type of income-generating activity									Percentage to total
	01	02	03	04	05	06	07	08	total	
Below 250	16	4	7	3	9	6	14	3	62	34.1
250-500	27	12	10	3	--	7	8	24	91	50.0
500-750	5	--	6	11	--	--	--	--	22	12.1
750-1000	--	--	4	--	--	--	3	--	7	3.8
Total	48	16	27	17	9	13	25	27	182	100.0

Source: Field Survey

Half of the total number of beneficiaries earned relatively low monthly incomes between Rs 250-500 and more than one-third earned less than Rs 250. Thus, only one-sixth earned more than Rs 500 a month.

The highest level of earnings was in the range of Rs 750-1000; it accrued to some of the beneficiaries from the tailoring, readymades, and bookbinding units. In the next lower range of Rs 500-750, came a few members of edible items and weaving units. The lowest range of earnings (below Rs 250) accrued to all the nine beneficiaries selected from the umbrella, bag and chappal making units. Thus, it is observed that in terms of monthly earnings, the tailoring and readymade units topped the list, closely followed by edible items and weaving units. Regarding bookbinding units, the majority of the beneficiaries earned lower incomes.

Thus, we find that there has been a slight improvement in the levels of household income of most of the beneficiaries studied, since the persons concerned had been unemployed earlier. However, in majority of the cases, the improvement does not seem sufficient to enable them to cross the poverty line. Only seven households in the sample seem to have experienced significant improvement in their family incomes, with an increase of more than Rs 10,000 per annum; another 22 households increased their annual income by about Rs 7,500. These two groups of households were able to cross the poverty line. Nevertheless, these 29 households constitute only 16 per cent of the total sample households. Nearly 84 per cent of the assisted households continued below the poverty line.

On asset position

Even though the majority of the beneficiaries could not derive much direct return from the scheme in terms of monthly earnings, a few of them have made marked improvement in their asset position. Improvement in asset position of the household could be witnessed more with respect to beneficiaries of the units engaged in animal husbandry, tailoring and readymades, eyes and hooks, pottery and weaving, in which financial assistance was intended mainly for

acquisition of income-generating assets. Some of these income-generating activities were undertaken by beneficiaries individually at their own residence hence these could not be brought under the usual concept of ‘unit’ activities carried out under common work sheds. It is in the case of such ‘individual’ beneficiaries that the asset position has shown marked improvement. In the case of others, the asset position remained almost unchanged. Among the 182 beneficiaries’ households surveyed, only 28 (15.38 per cent) revealed some marginal improvement in their asset position.

(iii) On housing conditions

The level of living of a person is, largely, conditioned by and reflected in the housing conditions of the household. The housing conditions of most of the beneficiaries were found unsatisfactory.

Out of the 182 households surveyed, 167 (nearly 92 per cent) are living in their ‘own’ houses including nine who lived in rented buildings. Six beneficiaries (3.3 per cent) did not have a proper residence facility and make do with miserable and congested conditions in temporary, thatched sheds. Nearly 50 per cent of the houses did not have electricity. Twenty per cent of households did not have toilet facilities either (Table 6.3).

Table 6.3 Block-wise Details of Housing Conditions of Beneficiaries

Name of block	No.of house (x)	Electrified (x1)	Toilet facilities (x2)	Deficiency Index* (DI)
Anthikkad	12	8	12	2.0
Chalakudy	13	9	10	3.5
Chavakad	20	8	14	9.0
Cherpu	39	21	26	15.5
Chowannur	19	10	16	6.0
Irinjalakuda	12	8	10	3.0
Ollukkara	20	7	20	6.5
Pazhayannur	21	10	15	8.5
Puzhakkal	13	12	13	0.5
Thalikulam	13	3	10	6.5
Total	182	96	146	6.1

Source: Field survey

$$* \text{ Deficiency Index DI} = \frac{\sum_{i=1}^n 3(x - x_i)}{n}$$

· where x is the required value and x1 and x2 the actual values of the two variables.

However, drinking water was not a problem in the study area. All the beneficiaries’ households surveyed had easy access to drinking water facilities of one type or the other. Wells are the

most common source of drinking water; about 60 per cent depend on wells; another 30 per cent draw water from the nearby others' wells. The beneficiaries did not have any grievance regarding this facility.

Firewood is the main source of fuel for the majority (98 per cent) of the sample households. Kerosene is used only as a supplementary source. Smokeless chullahs are not widely prevalent; and only three households in the sample possess this facility. LPG was not found in use in any of them.

On analysing some of the crucial components of housing in different block panchayats, we found that Puzhakkal tops the list in respect of housing conditions, with a deficiency index* value of 0.5. Next comes Anthikkad block with deficiency index being 2.0. The index shows that Irinjalakuda (3.0) and Chalakudy (3.5) blocks also have relatively satisfactory housing conditions in terms of the variables considered. The housing conditions are relatively poor in Chavakkad (9.0), Pazhayannur (8.5), Thalikulam (6.5), Ollukkara (6.5), and Chowannur (6.0) blocks. However, housing conditions are the poorest in Cherpu, the deficiency index for which is 15.5.

It is observed that the programme has in no way affected the housing conditions of the beneficiaries, no change has occurred in any of the components of housing since the beneficiaries joined the scheme.

The beneficiaries were unanimous in their view that the programme did not have any impact on their housing conditions. If at all any improvement had taken place, it was due to factors extraneous to the scheme.

On living conditions

Some improvement is observed in the living conditions of the majority of the households of the beneficiaries. Twenty-eight per cent reported improvement in terms of employment, 35 per cent in terms of income, 4 per cent in terms of food intake and nutritional status, and 11 per cent in terms of child care.

Nearly 32 per cent reported a marked improvement; in about 36 per cent there has been no improvement; and in 32 per cent only a marginal improvement.

Finally, the beneficiaries gave their own rating of the degree of benefit derived by them from the scheme. Accordingly, 67 per cent rated the benefit as 'moderate', 6 per cent as 'very high', 20 per cent as 'very little', and 70 per cent as 'not at all'.

On Measuring the Impact of the Programme

An attempt is made to measure the overall impact of the programme on the beneficiaries' households with the help of a weighted index, incorporating the following four variables:

- (i) Monthly income derived from the scheme (Y)
- (ii) Improvement in asset position (D1)

* The deficiency index has been worked out by taking into account the required values and actual values in respect of the two important components of housing viz electrification and toilet facilities.

- (iii) Improvement in living conditions (D2)
- (iv) Beneficiaries' own rating of the extent of benefit derived from the scheme (D3)

Among the four variables considered here, monthly income derived from the scheme (denoted by 'Y') is the active and determinant variable for which a weightage of 40 per cent is given. The income figures are reduced to 100 for the purpose of calculation.

The other variables are dummy variables that reflect improvement in the socio-economic conditions of the household consequent upon the programme. These variables are given differential weightages according to their relative significance. For example, for D1, regarding whether there is any improvement in the asset position of the household, if the answer is 'yes', a 15 per cent weightage is given and a zero weightage is given if the answer is 'no'.. However, if the answer is 'not very much', a 5 per cent weightage is given.

Similarly, for D2 representing living conditions, a 15 per cent weightage is given to 'yes' answers and zero weightage to 'no' answers. If the answer is 'not very much' a 5 per cent weightage is given. In the case of D3 which shows the beneficiaries' own rating of improvement, relatively high weightage is given: 30 per cent to 'very high', 15 per cent to 'moderate', and zero weightage for 'not at all'.

The weighted index in a detailed form runs as follows:

$$EI = Y * 40/100 + D1 + D2 + D3 \dots(2)$$

(15-0) (15-0) (30-0)

The impact of the programme is measured in terms of the above index worked out for each one of the beneficiaries' households. The degree of impact is measured in terms of the value of the index obtained for each household. The rating of the impact based on the value of the index is done as follows:

Value of the index	Rating of the impact
Below 30	Insignificant
30-40	Poor
40-50	Moderate
50-70	Good
Above 70	Very good

The impact of the programme on the beneficiaries is not high in the majority of the cases. It is found 'poor' or 'insignificant' in the case of 57 per cent; 'moderate' in the case of 17 per cent, and 'high' only in the case of 26 per cent.

All the four beneficiaries who had 'very good' impact are from Puzhakkal block, and belong to a single 'tailoring and readymades' unit.

The Irinjalakuda block lags behind most with respect to the degree of impact. All the 12 beneficiaries surveyed from this block are dissatisfied with the benefit derived from the scheme. Thus, we find that the programme has not succeeded in achieving, in the majority of cases, its desired objective of uplifting the rural poor and bringing them to the mainstream of economic development.

Table 6.4 gives the block-wise distribution of beneficiaries' households in terms of the degree of impact of the programme.

Table 6.4 Block-wise Distribution of Beneficiaries by Degree of Impact

Name of block	Degree of impact					total
	Very good	Good	Moderate	Poor	Insignificant	
Anthikkad	--	8	--	4	--	12
Chalakydy	--	6	3	4	--	13
Chavakad	--	8	8	3	1	20
Cherpu	--	9	7	21	2	39
Chowannur	--	4	--	14	1	19
Irinjalakuda	--	--	--	9	3	12
Ollukkara	--	6	--	12	2	20
Pazhayannur	--	--	9	4	8	21
Puzhakkal	4	3	1	5	--	13
Thalikulam	--	--	2	7	4	13
Total	4	44	30	83	21	182
Percentage to total	2.2	24.2	16.5	45.6	11.5	100.0

Source: Field survey

However, the validity of our conclusion would depend on the rationality of selection of the sample units. We began with the assumption that in order to study the impact, the beneficiaries must have been members of the scheme for at least a period of two years. From a closer acquaintance with the programme and its implementation in the study area, we now observe that some of the units which started in the early years of the programme suffer from various drawbacks such as hasty organisations, selection of unsuitable activity, lack of infrastructure, and lack of awareness and adequate knowledge about the scheme.

The efficiency of these units has therefore remained low; most of the units that started more recently are seen to be free from some such shortcomings. It could be the case that the incidence of inefficiency and non-viability are more in the earlier units than in the later ones. In other words, many of the recent units may be functioning more efficiently; and were the sample selected for impact study from these later units, the conclusion might have been different to some extent.

7. Problems and Constraints Faced by the Units

The analysis of the over-all performance of the DWCRA programme (Section 5) showed that only 55 per cent of the total units investigated are viable units. The non-viability of the units results from a multiplicity of factors, some of which pertain to the scheme as such, while some others pertain to the functioning of the individual units.

Discussions with the officials concerned with the implementation of the programme indicated that the inefficiency of some of these units was the direct outcome of the loopholes in the scheme. There exist several other problems and constraints which the units confront, starting from the stage of organisation of the group, to the marketing of the finished products. These problems and constraints adversely affect the functioning of the units and make some of them inefficient and non-viable.

The problems and constraints faced by the DWCRA units may be broadly categorised into the following groups.

Group Formation

The selection of the members for formation of 'group' is often not done on a proper and well-planned basis. The procedure for selection is often not adhered to because all agencies concerned with the programme - Centre, State, DRDA, and Block Panchayat - run after targets and achievements defined in terms of the number of families covered or number of groups formed and expenditure incurred, without adequate attention to the more substantial aspects. In their frantic attempt to meet the target, proper care or attention is not given in selecting members for the scheme. The selected members may not be genuinely interested in group activity and the efficiency and variability of the unit is lost.

Training and Skill Formation

The members of the scheme do not usually possess the required skills or aptitudes for the activity taken up. Hence, as a part of the implementation of the scheme, training facilities are imparted to the group members under TRYSEM, ranging from a period of three months to one year, depending on the requirement for skill training. In addition, organiser's training for a few days is also given to group organisers. However, our study has found that the training imparted to the members is often inadequate to equip them with the required skills.

Selection of Income-generating Activities

Some of the units find it difficult to function since the income-generating activity selected for the group does not match the skills, aptitudes of the members, and with the local conditions. The productivity of the members is affected adversely and inefficiency prevails all around.

Raw Materials

A closely related problem is non-availability of raw materials. Many of the units suffer from this and some times they have to purchase raw materials at a high cost, leading to escalation

of cost of production. The problem is worsened if remunerative prices do not exist for their end product. The study reveals that although most of the activities face this problem, it is acute in the case of units engaged in making edible items, bookbinding, rice processing, and curry powder making.

Finance

Some of the units studied face the problem of inadequacy of finance. The amount needed for the activity varies from unit to unit depending on the type of activity undertaken. Since the Revolving Fund issued to the units from the UNICEF-Central-State pool is inadequate to start any activity, bank loan facilities are made available to the units on easy terms and government subsidy is given at a rate of Rs 6,000 per member for SCs/STs and Rs 4,000 per member in the case of others. However, sometimes, a problem would arise when the banks reject members' applications for loans on some technical ground or the other. Further, if the applicant is already an IRDP loanee, the amount of loan outstanding in her name will be deducted from the sanctioned amount, thus making the DWCRA loan amount considerably lower than the required amount. The study revealed that all types of activities face this problem of inadequacy of finance, but found it severe in the case of units like animal husbandry, rice processing and curry powder making, bookbinding, tailoring and readymades, and weaving (Table 7.3).

7.5. Workshed

More than one-fifth of the total units do not have work sheds for conducting their activity. Multipurpose community centres are not prevalent in the district. Some of the units are housed in the side rooms or verandahs of the houses of the beneficiaries, particularly of the group organisers. A sizeable proportion of the units (47 per cent) is housed in rented buildings or sheds. Only 31 per cent of units have worksheds of their own; but here also, some of them do not have adequate space for conducting the activity (Table 7.1).

Table 7.1 Activity-wise Distribution of Units according to Workshed in Use

Workshed in use	Income-generating activities								Total
	01	02	03	04	05	06	07	08	
No	5	1	4	3	2	2	2	7	26
Workshed	(26.3)	(5.6)	(25.0)	(20.0)	(16.7)	(18.2)	(22.2)	(36.8)	(21.8)
Owned	6	15	1	4	--	3	1	7	37
	(31.6)	(83.3)	(6.3)	(26.7)	(--)	(27.3)	(11.1)	(36.8)	(31.1)
Rented	8	2	11	8	10	6	6	5	56
	(42.1)	(11.1)	(68.7)	(53.3)	(83.3)	(54.5)	(66.7)	(26.4)	(47.1)
Total	19	18	16	15	12	11	9	19	119
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Source: Field survey

Note: Figures in parentheses indicate percentages

Forty-two per cent of the total weaving units are housed in rented worksheds; most of the

animal husbandry units (83 per cent) are functioning in the cattle sheds attached to residences of the beneficiaries concerned.

High proportions of units in tailoring and readymades (69 per cent), edible items (54 per cent), umbrella, bag and chappal (83 per cent), rice processing (55 per cent), and book binding (67 per cent) are carried out in rented worksheds. Overall, 47 per cent of the units are functioning in rented worksheds, 31 per cent in own worksheds, and 22 per cent without separate worksheds.

Dropouts

Not all the members originally selected for the scheme have remained in it. Among those who have, not everyone participated in its functions with the same degree of involvement. While a few of them were very active, others remained passive or even idle. A third category went for casual employment outside the unit but remained most of the time as active members in the units concerned. There is a last category of members, who quit the unit when they found better employment opportunities elsewhere. The survey showed that a large number of persons have dropped out from the scheme. Some of them did not continue in the units because they find the activity inadequately remunerative. About 129 persons (10 per cent) seem to have dropped out of the scheme by the time of this survey. Inadequate remuneration from the scheme has been the major reason for nearly 30 per cent of the dropout; better employment elsewhere accounted for about 12 per cent; 19 per cent dropped out subsequent to getting married; another 3 per cent quit due to health reasons; and 36 per cent dropped out for a variety of other reasons such as bickerings with co-members, change of residence, and problems at home.

The block-wise distribution of dropouts from the scheme according to activity is given in Table 7.2. The largest proportion of dropouts was from Chowannur block (20.8 per cent), followed by Puzhakkal (18.8 per cent), Cherpu (15.9 per cent), Irinjalakuda (14.9 per cent), and Anthikkad (13.5 per cent). The Chavakkad block did not have any dropout. The proportions are found relatively small in Chalakkudy (2.2 per cent), Ollukkara (5.1 per cent), Pazhayannur (6.8 per cent), and Thalikulam (7.7 per cent).

The highest proportion of dropouts is from the bookbinding units (21.9 per cent), followed by umbrella, bag and chappal (14.6 per cent), rice processing (12.9 per cent), edible items (12 per cent), and tailoring and readymades (11.5 per cent). Incidence of dropout is found to be negligible in animal husbandry (0.5 per cent) and weaving units (5.2 per cent).

Cooperation among Members

Disharmony and conflict of interests among the members are a serious problem. Non-

cooperation by some members in the activities undertaken by the units defeats the very idea of 'group activity'. The smooth functioning of the units is affected, which have led, in some cases, to gradual decline of efficiency and ultimate disintegration of the units themselves. The conflicts often arise in groups in which members are heterogeneous in terms of age, level of education, caste, and other socio-economic characteristics. The wider the range

Table 7.2 Block-wise Distribution of Dropouts from DWRDA according to Activity

Name of block	No. of persons dropped out								Total
	01	02	03	04	05	06	07	08	
Anthikkad	--	--	10	3	4	--	--	--	17
	(20)	--	(30)	(30)	(22)	(13)	(11)	--	(126)
Chalakudy	--	1	--	--	--	--	--	2	3
	(11)	(63)	(10)	(20)	(10)	--	--	(20)	(134)
Chavakad	--	--	--	--	--	--	--	--	--
	(41)	(25)	(20)	(10)	--	(10)	--	(10)	(116)
Cherpu	--	--	--	2	12	6	--	3	23
	--	--	(20)	(30)	(22)	(43)	(10)	(20)	(145)
Chowannur	--	--	--	--	--	8	2	20	30
	(20)	(10)	(10)	--	(20)	(20)	(22)	(42)	(144)
Irinjalakuda	--	--	--	10	--	--	2	1	13
	(10)	(10)	(8)	(10)	(19)	--	(10)	(20)	(87)
Ollukkara	1	--	1	3	--	--	1	1	7
	(29)	(22)	(10)	(10)	--	(10)	(10)	(47)	(138)
Pazhayannur	4	--	--	--	--	--	4	1	9
	(39)	(32)	(19)	(10)	(10)	--	(12)	(10)	(132)
Puzhakkal	--	--	7	--	2	1	9	--	19
	--	(10)	(20)	(20)	(10)	(10)	(11)	(20)	(101)
Thalikulam	5	--	--	--	--	--	3	--	8
	(22)	(22)	(10)	(10)	(10)	(10)	(10)	(10)	(104)
Total	10	1	18	18	18	15	21	28	129
	(192)	(194)	(157)	(150)	(123)	(116)	(196)	(199)	(1227)
Percentage to total	5.2	0.5	11.5	12.0	14.6	12.9	21.9	14.1	10.5

Note: Figures in parentheses are the total number of members absorbed in each IGA

Source: Computed from the primary survey data

the greater the clash of interests among members. Similarly, more harmony and cooperation exists in groups in which caste diversity was relatively little and level of education did not widely vary among members. Similarly, clash of interests arises also from division of labour in the group. Some members may feel that the division is unjust and they are put to hard work while others get easier, more prestigious and more attractive work. The study identified about 10 cases of such conflicts, four units had to be closed down mainly due to such internal conflicts in the units.

Quality Consciousness among Members about Products

There is no system in the scheme for quality control of the products. Consequently, inferior quality products happen to be produced by the units. Lack of demand for and the consequent problems of marketability of products thus become a formidable problem, particularly, in the face of keen competition from the products of large industries. The economies of scale enable these big enterprises to sell their products at prices lower than those of the DWCRA products.

Management

Many of the units face constraints arising mainly from non-acceptance by members of group organisers. The group organiser sometimes fails to take all the members into confidence. Besides, some of the units find it difficult to manage their group activities by themselves because of lack of the required managerial expertise and efficiency. Consequently, some of them take the help of competent persons from outside especially for keeping accounts, arranging for raw material supplies and marketing their finished products. However, no persons thus recruited have turned out to be trustworthy. They have exploited the ignorant group of members and deprived them of the benefits of the scheme. The survey identified about eight such cases in which the managerial problem was serious. Most of these units happened to be engaged in activities such as weaving, making of edible items and tailoring and manufacture of readymade garments (Table 7.3).

Marketing

Most of the units surveyed stated that the most important problem for them is to find out sales outlets for their products. There are no regular sales outlets for any of the products prepared by the DWCRA units. Each unit has to find its own marketing outlets - be it door-to-door sales, or supplying the products to petty retail shops, bakeries, or selling them to other intermediaries. The survey shows that animal husbandry is the only activity that does not face the problem of marketing; all others face this problem in different degrees and magnitudes. The problem is found acute in the case of tailoring and readymade making as well as in umbrella, bag and chappal units, and bookbinding units. Rice processing, pappad, and curry powder making units also face the marketing problem, but to a lesser degree. IRDP *Melas* are important sources of marketing outlets for DWCRA units, but they are arranged only once a year. They do not therefore, provide any regular sales outlet for the products.

Monitoring and Follow-up

Some of the units complained that the officials concerned were not cooperating in carrying

out their activity. In several cases, proper monitoring and follow-up on the part of the officials was lacking. Some of the officials even think that their responsibility is confined to forming a unit and getting its activity started. The units are not given proper guidelines for pursuing their activity. Consequently, the efficiency of the units suffers.

Table 7.3 Activity-wise Distribution on Units by Problems Encountered

Name of problem	01	02	03	04	05	06	07	08	Total
Organisation	1	--	--	--	--	--	--	--	1
Raw material	2	--	1	6	--	2	2	2	15
Lack of training	--	--	--	--	3	1	1	1	6
Financial	2	7	2	1	1	4	2	7	26
Absence of workshed	--	--	1	--	2	--	--	4	7
Non-cooperation among Members	1	--	--	3	2	2	1	1	10
Managerial	3	--	1	2	--	--	--	2	8
Marketing	1	--	5	1	5	2	4	2	20
Lack of supervision and follow-up	--	--	1	1	--	--	--	--	2
Miscellaneous	--	1	1	--	--	--	1	6	9
Total	10	8	12	14	13	11	11	25	104

Source: Field survey

Miscellaneous Problems

Apart from the problems discussed above, the DWCRA units suffer from a variety of problems that cannot be grouped into specific categories. Inadequate provision for supportive services such as child care activities, adult education and immunisation of children against epidemics, is a case in point. Thus, we find that though the programme is meant for development of women and children in rural areas, the latter part, ie child development has not received due attention in any of the areas covered by the survey. The only step taken is to allot a nominal share of the funds to the units for child care activities, immunisation etc which is shared equally among members of the group.

Lack of adequate staff at the Block level and frequent transfer of officials concerned with the implementation of the programme is another type of hindrance to the smooth functioning of the programme. Finally, interference of party politics has, in rare cases, caused discord in some groups. At least in one such case, party rivalry in a unit had resulted in its total disintegration and closing down.

With a view to cross-checking and clarifying some of the information obtained from the units, a sample survey was conducted among a few financing banks, two each from the 10

sample blocks. Of the 20 banks visited for this purpose, information could be gathered only from 18. These 18 banks altogether had financed 31 DWCRA units in the sample blocks. A summary of the information furnished by the banks is given below.

- (i) The gestation lag for getting a bank loan is 1-3 months for the majority of the units financed;
- (ii) The average duration of loan is 3-5 years, although in exceptional cases, it is extended up to 6-7 years;
- (iii) The amount of loan given to the units ranges between Rs 25,000 and Rs 2,00,000, the average amount being around Rs 1 lakh.
- (iv) The amounts of subsidy paid to units range from Rs 10,000 to Rs 60,000, the average amount being about Rs 40,000 per unit.
- (v) Regarding utilisation of the Revolving Fund, seven banks stated that the units fully utilised the amounts whereas 11 banks stated that the units were yet to utilise the amount fully.
- (vi) Five banks informed that the units usually recoup the Revolving Fund amount; according to the remaining 13 banks, the units do not usually recoup it.
- (vii) Regarding repayment of bank loans, 10 banks reported prompt repayment and seven banks reported irregular repayment. In the case of one bank, repayments had not started.
- (viii) According to seven banks, the default in repayment of DWCRA loans was the same as those in other rural development schemes; six banks reported that the extent was lower in DWCRA loans. Only one bank was of the view that the extent was larger.
- (ix) The banks were asked to rank their preferences for financing the various rural development schemes. Eight banks preferred DWCRA scheme to all others; three gave the scheme second preference and two banks third priority. Five banks had no preference grading at all.
- (x) With respect to the amount of surplus funds deposited with the bank, only eight banks reported having received them, the amounts being in the range of a low of Rs 1000 and a high of Rs 25,000.
- (xi) A sizeable proportion of the banks reported no difficulty in handling DWCRA loans, though there were banks who did not agree with this.
- (xii) The majority of the banks did not face any serious problems in financing the DWCRA scheme, though there were dissenters in this case also.

Thus, overall, we find that the banks are inclined favourably to giving loan facility to the units. Further, we have come across several instances where the group members were eager to close the loan liability as early as possible and were prepared to sacrifice even their daily wages for this purpose. Only very few units expressed the view that bank loans are too heavy a burden for them and that loan liability hinders progress of their units' activity. They said they would welcome a reduction in the interest rates charged on loans granted under this scheme as a relieve measure.

8. Summary and Conclusion

In the light of the foregoing discussion of the various aspects of implementation of the DWCRA programme in Thrissur district, we now present a summary of the findings and draw a few conclusions.

We find that despite the slow progress during the initial years, the programme has picked up momentum both in terms of physical and financial criteria. In physical terms, nearly 72 per cent of the target was achieved by the end of March 1997.

Nearly Rs 51 lakh were distributed to 226 units as Revolving Fund, (at an average of Rs 20,964 per unit). The programme absorbed 2,412 persons as members, of whom 743 belonged to SCs/STs. However, 169 members dropped out later from the scheme for several reasons. The groups undertook a variety of income-generating activities. Among them, food processing and edible items, weaving of various types, animal husbandry and tailoring and manufacture of readymade garments were the more important, accounting for almost 60 per cent of the total number of units in the district.

Further, 172 thrift and credit groups were organised by the units and a sum of Rs 9,12,822 deposited with the banks that worked out to an average amount of Rs 5,307 per unit. The DRDA released Rs 6,71,825 to their units as a matching grant to serve as an incentive for saving and depositing out of projects.

Our first stage survey data showed that in general, the programme was successful in the majority of the Block panchayats, although the degree of success varied among them. The stipulated objectives of improving the economic and social status of rural women by creating employment opportunities for them and enabling them to become self-reliant were realised to a considerable extent.

It is observed that the performance of 55 per cent of the units measured with the composite performance index, were viable. Among the activities, weaving, tailoring and readymade garment making were economically more viable and efficient than others. Umbrella, bag and chappal making units were the most non-viable among them. Production of edible items and animal husbandry were also found viable, but only to a lesser extent.

The number of units that showed very poor performance was nine; only six units registered very good performance. All others remained in between. The programme was found to have

performed well in Chavakkad, Anthikkad, and Puzhakkal blocks, but very badly in Irinjalakuda, Chowannur, and Thalikulam blocks.

Only 15 per cent of the total sample beneficiaries derived marked improvement in their household income and thereby cross the poverty line. In terms of improvement in the asset position, only 15 per cent experienced a positive change. No improvement was noticed in the housing conditions of the beneficiaries.

Overall, about one-fourth of the beneficiaries became better off; but in the case of others, no significant change was visible. The overall impact of the programme on the beneficiaries was found small. Only 43 per cent derived some marked improvement in their levels of living consequent to the scheme.

Conclusion

In the light of the findings of the study, we draw the following conclusions:

Selection of Members for the Scheme

Identification and selection of members for the scheme has to be made carefully. The unemployed womenfolk within the age group of 18-60, whose opportunity cost should be near zero, belonging to the weaker sections should be the target groups.

Experience shows that the IRDP norm of 'poorest among the poor', is not a wise-enough criterion for selection of members for DWCRA scheme. Members should be drawn from slightly higher income strata also. Beneficiaries from household which have some other sources of employment and income, will add strength to the unit in the sense that they would remain with the unit during periods in which the unit does not generate income. They would be able to withstand the initial phase of stress and strains and get the unit established. Their presence in the unit may act as a bulwark to its stability and help keep the other, poorer members within it.

Selection of Activity

The proper selection of activity for the 'group' is crucial for its survival and expansion. Efforts should be made to identify the suitable activity based on resources, skills, and markets. The resource for the activity must be either available locally or procurable easily and economically. The activity selected should suit to the local skills; such selection would help reduce the need for and cost of training to DWCRA members under TRYSEM. Above all, market conditions should be ascertained before settling for an activity.

Financial Conditions of the Unit

The amounts being made available to the units for starting their activities are, in general, inadequate. Banks are hesitant to release the required amounts in the first instalment. The

bank retains a portion of the sanctioned funds for release in later instalments or for fear of default in loan repayment by members. Unless the banks disburse sanctioned funds liberally to units that have selected viable activities, the scheme will find it difficult to progress.

Training for Members

The training facilities given to the DWCRA members do not often reach the required level. Certain activities require intensive, long periods of training. It is also found that little arrangements exist for monitoring implementation and retraining. Training is not given in keeping accounts, procurement of raw materials, and marketing of output.

Group Organisers

The overall responsibility of overseeing and guiding the activities of the units vests with the group organiser. It is essential that the group organiser is acceptable to the group and possesses the competence to manage and guide activities efficiently. We observed that the group leaders lack these essential attributes.

Marketing Services

One of the most crucial problems faced by many of the units is the problem of marketing. No regular sales outlet exists for them and they have to find their own sources for this purpose. The provision of adequate marketing services at different levels and on a regular basis would go a long way in improving the performance of the units.

Quality of the Product

The quality of the product does not receive the attention it deserves in many of the units. Some of the DWCRA products sold in the markets are of substandard quality and hence fail to command demand on a substantial basis. This is particularly true about edible items. The members must be made aware of the importance of and the need for maintaining quality control in the production as well as the distribution process.

Monitoring and Follow-up

To ensure successful functioning of the groups, constant vigilance on the part of the officials concerned is needed. The visits and inspections by the officials should not be confined to mere assessment of performance of the units; they should also enable the officials to identify the constraints and problems faced by the units. The officials should suggest appropriate remedial measures to ensure smooth and unhindered functioning of the units. The officials should also listen to the grievances of members and offer solutions to the extent possible; such a helpful gesture would help increase the self-confidence of the members and contribute positively to the efficient functioning of the groups.

Diversification

District and block level officials do not have, at present, the discretion to change a group or

its activities. Some units have become defunct or dead. The government or its development agencies sometimes force activities in which the members of a group have no interest. The groups should be allowed the freedom of choice in their activities. Besides, units should also be given the freedom to choose more than one activity if they so desire and have the capability. In several cases, members complained of non-availability of work. Rigid compliance of the norm 'one unit, one activity' seems to have adversely affected production, wages, income, and profit.

Group Size

In several units, there is a high degree of under-utilisation of the available labour time. This is because of the fact that the activity undertaken by the unit does not provide for the full utilisation of the labour power of its members. In other words, there exists disguised unemployment in many of the units implying that withdrawal of some of the members from the activity would not result in decline in the output. Many of the functionaries and officials involved in the process of implementing the programme are of the opinion that the optimum number should be 5 rather than 10 as at present. Our study has identified several instances of disharmony and clash of interests among members, which have hit smooth functioning of their group activity. The number of such instances may drastically come down by reducing the group size. Further, it would be easy for the group organiser to take a fewer numbers into confidence, rather than a large number.

Reservation for SC/ST Members

The reservation for the SC/ST members in the scheme should be relaxed so that 'groups' could be organised even without the prescribed number of SC/ST members. The survey has found that the incidence of dropouts is more from the SC group. This is because the selected SC members mostly belong to the group of agricultural or casual labourers. They are found to abandon the unit when opportunities for employment arise outside the unit. In these circumstances, the proportionate representation of SC members in all the units may be difficult to fulfil and retain. In areas where concentration of SC population is high, groups may be organised exclusively for them. The overall target of reservation for SC could be achieved thereby in a given area.

Technical Support

A common complaint of the units was that they do not have a secure source of technical support to carry out tasks which they find difficult to do on their own. Some units preferred support from a male member well versed in the field of production and marketing. The need for rendering adequate technical support in all the activities of the unit from procurement of raw materials to sales of the final product has to be looked into.

In sum, it is an integrated approach which generates the kind of changes needed for creating conditions for women to unfold their development potential to the fullest extent that is needed. There should be greater involvement of line departments (such as agriculture, horticulture,

animal husbandry, and social welfare) in the implementation of the scheme. This also requires integration of DWCRA schemes with other rural development schemes. The members of the same household should not be prevented from becoming beneficiaries of different schemes. Such an approach is essential for strengthening the total impact of the programme on the beneficiary households.

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