

C. DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA) :

The scheme - DWCRA was aimed to improve the socio-economic status of the poor women in the rural areas through creation of groups of women for income-generating activities on a self-sustaining basis. The main strategy adopted under the programme was to facilitate access for poor women to employment, skill upgradation, training credit and other support services so that the DWCRA women as a group could take up income-generating activities for supplementing their incomes. It sought to encourage collective action in the form of group activities which were known to work better and were more sustainable than the individual effort. It encouraged the habit of thrift and credit among poor rural women to make them self-reliant.

The Scheme had been merged into Swarnajayanti Gram Swarajgar Yojana (SGSY) with IRDP, TRYSEM etc. from April, 1999.

(a) Socio-economic condition of beneficiary

Out of all the 60 female beneficiaries, 40 (66.66%) were literate and 20 (33.33%) were illiterate. Out of 40 literate beneficiaries, 38 (95.0%) had education below matriculation level, only 5% (2) had qualification of matriculation and above but below graduation level whereas no beneficiary could reach upto graduation level. Illiteracy level was higher in Central Bihar zone where 70% (14) beneficiaries of the scheme were illiterate. And out of remaining 30.0% (6) literate population, 83.33% (5) had only primary education, 16.66% (1) had matriculation and above qualification but below the graduation level.

Out of 60 beneficiaries only 3 (5.0%) were small farmers, 18 (30.0%) were agricultural labourers only 6(10%) were non-agricultural casual labourers, 20(33.33%) were non-agricultural self-employed, only 3(5.0%) were artisans and 10 (16.66%) were others including house wives. Agricultural labourers and non-agricultural self employed had taken the maximum benefit of the scheme. Non-agricultural labourers had taken the benefit only in Jharkhand region, where 100.0% beneficiaries were non agricultural labourers (Table 2C.1).

51.66% beneficiaries had the family size of 1-5 members, 46.66% had the size of 6-11 members and only 1.66% had the family size of 12 or more. Hence only 1 beneficiary belonged to the combined family. The trend was almost similar in all the three zones.

24 (40.0%) beneficiaries belonged to scheduled castes, 30 (50.0%) belonged to OBCs and 6 (10%) beneficiaries only from North Bihar belonged to other caste groups including minorities.

Priority under the scheme was to be given to the freed bonded labourers and assignees of surplus land. But only 03 (5.0%) beneficiaries were freed bonded labourers and even not a single beneficiary was the assignee of surplus land. Remaining 57 (95%) belonged to other categories. (Table 2C.2)

Not even a single beneficiary of the scheme had income below Rs. 6401. 9 (15.0%) beneficiaries had income in between Rs. 6401-11000, 21 (35.0%) in between Rs. 11001-16000 and 13 (21.66%) in between Rs. 16001-21000. 13 (21.66%) also in between Rs. 21001-32000 and 4(6.66%) beneficiaries had income above Rs. 32000. Hence 17 (28.32%) beneficiaries did not come under the purview of scheme as their income level was above the poverty line but they managed to take the benefit of the scheme. Hence, manipulation by the better-off section was apparent in the scheme. (Table 2C.3)

(b) Economic Structure and Viability of the Scheme

60 (100.0%) beneficiaries had taken training under the scheme of 6 months duration.

Beneficiaries had taken training in different types of courses including typing, bidi binding, pumpset, repairing electrical works, sheet metal, grill welder, radio mechanic, veterinary compounder, tractor repairing, motor driving, readymade garments, and carpentry etc.

Only 32(53.33%) beneficiaries had accepted that the course had helped them in skill formation in the training area while 28(46.66%) beneficiaries had opined that the course could not help them in skill formation. Only 5 (8.33%) beneficiaries had shown full satisfaction about the course. 22(36.66%) beneficiaries had shown simple satisfaction while 5(8.33%) had shown less satisfaction. 28 (46.66%) beneficiaries had described the course completely unsatisfactory. 11 (18.33%) beneficiaries had alleged that the trainers were not competent. That was the reason of unsatisfactory performance. 8 (13.33%) beneficiaries had alleged that lack of seriousness, amongst authorities including trainers was the reason of unsatisfactory performance. 6(10.0%) beneficiaries had alleged that the scheme was only a paper work. Only 3 (5.0%) beneficiaries accepted that they could not take the benefit of the course due to their engagements in some other work. Hence, they had no idea about the course. (Table - 2CA)

Not a single beneficiary had claimed that he/she was selected for the training on the basis of merit. 33 (55.0%) beneficiaries were selected with the help of block authorities, 3 (5.0%) with the help of Panchayat authority and 23 (38.33%) with the help of other influential persons. Only 1 (1.66%) beneficiary had reported that due to mass unawareness about the scheme, there was easy access. The actual amount of stipend was Rs. 350/- per month but 20 (33.33%) beneficiaries had not received any amount. Not a single beneficiary was there who had received Rs. 1-500. 10 (16.66%) had received in between Rs. 501-1000, 10 (16.66%) in between Rs. 1001-1500, 20 (33.33%) in between Rs. 1501-2000. Not even a single beneficiary had received full stipend amount. 32 (53.33%) beneficiaries had alleged that the remaining stipend amounts were appropriated by the Block authorities. 5 (8.33%) reported that remaining amounts were appropriated by the middlemen whereas 23 (38.33%) beneficiaries had no idea (Table 2C.5)

Out of 60, only 9 (15.0%) beneficiaries had reported that they had been benefitted by the training. Not even a single beneficiary had got benefit in getting job on the basis of training, only 2 (3.33%) had enhanced their productivity level under self-employment activity, 04 (6.66%) had enhanced their quality level under self-employment activities and 3 (5.0%) had received loan under self-employment scheme due to the training, but 51 (85.0%) beneficiaries reported that they had not received any benefit due to the training/scheme. Out of 60, only 3 (5.0%) beneficiaries had received IRDP loan, 24 (40.0%) had not applied for the IRDP loan because they had no idea that the training would facilitate them in getting IRDP loan.

34 (56.66%) DWCRA beneficiaries had applied for the loan but couldn't get due to the procedural obstacles and corruption. The trend was similar in all the three zones (Table 2C.6)

Out of 60 beneficiaries, only 9 (15.0%) were engaged in the training area. Only 8 (13.33%) amongst them had accepted that their income levels had been raised due to their engagement in training area. 32 (53.33%) beneficiaries were working in self employment scheme whereas 18 (30.0%) beneficiaries in wage employment scheme. (Table 2C.7).

(c) General Observations and recommendations

Beneficiaries of the scheme had given the following broad observations :

- (i) Full stipend amount was not paid and the remaining amount was appropriated by the authorities.
- (ii) The amount for purchase of raw materials for beneficiaries was fully appropriated by the authorities.
- (iii) Even no certificate was issued to the beneficiaries.

(iv) No follow-up action was taken to include the beneficiary to continue in the training areas.

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Investigators observations and recommendations :

On the basis of cross-survey the Investigators have confirmed that a sizeable proportion of stipend amount was appropriated by the authorities, 100% in case of Central Bihar.

In addition, amount for purchase of raw materials was fully appropriated by the authorities.

They had given the following recommendations :

- (i) Level of training centres and trainers should be improved to make the scheme more effective and purposive.
- (ii) Follow-up action must be needed to induce the beneficiaries to continue in the training areas.
- (iii) Full information about the course should be given to the beneficiaries including course duration, stipend amount allocated for purchase of raw materials.

(d) Calculation of Poverty Indices:

Head-Count ratio :

$$H = \frac{q}{n} = \frac{43}{60} = 0.716$$

Income - Gap ratio :

$$I = \frac{g}{\pi.q} = \frac{291000}{21000 \times 43} = 0.322$$

Ginni Co-efficient (G)

$$G = 0.17$$

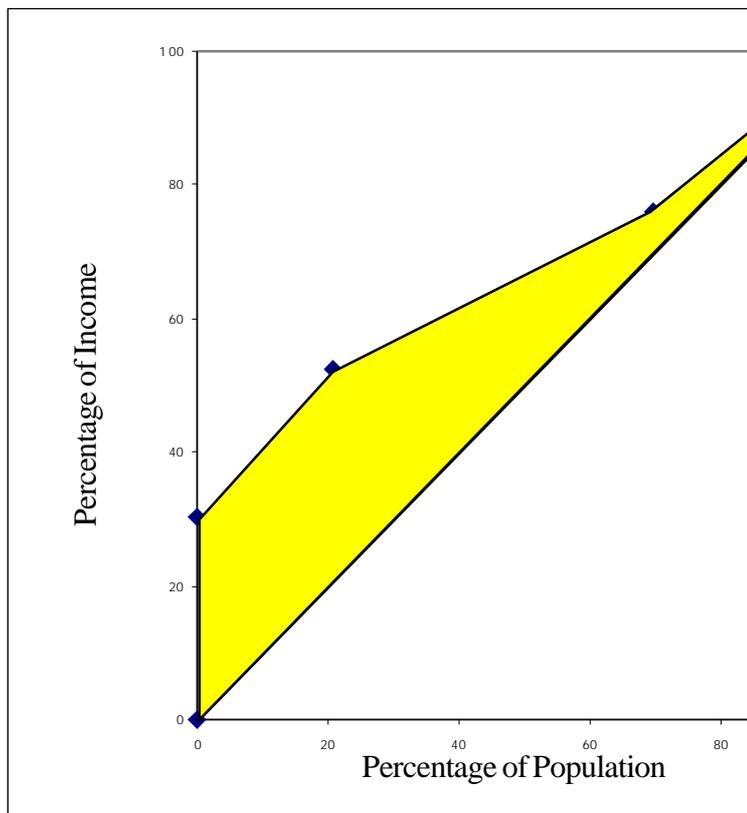
Sen - Index (P)

Now, Sen Index (P)

$$\begin{aligned} P &= H [I + (1-I) G] \\ &= 0.72 [0.32 + (1-0.32) \times 0.17] \\ &= 0.72 [0.32 + 0.68) \times 0.17] \\ &= 0.72 [0.32 + 0.11] \\ &= 0.72 \times 0.43 \\ &= 0.31 \end{aligned}$$

An Analysis of Povety Index for the Scheme

Fig. 2C : Income inequality for DWCRA beneficiaries



Percentage of Population	Percentage of Income
0	0
0	30.48
20.93	52.38
69.76	76.19
100	100

The estimated value of the Head-Count Ratio (H) shows that approximately 72% of the beneficiaries were below poverty line. The computed value of Income-Gap Ratio (I) viz. 0.32 shows that a considerable number of beneficiaries were in the upper income-slab below poverty line.

The calculation of Sen-Index, the value of Gini coefficient (G) is 0.17. This shows a low degree of income disparity among the beneficiaries below poverty line.

The value of Sen-Index -0.31 signifies that a large number of beneficiaries were in the upper income-slab below poverty line, i.e., benefits being skewed in favour of upper income-slab below poverty line.