

## THE PERFORMANCE OF DWCRA GROUPS IN EMPOWERMENT OF WOMEN IN WEST GODAVARI DISTRICT

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### Abstract

*Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in the society. It is important to bring women in the main stream of development so that society benefit from women. Self Help Group normally means a non – professional organization formed by people with a common problem, situation, for the purpose of pooling requirements, gathering information, offering mutual support, services and care. “All for all” is the principle of SHGs. The Government of Andhra Pradesh has taken DWCRA program in a large extent and achieved tremendous change in the economic conditions of women. This study is directed towards the West Godavari District where DWCRA has achieved greater success. This study is to assess the performance of DWCRA groups in empowerment of women in West Godavari District.*

**Keywords:** Self Help Groups, Empowerment, Women and Society.

### Introduction:

Self Help Group normally means a non – professional organization formed by people with a common purpose of pooling requirements, gathering information and offering mutual support, services and care. “All for all” is the principle behind the principle of SHGs. In India, these Self-Help Groups are promoted by N.G.O.s, banks and co-operatives. The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 1992. The Reserve Bank of India advises the commercial banks actively to participate in the linkage programme. Normally, after six months of existence of SHGs and after collecting a sufficient thrift fund, the Groups approach the link banks (either commercial or co-operative) with its credit plan. The NABARD gives 100 per cent refinance to the Banks on their lending through the SHGs

Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in the society. It is important to bring women in the main stream of development so that society benefit from women empowerment. Empowerment of women can serve as an essential input in development. Empowerment of women contributes to social development. Economic progress in any country, whether developed, or underdeveloped could be achieved through social development.

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most

developing countries, women have a low social and economic status. In such countries effective empowerment of women is essential to harness the women labor in the main stream of economic development. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, economic and social aspects. Of all these facets of women’s development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Self- Help Groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities.

### Objective of the Study:

The objective of the study is to study the Performance of DWCRA groups in Empowerment of Women in West Godavari District.

### Development of Women and Children in Rural Areas (DWCRA)

The Development of Women and children in rural areas (DWCRA) programme was launched as a sub-component of IRDP and a centrally sponsored scheme of the Department of Rural Development with UNICEF cooperation to strengthen the women’s component of poverty alleviation programmes. It is directed at raising the income levels of women of poor households so as to enable their organized participation in social development towards economic self reliance.

1. The special scheme of Development of Women and Children in Rural Areas (DWCRA) aims at strengthening the gender component of IRDP.

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2. It was started in the year 1982-83, on a pilot basis, in 50 districts and has now been extended to all the districts of the country.
3. DWCRA is directed at improving the living conditions of women and, thereby, of children through the provision of opportunities for self-employment and access to basic social service.

#### **Strategy:**

- The main strategy adopted under this programme is to facilitate access for poor women to employment, skill up gradation, training, credit and other support services so that the DWCRA women as a group can take up income generating activities for supplementing their incomes.
- It seeks to encourage collective action in the form of group activities that are known to work better and are more sustainable than the individual effort. It encourages the habit of thrift and credit among poor rural women to make them self-reliant.
- The programme also envisages that this target group would be the focus for convergence of other services like family welfare, health care nutrition, education, childcare, safe drinking water, sanitation and shelter to improve the welfare and quality of life of the family and the community.

#### **Evaluation of DWCRA in Andhra Pradesh:**

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. Low-female literacy and high infant mortality rates were the criteria for choosing the districts. It was proposed to cover all the districts in the country under the scheme by the end of VIII 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, i.e. the families living below the poverty line. However, the basic difference with IRDP lies in that under DWCRA, it is not an individual family which receives assistance, but a group of families. The scheme envisages the formation of groups each consisting of 15 to 20 women.

The Government of Andhra Pradesh launched the Programme for Elimination of Rural Poverty (Velugu) in 1996 and established the Society for Elimination of Rural Poverty (SERP) in 1997 for mobilisation, organisation and economic empowerment of women in rural areas. These efforts of have created lakhs of grassroots institutions of empowered women popularly

known as DWCRA groups that contributed to economic empowerment and poverty alleviation through access to credit, knowledge, skills, value addition, market linkages, etc. Based on the success of Velugu programme in the rural areas, a Mission for Elimination of Poverty in Municipal Areas (MEPMA) was established with the objective of eliminating poverty in the urban areas and creating slum-free municipalities. In a major policy initiative, the Government has recently entrusted the management responsibility for sand mining in the State to the SHGs, with substantial assured revenue flow to the groups.

Notwithstanding these achievements, the State has not kept pace with certain other States in education; health and nutrition related Millennium Development Goals (MDGs). Significantly, the poverty elimination efforts in the State during the past decade had been fragmented and are poorly integrated by virtue of being located across several departments and agencies. Further, the potential of nearly ninety lakh members of

DWCRA Groups has not been fully harnessed for a major leap in the economic growth momentum through appropriate technology infusion, skilling of groups, product innovation, marketing support, etc. Moreover, the micro-groups and micro-credit movement has not graduated to managing micro-enterprises and accessing the expanding opportunities, both domestic and global.

There are around 4.65 lakhs women SHGs in Andhra Pradesh covering nearly 61.70 lakhs poor women. Andhra Pradesh alone has about half of SHGs organized in the country. The SHGs are generally called DWCRA Groups, and this name became popular after the DWCRA program (Development of Women and Children in Rural Areas) through which women's groups were helped initially. The SHGs are not only resorting to saving but also taking small loans from the corpus available with the group. The group corpus consists of savings, government assistance and also bank loan. Members use the loan out of group corpus for their personal needs initially. However, in the long run such loans are utilized for income generation activities. Since inception these groups mobilize an amount of Rs.1956.90 crores as corpus.

#### **The Performance of DWCRA groups in Empowerment of Women in West Godavari District:**

According to reports, DWCRA program had a positive impact on the lives of the rural women. According to a study undertaken by the government, DWCRA women were able to provide an extra income to their families. This improved the standard of living of the families and reduced their dependence on moneylenders to a great extent. It was also reported that women who were

members of DWCRA are aware of the need for immunization and were open to ideas such as family planning and education of the girl child.

However, most of the people were convinced about the success of the DWCRA program. Some analysts were critical about the role played by the government. They felt that the government was using DWCRA as a political weapon rather than to change the lives of the rural poor. They also pointed out that lack of training and failure to adapt to industry's needs, would lead to the unavoidable failure of some of the DWCRA groups. In spite of all these criticisms, it was generally accepted that the DWCRA program had been successful in bringing about much needed change and awareness among the rural women.

**Table - 1 : The below table shows the Self Help Groups (SHGs) in West Godavari District (2018):**

S.No	Mandal Samkhyas	Total SHGs	SHGs Uploaded	% of SHGs Uploaded	Balance
1	Gopalapuram	1349	1227	90.96	122
2	Chintalapudi	2043	1922	94.08	121
3	Jangareddigudem	1382	1292	93.49	90
4	Kamavarapukota	1327	1240	93.44	87
5	Dwaraka Tirumala	1445	1405	97.23	40
6	Unguturu	1811	1778	98.18	33
7	Veeravasaram	1251	1221	97.6	30
8	Pentapadu	1436	1406	97.91	30
9	Attili	1319	1293	98.03	26
10	Lingapalem	1347	1322	98.14	25
11	Tadepalligudem	1775	1750	98.59	25
12	Peravali	1556	1537	98.78	19
13	Undi	1258	1242	98.73	16
14	Kukunoor	792	777	98.11	15
15	Pedavegi	1834	1822	99.35	12
16	Velairpad	423	412	97.4	11
17	Thallapudi	1168	1161	99.4	7
18	Kovvur	1575	1571	99.75	4
19	Bheemavaram	1679	1675	99.76	4
20	Kalla	1259	1256	99.76	3
21	Jeelugumilli	741	740	99.87	1
22	Nidamaru	1083	1082	99.91	1
23	Koyyalagudem	1526	1525	99.93	1
24	Devarapalle	1776	1775	99.94	1
25	Achanta	1323	1323	100	0
26	Akiveedu	1444	1444	100	0
27	Bhimadole	1563	1563	100	0
28	Chagallu	1264	1264	100	0
29	Denduluru	1484	1484	100	0
30	Eluru	2152	2152	100	0
31	Gangapavaram	1207	1207	100	0

32	Iragavaram	1307	1307	100	0
33	Mogalthur	1538	1538	100	0
34	Nallajerla	1680	1680	100	0
35	Narasapuram	1587	1587	100	0
36	Nidadavole	1567	1567	100	0
37	Palavole	1307	1307	100	0
38	Palakoderu	1364	1364	100	0
39	Pedapadu	1565	1565	100	0
40	Penugonda	1296	1296	100	0
41	Penumantra	1194	1194	100	0
42	Poduru	1215	1215	100	0
43	T Narasapuram	1196	1196	100	0
44	Tanuku	1557	1557	100	0
45	Undrajavaram	1407	1407	100	0
46	Yelamanchili	1440	1440	100	0
47	Buttayagudem	1129	1129	100	0
48	Polavaram	1055	1055	100	0
	Total	66996	66272	98.92	724

Source: Reports of District Rural Development Agency

The above table shows that mandal samakyas, total number of SHGs, SHGs uploaded and percentage of SHGs uploaded in West Godavari District. There are 48 mandal samkyas are in West Godavari District. Each mandal samkyas has SHGs. Eluru has the highest number of SHGs in West Godavari District with 2,152 SHGs followed by Chintalapudi with 2,043. Velairpad has the less number of SHGs in West Godavari District. However, the percentage of SHGs uploaded has been increasing rapidly year by year.

**Table - 2 : Target and Achievement of SHGs in West Godavari District during the Year 2016 – 2017**

S.No	Mandal Name	Target		Achievement		Achievement %	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
1	ACHANTA	1,073	2,553.15	759	3,200.73	70.74	125.36
2	AKIVEEDU	973	2,067.08	813	2,240.52	83.56	108.39
3	ATTILI	1,062	2,219.11	778	2,394.73	73.26	107.91
4	BHEEMAVARAM	1,461	3,281.06	1,258	2,882.04	86.11	87.84
5	BHIMADOLE	831	1,925.94	747	2,420.73	89.89	125.69
6	BURGAMPADU	158	284.32	64	182.44	40.51	64.17
7	BUTTAYAGUDEM	606	958.91	383	968.10	63.20	100.96
8	CHAGALLU	940	2,027.47	811	2,391.01	86.28	117.93
9	CHINTALAPUDI	1,622	3,491.83	1,234	4,599.35	76.08	131.72
10	DENDULURU	1,115	2,712.47	933	2,239.14	83.68	82.55
11	DEVARAPALLE	998	2,621.85	738	2,889.91	73.95	110.22
12	DWARAKA TIRUMALA	668	1,529.19	464	1,535.45	69.46	100.41
13	ELURU	927	2,038.52	828	3,020.90	89.32	148.19

14	GANAPAVARAM	525	1,057.96	486	1,870.64	92.57	176.82
15	GOPALAPURAM	602	1,178.13	381	1,179.88	63.29	100.15
16	IRAGAVARAM	1,076	2,365.54	864	3,083.20	80.30	130.34
17	JANGAREDDIGUDEM	1,033	2,183.62	629	2,309.61	60.89	105.77
18	JEELUGUMILLI	471	1,040.18	369	673.02	78.34	64.70
19	KALLA	1,100	2,473.47	893	3,449.66	81.18	139.47
20	KAMAVARAPUKOTA	1,115	2,308.63	659	1,926.93	59.10	83.47
21	KOVVUR	476	1,515.34	523	2,115.60	109.87	139.61
22	KOYYALAGUDEM	799	1,611.90	853	2,627.54	106.76	163.01
23	KUKUNOOR	539	828.86	347	860.36	64.38	103.80
24	LINGAPALEM	962	1,946.75	734	2,463.49	76.30	126.54
25	MOGALTHUR	1,278	2,703.50	934	3,264.69	73.08	120.76
26	NALLAJERLA	1,234	2,472.66	939	2,799.32	76.09	113.21
27	NARASAPURAM	1,004	1,854.45	729	1,804.52	72.61	97.31
28	NIDADAVOLE	1,143	2,345.71	921	2,648.75	80.58	112.92
29	NIDAMARRU	553	1,351.62	457	1,814.03	82.64	134.21
30	PALACOLE	1,040	2,452.35	852	2,695.40	81.92	109.91
31	PALAKODERU	883	1,979.89	762	2,629.72	86.30	132.82
32	PEDAPADU	1,205	2,904.73	1,048	3,871.75	86.97	133.29
33	PEDAVEGI	1,318	2,775.27	790	2,550.33	59.94	91.89
34	PENTAPADU	1,010	2,482.19	796	2,533.79	78.81	102.08
35	PENUGONDA	1,044	2,548.68	921	2,294.07	88.22	90.01
36	PENUMANTRA	868	1,943.90	674	2,308.69	77.65	118.77
37	PERAVALI	1,258	3,068.21	1,076	3,593.40	85.53	117.12
38	PODURU	998	2,286.97	774	3,162.72	77.56	138.29
39	POLAVARAM	847	1,549.97	590	2,273.37	69.66	146.67
40	T NARASAPURAM	1,027	2,117.67	764	2,303.37	74.39	108.76
41	TADEPALLIGUDEM	1,329	2,687.08	846	1,973.03	63.66	73.43
42	TANUKU	1,402	3,119.88	980	3,301.81	69.90	105.83
43	THALLAPUDI	821	1,697.77	720	2,253.47	87.70	132.73
44	UNDI	986	2,074.80	964	2,419.01	97.77	116.59
45	UNDRAJAVARAM	1,250	2,840.94	1,019	2,872.85	81.52	101.12
46	UNGUTURU	739	1,673.66	684	2,318.88	92.56	138.55
47	VEERAVASARAM	1,081	2,371.10	859	2,526.32	79.46	106.55
48	VELAIRPAD	282	357.43	176	312.29	62.41	87.37
49	YELAMANCHILI	1,159	2,705.71	891	2,727.0	76.88	100.79
	Total	46,891	102,587.32	36,714	116,777.31	78.30	113.83

**Source: Reports of District Rural Development Agency**

The above table shows that Target and Achievement of SHGs in West Godavari District during the Year 2016 – 2017. There were 46,891 SHGs in West Godavari District and 36,714 were covered in target. The target during the year



2016-17 was 102,587.32 and achievement target was increased by 116,777.31. Women in DWCRA Groups have been very satisfying with facilities offered to them. 99.9% repayment facility is provided.

#### **Benefits from DWCRA:**

Through the DWCRA, the income and employment generation will be added to the DWCRA households. Regular meetings of the members, 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 is taken up for sustaining the group interests. The Government of Andhra Pradesh has taken up special efforts to assist DWCRA women in marketing their products without any intermediaries. This is an opportunity for the DWCRA women to expose their products to the urban consumers and understand consumer's choices in a competitive market environment in the present global scenario.

Similarly, DWCRA Bazaars are being set up in several districts of Andhra Pradesh to replicate these initiatives at the district level. DWCRA Bazaars taken up in Guntur, Khammam, West Godavari, East Godavari and other districts were very successful and response is encouraging. To meet the global competition and to encourage the marketing for rural products there is a need to expose women to modern food processing and packaging technology.

Improving designs and making available raw material providing marketing support to promote women's income generating activities is very much need. To facilitate all these, a Training and Technology Development Centre (TTDC) is also planned in each district, which will act as an exhibition and Training Institution for conducting the studies on the existing potential of skills, to assess the need for new 69 technologies. Training for capacity building of the rural women is taken up by organizing training programmes. Similarly, District Rural Development Agencies have identified 6,000 cluster volunteers to support the groups at the village level.

Leading super bazaars like Food World and the Trinethra super market have come forward to tie up with DWCRA women groups to market DWCRA products in rural Andhra Pradesh. Some DWCRA products are in high demand with a quality product. The pickle producing DWCRA groups of Guntur district got orders worth Rs. 6.00 lakhs. The lace groups of west Godavari district got export orders for their products. It shows that through the implementation of DWCRA, the rural women are competing with the global market.

There are many facilities provided to DWCRA women like Halt Nutrition, Horticulture, Digital Literacy, Adult Literacy etc. The benefits of DWCRA were many. The microfinance available through DWCRA helped rural women start income generating activities. The Government of AP has Launched the Digital Literacy program for DWCRA members with the support of partner agencies that is, Intel and Airtel. Trainings across all the districts of Andhra Pradesh have been initiated and up to October, 2016, 3318 Internet Saathis have been trained. This Saathis have spread across 10 Districts in the State of Andhra Pradesh covering 13246 Villages comprising of 19672 VO's. Around 92 training programs have been completed. About 37,493 entries were made by the SHG Women showcasing the uptake of digital literacy services. The program would galvanize the remaining districts and shall in turn work towards the objective of training 50 Lakh women SHG Members.

#### **Critique of DWCRA:**

Though analysts attributed the success of DWCRA to government support, some were skeptical about the increasing clout of the government over the program. They felt that the government was using the DWCRA groups to fulfill its political aspirations. Critics alleged that DWCRA women were most often invited to speak at public meetings only to show the government in a good light. Many charged that though the state had the highest number of DWCRA groups, the performance of the groups was not up to the mark, despite the government's claims to the contrary.

#### **Conclusion:**

The Andhra Pradesh State Government has taken up the theme of women's Empowerment as one of the main agenda of items to tackle rural poverty and socio-economic transformation. 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. Development agenda of the State in the last few years has been to place the poor, especially women in the forefront and has also facilitated formation of a large number of DWCRA Groups in Andhra Pradesh. There are more than 20 lakh women from poor families who have become members of these groups, majority of them are saving one rupee a day.

Women are becoming aware of their rights and socially responsible. DWCRA program have made rural women realize the importance of education. The number of girls going to schools increased due to this awareness. The results show that DWCRA members are able to provide an extra income to their families, overcome some of the social and family problems etc. Rural women are to be educated about the benefits they derived after joining

DWCRA groups through different agencies. Finally, it is generally accepted that the DWCRA program has been successful in bringing about much needed change and awareness among the rural women.

However, not all were convinced about the success of the DWCRA program. Some analysts were critical about the role played by the government. They felt that the government was using DWCRA as a political weapon rather than to change the lives of the rural poor. They also pointed out that lack of training and failure to adapt to industry's needs, would lead to the inevitable failure of some of the DWCRA groups. In spite of all these criticisms, it was generally accepted that the DWCRA program had been successful in bringing about much needed change and awareness among the rural women.

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