

## A PRACTICAL STEP BY STEP GUIDE TO IMPLEMENTATION

Development of Women and Children in Rural Areas (DWCRA), a sub-scheme of IRDP, was started in 1982-83 with the primary objective of providing the women members of rural families below poverty line with opportunities of self – employment. It is funded by the Centre and the States in the ratio 50:50.

A distinguishing feature of DWCRA is 'group strategy', which is adopted to motivate rural women to come together and to avail of income -generating and self – fulfilling opportunities. The women members of DWCRA form groups of *10 to 15 women* each for taking up economic activities suited to their skill, aptitude and the local conditions. In difficult terrain and far-flung areas, groups with smaller number of women may be formed. 50% of the groups formed under DWCRA must belong to SC / ST.

One women from amongst the members will function as Group Organizer who will help in the choice of activity, procurement of raw materials and marketing of products. The members of the groups should be drawn from the Grama Sabha – approved Below – the – Poverty – Line (BPL) census list. The selection of activity should be left to the group members and no activity should be thrust upon them. The activity should be a viable one for which forward and backward linkages are available locally. An illustrative list of activities under DWCRA is given at **Annexure I**. Collectors and Project Officers, DRDA are requested to discourage DWCRA groups for milch animal rearing and goat rearing as past experience has shown that these are not genuine groups but a heterogeneous assembly of individual IRDP beneficiaries.

To bring about cohesiveness into a DWCRA group and to promote the spirit of thrift and self-reliance, all women's groups should first be formed as Self Help Groups (SHGs) and should engage themselves in thrift and credit activities for about 6 months with small savings of their own. The terms and conditions for availing of assistance from this savings fund should be evolved by the members of the group themselves. The formation of the targeted number of such SHGs should be completed before 30<sup>th</sup> June.

Once a women's group has stabilized itself as a Self – Help Group and has selected a viable activity, it should be declared as a DWCRA group. Each DWCRA group should be given a Revolving Fund of Rs.25,000 per group (plus Rs.200 towards Traveling Allowance for the Group Organiser) for the 1<sup>st</sup> year by the DRDA through the ABDO (Panchayats). This should be released based on a claim from the group, which is recommended by the ABDO (Panchayats). (A model claim form is furnished in **Annexure II**).

The Revolving Fund should be credited to a Savings Bank account and operated jointly by the Group Organizer (mentioned above) and by a 'Treasurer' to be elected by the members of the Group. The earlier instruction that the Group account should be jointly operated by one member of the group and Grama Sevika of the Block has been rescinded by GOI since May 1994. It is seen that in some districts, this instruction has not been properly implemented and that Grama Sevikas are continuing to be cosignatories for the accounts of the DWCRA groups. All Collectors and POs of DRDA are requested to ensure that the accounts of DWCRA groups – existing as well as new – are maintained entirely by the groups themselves. In case there is no literate member in the group, the group members may hire the services of another literate person who may be a mahila mandal members or a literate husband or son or daughter or any educated youth. A nominal amount as decided by the group members could be given to him or her as honorarium.

The Revolving Fund is meant for the use by the group for purposes like

- (i) Purchase of raw materials.
- (ii) Honorarium to Group Organizer @ Rs.50/- per month for a period of one year.
- (iii) Infrastructure support for income generating and other group activities.
- (iv) One – time expenditure on child care activities.

## DWCRA

- (v) One – time expenditure not exceeding Rs.500/- to meet travel allowance of group members for visits to banks, etc.

Collectors / POs of DRDAs are requested to organize a training programme for Village Panchayat Presidents and ABDOs (Panchayats) in DWCRA before 30<sup>th</sup> April. Successful DWCRA group may be invited to participate in this programme and narrate their experiences. The products of such successful DWCRA groups should also be displayed at the venue of the training programme. Collectors may also give a 'press release' requesting the service of Voluntary agencies and mahila mandals in the formation of Self – Help Groups (SHGs) and invite them also to participate in the training programme. This is very important.

Suitable training to the members of the group with reference to the economic activity selected by the group should be organized and given under TRYSEM. Only groups which are registered under the Societies Registration Act can easily approach a bank for getting a bank loan in the name of the group for production purposes. Hence the ABDO (Panchayats) should take necessary action to ensure that all the DWCRA groups formed are got registered under the said Act. This item of work should be completed and the list of such registered groups should be submitted to the DRD for information before 31<sup>st</sup> July.

The members of the DWCRA group are eligible to avail of financial assistance from banks under IRDP to take up any economic activity according to their own choice. In that case, the group is entitled to the subsidy @ 50% of the total credit sanctioned by the bank subject to the ceiling of 1.25 lakhs prescribed under IRDP guidelines. The availability of bank credit will enable the groups to take up productive activities with higher investments. Collectors and POs of DRDA are requested to take keen interest in securing assistance under IRDP to successful DWCRA groups in the district. The Collector's discretionary quota should also be utilized for this purpose.

Marketing of the products of the DWCRA groups is very important. Collectors should try to provide as many avenues as possible for the display and sale of products produced by DWCRA groups – both old and new. Apart from exhibitions and fairs, successful DWCRA groups should be given 'exposure' at important district level functions, including Independence Day and Republic Day functions, where a large number of people gather. Some of them can be sponsored for State Level exhibitions also. Collectors may also give annual prizes and certificates to the best 3 DWCRA groups in the district, the cost of which can be met out of DRDA funds. (IRDP) administrative costs). Wide publicity may also be given to such successful DWCRA groups through the Press and other mass media, which will help them to gain more customers for their products. Supportive institutions for marketing like District Supply and Marketing Societies (DSMS) can be set up by Collectors utilizing IRDP infrastructure funds.

A list of successful DWCRA groups (existing) in the district should be prepared by the PO, DRDA and furnished to the Director of Rural Development before 30<sup>th</sup> June. This is a very important database but is sadly unavailable in many districts. Only if such a list is available, can the successful groups be invited / sponsored to participate in various exhibitions / fairs / functions etc. and to motivate and train new groups.

The procedure for the claiming of 2<sup>nd</sup> installment of funds for IRDP as indicated in an earlier chapter will apply to DWCRA also.

The summary of various time schedules for the implementation of DWCRA is given below:

**DWCRA**

1. Communication of targets to Blocks	before	15 <sup>th</sup> April
2. Formation of Self – Help Groups	- do -	30 <sup>th</sup> June
3. Registration of groups under the Societies Registration Act	- do -	31 <sup>st</sup> July
4. Completion of DRDA Audit for DWCRA for the previous financial year	- do -	30 <sup>th</sup> June
5. Submission of 2 <sup>nd</sup> installment claims to DRD's office	- do -	30 <sup>th</sup> Sept
6. Release of Revolving Fund to DWCRA groups	- do -	31 <sup>st</sup> Jan

**Reference**

1. IRDP Manual of Government of India, Chapter 12.
2. DRD's circular No.74549/96/JVVT, dated 31.3.97.
3. DRD's circular No.20007/98/IRDP-3, dated 3.3.1998.

**GANTT CHART – D.W.C.R.A.**

SI	Task Name	May	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr
1	Communication of Targets to blocks		■												
2	Formation of self help groups		■	■	■	■									
3	Registration of groups under societies Registration Act					■									
4.	Preparation of audit report			■	■	■									
5.	Submission of 2nd Instalment claims							■							
6	Release of revolving fund of successful self help groups						■	■	■	■	■	■	■	■	■

## ANNEXURE – I

## ILLUSTRATIVE LIST OF ECONOMIC ACTIVITIES UNDER D.W.C.R.A.

1. Tailoring
2. Kitting
3. Embroidery
4. Weaving
5. Readymade Garments
6. Carpet Weaving
7. Khadi Spinning
8. Fibre making
9. Hand printing
10. Bed making
11. Palm leaf mat making
12. Bamboo Basket making
13. Pickles making
14. Food processing
15. Bakery
16. Vegetable growing
17. Fish net making
18. Bee keeping
19. Paddy pouncing
20. Brush making
21. Book Binding
22. Handmade paper making
23. Candle making
24. Leather works
25. Plastic / Polythene works
26. Agarbathi making
27. Match making
28. Stone cutting
29. Potter
30. Leaf plate making
31. Chalk making
32. Paper bag making
33. Envelope making
34. Basket making
35. Soap making
36. Fruit & Vegetable / Fish preservation
37. Decoration pieces / toys etc.
38. Wood works

ANNEXURE - II

கிராமப்புற மகளிர் மற்றும் குழந்தைகள் மேம்பாட்டு திட்டத்தின் கீழ் அமைக்கப்பட்டுள்ள குழுவால் சுழல்நிதி (Revolving Fund) கோரி விண்ணப்பிப்பதற்கான மாதிரி படிவம்

1. குழு அமைக்கப்பட்ட நாள்
2. குழு அமைந்துள்ள இடம் (கிராமம்/வட்டாரம்)
3. குழுவின(அ) அமைப்பாளரது பெயர் மற்றும் முகவரி  
ஆ) பொருளாளாரது பெயர் மற்றும் முகவரி
4. குழு உறுப்பினர்களின் மொத்த எண்ணிக்கை (உறுப்பினர்களின் பெயர், முகவரி ஆகிய விபரங்களைக் கொண்ட பட்டியல் ஒன்று இணைக்கவும்)
5. குழுவின உறுப்பினர்கள் அனைவரையும் சேமிப்பு பழக்கத்தில் ஈடுபடுத்தி அதன் வாயிலாக குழு சேமிப்பு நிதி ஒன்றினை பராமரித்து வருகிறதா? (ஆம் / இல்லை)
6. ஆம் எனில் மேற்படி சேமிப்பு நிதி இருப்பு வைக்கப்பட்டுள்ள வங்கிக் கணக்கு எண் / வங்கிக் கிளை பெயர்
7. சுழல் நிதி கோரி சமர்ப்பிக்கும் நாளில்(அ) குழுவின சேமிப்பு நிதிக் கணக்கில் இருப்பு உள்ள தொகை(ஆ) குழுவின சேமிப்பு நிதிக் கணக்கிலிருந்து உறுப்பினர்களால் கடனாக பெறப்பட்டுள்ள தொகை(இ) குழுவின சேமிப்பு நிதிக் கணக்கிலிருந்து கடன் பெற்றுள்ள உறுப்பினர்களின் எண்ணிக்கை
8. குழுவால் தேர்ந்தெடுக்கப்பட்டுள்ள தொழில் பற்றிய விபரம்  
அ) தேர்ந்தெடுக்கப்பட்டுள்ள தொழில் ஆ) தேவைப்படும் மூலதன பொருட்கள்(இ) மூலதனப் பொருட்களுக்காக தேவைப்படும் உத்தேச தொகை
9. சங்கங்கள் பதிவு செய்தல் சட்டத்தின் கீழ் குழு பதிவு செய்து கொண்டுள்ளதா? ஆம் எனில் பதிவு எண் மற்றும் தேதி

இக்குழு ,,,,,,,, முதல் அமைக்கப்பட்டு கடந்த ,,,,,,,, மாத காலமாக திறம்பட செயல்பட்டு வருகிறது எனச் சான்று அளிக்கிறேன்.

மகளிர் மற்றும் குழந்தைகள் மேம்பாட்டுத் திட்டத்தின் கீழ் செயல்பட குழு ,,,,,,,, தொழிலினை தெரிவு செய்துள்ளதால், சுழல் நிதியாக ரூ.25000/- (ரூபாய் இருபத்தைந்தாயிரம் மட்டும்) ஐ வழங்கக் கோருகிறேன்.

தலைவர் / பொருளாளர்,  
மகளிர் மற்றும் குழந்தைகள் மேம்பாட்டுக் குழு,

,,,

இக்குழுவிற்கு சுழல்நிதி வழங்க பரிந்துரை செய்கிறேன்.

கூடுதல் வட்டார வளர்ச்சி அலுவலர் (ஊராட்சி),

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