

Appraisal of Women Empowerment through DWCRA: An Empirical Study of Andhra Pradesh

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<<< Abstract

Empowerment of women has emerged as an important issue in recent times. Empowering women particularly rural women is a challenge. Women are economically empowered through small scale entrepreneurship programme with the help of Self Help Movement. Economic empowerment of women led to the empowerment of women in several aspects such as socio- economic opportunity, property rights, political representation, social equality, personal rights, family development, and community development and at last the nation development. DWCRA with exclusive focus on economic empowerment of women provides all these inputs by considering women as critical to development. Self Help movement through savings has been taken up as a mass movement by women. There are about 5.79 lakh women Self-Help Groups in Andhra Pradesh covering nearly 74.58 lakh rural poor women. On this backdrop, an attempt is made to analyze the role of DWCRA groups in the empowerment of women in Andhra Pradesh.

Keywords: *Empowerment, sustained, self-employment, rural area, Self-Help groups, thrift, savings, income generating activities, revolving fund, GONGO, Child Care Activities, group strategy, economic activities, collective strength, self-fulfilling opportunities*

1. INTRODUCTION

Jawaharlal Nehru said, "You can tell the condition of a nation by locating at the status of its women". Development of Women and Children in Rural Areas (DWCRA) introduced in September 1982 with an aim to empower the rural women by providing self-employment opportunities on a sustained basis. The scheme was initially introduced in 50 selected districts and later extended to other districts in a phased manner throughout the country. DWCRA is a group strategy to motivate the rural women to come together and take up economic activities both farming and non-farming activities such as tailoring, fibre-making, food processing, bakery, poultry, match box making, leather work etc. suited to their skill, aptitude and local conditions. It focused on social issues such as health, sanitation, education, nutrition and safe drinking water in rural areas, there by bringing about an enhancement in the quality of general well-being of women and children. DWCRA with exclusive focus on economic empowerment of women provides all these inputs by considering women as critical to development. The administrative set up of DWCRA involved five levels- village, block, district, state and national levels. At village level Self-Help Groups (SHGs) popularly known as DWCRA groups were formed. A group of 10-15 women used to form

into groups with their collective strengths and start income generating activities and self-fulfilling opportunities. A group leader and Gram sevika coordinates the group in various activities. Initially DWCRA was initiated with a motive of "save a rupee a day". Through savings, not only their dependence on moneylenders reduced to far extent, but also they became self-sufficient to lend their savings to the poor needy women. DWCRA program was funded by both the central and the state governments in the ratio of 75:25 respectively. In addition, every DWCRA group could avail of a revolving fund of Rs. 15,000/—Rs.20,000/- to meet its capital expenditure such as purchase of machinery, material and other inputs

The Government of Andhra Pradesh has taken up the theme of women empowerment as one of the main agenda items to tackle rural poverty and socio-economic issues. Self- Help Movement through thrift and savings has been taken up as a mass movement by women—a path chosen by the women to shape their future destiny. There are more than forty lakh women from poor families, majority of them are saving one rupee a day. State Government is consciously making an effort to assist this Self-Help Groups (SHG) by providing Revolving Fund under DWCRA. The DWCRA members get subsidized loan from IRDP and also Revolving Fund of Rs.15000/- to rs.20000/- meant for purchase of materials and marketing of finished products, infrastructure support, Honorarium to group organizer and one-time expenditure on Child Care Activities (CCA) and so on. A group which is recognized under the Societies Registration Act or State Co-operative Societies Act can approach any bank loan in the name of group for production purpose.

By encouraging the proliferation of DWCRA groups which are regarded as "GONGO's" (government organized nongovernmental organizations), it was creating new public space within which citizens could participate, contribute their energies to development projects and their betterment, and make their influence felt.

2. OBJECTIVES OF THE STUDY

- i. To study the position of rural women before DWCRA
- ii. To appraise the DWCRA scheme's impact on rural women.
- iii. To evaluate the role of DWCRA in generation of self-employment opportunities of rural women.
- iv. To know the impact of DWCRA on the living standards of rural women.
- v. To study the impact of DWCRA on the development of infrastructural facilities.
- vi. To study the role of DWCRA on the development of women and children in rural areas.
- vii. To evaluate the role of DWCRA in providing child care services.

3. REVIEW OF LITERATURE

Sathiabama.K. opined that the economic empowerment of women is regarded as a sine-quo-non of progress for a country. Self-Help Groups have paved the way for economic independence of rural women. Economic empowerment of women led to the development of family and community as a whole.

C.S.Ramalakshmi, IFS viewed that self-help movement is one of the most important themes to tackle socio-economic poverty. Self-help movement through thrift and savings improve the status and quality of life of poor women and children in the rural areas. According to Ministry of Rural Areas and Employment, income generation through economic activity is an important component of DWCRA scheme. Kuralka and

Richard, 2001 states that the delivery of micro finance to the poor is smooth, effective and less costly if they are organized into SHGs. The micro finance is agenda for empowering poor women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Vachaspati, 2008 viewed that the empowerment of women is essential as they are almost 80 % of the

population and are being discriminated at all fronts. BirendrakumarJha, 2009 observed that women comprises half of the human resources and they have been identified as key agents of sustainable development and women's equality is as central to a more hostility approach towards establishing new patterns and process of development that are sustainable. Harendra Kumar, 2009 observed that the contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 percent of total marginal workers of the country. 78 % of rural women engaged in agriculture.

Prabhasingh, 2009 stated that development of the society is directly related with the income generation capacity of its members with agriculture, as the key income generation activity the entrepreneurship on farm and home can directly affect the income of a major chunk of our population. Sathi, 2010 observed that the emergence of women entrepreneur and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s.

4. METHODOLOGY

In Andhra Pradesh DWCRA groups are playing a vital role in the socio-economic development of the rural women. Their role is significant in extending loans besides providing inputs, marketing and extension services. The objective of the present study is to appraise the role of DWCRA in the empowerment of rural women and children of Andhra Pradesh. Women empowerment in the present work has been assessed through the growth of DWCRA groups and their services to the rural women. Consistent with the objectives of the study, different techniques have used for the analysis of the data. The data pertaining to the study has been analyzed and presented in tabular forms to make the findings meaningful and easily understandable with simple statistical tools of analysis like ratios, percentages etc. The structure of the credit cooperatives, their growth and development and their trend of credit disbursements etc. have to be taken into consideration for the

analysis of the objective. The present study was based on two sources of data viz., primary data and secondary data. The primary data is the first hand information collected from the DWCRA members directly to know the impact of DWCRA scheme on their lives. The primary data was collected through direct interview method from sample population. The secondary data related to present study was mainly collected through secondary sources which include various periodicals, magazines and websites etc.

5. ANALYSIS

DWCRA was implemented in Andhra Pradesh at initial stage is directed to improve the living standards of women and children through the provision of self-employment opportunities and access to basic social services. The main motive of this scheme is to facilitate access for poor women to employment. In Andhra Pradesh in particular, several successful DWCRA groups have been formed to empower women in decision-making on various social aspects that impinge on their daily life.

The range of activities pursued by these groups is also fairly diverse such as minibanks, mini transport companies etc. the success of this programme has been attributed to two major catalysts viz., adult literacy among women and its culmination into a women's movement and close involvement of the Non-Governmental organizations (NGOs). 'Podupulakshmi' is the sequential programme to the total literacy programme and anti-racket agitation. 'Podupu' means 'saving' and 'lakshmi' means 'Goddess of Wealth' was started by two lakh women organized into 7000 small thrift groups of 20-30 members. They served Rs.8 crores in four years. Today a wide variety of women-centered activities are carried by these groups. The ANM, the school teacher, the fair price shop dealer, the Anganwadi worker are all associated in this scheme to bring about a convergence of basic services.

The Child Care Activities (CCA) component was introduced in the DWCRA programme in 1995-96 with the objective of providing child care services for the children of DWCRA women. Similarly the Information,

Education and Communication (IEC) component was introduced to generate awareness among rural women about the development programmes being implemented for their upliftment and welfare. The Eighth plan also saw the extension of the community Based convergent services (CBCS), a component of DWCRA, to 141 districts of the country.

6. SALIENT FEATURES OF DWCRA

- Formation of Thrift and Credit to develop group dynamics, cohesion and homogeneity among the members.
- Savings provided the entry point for poor women to come together through Self-Help mechanism.
- Democratically managed groups with collective decision making.
- Sustainable income generating activities with access to credit under the Integrated Rural development Programme (IRDP) and to training facilities.
- Total Literacy Campaign (TLC), Kalajatha, multimedia publicity campaign through All India Radio (AIR), Doordarshan and print media, involvement of youth leaders, mahilamandals, voluntary organizations and government functionaries created awareness and contributed to process of social mobilization .

Development of women and children in urban Areas (DWCUA) is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures as a group as opposed to individual effort. They will take up an economic activity suited to their skill, training, aptitude and local conditions. Besides generation of income, the group strategy will strive to empower the urban poor women by making them independent.

7. PRESENT SCENARIO IN ANDHRA PRADESH

For political benefits DWCRA has been integrated under the roof of various schemes with 'Velugu' of former government to 'Indira KranthiPathakam (IKP) of present government. Society for Elimination of Rural Poverty (SERP) is implementing IKP now. There are 1, 14, 12,578 members in 10, 27,930 Self-Help Groups (SHGs) exclusively for women. A total of 38,646 Village

Organizations, 1098 Mandal Samkhyas (MSs) and 22 Zilla Samakhyas (ZSs) have come into existence in 22 districts. As on today, the total savings and corpus of Self-Help Group members are Rs.3600.02 crores and Rs. 5,333.48 crores respectively. Four rounds of training takes place so that a woman gets aware of the beneficiaries and actively participate in the program.

Ninth Five Year Plan (1997-2002) aimed at empowerment of women and also convergence of existing services available. Tenth plan (2002-07) continues with the strategy of "Empowering women" as an agent of social change and development through social empowerment, economic empowerment and gender justice.

In Andhra Pradesh, DWCRA groups and Self-Help Groups are very active and achieved a respectable position in the country, over all the other states. By 2011, there are 1.15 lakh DWCRA groups and 2.19 lakh SHGs in Andhra Pradesh with a total membership of 45.80 lakh women (Table-1). With 42000 groups covering 5.46 lakh women the East Godavari District is leading and with 8,119 groups covering 95000 members Cuddapah is in the last place in the growth of DWCRA groups. Community-wise the maximum beneficiaries of this scheme are BCs, followed by OCs, SCs and STs are the least. Nearly 64 % of the beneficiaries belong to the age group of 19-35, while remaining 34 % belong to the higher age group of 36-50 years. The savings by rural women amounts to Rs. 300 crores whereas the Government assistance is Rs. 383 crores. Table-2 reveals that the estimated number of groups to be formed by the end of 2010 is 75000.

The annual plan for women SHGs envisages the formation of 1, 25,000 groups covering 18.82 lakh women. The investment under the corpus is rs.224.55 crores. Thus in a big way the Government is making all out efforts to improve the savings among women through Matching Grant Scheme, Revolving Fund, Group Loaning under SGSY and Linking Scheme of NABARD. Self Help Movement through savings has been taken up as a mass movement by women. There are about 5.79 lakh women SHGs in Andhra covering nearly 74.58 lakh rural poor women.

Table -1
District - wise Details of the Groups

Sl. No.	District	Total Groups			Total Members
		DWCRA	SHG	Total	
1	East Godavari	7,714	34,286	42,000	5,46,000
2	Karimnagar	4,604	17,225	21,829	3,05,606
3	Anantpur	9,958	8,528	18,486	2,77,290
4	Nellore	5,447	8,404	13,850	2,40,615
5	Guntur	4,917	11,376	16,323	2,35,000
6	Krishna	6,259	13,741	20,000	2,34,572
7	Nalgonda	3,583	11,967	15,550	2,32,816
8	Srikakulam	3,153	12,256	15,550	2,32,816
9	Medak	4,940	10,560	15,500	2,21,055
10	Chitoor	6,064	7,863	13,927	2,08,860
11	Warangal	2,744	11,653	13,927	2,08,860
12	Mahaboobnagar	5,748	8,989	14,397	2,08,860
13	Kurnool	3,849	8,977	12,826	1,92,415
14	Prakasham	6,977	10,023	17,000	1,80,015
15	Visakhapatnam	3,099	7,970	11,069	1,70,428
16	West Godavari	5,309	8,533	13,842	1,66,116
17	Rangareddy	6,717	3,769	10,586	1,59,180
18	Vizianagaram	3,148	6,927	10,075	1,29,016
19	Adilabad	6,733	2,349	9,082	1,18,066
20	Nizamabad	4,897	4,520	9,417	1,17,712
21	Khammam	5,620	4,130	9,750	1,15,880
22	Cuddapah	3,541	4,578	8,119	95,203
	Total	1,15,051	2,18,723	3,33,774	45,80,398

Source: Ministry of Rural Development and Society for Elimination of Rural poverty

8. CONCLUSION

The scheme of DWCRA is a promising programme aimed at providing economic liberty and bringing social awareness among the rural womenfolk and children. The rural women in Andhra Pradesh have transformed their lives with the support of the Government into full time and active entrepreneurs with lot of hope and are able to lead a life with self-esteem. Now they became active participants and stakeholders in this programme. They realized the importance of thrift and savings and have become self-sufficient in mobilizing their own capital instead of depending on non-institutional sources. The scheme also brings a change in their social life also and now they realized the importance

of their rights like equal wages, better working conditions, health, education, nutrition for their children etc.

In Andhra Pradesh, the SHGs movement recognizes the broader aspirations of women and their willingness to acquire education and improve their living conditions. Nellore women's movement is a broad democratic movement where millions of women agitated to overcome traditional hurdles to their participation through a process of social mobilization. Arogyadeepam (Health Movement) and thrift Movement (Podupulakshmi) and Pulse polio campaign were also utilized as an effective platform for women to be brought together The process used for mobilization and implementing for

Table - 2
District Wise SHG NABARD Linkage

S.No.	District	2009-2010	
		No.	Amount in Rs
1	East Godavari	8,000	773.00
2	Karimnagar	340	35.40
3	Anantpur	60	9.19
4	Nellore	1,008	274.42
5	Guntur	549	137.68
6	Krishna	3,278	312.10
7	Nalgonda	375	75.00
8	Srikakulam	3,015	450.00
9	Medak	1,370	260.00
10	Chitoor	372	55.80
11	Warangal	2,365	393.00
12	Mahaboobnagar	150	4.50
13	Kurnool	721	109.98
14	Prakasham	245	95.80
15	Visakhapatnam	541	90.13
16	West Godavari	253	25.40
17	Rangareddy	1,293	315.00
18	Vizianagaram	1,041	67.66
19	Adilabad	201	45.14
20	Nizamabad	348	105.83
21	Khammam	2,500	245.00
22	Cuddapah	225	48.66
	Total	28,249	3928.69

Source: Ministry of Rural Development and Society for Elimination of Rural poverty

women's group with a given opportunity, will not only result in the large scale mobilization of women but also sustains women's movement. Sustainable flow of additional incomes to the groups motivated them to work as a cohesive entity. Effective leadership, democratic and transparent functioning, efficient financial management and recovery of revolving fund and loans, accessing institutional credit by providing their credit worthiness, improved skills and technologies through training and capacity building exercise is taken up for sustaining the group interests. The DWCRA groups in A.P. cover more than 2million women and their savings have crossed Rs.15million so far. It is assumed that the DWCRA has created a sense of confidence among th3e

Table - 3
Status of DWCRA/SHG in Andhra Pradesh

DWCRA/SHG	No.
Total group	3,33,774
DWCRA	1,15,051
SHGs	2,18,723
Women covered(lakhs)	45.80
Women saving(Crores)	Rs.3600.02
Government Assistance(crores)	Rs.5,333.48
Total Corpus(Crores)	Rs.8,933.5
Groups formed in 2009-10	95,000
Groups to be formed by2010	75,000
Groups formed to up to September 2010	60,000

Source: Ministry of Rural Development and Society for Elimination of Rural poverty

Table-4
Annual Action Plan 2009-10 for Women SHGs

	Groups	No. of Women in Lakhs	Amount in Crores	Achievement	
				Group	Amount
1. State government matching grant scheme upto @ Rs. 10000 per group	44000	6.60	44.00	35234	27.60
2. Revolving Fund to SHGs Rs. 25000.00 per Group 10 percent SGSY	4560	0.68	11.40	2743	6.86
3. Group Loaning Under SGSY	1915	0.29	19.15	1395	13.95
4. SGH Linking Scheme of NABARD	75000	11.25	150.00	28249	39.29
Total	125000	18.82	224.55	67621	87.70

women of rural A.P. and they are moving towards autonomy in decision-making at all fronts. However it can be concluded that DWCRA has become a

powerful tool in bringing women together in the rural areas and thus helped to emancipate them to march forward towards collective community progress on a sustainable basis.

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