

**WOMEN'S DEVELOPMENT CORPORATIONS: AN ASSESSMENT**

Sponsored by

Ministry of Human Resource Development  
Department of Women and Child Development

Submitted by

**INSTITUTE OF SOCIAL STUDIES TRUST**

Kamala Devi Bhawan  
5, Deen Dayal Upadhyay Marg  
New Delhi - 110 002

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\* A report on the Research Project entitled "A study of the extent of success achieved in implementation of scheme for setting up of Women's Development Corporation" carried out in the four states of Gujarat, Karnataka, Tamil Nadu and Uttar Pradesh.

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## Preface & Acknowledgements

This review of the functioning of Women's Development Corporations in four major states of India has been sponsored by the Department of Women and Child Development in the Ministry of Human Resource Development, Government of India. The Institute of Social Studies Trust would like to place on record its appreciation to the concerned authorities for the opportunity the study had provided to the ISST research team in gaining first hand knowledge on the functioning of Women's Development Corporations in the states of Gujarat, Karnataka, Tamil Nadu and Uttar Pradesh. It had enabled the ISST team to analyse and evaluate at the operational level the strengths and potential weaknesses of such structures. The varied performances of the Corporations under divergent conditions in the four states has helped in focussing on some of the essential pre-conditions of success in such ventures.

The report begins with a general overview of findings, and then moves on to a short historical background of Women's Development Corporations in India. This is followed by four chapters containing detailed reviews on the functioning of Women's Development Corporation in the states of Gujarat, Karnataka, Tamil Nadu and Uttar Pradesh. The report ends with a chapter on Summary and Analysis of general findings and a concluding chapter on recommendations.

Apart from the sponsoring agency, ISST is grateful to the officials of the WDC's in all the four states who have freely given their valuable time and assistance towards collection of material needed for the study. Our grateful thanks also go to the programme beneficiaries who allowed themselves to be interviewed at length by the ISST research team.

The ISST research team for the study was co-ordinated by Dr. Rina Bhattacharya. The team consisted of Ms. Anupama Marwah, Mr. Chitto Priyasadhu and Mr. Arun who have been instrumental in completing the study at various stages.

We hope that the findings of this report will contribute in some measure, however small, to the process of developing more effective programmes for the empowerment of the economically deprived women of India.



Swapna Mukhopadhyay  
Director, ISST

## I

### Overview

The International Women's decade initiated many processes for improving women's status. For the first time in the history of Indian Planning a separate chapter was included in the Plan document on 'Women and development' (The Sixth Five Year Plan : Ministry of Planning, Government of India), which emphasised the need for improving the economic status of women. The Seventh Five Year Plan stressed the need for economic as well as social development for women. By then it was realised that only enhancing economic status by providing income generating activities to women will not serve the purpose, unless there is awareness generation programmes to make women aware of their rights and skill development programmes to upgrade their skills. Also, problems like lack of infrastructural facilities, access to credit & marketing facilities, etc. were identified in the employment sector as some of the major constraints against productive employment generation among women. To tackle the identified problems and strengthen the existing structure in the Seventh Five Year Plan, a provision was made for setting up "Women's Development Corporations".

These Corporations were envisaged to play a catalytic role in providing income generating activities to women. Under the scheme some new WDCs were set up while some which had been functioning prior to the announcement of the scheme were amalgamated under the scheme.

The WDCs were supposed to help in economic development of women by surveying, identifying types of economic activities deemed suitable for women. Some of these Corporations in fact started functioning primarily as units providing employment opportunities to women directly or in association with other organisations.

The functions of the Women's Development Corporations as per the scheme of "Setting up of Women's Development Corporations" were delineated as :

- i) Identification of women entrepreneurs (individuals, co-operatives, associations etc.)
- ii) Preparation of a shelf of viable projects, and providing technical consultancy services.
- iii) Facilitating the availability of credit through banks and other financial institutions through the scheme of margin money assistance.
- iv) Promotion of marketing through tie up arrangements with state level marketing organisations.
- v) Promotion and strengthening of Women's Co-operatives and other organisations.
- vi) Arranging training of beneficiaries in concerned trades, project formulation, financial management etc. through existing institutions such as Women's Polytechnics and IITs.

Under the Scheme, the Department of Women and Child Development, Ministry of Human Resource Development assisted by providing 49% of the paid up capital and the State Governments provided the 51% of the total as financial assistance. In 1992 The Government of India withdrew its financial support.

The performance of these WDCs was appraised in 1989 by NIPCED. Several recommendations were put forward. Some of these were adopted and some were not. These Corporations were originally set up to decentralize the functioning of the Central Ministry. Therefore, it is of special concern to the Ministry to find out whether these structures perform well under state supervision. The present study which is sponsored by the Ministry of Human Resource Development, Department of Women and Child Development to study the success achieved by the Women Development Corporations (WDCs) located in the states of Gujarat, Karnataka, Tamil Nadu and Uttar Pradesh, is an attempt at such an assessment.

For doing this study, ISST research group undertook field trips to visit the WDC offices and to the rural areas where the various programmes for empowering women have been implemented. During the visits, the responsible officers of the Corporations, field officers and women beneficiaries were interviewed. Also the records maintained in the Corporation offices were extensively consulted.

Our analysis shows that most of the Corporations suffer from lack of finance, staff and infrastructural facilities at the field level. Above all, there is a general lack of direction regarding the specific roles it would undertake in order to be effective.

Many of the programmes of WDC are implemented by collaborating with other departments that results in lack of co-ordination, lack of understanding among the departments concerned and lack of timely interventions which in turn make the programme unsuccessful.

Most of the Corporations do not have their own staff at the field level to implement the programmes. The Corporations have to depend on the infrastructure created by the Rural Development or the Social Welfare Departments as the case may be. These programmes are given lower priority by the staffs of these departments since they are burdened with their own departmental work.

This raises the issue as to whether the WDC's should create their own infrastructure at the field level. Should they have their own field staff for better implementation of the programmes? Or, should they concentrate on strengthening co-ordination with other departments. The first alternative needs resources which may be difficult to generate, while the second calls for innovative institutional solutions which may not be easy to work out under the present set-up.

The study also found that many of the Managing Directors are assigned the Corporations' charge as an additional responsibility, so it is difficult for them to involve with its work thoroughly. Frequent transfers of MDs is also another reason for low effectiveness of the Corporations. Managing Directors are taken from the IAS\* cadre. This does not really serve the purpose always. Persons with a lot of experience in the local setup and having a vision for creative and innovative programmes can serve best as Managing Directors.

\* Indian Administrative Services.

The prevailing recruitment policy of the Corporations also leaves something to be desired. Vacancies are filled up by staff on deputation. Additional staff from Government departments are dumped here without looking into their interest or motivation towards the assigned job. These employees are not bothered about the success of programme implementation. They are keen simply to finish their tenure and leave the Corporation.

This study has also attempted to highlight many lacunae in programme designing and implementation strategies and has offered suggestions for changes to be brought about in the system.

## Women's Development Corporation in India : A Background

### Background and Genesis :

International Women's Year (1975) was devoted to intensified action (a) to promote equality between men and women; (b) to ensure the full integration of women in the total development effort, especially by emphasising women's responsibility and important role in economic, social cultural development at the national, regional and international levels. "The decade (1976-1985) was devoted to the advancement of women and the need for multiple strategies to achieve the equality of men and women.

The First World Conference on the International Women's Year was held at Mexico in 1975 and a Plan of Action was adopted which reads as follows.

"The establishment of interdisciplinary and multisectoral machinery within government, such as National Commissions, Women's bureaux and other bodies, with adequate staff and budget can be an effective transitional measure for accelerating the achievement of equal opportunity for women and their full integration in national life. The membership of such bodies should include both women and men, representative of groups of society responsible for making and implementing policy decisions in the public sector. Government ministries and departments (especially those responsible for education, health, labour, justice, communication and information, culture industry, trade, agriculture, rural development, social welfare, finance and planning as well as appropriate private and public agencies should be represented on them".

Such bodies should investigate the situation of women in all fields and at all levels and make recommendations for needed legislation, policies and programmes establishing priorities. Follow-up programmes should be maintained to monitor and evaluate the progress achieved within the country to assess the implementation of the plan in national plan. Many countries adopted this in full or partial manner. In September, 1985, a separate Department of Women and Child was established in India due to the pressure of the Nairobi closing decade Conference and the awareness generated by it. Particular emphasis was laid on to have a 'Women's Bureau' and its role as a co-ordination, planning unit and an advocate of women's programmes and consciousness.

The Bureau of Women's Welfare Department under the erstwhile Ministry of Social and Women's Welfare became part of the new Department and continued to be the National Machinery / nodal agency to guide, co-ordinate and review of the efforts of governmental and non-governmental organisations working for women. Besides formulating policies and programmes for the advancement of women.

For the first time 'women' were emphasised as a special target group of a newly formed Ministry of Human Resource Development. Women as target group were originally looked after by the Social Welfare Ministry with a combination of programmes for reduction of physical weakness, isolation and vulnerability. Problems such as those of old age, widow pension, working women's hostels, prostitution etc. were some of



its concerns, for Women. Women were clubbed with other target groups such as the handicapped and the SC/STs. Women's Bureau as National Machinery nodal agency was entrusted with the major responsibility of implementing the following programmes and releasing funds to CSWB.

- a) Hostel for Working Women.
- b) Setting up of employment and income generating production units with the assistance of Norwegian Agency for International Development (NORAD).
- c) Women's Training Centres/Institutions for the rehabilitation of Women in Distress.
- d) Short Stay Home for women and girls.
- e) Women's Development Corporations
- f) The scheme of Support to Training and Employment Programmes for Women (STEP).

The Bureau has also been releasing funds to the Central Social Welfare Board for the implementation of the major schemes for the benefit of women as listed below :

- 1) Socio-economic programme with the objective of providing opportunities for work and wage to needy women such as economically backward destitute, widows, deserted and disabled.
- 2) Condensed courses of education for adult women and vocational training programmes.
- 3) Training of Rural Women in Public Corporation.
- 4) Family Counselling Centres.
- 5) Programmes of creches for children of working and ailing mothers/supplementary Nutrition Programme/Integrated Pre-School project.

In India constituents of the National Machinery in terms of structures have changed and modified according to the demands. Some structures such as the National Committee on Women, State Committees on Women, The National Steering Committee etc have come and gone. The Central Social Welfare Board with 31 State Level branches to encourage voluntary effort in the field of Women's Development has been a part of it since long. Structures like Women's Development Corporation, National Commission for Women are recent entrants to the field.

The Scheme to set-up Women's Development Corporation (WDCs) in all the States and Union Territories was formulated in 1985-86. The outlay for the Plan was Rs. 16.00 crores and for the Annual Plan in 1985-86, the outlay was Rs. 50 lakhs.

According to the Scheme, the central Government was to assist the state Governments to the extend of 49 percent of the total capital cost of each Corporation. Till date fifteen WDCs have been set up in different states and UTs. Some of the Corporations were established much before the central announcement of setting up of WDCs, these

include Maharashtra, Mahila Arthik Vikas Maha Mandal Ltd., (1975), Punjab Women and Children Development and Welfare Corporation (1979) Chandigarh Child and Women Development Corporation (1982); Gujarat Women Economic Development Corporation (1981), Tamil Nadu Development Corporation (1983) and Andhra Pradesh Women's Corporative Finance Corporation Limited. Besides these, rest of the WDCs were set up under the Scheme in the states of Bihar, Himachal Pradesh, Manipur, Orissa, Uttar Pradesh, Kerala etc.

The objectives of the WDCs as envisaged in the guidelines emphasised the need for providing employment to the women from the rural and poverty sector, so that they may become economically independent and self-reliant. The other important objective was to identify women entrepreneurs, provide technical consultancy services and facilitate availability of credit through banks and other financial institutions.

The WDCs operating in Gujarat, Maharashtra, Punjab, Andhra Pradesh and Tamil Nadu were set up by the respective State Governments. The objective of setting up of the Corporations was to assist the State Government in promoting women's employment by providing technical assistance. Reviewing the performance of these five Corporations, (Azad, 1987) pointed out that the five Corporations have had varied records and no comparable parameters can be used to assess relative performance. The Tamil Nadu and Punjab Corporations have recorded higher profits than the other three Corporations. The Andhra Pradesh Corporation has a Women's Finance Corporation while the Tamil Nadu has an electronic assembly unit, printing press plus a new scheme for agricultural and technological extension in districts of Tamil Nadu. Further, she identified three issues that were not clear from the guidelines and implementation of the Women's Development Corporations : a) the target group intended to be reached by the Corporations; b) clear specifications of the size and nature of undertaking i.e whether it is to be a micro enterprise, or a relatively bigger industrial unit; and c) operational role to be adopted i.e. co-ordination or implementation.

Many structures set up with such optimism and enthusiasm to address the multifaceted problem of women's unequal status, have not addressed generic issues of women's status such as gender sub-ordination, stereo-typed & unequal power relations within the household, discrimination at work, violence inside and outside home etc. Some, which have been pre-occupied with excessive schematization of project details have often been bogged down by them. There is a tendency to look on women as beneficiaries rather than agents of change. This has taken place in many set up such as Women's Development Corporations (WDC), Central Social Welfare Board (CSWB), State Boards and in many of the cells set up within major ministries of the Government of India, as well as in the structures at the State Level. Very often the Civil servants who 'man' these structures are unable to grasp the 'essentials' or non-negotiable elements of their organisational mandates, because of lack of skills in gender analysis and lack of gender sensitivity (Sujaya, 1994). Sometimes, even these mandates are not clearly spelt out. They therefore concentrate on what they see as concrete programmatic objectives and goals like the number of women trained, number of camps held, number of women employed etc., and lose sight of more fundamental issues.

Current Debate: The WDCs were thus envisaged as part of the State Level Machinery to facilitate the National Machinery to achieve its goal

towards empowering women. However, now the debate is centred around whether these structures (WDCs) be continued or if there a need for alternative 'Institutional Mechanism' which will address the women's issues in more holistic manner.

The appropriateness of the word 'machinery' itself has been questioned. Besides being mechanistic it tends to give a static picture (Sujaya, 1994). The concept of a 'mechanism' goes beyond a finite number of organisational structures within the Government. Mechanisms could constantly innovate, could bond different types of structures in new patterns (government, voluntary organizations, educational institutions, grass root groups, local government units etc.) and could prioritise methods and processes over procedures.

In view of the 73rd & 74th Amendment to the Constitution, whereby 1/3 reservations have been made for women in Panchayats to facilitate, women's participation in the local planning, what should be the role of the WDCs? Should they restrict their role in training women for upgradation of skills to create opportunity for employment primarily in the unorganised sector? As a nodal agency in the state level what other roles should the WDC play towards advancement of women? What mechanisms do they adopt for better implementation of programmes? What type of co-ordination do they require, with whom and at what level? These are some of the issues that need to be addressed.

The scope of the present study would be to understand the structures of WDCs as they exist and their operational roles. This is necessary so that some appropriate mechanism could be suggested which would address the broader mandate of women's equality, women's right or women's empowerment rather than limiting itself to programmatic and delivery aspects alone.

The objectives & areas of investigation of the present evaluation and the procedures adopted for it are as follows:

1. To analyse the objectives specified for WDC's as given below
  - a. Tapping of institutional finance.
  - b. Identification of women entrepreneurs (both individual & groups)
  - c. Promotion of marketing.
  - d. Provision of technical consultancy services.
2. To study the structure of WDCs in terms of recruitment policy, staffing pattern, qualifications, commitment to women, professional skill and managerial expertise.
3. To analyse the problems and constraints that Women Development Corporation (WDCs) face as implementing agencies.
4. To study whether WDCs have been able to play a catalytic role by forming linkages and collaborative mechanisms with other agencies in reaching out to women.
5. To study whether the emphasis of the programmes has been primarily on poor women in both rural and urban areas.

## Methodology & Procedure:

Any assessment of the organisation's success in achieving its goal would require information about the structure of organisation and its administrative set up to implement the programmes. Therefore in this study a priority has been given to understanding the structure and the functional potential of the organisation. The major indicators considered for analysis are the size of the staff, job tenure, recruitment, group process, resource management, mechanism of implementation of programme.

To pursue the objective for the present investigation, all the 4 WDCs located in the states of Gujarat, Karnataka, Tamil Nadu & UP were visited and records maintained on the programmes were consulted for collecting data. Managing Directors, along with other responsible staff were interviewed. Also some of the project areas were visited and interviews of the trainers, officials of the collaborating agencies and the beneficiaries were recorded and analysed.

The following four chapters provide detailed reviews of the Women's Development Corporations functioning in the states of Gujarat, Karnataka, Tamil Nadu and Uttar Pradesh. This is followed by a chapter on summary of findings & a concluding chapter on recommendations.

### III

#### Gujarat Women's Economic Development Corporation

The Gujarat Women's Development Corporation Limited (GWEDC) was set up as a registered society in March 1981, under the Chairmanship of Social Defence Minister.

The major objectives have been :

- a) Economic development and integration of women into the mainstream of economy and
- b) Social justice and equality for all women.

The Corporation was converted into a company in August 1988 under the Companies Act, 1956, and started functioning effectively since January, 1989. Previously it was working under the Department of Social Welfare but that too, has been replaced by the department of Industries and Mines. The idea was that the Corporation could avail the subsidy and other financial facilities under the department. However, even in the current year, the budget has come under the heads, as directed by the department of Social Welfare.

#### Administrative set-up:

The Members of the Corporation consist of :

Non - Official / Political Members (M.P./ M.L.A.s) : Out of the 8 non official members, Chairperson is politically nominated.

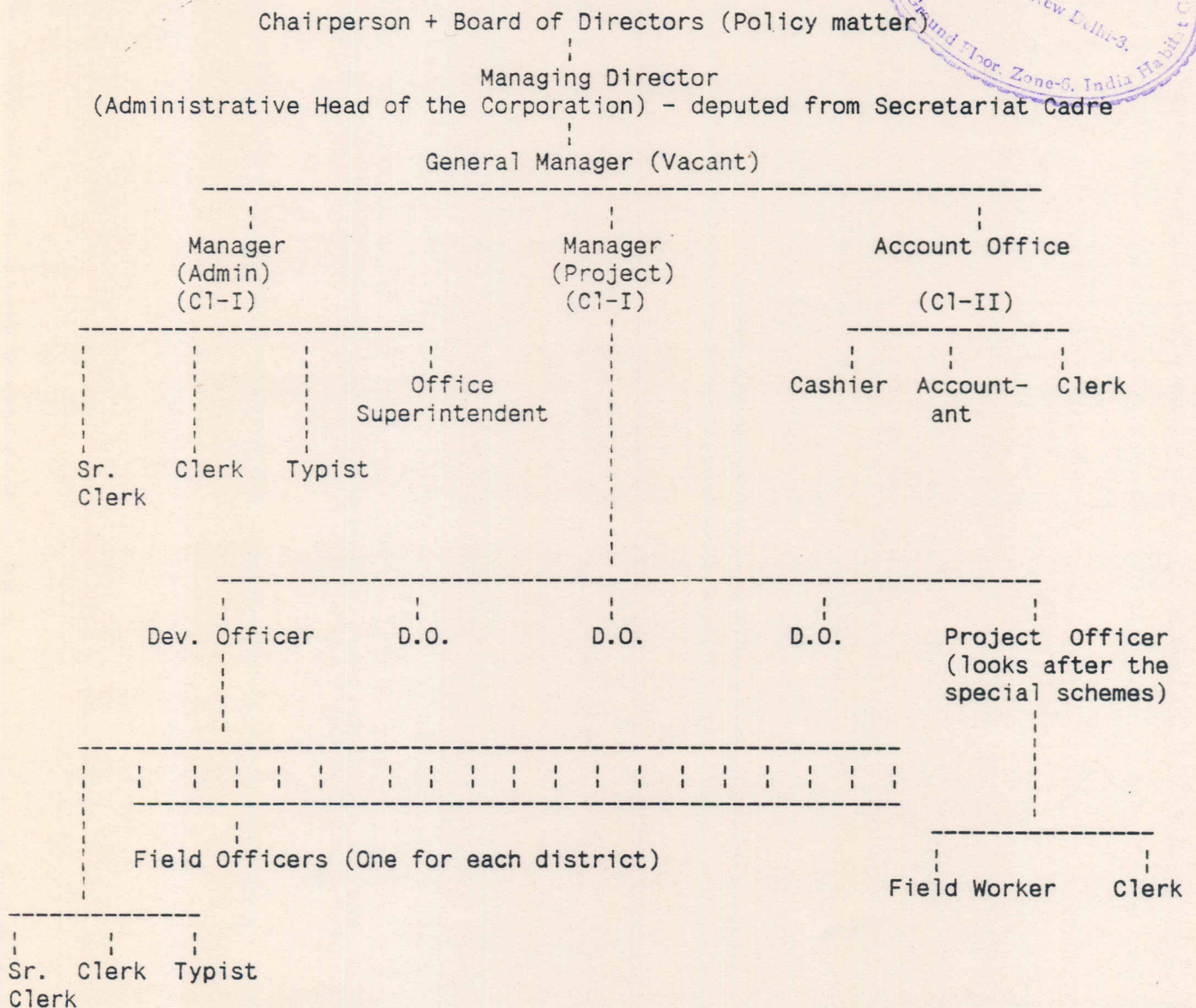
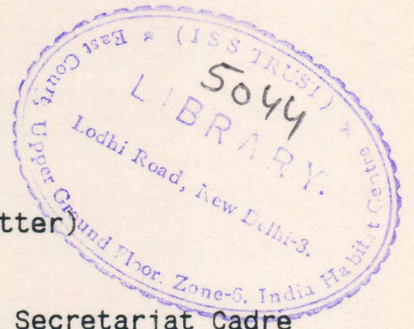
The board of directors consists of Official / Ex - Officio Members :

- i) Managing Director
- ii) Commissioner, Cottage Industries
- iii) Commissioner, Women and Child development
- iv) Commissioner, Rural Development
- v) Director, Social Defence
- vi) Secretary, Social Welfare
- vii) Financial Advisor, Social Welfare

The Corporation has a total share capital of Rs.10 crores from the Central and State Government at the rate of 49 : 51, respectively, of which it has received an amount of Rs. 277 lakhs from State and Rs. 170.05 lakh from Central Govt. Like other Women's Development Corporation, it is not getting anymore assistance from Central Govt. since 1992. It has no individual shareholder to contribute in the share capital. The entire fund comes from the State Govt. For the annual budget. The proposal prepared by the corporation is sent to the Commissioner, Cottage Industries, the controlling authority for any grant from State Govt.

**Staffing Pattern :** At present there is a staff of 27 members in the Corporation. Out of the 27 only 12 are considered employees of the Corporation and the rest are on deputation. These include senior officials from various departments of the State Govt. The following chart presents the administrative structure of GWEDC. As far as the field staff is concerned Gujarat Women's Economic Development Corporation has its own staff but inadequate in number. Table - III.1 & III.2 give the details on the core and field staff. For most purposes, it hires staff from local NGOs. These people are given extension on the project after every 29th days.

**Organisation Chart - I (Gujarat)**



**Recruitment Policy :** The Corporation has recruited 15 employees so far. This was done before it got registered under the Companies Act. The State Govt's policy was followed for recruitment. All other employees are taken on deputation from various departments.

Table - III.1

Gujarat Women Economic Development Corporation Limited, Gandhinagar.

## Office Staff

Sl. No.	Designation	Appointment	
1.	Managing Director	on Deputation	04.10.93
2.	Manager (Admn.)	on Deputation	24.09.93
	&		
	I/C General Manager		
3.	Manager (Project)	on Deputation	02.11.93
4.	Accounts Officer	on Deputation	12.03.93
5.	Development Officer	on Deputation	24.05.92
6.	Development Officer	on Deputation	
7.	Accountant	on Deputation	13.02.92
8.	A.F.C.	Core staff	12.03.89
9.	Statistical Asst.	Core staff	05.08.93
10.	A.F.C.	Core staff	01.10.86
11.	A.F.C.	on Deputation	10.05.93
12.	A.F.C.	on Deputation	29.12.92
13.	Sr. Clerk	on Deputation	01.04.93
14.	Sr. Clerk	on Deputation	04.08.93
15.	Sr. Clerk-cum-Acct.	Core staff	01.10.88
16.	A.F.C.	on Deputation	05.08.92
17.	Jr. Clerk	Core staff	03.09.89
18.	Jr. Clerk	Core staff	03.06.89
19.	Jr. Clerk	Core staff	10.11.85
20.	Jr. Clerk	on Deputation	01.09.92
21.	Typist	on Deputation	10.12.92
22.	Clerk-cum-Typist	on Deputation	05.04.90
23.	Clerk-cum-Typist	Core staff	01.10.88
24.	Driver	Core staff	08.03.89
25.	Peon	Core staff	01.11.86
26.	Peon	Core staff	01.10.88
27.	Peon	Core staff	03.09.89

Note : Out of 27 staff members, only 12 are Corporation employees proper, while the rest are on deputation.

Table - III.2

## Gujarat women Economic Development Corporation Limited

## Field Staff

Sl. No.	Designation	Appointment Details	
1.	A.F.C ARD (Rural) VIK Khedd	Core staff	01.10.86
2.	A.F.C.	on Deputation	02.04.93
3.	A.F.C. Pms.	Core Staff	01.10.88
4.	AFC Rajcot	Core Staff	03.09.89
5.	Junagarh	on Deputation	04.09.90
6.	Valsad	on Deputation	19.04.93
7.	Surat	on Deputation	15.09.93
8.	Bhurth	on Deputation	03.05.93
9.	Baroda	on Deputation	01.11.92
10.	GNWR	on Deputation	
11.	Sabarkanthar	on Deputation	27.11.91



If the Corporation feels the need for additional staff, the Managing Director gets the approval from the Chairperson and the Board of Directors and sends the proposal to the State Govt. The Govt. is supposed to send a list of eligible candidates to the Corporation for interview and selection. But for all practical purposes, it sends the selected persons only. It has been observed that qualification is not a factor for the lower rung posts. Rather experience and motivation of the candidate are counted. Salary of newly recruited person is decided by the Board of Directors. Deputation is given normally for one year which can be extended upto three years, considering interest and work performance. The state govt. is kept aware of any changes in the Corporation in terms of the annual administrative budget.

**Programmes** : In order to achieve the objectives of economic development of women, the Corporation has taken up schemes for income/employment generation. For social justice and women's equality, schemes for awareness generation, holding of workshops & seminars etc. are being implemented. Details of the on-going programmes of the corporation are as follows :

(i) Training Schemes : Training schemes for women are implemented through voluntary organisations. Recognised organisations, with proper infrastructural facilities are entrusted with training course. Duration of these training courses varies from 3 to 6 months. Each batch comprises of 15-25 trainees. The aim of these training courses is to generate income through self employment. The corporation supports such courses by providing :

- a) Stipend @ Rs. 100/- per month to each trainee except for the courses in computer, type writing, tailoring and beauty parlour and,
- b) Assistance to the organisations @ Rs. 75/- or Rs. 200/- (for technical courses) per month per trainee.

The Corporation has stopped providing stipend for the courses in type writing, tailoring and beauty parlour because it has experienced rush for these courses.

In case of the computer courses, the training expense is very high. So, instead of giving stipend to the trainees, the amount goes to the organisation to meet the expenses.

(ii) Loan and Subsidy for bankable schemes : This is meant for the individual beneficiaries who receive training under various training schemes and are interested to develop entrepreneurship with the help of loans and/or subsidies from the Corporation. The Corporation sponsors applications of eligible women to scheduled banks through any of the bankable schemes, approved by the Director of Cottage Industries. Against the loan sanctioned by the bank, the Corporation provides subsidy. On scrutiny of the applications loans are given. The bank charges interest from the beneficiaries at the rate of 12.5% on the loan amount.

The following table shows the loan amount with the rate of subsidy for different purposes and to different groups of women -

Loan amount	<u>Subsidy</u>		
	S.C.	S.T.	Others
Upto Rs.10,000/-	50%	50%	33.33%
Above Rs. 10,000/-	30%	40%	25%
For business purpose	Upto Rs. 25,000/-		-
For profession	Upto Rs. 40,000/-		-
For cottage industry	Upto Rs.60,000/-		-

There is a new addition in this scheme from the current year. Margin Money to women entrepreneurs for cottage industry, which requires investment of above Rs.60,000/- will be given subsidy @ 10% of the loan amount or Rs.15,000/-, whichever is less.

- (iii) Margin Money Assistance to co-operatives and women's groups, registered by the department of cottage industries. : The society or group submits audited accounts and claim assistance of 20% of the cost, incurred for raw materials in the previous year. The assistance is further limited to Rs.400/- per member (of society / group) whose annual income is below Rs. 9000/-. This scheme is available only to the existing co-operatives. The corporation does not insist that women's group should form the co-operatives.
- (iv) No Tender Scheme - This scheme has been undertaken to provide an assured marketing facility to the women producers group. Under a resolution of State Govt., the Departments of Government and Semi-Govt. organisations like hospitals, jails, public undertakings etc. are allowed to purchase goods from women's co-operative societies and organisations (recognised by the Directorate of Cottage Industries) without calling for quotations or tenders. Director of Cottage Industry fixes the prices of items periodically. The Corporation acts as the "Central Marketing Agency" to facilitate the supply of goods by women's organisations, to the Govt. bodies.
- (v) Demonstration of fruit preservation /cottage industries : Cottage industries to make products like chalk, candles, bakery items, soap, detergents, sweets, pickles etc. are considered suitable economic activities for rural women of low income groups because the capital required is low and the know-how can be imparted through demonstration. Preservation of fruit and food articles provide supplementary income, beside reducing wastage of food. The corporation together with Gujarat State Khadi Gramudyog Board organises three days cottage industries demonstration programmes for groups of women in different parts of the state. These programmes are organised on demand from women's organisations.

- (vi) Kutch Mahila Vikas Sangathan : The corporation in collaboration with Gujarat State Handloom and Handicrafts Development Corporation and Janvikas (Voluntary Organisation) has set up Kutch Mahila Vikas Sangathan (a society) for the holistic development of women and families of selected villages of Kutch, under the Central Govt.'s Border Area Development Programme. The project now covers 20 villages. It envisages total human resource development, having components of education, health and hygienes, skill formation, awareness building and income generation. This programme is supervised by the Development Officer of the concerning area.
- (vii) Awareness Generation Schemes : The Corporation organises seminars, workshops etc. related to women's issues, rights and opportunities, for the awareness - building of general people. It also, in collaboration with the Centre for Entrepreneurship Development, Ahemadabad, arranged workshops for the trained beneficiaries to educate them about the facilities and opportunities available for them to start enterprises on their own. Exhibitions, sponsored by the Corporation, also help to market the products of women's groups and supplement the awareness building effort.
- (viii) Retail Outlet Scheme : To facilitate the marketing of the products of women's groups, retail outlet scheme has been introduced as pilot project. The Corporation assists women producers' organisations by subsidising the rent of shops / retail outlets.
- (ix) Survey, Research : The Corporation has carried out surveys on female - headed households in rural areas, scavengers' households in Kheda and Rajkot districts and the employment potential of poor women in urban areas during the last few years. Surveys sponsored by DRDA and other such organisations are being taken up.
- (x) Nucleus Fund : If the Corporation wants to undertake a programme, which doesn't come under any of the mentioned heads, it is generally implemented under the nucleus fund. Under this scheme grant can be given to any programme depending on the need.
- (xi) Sericulture : This is the only programme sponsored by the Central Govt. under the NORAD scheme. Proposal was sent to the govt. long back for this scheme. This was implemented in Dang, Valsad and Panchmahal districts by developing some farms.

Almost all the above mentioned schemes have been implemented in each district of the state. These schemes are decided by the corporation itself. Unlike other corporations, it doesn't get any fund from the government for a particular scheme / programme. Though all the schemes are sponsored by the State Government, the budget for each scheme is not categorically mentioned. The corporation takes its own decision to implement new scheme or to discontinue a scheme etc. Table III.3 presents the achievement of GWDC in terms of financial and physical targets during 1985-90. This gives the yearwise expenditure on bankable schemes and other schemes. If we compare the achievement given in the table in terms of physical target under bankable scheme, it shows sudden increase from 1989-93. This achievement may be attributed to the fact that from 1989 onwards GWDC started working as a company under the Companies Act whereas from 1981 to 88 it was only a regis-

Table - III.3

The financial and physical targets achieved by the GWEDC from 1985-90

Year	No. of Women Beneficiaries Bankable Scheme	Other Scheme	Expenditure (Rs. in lakhs)
1985-86	918	2038	20.58
1986-87	506	1192	10.20
1987-88	424	1000	08.36
1988-89	512	7899	18.66
1989-90	1800	17118	50.00

tered society. The success may be attributed to the professional management of the finance under Companies Act which facilitated communication with banking and financial institutions. Table - III.4 describes the achievement of GWDC interms of financial and physical target from 1991 to 94.

The annual budget contains the expected expenditure for each district for each scheme, detail of the special schemes, if any, and the administrative budget. The state Govt. sanctions it and sends it through the Commissioner, Cottage Industries. The Corporation enjoys the authority to decide on the amount of expenditure under each head and can divert it from one head to another, if needed.

**Criteria for selection of beneficiaries** - The corporation has developed a guideline to identify the beneficiaries for different schemes. Economic condition, educational background and age group are the major factors. Generally women of the age group of 18-40 years, literate and from economically poor families are preferred. The requirements of educational qualification varies from scheme to scheme. It makes sure that the annual family income of beneficiary is not more than Rs. 11,800/-. There is no scheme especially for the weaker sections, i.e., women belonging to S.C., S.T. and O.B.C. Instead of going through the social background, it gives more stress on economic condition of the beneficiaries. Unmarried, divorced & destitute women are given preference.

**Mechanism of Implementation of the Project** : After the corporation registered itself under the Companies Act, all the 19 districts of Gujarat were covered for the implementation of various schemes. Due to the small geographical area, Valsad and Dang districts are supervised by one Field Officer. There are 18 field officers to supervise the programmes undertaken in the districts. These officers undertake frequent field trips to all the interior areas of the districts and make the people aware of the facilities / schemes available from the Corporation. The beneficiaries from all over the state, being aware of the scheme, come on their own to get the opportunity and report to the field officers in their respective districts.

In case of any special scheme to be launched it is decided in the monthly meeting of the corporation with Field Officers. The major problems are discussed and the strategy to implement the scheme is developed, based on the specific needs of the particular area. So, the reports and feedback of the field officers are considered an important base for developing strategies to implement the schemes.

In order to implement its schemes at the grass-root level, the corporation works in collaboration with local voluntary organisations as the latter have better rapport with the local people. Guidelines are given to the organisations to follow the pattern of service delivery system of the corporation. District level field staff supervise the performance of the organisations and report its progress in the monthly meeting of the Corporation. The reports prepared by them cover details about the programme. Field level staff have the authority to recommend new voluntary organisation to implement the programmes.

Local voluntary organisations are involved in the implementation of two major schemes of the corporation, viz., training programmes and awareness generation among women. But neither the panchayati raj structures nor the local Mahila Mandals have been taken under the purview of the corporation to implement any scheme.

**Achievements of Gujarat Women's Economic Development Corporation  
from 1990-94**

(Rupees in lakhs)

Name of the scheme	1990-91 Achievement			1991-92			1992-93 Achievement			1993-94 Achievement		
	Target	Phy	Finan	Target	Phy	Finan	Target	Phy	Finan	Target	Phy	Finan
Bankable Scheme	1500	2241	22.03	2200	1644	13.33	1200	1920	24.30	2195	1188	25.77
Training Scheme	1000	1865	18.41	1400	3447	14.72	1000	3353	20.10	8205	1731	11.62
Mahila Nursery	-	431	22.70	165	960	12.26	-	-	-	-	-	-
Margin money Scheme	4000	4797	9.76	1672	1800	3.15	2500	417	1.68	-	104	0.38
Fruit Preservation	2000	2272	0.26	1250	281	0.60	2000	-	-	-	-	-
Seminar & Exhibition	-	-	1.76	-	3720	0.83	2000	1635	0.72	-	-	1.94
Dairy	-	181	10.97	-	8	0.42	-	-	-	-	-	-
Water pump	5800	3925	14.80	-	815	0.13	-	-	-	-	-	-
No Tender	-	-	0.94	-	-	1.34	-	-	1.14	-	-	1.13
Retail Outlet	-	-	-	-	15	0.10	500	32	0.27	-	-	0.57
Nucleas fund	-	-	-	-	-	-	-	-	-	-	-	0.50
Sericulture	-	-	-	250	50	0.50	-	-	0.16	-	75	0.63
	<u>14300</u>	<u>15712</u>	<u>101.63</u>	<u>6937</u>	<u>12740</u>	<u>46.84</u>	<u>9200</u>	<u>7357</u>	<u>48.37</u>	<u>10400</u>	<u>3098</u>	<u>42.54</u>

Physical : In number (Beneficiaries)  
Financial: Rs. in Lakhs.

In case of the various training programmes, the identified local voluntary organisation sends proposal to the corporation, mentioning the type of training it wants to conduct, the duration and the basic requirements of the beneficiaries etc. As soon as the scheme is sanctioned, the organisations, through advertising in the local newspapers or by using other means, bring it to the notice of the general public and arrange interviews to select the beneficiaries following the guidelines of the Corporation. A representative from the Corporation, generally the concerned field officer, is supposed to be present, while selecting the beneficiaries. After the training is over, the organisation is directed to do the follow-up.

The Field Officers are supposed to make the beneficiaries aware of the current schemes of the corporation and how to avail of these opportunities. A regular follow-up is undertaken with the trainees. A detailed report on them is submitted to the Development officers regularly.

The NGO's are not responsible for the marketing of the products. The articles, produced during the period of training, are either kept with the organisations or given to the beneficiaries. For encouraging the individual entrepreneurs, it arranges periodical exhibition-cum-sales counter from its own fund in different parts of the state. The entrepreneurs are asked to participate with their products. A nominal rate is charged from them by the Corporation as service charge. This collection is being utilised to organise some other exhibition. However, there is no hard and fast rule about where and how many times these exhibitions have to be organised in a year.

In order to help in marketing the products produced by the women producers group the Corporation has a scheme called No-Tender Scheme. Under this scheme women producers' groups registered under Department of Cottage Industries, and Cooperative Societies are introduced to various Government and semi Government Departments like jails, hospitals, schools etc. These groups sell the products to the above mentioned bodies and send the bills to the Corporation. The Corporation claims the bills from the respective bodies by adding service charges and pays the actual amount to the women producers.

Recently, the 'Retail Outlet Scheme' has been introduced in a district or two as a pilot project. The District Industries Centre provides space to WDC to open the retail shop at concessional rates. The price structure, quality control and follow-up of marketing system is entirely done by the department of cottage industries.

It is important to note that the Corporation has no provision to provide raw-materials to the beneficiaries or to make arrangements in collaboration with other organisations for providing cheap and subsidised material.

As far as media campaign of the Corporation is concerned, one can cite running of exhibition-cum-sales counters, awareness generation camps, etc. Women come to know about the functioning of the corporation by participating in these programmes. Apart from these, NGOs and the Field Officers play a crucial role to make the people aware of the facilities and opportunities available with the Corporation and how they can utilise its services. Earlier, posters were used for this purpose.

The Corporation itself does not have any consultancy service for the beneficiaries. Earlier it had involved the Centre for Entrepreneurship Development, Ahmedabad, to organise entrepreneurship development programmes. At present, the Department of Cottage Industries is responsible for such training.

Although the Corporation is registered under the Companies Act, it has to follow the rules and regulation of the State Government since the funds comes from the State Government.

#### Views collected from the officials and the beneficiaries of the programs

The officials interviewed by the ISST study team seemed to feel that the economic aspect is given too much importance by the Gujarat Women's Development Corporation. It was felt that perhaps it is so because the Board of Directors considered that since so many other organisations are working on the social development aspect, it should do something especial on economic development of women. It is believed that root of women's social problems is the poor economic condition. Unless women are given economic empowerment, they can not fight for social justice. This is the reason why this Corporation is known as Gujarat Women's Economic Development Corporation.

During the discussions with the officials it came up that there is no separate training programme for the tribals because the efforts of NGOs are not up to the mark. If the NGOs take proper initiative for the tribals (Bheel), programmes can be implemented by the WDC for them. Otherwise, the corporation finds it difficult to undertake any programme on its own due to problems of communication, supervision etc. in the tribal areas.

Not much effort has been made by the Corporation towards the development of the tribals. A survey has been conducted on the scavengers' households in tribal areas. Apart from this, some training programmes were conducted, viz tailoring, nylon rope making etc, for the economic betterment of tribals.

There is a need for awareness generation among the tribals and for this NGO co-operation is needed which is missing. The Corporation is unable to under take any programme on its own in these tribal areas.

Adoriawass of Bhavnagar area is dominated by a tribal Community called Chhara. Some special programmes were taken for them by the Corporation but could not be implemented.

The officials are of the view that lack of professional staff and co-ordination among other departments are two of the major reason for unsuccessful implementation of programmes.

A large number of staff are on deputation. This also affects the effectiveness of the work adversely.

Visits were made to the beneficiaries of various schemes under GWEDC. It was found that some women do not know anything about the loans they have got. They said that their husbands contacted the concerned persons and got the loans. They have never been to the Corporation premises.



The Corporation does not go for follow-up of the schemes. The staff is not motivated enough to undertake this work. Naturally, the facilities go to the wrong persons. Often men use the opportunity on behalf of the female family members.

The production units that were visited were found to have marketing problem. The Corporation does not provide any support for marketing. The No-Tender Scheme of the Corporation was not found to be very useful. Many of the beneficiaries find it difficult to market their products under this scheme since it takes a lot of time to get the payment.

Under the bankable loan scheme, the Corporation has a large list of heads, so that the probability of any proposal being sanctioned is high.

Beneficiaries are not looked after by the Corporation staff after the training is over. Beneficiaries are usually unaware about what is to be done after they get their training. Even the motivated and well-informed candidates often get fed up with the bureaucratic procedures for applying loans.

Another criticism that transpired was that the useful and important newsletter of the Corporation, 'News Corps' which was very good for publicity and dissemination of information, has stopped since a few years. A number of staff members are not even aware of that. Besides, although it was proposed in the NIPPCD report that the Corporation should prepare television documentaries and posters on current women's issues, nothing has been done till now.

## IV

### Karnataka State Women's Development Corporation

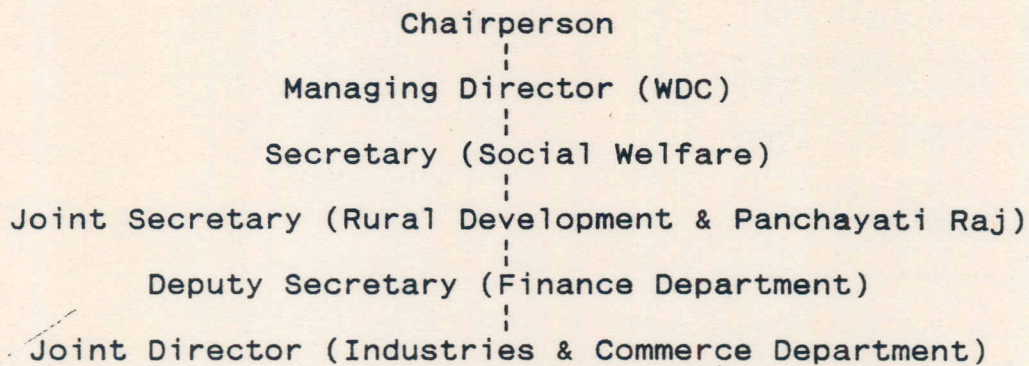
Karnataka State Women's Development Corporation Ltd, was incorporated under companies act 1956 in 1987 with an authorised share capital of Rs. 5 Crores of which 51% was to be held by the Government of Karnataka and 49% by the Government of India.

Recently, the Corporation got the permission of converting it into a non-profit co-operative society, under Section 25. This would exempt it from paying income tax. The net profit earned will not be distributed to shareholders in a way the profit earned is a source for income and same can be invested in such a way that it will generate interest. This will help the organisation to become self reliant. The organisation as society under Section 25 will be able to survive even if it does not receive the Central Government grant. Already Government has withdrawn the grant for the financial year 1993-94.

- I. The main objectives of the Corporation are :
1. To promote schemes for sustained income-generating activities among women's groups and women from the weaker sections of the society giving priority to single women and women belonging to households eligible for assistance under the Integrated Rural Development Project.
2. Identification of women entrepreneurs (individuals, co-operatives, associations etc.,)
3. Preparation of a Shelf of viable projects, and providing technical consultancy services.
4. Facilitating the availability of credit through banks and other financial institutions through the scheme of margin money assistance.
5. Promotion of marketing through the up arrangements with State Level marketing organisations.
6. Promoting and strengthening of women's co-operatives and other organisations.
7. Arranging training of beneficiaries in concerned trade, project formulation, financial management through existing institutions such as Women's Polytechnics and I.T.Is.
8. The activities of the Corporation shall only cover those sections of women who belong to those qualifying for assistance under the Integrated Rural Development Project.

### Administrative set up of the Corporation

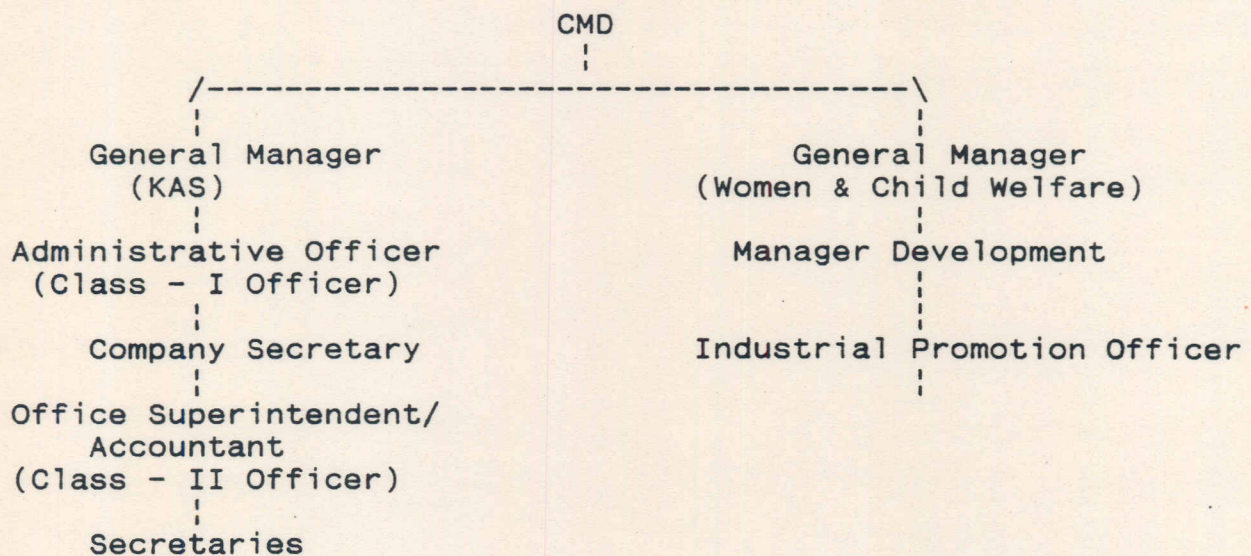
The Corporation directly comes under the Department of Women and Child Development, Ministry of Human Resources. The Board of Directors consists of :



This group acts quite strongly and has lot of say in the decision taken by the Corporation on new scheme to be implemented and developed. Any project exceeding Rs. 50,000/- needs to be approved by the board.

The Chart-I gives a detail on the organisation structure in terms of positions occupied by the staff.

#### Organisation Chart - I (Karnataka)



The total number of staff working in the Corporation is 17 at present.

Role of General Manager : (a) advice on the financial matters.  
(b) Verify the viability of different schemes.

Recruitment Policy : The organisations registered under Companies Act are supposed to enjoy a lot of autonomy in decision making. However, in case of recruitment it is not applicable at all so far as this Corporation is concerned. Any recruitment the Corporation would like to do, it has to seek permission from the monitoring and finance committee of the government. All the additional staff from different departments are sent to the Corporation on deputation.

Tenure of the Staff and Managing Director: Most of the staff come on deputation for a year or two. This hampers the continuity of the work. Similarly tenure of the Managing Director is also limited to 1-2 years.

Mechanism of Implementation of the Programmes: It implements its project with the help of Assistant Director from the Department of Women & Child Development located in the districts. The Corporation has two project officers at Ghataprabha (Belgaum District) and Jaamhandi (Bijapur District) for implementation of programmes launched for rehabilitation of devadasis in Belgaum and Bijapur Districts.

A detailed description of the various programmes implemented by the Corporation is given below.

1. Stitching of School Uniforms : School uniforms are stitched as per specification under vidya vikas scheme launched by State Government during 1988-89. It has also been ordered by Government during 92-93 that 75% of the work of stitching of uniforms in all districts shall be entrusted to Karnataka State Women's Development Corporation Ltd. Through this scheme K.S.W.D.C. helps women tailors by providing them an opportunity to earn about Rs. 20 to Rs. 30 per day for a period of about 3 months. During 1992-93 the Corporation has provided employment to 8000 women under this scheme by spending Rs. 19,84,348/-.

2. Grihakalyana Scheme : This scheme which was earlier implemented by the Department of Women & Child Development has been transferred to the K.S.W.D.C. for implementation from the year 1991-92.

This is a subsidy (25%) scheme with bank finance (75%) to enable the women to take up income generating activities like purchase of sewing machine, petty business, dairy, readymade garments, sweets preparation and selling, tea stall, fish business, and kerosin oil business etc.

3. Skill Development Programme for S.C. Women: The scheme envisages enhancing the skills of SC women to take up income generating activities or jobs to improve their economic status under this programme.

4. Devadasi Rehabilitation Programme : The programme of all round development of devadasis in the districts of Belgaum and Bijapur has been entrusted to K.S.W.D.C. It is proposed to assist devadasis and their families with skill for income generation. The following schemes have been taken up in these two districts.

(i) Handloom Weaving : KHDC has prepared a project to assist 2000 devadasis to be trained in handloom weaving to ensure regular sustained income. After completion of this programme training, these women will be given individual living cum work sheds.

(ii) Training-cum-Production Centres : Under this scheme, leather, rubber and snadal manufacturing units are set up to benefit the Devadasis.

- (iii) Educational programme for children of devadasis : To give impetus to education of children of devadasis incentive of Rs. 25 per month is provided per child if 80 percent attendance is ensured. So far 500 children have been covered under this scheme.
- (iv) Awareness programme : Awareness camps have been organised in both districts to create awareness amongst the devadasi women regarding avenues of income generation, importance of education and training for themselves and their children and that the system they follow has no religious sanctity. The focus now is in interaction with smaller-self help groups.
- a. Self Help Groups : The most important feature of devadasi rehabilitation programme is its working approach, to create awareness among the devadasi women and others. An approach of self help group has been adopted. Devadasis are identified and formed into groups in their respective villages, who meet once in a week or fortnight to discuss their various problems. It is a socially functional group & homogeneous with regard to concerns, needs and interest. Membership is voluntary with non political motivation, making participatory nature of discussions, and action programmes. Members of these groups also make savings at each meeting and keep that amount in a bank account. The group members avail loans out of this savings. About 84 self help groups are formed with 1399 members with savings of Rs. 23,000.
- b. Social Programmes : Since the devadasi system is an age old practice and can not be eradicated just by providing economic help, regular awareness campaigns organising groups and group meetings, street plays, thematic songs, display of posters, TV shows, exposure trips, non formal education, incentive allowance for school going children of devdasi women, compulsory enrolment of their wards at schools and health programmes are being implemented. As a result, Devadasis have been motivated regarding their health and their children's education.
- (v) Income Generating Activities : Devadasi women have been encouraged to take up income generating activities like poultry farm, dairy farming, petty business etc. The Corporation give 60% subsidy for this activity on loans secured from banks.
- (vi) Health Camps : Health camps are being organised in collaboration with the Health Department. In December 1992 an intensive aids detection camps were organised in Belgaum district to check 2500 devadasis in association with local medical college, department of health, Zilla parishad. An amount of Rs. 23,600 has been sanctioned for this purpose from the corporation. Table-IV.1 presents a detailed expenditure on the Devdasi Rehabilitation programme incurred by the Corporation.

Table IV.1

**Devadasi Rehabilitation Programme in Belgaum & Bijapur Dist.  
1990-93  
Physical and Financial Progress upto 1990-1993**

SL. NO.	PROGRAMME	BELGAUM DISTRICT		BIJAPUR DISTRICT		Grand Total Spent under	
		Total Beneficiaries Covered	Total Amount Released	Total Beneficiaries Covered	Total Amount Released	DRP for both districts	
						Physical	Financial
<b>I. ABSTRACT FOR 1990-91</b>							
1.	DRP Scheme (Awareness)	-	50,000.00	-	3,000.00	-	53,000.00
2.	Establishment	-	5,13,352.46	-	26,230.65	-	5,39,583.11
	<b>TOTAL</b>		<b>5,63,352.46</b>		<b>2,930.65</b>		<b>5,92,583.11</b>
<b>II. ABSTRACT FOR 1991-92</b>							
1.	Training in Handloom weaving	290	19,17,015.00	240	15,63,500.00	530	34,80,515.00
2.	Construction of living cum worksheds	143	9,00,000.00	98	-	241	9,00,000.00
3.	Subsidy for purchase of she buffaloes, sewing machines etc. (inc. generating act.)	-	-	-	-	-	-
4.	Training in woollen knitting	-	-	20	4,89,900.00	20	4,89,900.00
5.	Education incentive allowance	319	79,750.00	-	-	319	79,750.00
6.	Training-cum-production centre Chalk, soap, tailoring, food etc.	42	84,300.00	50	40,500.00	92	1,24,800.00
7.	Health Games	-	-	-	-	-	-
8.	Establishments	-	2,81,477.00	-	3,15,451.09	-	5,96,928.00
9.	Awareness programme	-	78,300.00	600	40,095.00	600	1,18,395.00
10.	Training of animators	40	32,000.00	25	8,125.00	65	40,125.00
	<b>TOTAL</b>		<b>33,72,842.00</b>	<b>1033</b>	<b>24,57,571.09</b>	<b>1867</b>	<b>58,30,413.09</b>
<b>III. ABSTRACT FOR THE YEAR 1992-93</b>							
1.	Training in Handloom weaving	194	2,10,231.00	250	5,61,600.00	444	7,71,831.00
2.	Construction of living cum worksheds	-	12,00,000.00	-	9,00,000.00	-	21,00,000.00
3.	Subsidy for IGA	246	10,82,760.00	29	1,07,100.00	275	11,89,860.00
4.	Training in woollen knitting	-	-	20	24,000.00	20	24,200.00
5.	Education incentive allowance	-	-	200	50,000.00	500	1,25,000.00
6.	Training cum production centre	300	2,18,700.00	-	-	38	2,18,700.00
7.	Health camps	38	23,600.00	-	-	2500	23,600.00
8.	Establishments	2500	3,05,420.00	-	-	-	4,31,929.00
9.	Awareness programme	-	24,500.00	-	1,26,509.00	-	34,500.00
	<b>TOTAL</b>	<b>3278</b>	<b>31,50,211.00</b>	<b>499</b>	<b>17,69,409.00</b>	<b>3777</b>	<b>49,19,620.00</b>
<b>IV. ABSTRACT FOR 93-94</b>							
1.	Training in Handloom weaving	-	16,500.00	15	7,800.00	15	24,300.00
2.	Subsidy for IGA	176	1,62,240.00	4	16,800.00	180	1,79,040.00
3.	Bankers workshop	-	7,000.00	-	-	-	7,000.00
	<b>TOTAL</b>	<b>176</b>	<b>1,85,740.00</b>	<b>19</b>	<b>24,600.00</b>	<b>195</b>	<b>2,10,340.00</b>
	<b>GRAND TOTAL</b>	<b>4288</b>	<b>72,72,145.46</b>	<b>1551</b>	<b>42,80,810.74</b>	<b>5839</b>	<b>1,15,52,956.20</b>

5. Training-cum-production centre : One of the objectives of the Corporation is to promote "schemes for sustained income generating activities to suit the targetted women group." A training cum production centre scheme to help women to acquire necessary skills through training and later engage themselves in production roduct is envisaged.

6. Miscellaneous Training Programme for Women

To promote skill development of the women belonging to lower income groups in order to take up income generating activities for supplementing family income or to improve their economic status the Corporation has taken up training programmes.

7. Awareness Campaign

The corporation has organised publicity campaigns at District Level to give wide publicity of the schemes approved, to identify suitable beneficiaries, voluntary organisations and Mahila Samajams to take up the programmes, activities. The Corporation has provided an amount of Rs. 1000/- for each district for conducting these publicity campaigns.

8. Entrepreneurs Awareness and Development Programmes

Training of women entrepreneurs through Women Development Corporation is a new scheme launched by State Government to provide basic inputs on need and awareness of self employment opportunities suitable for women below the poverty line or marginally above the poverty line, slum dwellers etc. This programme motivates, assists, identifies potential entrepreneurs by extending financial support to take up income generating activities.

During the awareness programme, the concept of over all development in respect of food, nutrition, family planning, sanitation, health, hygiene, legal support, status of women, assistance from various departments, schemes available for women etc., are covered to up date the information irrespective of rural and urban women.

Table - IV.2 describes the number of women benefitted by the various schemes implemented by the Corporation and the amount spent on each programme from 1989-93.

Future Plan : The Corporation is going to launch a programme called Rastriya Mahila Kosh. Under this scheme loan will be given to the women from poverty household to start petty business. The amount of loan is upto Rs.5000/- per beneficiary and can be repaid in easy installments.

Table - IV.2  
Number of the Beneficiaries of the Schemes Implemented by  
Karnataka State Women's Development Corporation

Name of the Scheme											Rs. in Lakhs		
	1989-90		1990-91		1991-92		1992-93		1993-94(*)		Source of Finance	Total	
	P	F	P	F	P	F	P	F	P	F		P	F
Devadasi Reh. Project	-	-	-	5.93	1867	58.30	3777	49.20	195	2.10	State and Central Government	5839	115.53
Skill Dev. for SC Women	-	-	-	-	1513	33.59	333	5.91	115	1.07	State Government	1961	40.57
Gruhakalyane	-	-	-	-	1539	16.09	1949	22.01	131	1.63	State and Central Government	3619	39.73
Trg. for women Entrepreneurs	-	-	-	-	(SC & ST 339)		(SC & ST 398)		(SC & ST 28)				
Rural Women's Dev. Project with External Asst.	-	-	-	-	-	-	-	-	-	200.00	IFAD (External Assistance)	-	200.00
Stitch Works(**)	2000	27.80	1500	15.36	8550	24.12	8000	19.84	10000	25.00	K.S.W.D.C FUNDS	30050	112.12
Trg. cum prod.	-	-	-	-	30	0.92	22	1.07	-	-	K.S.W.D.C	52	1.99
Misc. Trg. Prog.	-	-	-	-	30	1.48	1072	19.67	311	6.61	K.S.W.D.C	1413	27.76
Awareness Prg. inclgd. seminars	-	-	-	-	3310	0.23	439	0.88	76	.47	K.S.W.D.C	3825	1.58
Financial asst. for income gen. activities	-	-	-	-	-	-	-	-	50	5.00	K.S.W.D.C	50	5.00
Financial Asst. for Mktg. Act.	-	-	-	-	-	-	-	-	10	15.00	K.S.W.D.C	10	15.00
											84199	581.79	

(\*) The 93-94 column shows the achievements of the part of the year.

(\*\*) Stitching work progress includes progress during 88-89

P = Physical  
F = Financial



## VIEWS COLLECTED FROM THE OFFICIALS AND THE BENEFICIARIES OF THE IMPLEMENTED PROGRAMMES

One of the biggest programme implemented by Karnataka Development Corporation is the Devdasi Rehabilitation programme in the districts of Bijapur and Belgam. These districts are dominated by Devdasi population.

ISST research team visited some interior villages under the Jamakhandi taluka of Bijapur district to have a feed back about the programmes implemented for Devdasis. This taluka is considered to be one of the badly affected areas of the district.

The total No. of households of the taluka can be ranked population wise, as Kurbas, Lingayets, and Scheduled Castes. The major occupations of the Kurbas are cultivation and animal husbandry, whereas Lingayets are Brahmins. Generally, scheduled castes are the people, involved in the 'Devadasi' system.

There are lot of uniqueness in this tradition. Different temples have been built for Brahmins and Devadasis. These are maintained by the respective communities. The devadasis are not permitted to enter in the Brahmins' temple. As far as devdasis are concerned, the situation has become worst, these days that they don't even go to the temples, as per the rituals. They carry on their business in their homes. This fact proves that how the religious devotion has converted into a profession, the easiest way of making money.

Men from all socio-economic and religious background do to them and due to the tremendous social pressure, Devdasis have no voice to refuse anybody. The once-poor devadasi women have become economically well-off now-a-days but can't cross the social barrier. Research team met some of the educated devadasis also. Being the daughters of devadasis, they continued their schooling with the Government aid. Nevertheless, they are unable to give up the profession. One of the reasons being, nobody agrees to marry a devadasi. Generally, the children of devadasi follow the tradition as there is no male member to look after the women and secondly, they are habituated with this life-style since their childhood. Apart from these, the continuous pressure from their mother and grandmother also affects in their opting for the profession. Over and above, they just can't avoid the easy way of earning money.

Welfare measures : Several measures have been introduced by the Government for the welfare of these women. Generally these measures are implemented through WDC programme and/or other non-govt. organisations.

The scheme, undertaken by the WDC, towards this is known as Devadasi Rehabilitation Programme. The programme of all round development of devadasis in the districts of Belgaum and Bijapur has been entrusted to K.S.W.D.C. It is proposed to assist devadasis and their families with skill for income generation, education, health care and also provide them assets for income generation.

## Devdasi Rehabilitation Programme

The programme has been designed in such a manner that it would provide all round development. The programme includes training for skill development for income generation activity, education for children, health care etc.

### (i) Handloom Weaving activity :

Women Development Corporation designed this project to assist 2000 devdasis by providing training in handloom weaving to ensure regular sustained income. This was implemented with close collaboration with Karnataka Handloom Development Corporation. This is a 9 month training programme. During the training, Rs. 250 is given as stipend to each trainee. On completion of training KHDC is supposed to provide a weaving machine on a subsidised rate and raw materials. KHDC provides the wages for the finished products on the basis of standard chart. The state department is supposed to provide a living-cum-workshed to enable the beneficiaries to start their work.

### (ii) Training-cum-Production Centre :

The training cum-production centre is started at Chulki and Attani villages of Soundathi Taluk for manufacturing rubber sandle. Eighteen women have been benefitted by the scheme.

Apart from these, the State Government undertook a programme of intercaste marriage where 152 marriages took place among whom more than 50 were devdasis. An amount of Rs. 500/- was given to each couple from the Government. However, the programme has got only 10% success since most of the devdasis have gone back to their profession.

**HANNUR VILLAGE** :A group of twenty devdasis undertook training for nine months and became trained to produce Dhoti, chaddar and other rough clothes. During the training period, each of them were given stipend Rs. 250/- per month by the WDC.

The living-cum-work sheds were built by the State Government to provide one to each of them. The construction of the sheds were very poor, only mud and bricks were used. As a result during the earthquake in Bijapur all the sheds got collapsed. The beneficiaries were quite unsure of their future. Many Devdasis have gone back to their old profession and a few are still waiting for their fortune. Many of them expressed fear of unlearning the skill.

As far as awareness is concerned, the devdasis have now changed their views. Some of them have started sending their daughters to schools. Some have already married off their daughters in order to protect them from the system.

**HULLYAR VILLAGE** : In this village twenty women were trained in the 1st batch. The training for second batch got over in March 1994. Women are selected on the basis of first come first serve. We found women experienced lot of constrains while attending training. Many of them were carrying very young children with them. They have no facilities to leave the child.

During our discussion, KHDC officials clearly expressed their reluctance to give any more training. Since those who have been trained, have not yet been allocated the living-cum-workshed. The

machine given on subsidised rate remained unused and inturn KHDC is loosing interest.

**CHIMMAND VILLAGE :** In the first batch a group of 19 women had training out of whom only 9 women are continuing the work of weaving. However, all of them were given machines and raw materials for the production. The second batch also have finished their training. But due to high rate of drop-out in the first batch, the Karnataka Handloom Development Corporation (KHDC) have refused to give the facilities to the beneficiaries of second batch.

Many of the women reported of having difficulties in repairing the machine by themselves. KHDC provides the machines and raw materials, but hardly does any follow-up.

The dropped out women go to the private entrepreneurs to continue the work. This is also because they don't earn enough from the KHDC. It pays Rs. 2.60 per metre of cloth while a women can produce 15-20 metres in a day. Further, if the quality is poor, it rejects their products and pays less. Naturally, the women are not happy to work the KHDC.

We contacted Project Officer, Devadasi Rehabilitation Programmes, Bijapur district. He is the Assistant Education Officer, who has been assigned to look after project. He said there is lack of staff to cover the district. There are only two Project Implementing Officers, covering three talukas.

The Project Officer further points out that frequent change of Project staff is a factor for the poor implementation of the programme. Infact, he is the 6th Project Officer who has been assigned the job within a period of two years of implementation of the programme.

Lastly, the whole infra-structure stands on two departments, viz, department of Women and Child Development and Department of Education, under the Ministry of Human Resource Development. While implementing the schemes, no department takes proper care.

The General Manager of the WDC expressed his inability to do proper follow-up of the Devadasi Rehabilitation Programme since the Project Officers in both the districts have come on deputation and have no experience. The reason for having such officers in the project is due to the recruitment policy that the Corporation follows.

Funds are not released in time by the Central Government. Also, after getting fund, Corporation has to go through a lengthy procedure to get the construction done by the contractors hence there is a delay in construction of living-cum-workshed for Devadasis. The Stat Government realizes the urgency of the funds only when Central Government wants the feed back on the training imparted.

**Training-cum-Production Centre :** The KWDC spends a lot of money towards training programme. Under the training-cum-production centre scheme NGOs are given money to run the training programme and turn the training centre in production unit where the beneficiaries will be absorbed as employees. Maximum training is given for the traditional activities like embroidery, leather work and ready made garment. Many of these NGOs after training fail to turn it a production centre. So the trainees after getting the training remain idle. The usual problem is the marketing. Once the grant for the project is over, WDC does not do any follow-up whether beneficiaries are given any job or whether

they want to start their own business and so on. From this it appears that WDC is neither working as implementing agency nor acting as catalytic agency to facilitate training programme. Such type of projects should have technical consultant who could advise on different aspects of the project like viability of the product in terms of price, quality etc. Though the provision of technical consultancy is already mentioned in the objective but while implementation it is not given importance. Most of these projects include women from low socio-economic strata of urban area.

NGOs feel that, that the training for tailoring should be for one year so that at the end of it beneficiaries should be eligible to under take technical exam conducted by vocational training colleges. On clearing the exam, beneficiaries will have a certificate from social welfare department which in a way will help them to apply for a job or loan for business etc.

## Tamil Nadu Corporation for Development of Women Limited

The Tamil Nadu Corporation for Development of Women Limited (DeW) was incorporated as a company in December, 1983, under the Companies Act, 1956 with an authorised share capital of Rs. 100 Lakhs.

Since its inception, this Corporation has taken up a wide range of activities for providing various income generating activities for women. This Corporation has formulated these schemes and also mobilised the resources from the various financial agencies like Norwegian Agency for International Development (NORAD), Support to Employment Programme (STEP), Special central Assistance (SCA), Special Programme Funds, International Fund for Agricultural Development (IFAD) etc.

The prime objectives of the company are :

- i) To provide/create employment opportunities for women.
- ii) To identify projects, prepare project reports, guide, assist and provide escort services to women entrepreneurs in promoting and establishing their own production unit and generating more employment opportunities to women.
- iii) To conduct / arrange training programmes for development of women so that they will become more employable.
- iv) To plan, promote, undertake and assist programmes/projects in the field of village and cottage industries, handlooms, animal husbandry, agricultural and allied activities enabling women to earn a livelihood.
- v) To undertake studies on various issues relating to development of women in the state, with special emphasis on income generating activities.

**Administrative structure :** The Corporation directly comes under the control of the Directorate of Social Welfare. The Board of Directors consists of :

- a) Chairperson (Tamil Nadu Social Welfare Board)
- b) Chairperson (Corporation)
- c) Managing Director (Corporation)
- d) Director (Social Welfare)
- e) Secretary (Social Welfare)
- f) Two eminent Social Workers.

This body doesn't really take any decision as all the members are not always in touch with the work of the Corporation. So, the Corporation itself plays an important role in decision making.

The Chart I gives the detail on the organisation structure in terms of positions occupied by the staff.

TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN LIMITED, MADRAS-20

ORGANISATION CHART- I

Chairperson

Managing Director cum Project Co-ordinator

(IAS)

Project Monitoring Officer----- (1) 2500-75-3100-100-4200				Project Officers at Project Imple- mentation Units (Districts) (5) 3700-125-4700- 150-5000 (Deputed)	Financial Adviser cum Company Secretary (1) 4100-125-4850-150- 5300	Manager (Development) (1) 2200-75-2800-	Manager(Public Relations and Administration) (1) 2200-75-2800-100-1400
Rural Marketing Officer  (1) 2500/- (Consol- idated)	Asst. Programmer  (1) 1820-60- 2300-75- 3200	Admn. Asst.  (1) 1200-30- 1560-40- 2040	Statis- tical Asst.  (1) 1400-40- 1600-50- 2300-60- 2600		Manager(Accounts) (1) 2500-75-3100-100- 4200	Asst. B1 Asst. B2	Superintendent Asst. Jr.Asst. Asst. Asst. A1 A2 A3 A4
Staffs of the Tamil Nadu Women's Development Project (IFAD assisted)				Deputy Manager (Accounts) (1) 2200-75-2800-100- 4000	Accountants (4) 1400-40-1600-50- 2300-60-2600	Staffing pattern of the Corporation	

**Staffing Pattern :** Tamil Nadu Development Corporation is in existence for the last ten years. From the beginning it has a full time managing director. It was found that the total strength of WDC in terms of staff varies from 25-30. This size is considered to be just realistic from controlling and communication point of view. In a small group direct communication is possible. This also facilitates the process where each one is felt responsible and identifies herself/himself as a part of the organisation.

**Recruitment Policy :** It follows a policy, which is a bit haphazard. Government department tries to push the official from different department to join the WDC so that their load can be reduced but sometimes it becomes a painful experience. The official on deputation just do not take the job seriously. Though the organisation is autonomous but so far the recruitment is concerned no autonomy is exerted, the Corporation has to go by Govt.'s approval. But it is usually seen that people who came through the selection board are better in their performance.

**Personnel Management :** While developing a project it becomes a group process. Generally, the idea is discussed among the group in which managing director takes a lot of initiative. Once research/project officers get a clear idea of what is supposed to be done they discuss the issues with their accounts counterpart to work out the feasibility of the project from the accounts point of view. It seems there is a lot of interaction among the staff.

**Resource Management :** Till the last year, Corporation had two Capital share holders i.e. State and Central Govt. However from 1992 onwards Central Ministry has withdrawn its support. In view of this it is necessary to have more funds from the funding agency. This would solve the problem of resource crunch and also provide space for the people to learn or develop their skill. It would facilitate recruitment of good staff.

**Role of Managing Director :** He also acts as project coordinator. Any idea of a project he brings in the house is discussed in the group. The project proposal is then developed in consultation of each department. Though Manager development plays the key role but helps from technical experts and accounts department are always taken into consideration. Basically, group process is emphasized a lot in the Corporation.

**Programmes :** The various programmes implemented by the corporation can be categorised into the following categories :

- a) Units set up by the organisation:
- b) Schemes implemented by the organisation:
  - i) through voluntary organisation;
  - ii) direct employment to individuals and groups of women provided.
- c) Tamil Nadu Women's Development project;
- d) Industrial Promotion Cell;

**Implementation mechanism** : The Corporation implements the schemes through a number of well-reputed voluntary organisations. Manager (Development) of the organisation is responsible for the proper implementation of the projects. However, it has established the district officers very recently under the Tamil Nadu Women's Development Project (IFAD assisted). Project Officers also are being recruited to manage the project in those areas. The organisation gives stress on the development of rural women. So far it has covered (22) districts in the state under one or the other projects.

Among these, the work of the "Industrial Promotion Cell" is not upto the mark. It is neither providing any technical assistance to the people, in need, nor insisting the voluntary organisations to take up more work. On the other hand, it doesn't have any "expert committee" or "technical advisory board"; which can guide the organisation. It is planning to have the members from the voluntary organisations, working with it.

Table V.1 gives the details on the number of the women benefited under different schemes of the Corporation during 1992-93.

Table V.2 gives the details on the number of women benefited under skill development programme of the Corporation upto August 1993.

**Views collected from the project implementing officials, NGOs and the beneficiaries** : The research team visited the various projects implemented by the Tamil Nadu, WDC. The IFAD project has been implemented in five districts of Tamil Nadu. However, our information is limited to the Dharmapuri district only. The steps involved in implementing the project and the roles played by different functionaries are as follows:

**IFAD project implemented by WDC, Tamil Nadu** : The International Fund for Agricultural Development (IFAD) Project of Tamil Nadu Women's Development Corporation was conceived in October 1989 in Dharmapuri District of Tamilnadu. The Principal Objective of the Project is the Economic and Social upliftment of women to enhance the welfare of their families and to improve their status in the family and community. Improvement in their economic position would be achieved through increasing their income earning potential by integrating them into the regular delivery system for credit and technical support services... The objective of social advancement would be achieved through raising womens' level of awareness and fostering the confidence to strive for social change through the development of strong, cohesive groups as a source of mutual support of the women".

#### **Objectives of the Project:**

##### **Economic Development - Consisting of :**

- i) Doubling of income :
- ii) Control on income and better income management :
  - a) The woman beneficiary should have a control on her earnings. She must be aware of the income and expenditure of the activity for which she has taken economic assistance.



Table - V.1

Number of women benefited under different schemes during 1992-93

Sl. No.	Description	Sources of Funds	Grant-in-aid	Loan	Total Financial Outlay	No. of Women Benefitted
				(Rupees in Lakhs)		
1.	Assistance for setting up of Computer Software Centres.	State Government	2.00	22.00	24.00	50
2.	Setting up of spirulina growing centres through NGOs.	NORAD	3.53	-	3.53	50
3.	Setting up of training-cum-production centres in Rixin & Silk reeling and twisting units.	NORAD	4.68	4.85	9.53	76
4.	Setting up of cottage industries through Sarvodaya Sanghs	S C A	6.90	-	6.90	214
5.	Tamil Nadu Women's Development Project (Dharmapuri Salem & South Arcot Distt.)	IFAD	327.47	255.11	582.58	6672
6.	Training of Housemaids through South India Scheduled Tribe Welfare Assn., Saidapet	NORAD	0.50	-	0.50	140
7.	Extension of Tamil Nadu Women's Development Project (Madurai & Ramnathapuram Distt.)	In anticipation of IFAD approval State Govt. provided Funds.	32.96	-	32.96	-
8.	Vocational Training programmes	State Government	10.00	-	10.00	333
		Total.....	388.04	281.96	670.00	7535

Table - V.2

## SKILL DEVELOPMENT PROGRAMMES FUNDED OUT OF CORPORATIONS FUND TILL 16.8.93

Sl. No.	Course	Name & Address of the NGO	No. of beneficiaries	Duration in Months	Amount Rs.
1.	Technician (Electronics)	Quality Electronics Equipment Private Limited, Madras.	10	6	28,650/-
2.	Jolly Cement Works	Social Educational Improvement Society, 16/a, Varadappa Naicken Street, Tindivanam Taluk, South Arcot.	20	6	45,300/-
3.	Tailoring	Narbhavi T.S.Ramanujam & Mathurabhi Ketkhar Trust, 1039/1, T.H. Road, Madras-19.	20	6	40,800/-
4.	Coir Works Training	Rural Poor Development Orgn., Manalmedu, Mayiladuthurai Taluk Nagai Quaid-e-Millat District.	15	4	21,500/-
5.	Bricks Making	Rural Community Development Centre, Eachangkuppam, V.B. Ammadesam Post, Villupuram, South Arcot Dist.,	20	3	21,500/-
6.	Bricks Making	Rural Institute for Community Health Trust, Pandanallur & P.O. Thiruvaidaimarudur Taluk, Tanjor District - 609 807.	20	3	26,200/-
7.	Mat Weaving	Annai Indira Sathiya Samuga Nala Mahalir Mandram, Keelakandani (P.O.) Sivaganga Taluk, P.M.T. District	20	3	25,000/-
8.	Mat Weaving	Coastal Poor Development Action Net Work, 59, East Mada Church Road, Royapuram, Madras - 600 013.	10	3	10,950/-
9.	Cement Block & Grill Works	Society for Community Organisation and Peoples Education, P-15, IIIrd Main Road, Royapuram, Madras - 600 013.	15	4	45,000/-
10.	Handloom	Society of Good Samaritans, 6/47, I Main Road, Ramalinga Nagar, Trichy.	50	3	49,500/-
11.	Candle Making	Social Service Centre, 3/271, Bharathi Dasan Street, Ganapathy, Nagar, Vandalur, Madras - 600 048.	20	6	43,800/-

Sl. No.	Course	Name & Address of the NGO	No. of beneficiaries	Duration in Months	Amount Rs.
12.	Coir Rope Making	Community Action for Rural Development, Pulivalam, Pudukottai Distt.,	18	4	31,520/-
13.	Handloom	Human Uplift Trust, Sri Meikandaar Complex Melasridevimangalam Village Mannachanallur, Trichy.	20	4	38,300/-
14.	Coir Twisting Training	Service for Humanity & Education, 5, Santhana Konar Street, Y.M.R. Patti, Dindigul 624001.	21	4	36,000/-
15.	Mini Dairy Farm	Arunothayam Special School for Mentally Handicapped & Deaf, Parthipannor, Ramanathapuram.	25	-	1,12,700/-
16.	Lab. Technician	Centre for Community Oriented Research and Development, 36-B, Easwaran Chettian Street, Easwar Nagar, Podanur, Coimbatore - 641 023.	20	12	84,600/-
			324		6,61,320

b) Judicious expenditure and inculcating of saving habit.

iii) Increase of Assets:

The activity taken up must lead to a tangible increase in assets.

iv) Change from worker status to Worker-Manager status:

v) Continuous access to the regular credit delivery system :

The Project has the following functionaries who are responsible for Project implementation :

1. P.I.U. : Project Implementation Unit of Tamil Nadu Corporation for Development of Women at Dharmapuri.
2. N.G.O. : Non-governmental Organisation. MYRADA / PLAN and other 13 NGO's.
3. Line Departments : Department of Agriculture, Horticulture, Sericulture, Animal Husbandry and Department of Khadi and Village Industries.
4. Commercial Bank : Indian Bank.

#### Role of Project Implementation Unit:

The PIU has the key role to play of coordination in the project. Success in the Project depends on the participation of all the implementing agencies viz., NGO, Line Department and Banker. Hence it is for the PIU to take the team along. Perpetuation of an unequal relationship among the implementing agencies will not enable team work, which is essential for this project. It is thus to be recognized by the PIU, led by the Project Officer in particular that all the 4 viz., PIU, NGO, Line Department and Bank's are equal participants. Further the role of the PIU, is not restricted to economic activities. It has to lay emphasis on the objective of the project and ensure that implementation is for achieving project objectives and not merely annual economic targets.

The APOs in the PIU, including the Credit Officer are to execute the role of Assistant Project Officer i.e., similar to Project Officer. They are not to remain within the confines of their respective departments, but when attending to the field visits and problems, look that the project as a whole.

The role of PIU (of PO, APOs and Credit Officer) is thus to consist of:

- i. Coordinator.
- ii. Monitoring and Feedback - vertical and horizontal.
- iii. Conducting regular review meetings and taking follow up action.

- iv. Liaison with respective departments for role performance of that department.
- v. Attending training session of Animators, Representative, Supervisors and Beneficiaries.
- vi. Visiting the women's group for both social and economic development aspects.
- vii. Organise cluster level and district level workshops jointly with NGO.

**Role of NGO :**

- i. To participate in joint selection of potential are - block, clusters, villages - along with other participating agencies.
- ii. To conduct brief preliminary survey to identify and facilitate eligible beneficiaries (her beneficiary refers to both social and economic beneficiary) to come together for the programme.
- iii. Group formation
  - through house visits, meetings etc.
  - across caste and religion.
- iv.
  - a. Help in the selection of animators by the group
  - b. Inform PIU regarding animator selected by group along with group resolution.
- v. Assist in selection of supervisor and monitoring of their performance by participating in the selection process and subsequent assessment etc. related to supervisors.
- vi. Work continuously with the groups to make them strong, cohesive and sustainable.
- vii. Motivate and facilitate the achievement of social development aspects of the project.
- viii. Advisor and facilitator for the groups on various matters - social, economic, problem solving, community action programmes etc.,
- ix. Assist in economic development aspects (including repayment):
  - a. assist group members in selecting suitable economic activity, along with support from different line departments.
  - b. help in identification of new activities (innovative) and assist the group members in preparation of project appraisal report (latter function assisted by supervisor).

- c. participate in joint appraisal/selection along with Line Departments, PIU and Bank for selection and early sanction of economic assistance to members proposed by the groups.
  - d. assist in asset creation.
  - e. assist in the follow up for regular and timely repayment, including organising special collection drives jointly with Banks and PIU.
- x. Motivate members for regular savings and assist the members in preparation of guidelines for usage of thrift fund and monitor both savings and thrift fund usage.
  - xi. Guide the animator in proper book keeping and record maintenance.
  - xii. Training :
    - a. Planning and conducting training programme for Animators, Representatives, Supervisors, Line Departments, PIU, Banks & Staff of own and other NGOs.
    - b. Training on basic concepts of development to all group members.
    - c. Provide ongoing training and support to the Animators, Representative, Groups and Supervisors for management of savings and loan funds.
  - xiii. Organise cluster level and district level meetings and workshops jointly with PIU, which can include participation of women's groups.
  - xiv. Participate in planning and review meetings at various levels. (including monitoring and feedback of progress and problems).
  - xv. Facilitate formation of similar groups in the village and achievement of objectives of the project related to the village.
  - xvi. Help in the transition stage when DeW would be withdrawing its direct support for the groups.
  - xvii. Facilitate development of women's groups into self help groups before withdrawal.
  - xviii. Assist formation of federated structure of women's group at different levels before withdrawal.

#### **Role of the Line Departments**

- i. Information dissemination during animators' and supervisors' training, regarding various activities and developments, new technologies etc.,

- ii. Information dissemination to groups members in meetings (perhaps to groups interested members-being potential beneficiaries) on various activities, new technologies etc., and guidance.
- iii. Processing applications for sanction of loan.
- iv. Training of beneficiaries.
- v. Asset creation as member of purchase committee certification.
- vi. Continuing follow-up of activity progress and repayment.
- vii. Provision of regular services to the beneficiaries.
- viii. Attend review meetings.
- ix. Work in coordination with supervisors.

**Role of Banker :**

With the recognition of the "continuous access to the regular credit delivery system", "diversification of economic activities", and "increase in credit worthiness of the villages" as objectives of the project, it is necessary that the role of the banker is more than just related to sanction of loan. Further the effective performance of the role envisaged for the animator, representatives and supervisors is linked to the bankers role especially in relation to banking procedures, repayments etc.,

- i. Visit of groups:
  - a. to get a better understanding about the groups and establish a good rapport.
  - b. to provide information about various banking schemes.
  - c. to get first hand information about the members socio-economic condition etc.
- ii. Training of animators, representatives and supervisors:
  - in relation to banking procedure, schemes sanction criteria, insurance, repayment etc.
- iii. Joint appraisal/selection along with NGO, Line Department and PIU, of proposed beneficiaries for economic assistance.
- iv. Information dissemination of sanctions and rejections, with reasons for rejection information to all concerned.
- v. Asset creation and asset verification-periodic visits to groups and beneficiaries along with other participating agencies (or atleast NGO and PIU-supervisors) to follow up repayments.

vi. Action to be taken related to repayments.

- a. information to be sent to groups (instead of individuals) regarding repayment dues-every quarter.
- b. information to be sent to groups (instead of individuals) regarding repayment overdues-every quarter.
- c. information to be given regularly to animators/representatives and supervisors regarding dues and overdues when they visit the bank branch.
- d. participate in special collection drives to be organised at various times such as during harvest season. (organising of this special collection drive is to be done jointly by NGO, PIU and Banker).
- e. to meet the defaulters jointly with other participating agencies to apply pressure on willful defaulters.

vii. Participate in coordination/review meetings at various levels.

viii. Participate in workshop organised at various levels.

The community is represented by an Animators to each Group and Two Representative for each groups where roles are specified below :

Criteria for selecting animators:

To be selected as animator, the women should be able atleast to read and write (6th Std.), and should have capability to put knowledge in the group situation practically and should be a good communicator too.

The animator with the help of the Supervisor start forming the group by identifying the beneficiaries, and talking to them, telling them about the group and the programme and the importance and advantages in participating in the group activities.

Animator after 3 year is eligible to obtain loan for Indian Bank through the group for his/her purpose.

It is left to the group whether to retain or to carry on the group without animators after the end of the programme. If the animator is retained, the group has to pay the honorarium to animator, their own funds.

**Role of Animator :**

- i. Convene and conduct women's group meetings at regular intervals.
- ii. Create awareness of present social position, objectives of the programme and motivate for building up team spirit and team work.



- iii. Work for improvement of literacy and numerary of the group members.
- iv. Disseminate information to members about Government welfare scheme, especially in relation to health and family welfare, education etc.
- v. Disseminate information received during the training sessions to the members-eg. relating to general hygiene, environment consciousness, women and the law etc.
- vi. Facilitate group to identify appropriate income generating activities for members, co-ordinate with the bank for getting loans, create quality asset and ensure prompt repayment of bank loan.
- vii. Training the members in the procedures of bank activities.
- viii. Encourage members for collective thinking and action.
- ix. Working for improvement of socio-economic development of members.
- x. Ensure timely collection and remittance of group savings.
- xi. Maintenance of Minute Book, Accounts Book, Loan Records, Asset creation register etc.
- xii. Observing proceedings of the group meetings for passing resolutions for grant of loans.
- xiii. Ensure participation of all members of the group.
- xiv. Make regular house visits and motivate absentees to attend meetings regularly.
- xv. Attend trainings organised by NGO/Line Department PIU.
- xvi. Attend co-ordinating meetings.
- xvii. Motivating the members to act with unit and integrity and lead them to become a Self-help group.

**Role of Representatives :**

- i. Convening the group meetings at regular intervals.
- ii. Assist the animator in the achievement of programme objectives.
- iii. Operate bank account jointly with animator.
- iv. Assist in selection of beneficiaries for economic activities asset create and motivation for repayment.
- v. Help problem solving within the group.
- vi. Try to mobilise local resources for benefit of the group/village.

- vii. Management and effective use of Group savings & Loan funds.
- viii. Provide (assist) Training of group members to improve their business skills, management of their activities and understanding of credit and banking procedures.
- ix. Carry out decisions of the group.
- x. Represent the group in other forums.

The PIU has engaged services of Supervisors @ One Supervisor for every 12 groups whose role is as follows :

**Role of Supervisors:**

- i. To visit groups atleast twice a month.
- ii. To support animators to function effectively and efficiently.
  - a. guide animators/representatives to convene meetings atleast twice a month.
  - b. help the animator maintain books such as Minutes book, Cash Book, Ledgers etc.,
  - c. help the animator promote savings habit among members.
  - d. to facilitate discussions in the group regarding selection of beneficiaries for various activities including new activities and assist in Project Appraisal report preparation.
  - e. to train animators (re-inforcement of training received plus additional training on social aspects).
  - f. to motivate and assist in quality asset creation and full and timely repayments.
- iii. To ensure participation of all group members and guide group discussions.
- iv. To undertake house visits to members' houses.
- v. To support animator/beneficiary to get required documents for the bank loan.
- vi. To assist in bank documentation.
- vii. To assist and watch asset creation and maintenance.
- viii. To watch and motivate timely repayment.
- ix. To disseminate new technology/new ideas with the help of the Line Departments.
 

Supervisors can contact the Resource Persons and can organise their visits with prior approval of Project Officer.
- x. To attend training organised by NGO/Line Department/PIU.
- xi. To train group members to promote social development.

- xii. To give feedback on different activities of the groups to PIU.
- xiii. To attend review meetings at PIU.
- xiv. To attend animators meeting/training organised by NGO.
- xv. To work in close Co-ordination with NGO, PIU, Line Department and Bank.
- xvi. To organise meetings of members of women's groups within the cluster to development solidarity and tackle common issues etc.

**About the Members :** Membership is open to women who are below poverty line (annual income below Rs. 4500/-) and between the age group 18-55 years; and should be married. Widows are also eligible. In special cases unmarried women (orphans) may also avail membership. All the members (beneficiaries) are registered with Tamil Nadu Corporation for Women Development Ltd., Madras.

The main role of the members is to develop thrift in oneself, apart from participating in the other group activities. The member/beneficiaries should contribute towards the development of group funds which is nothing but the individuals saving, which is the basis for obtaining loan for oneself. The members are to participate in group activities and discuss about the problems, programmes and future needs and prospects of the group regularly and actively. The main feature is to bring homogeneity/single voice in the group.

**Saving and credit:** The group has important role to play in formal credit formation process, which is the basic for giving loan to the member and developing thrift.

In the beginning of the formation of group, Rs. 1 and Rs. 2 was collected from the members in each meeting. Now, (presently) the amount is increased to Rs. 5/- and above. To keep the record of the savings of each of individual/member an individual pass book is issued to all the member and as well as group account is opened in the Bank (Indian Bank Branch only). This is the source of fund for giving loan to the members (Security).

The loan is sanctioned to the members only after 6 month of their joining the group. The purpose of the loan or the activity for which the loan is sort, is meritoriously scrutinized by the whole group and will endorse for sanction of the loan to the Indian Bank, based on need and productivity of the purpose. All this loans have Back Subsidy\*. The loans are advanced to various activities like, Agro-forestry, Agriculture, horticulture, sericulture, Animal husbandry, cottage industry, and small consumption etc.

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 \* : Back Subsidy: The subsidy amount is deposited (F.D.) by WDC under this project in the Indian Bank (Branch) and only after the loan is repaid by the beneficiary the subsidy amount is released to them. The subsidy amount deposited will earn interest.

**Womens' Views:** Women opined that they have become independent and free. They feel that through various activities the group helped her to write and read, make her more aware. The group also looked into the well being of her family. Women have realised the importance of education and health irrespective of sex. They have been able to boost self-respect and earn status in the family and society by contributing to the family. "Things have changed from what it was 3 years ago (before the project) and now", said one woman. The people have realised the positive aspect of our activities. Now a days the villagers provide co-operation and support for all our activities / programmes.

The valuable achievement of the project is providing loan for the activities. By the proper functioning of the group, the group members are away from the clutches of the local money lenders who were exploiting them.

The women are very confident of their continuing the activities even after the withdrawal of assistance from the Corporation. Many of the group want this to be converted into co-operative societies, by merging other groups into one in the block. This will provide a huge capital base, and bigger membership and facilitate working on the same lines the way it is working at present.

**Achievement of the Project:** With the help of the above mentioned functionaries the IFAD Project is being implemented in Dharmapuri District which is a most successful Project in terms of its achievements. 20,000 women have been organised under the Project in to 788 women groups in 12 Blocks in Dharmapuri District. The savings mobilised by these groups is around 7.5 Million Rupees, which is saved by women in weekly, fortnightly meetings which are conducted regularly by the groups facilitated by NGO workers. The total common fund in these groups is around 12 Million Rupees which includes savings, Capital From MYRADA/PLAN, IVDP and other NGOs, direct financing by Indian Bank to groups, fines, bank interest, interest on internal loans etc. The number of loans issued by the groups for consumption and small productive purposes from the groups' common fund are about Rs. 40,000 Loans. The recovery of these loans is more than 95%. In addition to above, 11204 loans have been provided by Indian Bank and directly from IFAD (for nonfarm development) to the tune of 68.39 Million Rupees, since inception of the Project. The repayment of these loans is around 75% with out crediting the subsidy, which is kept as a fixed deposit, until the loan is cleared fully by the beneficiaries. The selection of beneficiaries is done by the groups themselves in the group meetings in this Project and appraisal is done subsequently by Banker, Line Department Staff, PIU Supervisors along with NGO workers. Yearwise achievement made under IFAD project is given in table-5.3. Annexure (1-4) presents annual credit (Banking) plan for 1993-94 for Dharmapur district.

**Training-cum-Production Centre Scheme :** In Tamil Nadu some of the NGOs like Society for Community Organisation (SCOPE), Madras Social Service Society (MSSS), Vinmather Educational and Rural Development Society (VERDS), Congregation of the Sisters of the Cross Charnol (CSCC), Guild of Services were visited. These centres under training-cum-production and vocational training schemes of WDC, provide training in activities like tailoring, embroidery works, coir rope making, mat weaving, cement bricks making for the construction of low cost houses. Also training is conducted for physiotherapy, nursing aid, laboratory technician etc. For all these programmes beneficiaries are selected

Table V.3

ACHIEVEMENTS MADE UNDER  
IFAD ASSISTED TAMIL NADU WOMENS DEVELOPMENT PROJECT  
DHARMAPURI DISTRICT

(YEARWISE)

Sl No.	Activity	1989-90		1990-91		1991-92		1992-93		Total	
		Phy 3	Finan 4	Phy 5	Finan 6	Phy 7	Finan 8	Phy 9	Finan 10	Phy 11	Finan 12
1.	Agriculture	-	-	372	10.85	240	16.25	455	35.63	1067	62.73
2.	Sericulture	01	4.05	381	29.65	450	37.64	468	38.29	1300	109.63
3.	Horticulture	18	1.12	191	11.43	241	16.50	269	22.00	719	51.05
4.	Animal Husbandry	201	13.45	622	33.62	1023	48.98	873	51.83	2719	147.88
5.	Khadi & Village Industries	67	2.74	380	12.88	470	18.89	592	40.22	1509	74.73
6.	Agricultural Engineering	173	6.20	520	19.93	520	37.06	546	37.13	1759	100.32
7.	Oil Seeds	-	-	75	4.88	81	5.65	-	-	156	10.53
8.	D.I.C.	-	-	92	3.22	-	-	-	-	92	3.22
		540	27.56	2633	126.46	3025	180.97	3203	225.10	9401	560.09

Physical : In Number

Financial : In Rs. Lakhs

on the basis of certain criteria. The beneficiaries should belong to the age group 18-35 years and thus family annual income should be below Rs.10,000. For all the training the educational qualification is SSLC except for tailoring and leather work. Most of the NGOs have been found to have problem of getting the funds from WDC. It takes lot of time to release the money.

Beneficiaries are very happy to have training in physiotherapy, nursing aid and laboratory technician. But most of them want there should be some standard examination system through which they are given a certificate. This will help them to qualify for job. Units providing training for tailoring and embroidery find marketing as problem. Again they feel WDC can help them creating marketing linkages, so that the training centre may turned into production unit which can provide sustainable income to the beneficiaries.

Narbhair T.S. Ramanujan and Mathur Bhai Ketkhar Trust (NRMKT) is conducting tailoring training and is of the opinion that unless the training is given for 9 months the beneficiaries are not allowed to take the exam conducted by State Family Welfare Board. However, WDC sanctions project only for 6 months.

## VI

### Uttar Pradesh Mahila Kalyan Nigam Limited

Uttar Pradesh Mahila Kalyan Nigam Limited was established in March 1988 under the Company Act 1956. It comes under the department of Women and Child Development, Directorate of Human Resource Development of the State Government.

Objectives are as follows :

1. Economic development of women.
2. To impart training for income generating activities.
3. To promote setting up of cottage industries by providing financial support.

The Corporation has a total share capital of Rs. 5 crores, of which it has got Rs. 1.09 crores till date from the Central and State Governments at the rate of 49:51, respectively. General people are not at all involved in contributing share capital. The Central Government has stopped giving its contribution since 1992, the corporation is not facing any problem because the entire responsibility is of the State Government to collect the total amount of money for it. Nevertheless, it is trying to generate money on its own through various programmes. So that it can meet a major part of its expenses in future.

Administrative set-up :

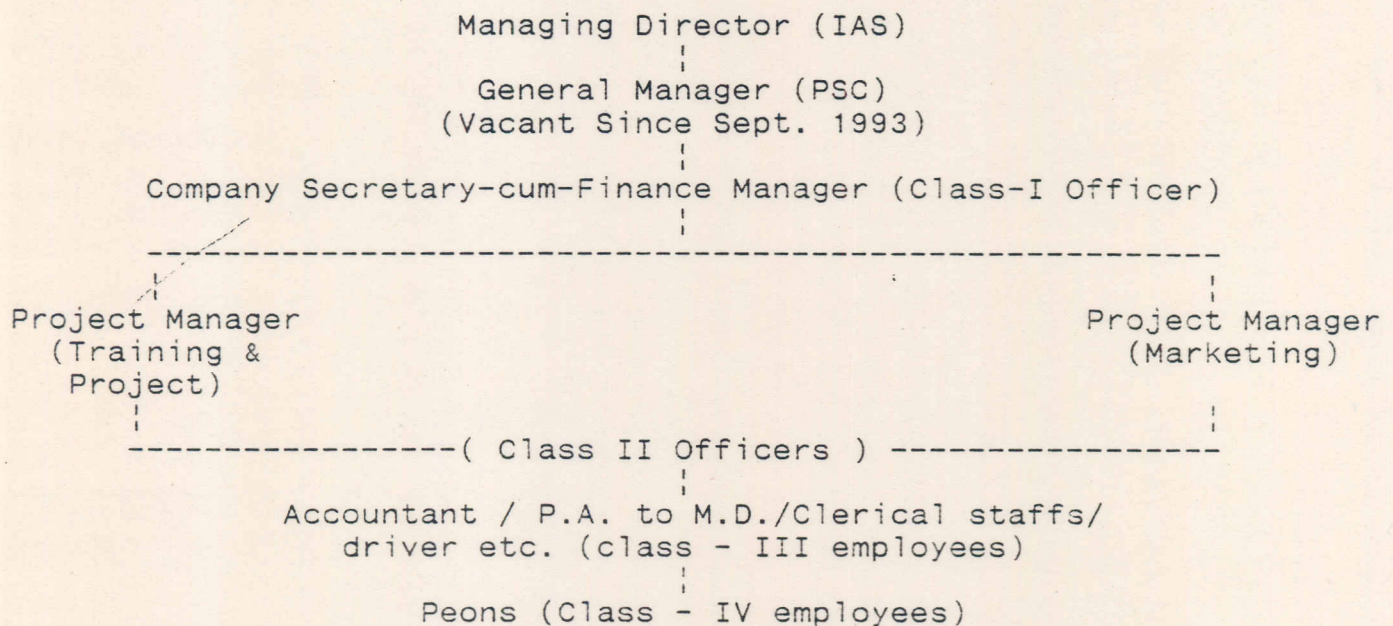
The Board of Directors consists the following persons :

1. Secretary (Mahila and Bal Vikas)  
- Ex-officio, Chairperson and Director.
2. Special Secretary (Finance Department) and
3. Joint Secretary (Bureau of Public Enterprises)

## Staffing Pattern :

Out of 18 regular staff members of the corporation, the posts of Managing Director and General Manager are filled up by deputed persons. Others are recruited through interviews. The structure of the organisation is as follow :

### Organisation Chart - I (Uttar Pradesh)



Apart from these, a marketing assistant, a fashion designer, a driver, a sweeper and five helpers are working there on daily wage basis.

## Recruitment Policy :

The top two posts are nominated by the government of U.P. while the recruitment of the Company Secretary-cum-Finance Manager is done by the Managing Director with the approval of Board of Directors. For all other posts, irrespective of any category, recruitment is done by the Managing Director. However, in any case he has to follow the guidelines, i.e. minimum qualification and experience of the candidates, laid down by the Bureau of Public Enterprises and needs the approval of the Government.

For the creation of new posts, the Corporation has to bring it to the notice of the Government through the recommendation of the Board of Directors. The Bureau of Public Enterprises sanctions it and sends candidates for interview.

It reserves 13% seats for S.C. and 31% seats for backward class people, as per government rule. In order to pay the salary of all the staff members and to meet the basic administrative expenses, the corporation spends an average of Rs. 80,000/- per month.



## Financial Aspect :

The amount of money the Corporation gets each year for running different programmes comes from the department of Women and Child Development. So the concerned department is aware of the pattern of expenditure. Only in case of organizing exhibitions or sales counters in other states, it gets a certain amount of money directly from the Cottage Industries Directorate.

The Corporation has not been able to make profit since its inception. Rather it has incurred a cumulative loss of Rs. 7.04 lakhs till now, which has been met from the paid up share capital.

## Programmes :

The Corporation has undertaken five programmes in order to achieve its objectives. The programmes are :

- (1) Kaushal Sudhar Yojana : Training-cum-Production Centres are being established for the following products under this scheme :
  - a) Chikan
  - b) Leaf Plates
  - c) Readymade Garments
  - d) Cotton Carpets
  - e) Applique Work
  - f) Artificial Gem Cutting and
  - g) Fibre Glass Moulding.
- (2) Margin Money Loan Yojana : The Corporation gets the money from the State Government for this scheme. Beneficiaries are required to apply to district level officers. The concerned officers recommend the applications to the Corporation, mentioning the amount of loan to be given. The beneficiaries receive the loan from the bank. This scheme is implemented jointly by the Corporation and the bank. The district level officers work simply as recommending authority.
- (3) Construction of Elak Shramajivi Mahila Chhatravas : The Working Women's Hostels are under construction in different places of the State. The rooms will be allocated on first-come-first serve basis. A nominal charge will be fixed for stay in the hostels and all working women will be entitled to stay there.
- (4) Vipanan Sahayata Yojana : Under this scheme, it takes care of marketing of products. The centres located in the hills and interior areas do not have facilities to sell the products. In order to help the producers, the Corporation sells their products through its sales counters.

Apart from this, the Corporation has sent a proposal to the Government for a mobile sales counter. It has been able to make a profit of 15% of the total amount spent through this scheme.

- (5) Organising exhibitions in other states : It organises fairs, exhibition-cum-sale etc., keeping in view the outlay of the products, a better publicity of its own and building awareness amongst other women's groups. These exhibitions are organised with the help of grants from the Directorate of Cottage Industries.

It is mentioned in the NIPCCD report (vol. 2 No. 5 & 6 / April-June 1989) that the Corporation planned to set up an educational aid manufacturing unit to use in anganwadis in the ICDS blocks. But nothing so far has been developed.

#### Mechanism of implementation of the programmes :

In order to implement the schemes in the field, the Corporation keeps constant touch with district level officers in every district. District level officers from different departments are requested to look after the work of WDC simultaneously with their work. Before selecting a place for implementing any scheme, Corporation calls a meeting to discuss the idea with district level officers. They are responsible for taking the required money from the Corporation and for submitting the break up of expenditures. Therefore, they also identify beneficiaries and operate the financial matters of projects. Beneficiaries are identified on the basis of the criteria laid down by the Corporation.

#### The views of beneficiaries and the officials on each of the scheme undertaken by the Uttar Pradesh (U.P.) Corporation :

The post of General Manager and Company Secretary-cum-Finance Manager are lying vacant. The Managing Director was not available, a discussion was held with the Project Manager (Training and Marketing) to find out about the ongoing schemes. The ongoing programmes were given emphasis since it was easy to identify beneficiaries and collect their views. However, in this regard the Project Manager could give only a few lists of addresses of the beneficiaries of different schemes. Currently, the Corporation has no scheme to implement. The schemes for 1993-94 are over with the closing of the financial year 1993-94. The grant for 1994-95 is yet to come. It is apparent that there is no follow up of the schemes already implemented earlier since there is official instruction to do so.

The following discussion would focus on each scheme, based on available feed back both from the officials and the beneficiaries.

- i) Kaushal Sudhar Yojana : Five Hundred women have been trained under this scheme during the last year (Annex...1). Out of these women, 120 got training for chikan in Barakanki distt., 60 for imitation ornaments in Bareilly distt., 200 for plate making in Varanasi distt and 120 for fibre moulding in Lucknow distt. In Lucknow, training was conducted in two different centres. A list of 60 beneficiaries was collected from the Corporation, who received the training from one of those centres (Annexure 2). A few, among these 60 beneficiaries, were interviewed who are residing in different corners of Lucknow.

These beneficiaries came to know about this opportunity either from their friends or from local newspapers. On the basis of the socio-economic background and interest in the training, the trainees were selected. The training programme was organised by the Corporation itself, for a period of four months. No NGO was involved for this purpose. During this period, trainees were given Rs. 250/- per month as stipend. The Instructor was also employed by the Corporation only for that period. On completion

of training, a certificate is issued to the trainees by the Corporation. After the training is over, WDC does not take any responsibility to follow it up. In other words although the aim of the programme was to help women to develop entrepreneurship, all that was achieved was that training was given which was never utilized for sustained income generation.

- ii) Margin Money Loan Scheme : This scheme has been implemented in both plains and hilly areas. The beneficiaries get loan either through the district level nodal agencies or by applying directly to the Corporation (Tables VI.1 & VI.2). The office of the 'Zila Kalyan Adhikari' or 'Bal Vikas Pariyojana Adhikari' functions as nodal agency in each district.

Some concerned officials of the nodal agencies in both plain and hilly areas of the State were interviewed in order to find out details about the scheme.

These nodal agencies started functioning since 1993 and loans are sanctioned by identifying beneficiaries on the basis of socio-economic and educational backgrounds. Also the purpose of loan and its utilisation are looked into. The agencies send recommendations to the banks for sanctioning loan.

The loan under this scheme is given for making handicrafts, preparing pickles, jams and other processed food items, running canteens etc. The beneficiaries for this schemes are identified on the basis of those who have own houses, infrastructure, raw material and marketing facilities. This is done with a view to facilitate repayment of loans. By incorporating these criteria, the poor and needy women for whom this scheme was originally planned, are neglected.

In case of loan that are sanctioned by the Corporation itself, no follow-up is done for recovery of the amount. The reason being lack of staff. This whole process reeks of favouritism. Those who do not satisfy criteria for obtaining loan, are often given loans because of their personal connections and contacts in the Corporation. The fact that the Corporation does not have broad heads under which loans can be sanctioned, makes the situation even worse.

Some of the beneficiaries of this scheme were interviewed to get an idea about the process of selection of the beneficiaries. Excerpts of the interviews are presented below.

- A. One of the beneficiaries has got Rs. 52,000/- as margin money loan. Her husband is a well paid State Government official, who has got his own flat in a multi-storied building in Lucknow. The woman has started producing chikan garments with the loan. This scheme was offered to her by the former General Manager of the Corporation. It was because the General Manager was her husband's friend. She accepted the offer, thinking that she could supplement family income and simultaneously, some poor women could start earning. At present, around 60 women are working with her, who are getting nominal piece-rate wages.

TABLE VI.1

Application for Loan to be implemented through Nodal Agency

Sno.	Janpad	Physical no.	Project Cost
1	Jhansi	01	1,88,175/-
2	Gorekhpur	01	1,30,000/-
3	Dehradun	02	1,10,000/-
4	Rampur	01	21,000/-
5	Badanu	02	2,36,500/-
6	Shahjahapur	01	26,800/-
7	Muradabad	01	42,500/-
8	Gaziabad	04	2,10,000/-
9	Lucknow	28	16,91,259/50
TOTAL.....		41	26,56,234/50

TABLE VI.2

Details of Annually released Margin Money Loans  
by the Corporation

Year	List of Beneficiaries	Amount of Margin Money
1989-90	02	3,000/-
1990-91	-	-
1991-92	03	15,000/-
1992-93	08	50,940/-
1993-94	05	35,850/-
TOTAL..	18	1,09,440/-

The produced garments are marketed in local markets. She believes that she would be able to develop a good marketing network, since profit making is the sole purpose. She needs more capital to start export of these garments. She, further has a plan to convert it into a training centre. So that, the production could remain high but she will not have to pay good salary to the workers. Now she is facing some problem to go ahead because the earlier that G.M. is no more in the Corporation.

It is to be noted that the women working with her are mostly illiterate and poor. They do not even know the rates at which the products are sold in the market. Naturally, they never demand more than the wages they get.

- B. Another beneficiary who got training organised by the WDC for producing chikan garments, surprisingly, got a loan to open a tea stall. She is from an economically poor family and knows nothing about how to get margin money loan from the Corporation. It was all done by her father, who is the servant of the former Managing Director of the Corporation.

Her father, somehow, managed the loan on her behalf and opened a tea-stall in a nearby market. And he is the person who looks after the business. The women is not at all involved in it.

Analysing such cases it becomes clear that the kind of role the Corporation plays in disbursing the loan under the scheme. Also it was gathered during discussions with the officials that the officials are least bothered to send notices to the beneficiaries to repay the loan. There are a number of cases in different districts whose loans have been sanctioned by the Corporation but the bank is reluctant to pay the loan because of the recovery problem. (Table VI.3)

- iii) Working Women's Hostel : The Corporation has undertaken a scheme to build ten women's hostels in different districts. The construction was started in 1991 but not a single hostel has been completed so far. Four hostels, in both plain and hilly areas, were visited and found partly constructed. The Project Manager said that the Corporation has released the fund and given the tender to the contractors. However, he does not know about the deadlines for those buildings to be constructed. This is because Managing Directors keep getting transferred and it becomes difficult to keep track of who has ordered what.
- iv) Marketing assistance scheme : The Corporation organises exhibition-cum-sale of the products of women entrepreneurs, periodically, in both plain and hilly areas. These exhibitions are organised for three days and the entire expenses are borne by the Corporation. The place and season is decided as per its convenience. The concerned nodal agencies and district level officers are responsible to inform all women entrepreneurs for participation.

However, the tables for both hilly and plain areas (Table VI.4 & VI.5) show that the achievements of the Corporation are dismal. It achieved only 20% of its target during 1992-93 in the

TABLE VI.3

Outstanding list of Applications for Margin Money  
in the Banks

Sno.	Janpad	Physical no.	Project Cost
1	Kanpur	63	50,50,528/-
2	Mathura	04	2,00,000/-
3	Aligarh	04	2,81,000/-
4	Gonda	21	14,31,150/-
5	Rampur	06	2,03,835/-
6	Mainpuri	06	2,10,000/-
7	Badau	02	66,666/-
8	Nainital	02	1,00,000/-
9	Shanjahpur	03	1,65,000/-
10	Illanabad	07	4,79,706/-
11	Gaziabad	10	3,96,000/-
12	Dehradun	09	6,56,000/-
13	Banda	10	3,86,100/-
TOTAL.....		147	96,25,925/-

Table VI.4

Marketing Help Project- Details of progress in Hilly Areas, upto 16-08-93

Sl.No.	Particulars of Project	Financial Approval	Received Income	Financial Consumption	Physical Target	Physical Achievement	Present women entrepreneurs	Sales (Amt. in Lakhs)
91-92	Exhibitions has been organised in hilly areas.	-	-	-	-	-		
		6.00	6.00	6.00	Almora -3	3	Not enough	Not enough
					Nanital -2	2	69+42	Not enough
					Pithoragarh-3	1	29	Not enough
					Dehradun -2	2	26+28	0.14, 0.15
					Pauri			
					Garhwal -3	-	22+38+20	0.11, 0.16, 0.1
					Tehari -3	3	Not enough	Not enough
					Garhwal			
					Chamoli -2	-	-	-
					Uttarkashi -2	2	38+30	Not enough
					Total	20	13	
92-93		6.00	6.00	6.00	Almora -3	-	Not enough	Not enough
					Nanital -2	1		
					Pithoragarh 3	-	28	0.26
					Dehradun 2	2	26+28	
					Pauri			
					Garhwal 3	-	22+38+20	-
					Tehari 3	-	Not enough	-
					Garhwal			
					Chamoli 2	-	-	-
					Uttarkashi 2	-	38+30	-
					Total	20	2	



Table VI.5

## Marketing Help Project- Details of progress in the plains, Upto 16-08-93

Sl.No.	Particulars of Project	Financial Approval	Received Income	Financial Consumption	Physical Target	Physical Achievement	Present women entrepreneurs	Sales (Amt. in Lakhs)
90-91		-	-	-	-	-		
92-92	Exhibitions has been organised in hilly areas.	4.23	4.23	4.23	Agra -1	3	Not enough	Not enough
					Muradabad -1	1	16	Not enough
					Meerut -1	1	15	Not enough
					Bareilly -1	1	25	Not enough
					Faizabad -1	0	-	-
					Allahabad -1	1	23	0.25
					Varanasi 1	1	13	0.50
					Kanpur -1	1	37	Not enough
					Jhansi -1	0	-	-
					Gorakpur -1	1	43	Not enough
					Lucknow -1	1	20	9.93
					Total	-11	11	
92-93		5.00	5.00	5.00	Agra -1	1	29	0.08
					Muradabad -1	0	-	-
					Meerut -1	0	-	-
					Bareilly -1	0	-	-
					Faizabad -1	0	-	-
					Allahabad -1	0	-	-
					Varanasi 1	0	-	-
					Kanpur -1	1	48	0.66
					Jhansi -1	0	-	Not enough
					Gorakpur -1	1	-	-
					Lucknow -1	1	16	Not enough
					Total	-11	4	

hilly areas of UP. There was no dearth of funds, rather lack of proper management and interest became the major issues. This scheme is just like a fair where the entrepreneurs come to sell their products, get an idea of market demand or the trend which help them modify the designs or quality of the products. Also more women get exposure to products that can be marketed. Currently the Corporation does not have any such programme.

Apart from this, the Corporation has a sales counter in its office to promote marketing of some of the products produced by women. But it is no more functional: it has been closed for a few months. The Marketing Manager does not take due interest to reopen it. Some women entrepreneurs came forward to take the responsibility. But they were refused permission by the Corporation. This is so inspite of the fact that individual entrepreneurs face tremendous problems marketing their products. Each entrepreneur has to develop marketing outlets on her own without any assistance from the Corporation.

- v) NORAD Scheme : Under this scheme, several training programmes had been organised by the Corporation. The same methodologies, as in Kushal Sudhar Yojana, had been followed to implement this scheme. Various training programmes were organised in different districts of the state. Annexure VI.4 shows the achievement of this programme which is not very satisfactory.

The Project Manager says that this is because of the uneven flow of funds from the Central Government. He further adds that due to political interference at different levels, the trend of work of the Corporation has been badly affected.

Most of the beneficiaries are of the view that the Corporation is unable to function effectively due to bureaucratic procedures. On the other hand staff members feel that political interference is too much. Both complaints may have an element of truth in them. The outcome is, of course, that the women continue to be deprived of the facilities and services that they were entitled to under the mandate of the Corporation.

## VII

### A Summary of Findings and Analysis of the Functioning of Women's Development Corporations in the four states

The aim of the present study has been to assess the success achieved by the Women's Development Corporations located in Gujarat, Karnataka, Tamil Nadu and Uttar Pradesh. As mentioned elsewhere, the primary objectives of these Corporations has been to provide economic opportunities to women from guidelines by the Government of India for these Corporations state that these Corporations would provide training to women for skill development facilitating self employment, provide viable projects, establish linkages with financial and technical institutions and provide technical services to women. During the 7th Five Year Plan there has been a general shift in emphasis from welfare to development objectives in women's issues and WDCs are expected to widen their scope to include somewhat broader perspectives. Overall development of women is seen to include such process as awareness-raising in order to make women self confident and self-reliant rather than simply enabling them to learn some skills to take up income generating activities.

However, commensurate with this broad perspective, it is not easy to develop quantifiable indicators to measure the extent of success. It is easy to work out the number of women trained to take up income generating activities the number of women given loans for self employment and so on. But if it is the quality of services that is to be assessed, there are no such easily quantifiable measures. Yet it is important to know if the implemented Schemes had really provided sustainable incomes to the women and whether they had helped in raising their status in the family.

In order to draw a comparative picture of the four WDCs in terms of physical and financial achievements, we have taken their performance for the year 1992-93. Table VII.I indicates the number of women benefitted along with the corresponding financial outlay during the year under the various schemes implemented by these corporations. The year 1992-93 has been chosen for the purpose since complete data for the year was available for all the four Corporations. It must be noted however that such data can at best give broad indication of the level of performance rather than its quality.

Table VII.I simply shows that Tamil Nadu Development Corporation spent Rs. 670 lakhs on 7353 beneficiaries whereas Karnataka Development Corporation spent Rs. 118.5 lakhs on 15,990 beneficiaries. Is it good or bad to spread one's resources thin? Should one reach out to as many deserving candidates as one can or should one concentrate on a smaller number providing each with more per capita assistance, thereby raising the probability of sustainability?

The activity wise analysis shows that Tamil Nadu Development Corporation spent Rs. 582.58 lakhs for the IFAD project to benefit 6672 beneficiaries. The IFAD project has been assessed to be the most successful project encountered by the ISST team, but sheer numbers, will not convey this information. Similarly in case of Karnataka Development Corporation the maximum concentration of beneficiaries is under the Devdasi programme and the stitching of uniform scheme. The stitching of uniform scheme provides work for 3 months so that sus-

Table - VII.1

Title : Physical and financial achievements of the various schemes implemented by the different corporations during the year 1992-93.

Gujarat				Karnataka			Tamil Nadu			Uttar Pradesh		
Activities	Target	Achievement (P)*	Achievement (F)**	Activities	Achievement (P)*	Achievement (F)**	Activities	Achievement (P)*	Achievement (F)**	Activities	Achievement (P)*	Achievement (F)**
Bankable scheme	1200	1920	24.30	Devdasi Project	3777	49.20	Assistance for setting up of computer & software centre.	50	24.00	Margin Money	8	0.50
Training scheme	1000	3353	20.10	Skill development for SC/ST women	333	5.91						
Mahila Nursary	-	-	-	Griha Kalyan	1949	22.01	Setting up of spiritual growing centres through NGOs.	50	3.53	Training	250	3.00
Margin Money	2250	417	1.68	Trg. for women entrepreneur	398	-						
Fruit preservation	2000	-	1.68	Stitch work	8000	19.84	Setting up of trg.-cum-prod. centres	76	9.53	-	-	-
Seminar & Exhibition	2000	1635	0.72	Trg.cum prod.	22	1.07						
Dairy	-	-	-	Misc.trg.prog.	1072	19.67	Setting up of cottage industries	214	6.90	-	-	-
Water Pump	-	-	-	Awareness prog.	439	0.88	Tamil Nadu Women's Development Project (IFAD)	6672	582.58	-	-	-
No tender scheme	-	-	1.14	Financial Asst. for IGA	-	-						
Retail Outlet	500	32	0.27	Financial Asst. for matg.Act	-	-	Trg.of house-maids	140	0.58	-	-	-
Nucleus Funds	-	-	-	-	-	-	Vocational trg. programme	333	10.00	-	-	-
Sericulture	-	-	0.16	-	-	-						
<b>Total...</b>	<b>9200</b>	<b>7357</b>	<b>48.37</b>		<b>15990</b>	<b>118.58</b>		<b>7535</b>	<b>670.00</b>		<b>258</b>	<b>3.50</b>

\* Physical Achievemnt

\*\* Financial Achievement

tainability of income is not ensured. Devdasi programme also has its limitations. Similarly, Gujarat Women's Economic Development Corporation (GWEDC) covered 7357 beneficiaries with financial outlay of Rs. 48.37 lakhs followed by Uttar Pradesh Mahila Nigam Limited which benefited 258 beneficiaries by spending Rs. 3.50 lakhs. Numbers provide the backdrop against which qualitative assessment of relative performance can be made.

The following sections provides a summary review of the functioning of the four WDCs studied for this report.

#### (i) The Gujarat Women's Economic Development Corporation

The Gujarat Women's Economic Development Corporation (GWEDC) was set up as a registered society in 1981 and was converted into a company under the Companies Act in 1989. The major objectives have been economic development of women by integrating them into the mainstream of economy and to provide social justice and equality for all women.

It has a Board of Directors consisting of many senior officers from different departments and a full time Managing Director. At field level it has district level officers who co-ordinate the projects. Also it takes the help of NGOs whenever possible for implementation of the projects. Out of the 27 staff members, only 12 are Corporation's own staff and 15 are on deputation.

#### Constraints

Lack of dedicated staff, lack of professionalism and lack of resources are identified as the major constraints. In spite of the fact that it has so many field officers to supervise the project, beneficiaries are not satisfied with the services. Most of the field officers are on deputation and are not interested in visiting interior areas.

GWDEC has failed to tap any other resources besides state and central govt. assistance.

#### Lacunae in the programmes

1. Margin money scheme has the major lacunae of providing loan to only co-operative and registered society. Individual entrepreneurs are not benefited by the scheme.
2. Under bankable scheme there is an exhaustive list of activities for which loans can be sanctioned. This list needs to be more specific and realistic. Otherwise loan can be given for any activity that may not be viable.
3. Awareness among the entrepreneurs are low. Many of them do not even know the procedure of taking loan and the very purpose of loan given to them.
4. The follow-up mechanism is very poor.
5. Marketing of products are often a problem for women entrepreneurs. Though the corporation itself act as a central marketing agency, it has not provided much help to the women.

6. The corporation fails to provide technical services to the women entrepreneurs.
7. The corporation does not take the help of Mahila Mandal or panchayat members to implement the programmes.

However, the corporation has been able to seek co-operation from Gujarat State Handloom and Handicraft Development Corporation for the holistic development of women. Some of the reasons for its success are it enjoys autonomy in taking decision to continue and discontinue a scheme; it implements scheme with the help of NGOs; it has been able to form many co-operatives of women to provide sustainable income.

#### (ii) The Karnataka Women's Development Corporation

The Karnataka Development Corporation was established in 1987 under the Companies Act. It follows the objective given in the guidelines as it is. The administrative structure comprises of Board of Directors, Chairperson, Managing Director assisted by two General and Development managers. At the field level it has two field officers for the Devdasi programme implementation. The Corporation has in total 15 staff. All are new except 3 Corporation's staff. Even the Managing Director who looks after corporation has been assigned this as additional responsibility.

#### Constraints

The constraints faced by the Corporation are lack of staff, lack of finance, lack of proper dynamic leader. The major reasons for unsuccessful implementation is the lack of follow-up; lack of dedicated and motivated staff; lack of co-ordination among the deptt. or in other words the corporation fails to seek co-operation from the departments.

#### Lacunae identified in programmes

1. Training given in any trade does not provide certificate like that of vocational centres.
2. Training centre fails to become a production centre mostly due to the marketing problem, or lack of technical knowledge.
3. On completion of training, beneficiaries are not ensured job.
4. Under stitching of uniform scheme, jobs are provided to women only for 3 months. The concept of sustainable income is missing.
5. The Corporation fails to provide technical consultancy services since it does not have its own technical cell.

#### (iii) Tamil Nadu Development Corporation for Women

Tamil Nadu Development Corporation of Women Limited was established as a company under the Companies Act in 1983. It has identified its objectives which can be carried within the state set-up. The primary objective is to provide or create employment opportunities for women,

to identify projects, guide assist and provide escort services to women entrepreneurs in promoting their production unit; to conduct training programmes for development of women; to undertake projects in the field of village and cottage industries, handlooms, animal husbandry, agricultural and allied activities; enabling women to earn a livelihood. It has 22 staff out of which 18 are corporation's staff and 4 are on deputation including the Managing Director. At field level, it has field officers who co-ordinate the IFAD projects. Most of the programmes are implemented through NGOs.

### Constraints

Lack of resources and lack of dedicated staff are constraints of the Corporation. Due to this the Corporation has not been able to do proper follow up.

### Lacunae in the programme

1. It provides training under vocational training scheme but does not provide facilities for the trainees to undertake the exams which will enable them to have a certificate from the recognised institute.
2. Under skill development training scheme, on completion of training, beneficiaries are not provided jobs.
3. Many of the NGOs who undertake the training-cum-production centre scheme, fail to convert the training centre into production centre due to lack of technical expertise.
4. The Corporation fails to provide technical assistance to the individual entrepreneurs as well as the NGOs. It does not have any technical advisory board of its own which can guide the beneficiaries / or the women on the technical aspect of the project.

### Secret of Success

However, this Corporation has been successful in implementing the IFAD project. In this project it has widen its aim. It helps economic and social upliftment of women through increasing their income earning potential by integrating them into the regular delivery system for credit and technical support services. Social advancement through raising women's level of awareness and fostering the confidence to strive for social change. This project has been successful for the following reasons.

1. Training has been given due emphasis under this project.
2. Asset creation objective has been very successful under this project, perhaps because the beneficiaries are nominated by the groups themselves.
3. High credit utilisation ratio and repayment rates are ensured through social peer group pressure by the co-group members and the process is facilitated by NGO workers.

4. The project is being reviewed by the District Controller in DPC meetings which are regularly being conducted once in 2 months. These are attended by project co-ordinator of NGO, Regional Manager of India Bank., Project officers from project implementation unit and district heads of line departments.

It may be concluded that in this project the corporation has been able to seek co-operation from all line departments, NGOs, banks and above all from the women of the villages. This provides a clear example of how the WDC can play a catalytic role rather than becoming an implementing agency itself.

(iv) The Uttar Pradesh Mahila Kalyan Nigam Ltd.,

The Uttar Pradesh Mahila Kalyan Nigam Ltd., was established in 1988 under the Companies Act. It has incurred a cumulative loss since its inception. It has a Board of Directors consisting of only 3 members which seems to be quite weak. The Corporation has 18 staff members. The objectives of the corporation have been economic development of women through training for income generating activities and promote setting up of cottage industries by providing financial support.

Constraints

Lack of staff, lack of resources and lack of dynamic leadership are some of the reasons for unsuccessful programme implementation. The Corporation staffs fail to do any follow up of the programmes.

Lacunae in the programmes

Training-cum-production centres fail to convert the centres into production units. On completion of training beneficiaries are not given jobs.

Under Marketing Assistance Scheme in the hilly areas of UP, the corporation achieved only 20% of the targets. This is mainly due to the lack of staff.

Corporation's staff are least bother to recover the loans given to the beneficiaries.

Margin money loan scheme has become less popular because of its criteria of providing loan to the women who have infrastructure, raw material and marketing facilities. This is done with a view to recover loan in a easy way. However, it lost its original objective of helping poor women by providing employment.

Out of the 10 working women's hostels, only 4 are partially constructed. Though for most of the construction part payment has been made. None of the officials are much concerned about it. This kind of irresponsible attitude is due to frequent transfer of the officials.

Although it is difficult to draw a uni-dimensional comparison of the working of four WDC's in review, it may be said that in terms of awareness creation, mobilisation as well as sustainable income generation through effective co-ordination of concerned agencies, performance of the Tamil Nadu Corporation seems to have superseded the



others. The secret of its success seems to have been couched in the ingenuity with which the corporation has been able to co-ordinate existing infrastructural facilities and services to come to the aid of women's groups. Successful utilisation of such facilities in its turn has been ensured by generating grassroots awareness and cohesion among the potential beneficiaries by involving peer-group solidarity of the kind that the Grameen Bank experiment in Bangladesh has been utilising for implementing its programmes.

There are a number of common problems faced by all the four Corporations. Adequacy of funds, commitment and continuity of service of WDC personnel and absence of inter-departmental co-ordination are some of the major problems identified. Despite inter-state diversities, certain common solutions to these problems suggest themselves. These recommendations are listed in the following chapter.

## VIII

### Recommendations

Based on the foregoing review and analysis, following recommendations may be made, which if implemented, is likely to lead to successful achievement of the corporations. These recommendations may be classified into three categories i.e. (a) Improvements in the administrative structure and related aspects (b) Resource generation (c) Programme designing and implementation mechanisms.

(a) Recommendations on improvements in the administrative structure and related aspects.

- i. Most of the organisations have between 15 & 20 members. We feel that given the nature of work, staff strength should be increased to between 25 & 30.
- ii. All the 4 Women's Development Corporations have Boards of Directors consisting of officials from different ministries, eminent social workers, etc. Mostly they meet once in a year. They should meet more often to review the work.
- iii. Recruitment of staff should be done by the Corporation according to its own needs. At present staff come on deputation from various governments. Usually these staff are least interested in the kind of work WDCs undertake while for successful functioning, WDCs need motivated and interested candidates who are gender-sensitized and committed to the cause of women. Autonomy in recruitment policy will enable the Corporations to recruit better and efficient staff.
- iv. All the Corporations have Managing Directors generally who operate on full time basis. However in Karnataka, Secretary, Child Welfare, has been assigned an additional responsibility of the Managing Director. Such situations should be avoided.
- v. Tenure is another important factor. Staff members, including the Managing Director need to serve the Corporation for at least 3 years. Frequent transfers hamper the work as well as continuity. The Uttar Pradesh Mahila Nigam's achievement has suffered a lot due to such factors. In case of direct recruitments, job contracts of not less than three years may be given to ensure continuity and commitment.
- vi. Training : Every staff needs to have orientation training about the projects to be implemented. There should also be gender sensitization training for all the staff members. Lack of gender sensitivity has been found to be one of the reasons for poor designing and implementation of the programmes.

(b) Resource Generation

All the four organisations are facing financial problems especially since the Central Government has withdrawn its support. These organisations should be allowed to generate their own resources including accepting grants from donor agencies. This will give them the requisite autonomy to design and implement innovative projects.

c. Programme Designing and Implementation Mechanism

All the Corporations have development programmes and schemes for rural poor women. One of these programmes is skill development training. Under this training scheme women are mostly given training on traditional activities like tailoring, stitching, embroidery, leather work etc. However, Tamil Nadu provides training in Nursing and physiotherapy etc. But these programmes do not assist the beneficiaries to appear in the examinations conducted by authorised boards. Without certificates of clearance from such boards, such training is not of much practical use.

- i. We recommend that WDCs should provide training in collaboration with authorised institutes or follow the same syllabus recognised by such institutes in toto so that the trainees are eligible for appearing in the requisite tests. This would also serve as a check on candidates who join such courses only for the sake of the stipend. Unless such a tie-up programme is designed it is a sheer wastage of money simply giving training for 3 to 6 months in any trade. On completion of the training many of the trainees do not get jobs as they do not possess certificates from recognised institutions.
- ii. Trainees should be exposed to market trends as a regular component of the training programmes so that they are better endowed to start own account enterprises at the conclusion of such programmes.
- iii. Three of the 4 organisations are partially dependent and one is totally dependent on the staff of the other departments. Only Gujarat and Tamil Nadu Corporations have field level staffs of their own and recently Karnataka has recruited a small number of field staff to co-ordinate the Devadasi Rehabilitation programme. Unless the Corporations have their own staff to implement the programmes, there is no direct control over the staff.
- iv. Most of the training-cum-production centres find marketing to be a problem. WDCs should try to create linkages with other agencies so that there is regular demand for their products.
- v. WDCs should provide technical services to the beneficiaries even after the training is over. The Corporations should have their own technical experts to advise women entrepreneurs.
- vi. Access to credit being a major problem for poor women, the WDCs can play a major role in providing escort services and establishing linkages with banks as well as provide margin money subsidy to such women.
- vii. WDCs should encourage NGOs to assist beneficiaries who have been trained in such trades as stitching/garments/tailoring/embroidery etc. in forming co-operatives.
- viii. WDCs should try to implement programmes through local NGO who have better access to local poor women. Before launching any programme, WDC staff should have the knowledge of the area thoroughly. Also they should carry out feasibility studies on any scheme that they may want to plan in an area.

- ix. The role of WDCs should not be limited to only giving financial support towards economic empowerment of women only but also to organise groups to raise awareness where local NGOs do not exist. It may be mentioned in this context that in Gujarat, the WDC has failed to implement any scheme in the tribal areas because of the absence of suitable NGOs.
- x. WDCs may also act as a catalyst by facilitating interactions among NGOs.
- xi. There is a need for regular follow-up of the programmes implemented by the WDCs. Usually after the training WDCs do not involve themselves at all in the affairs of their ex-trainees. In order to make the programme achieve its goal i.e. to provide the women a sustainable income by developing their skill, WDCs should follow it up till they start earning income.
- xii. There should be clear guidelines on identification of beneficiaries of these programmes, in terms of location (rural/urban) and income/asset groups.
- xiii. WDCs should act as nodal agencies at the state level and all the central schemes may be implemented through the WDCs.
- xiv. WDCs should have strong links with women's studies centres and women activists in their respective states. This would help them to understand the situation of women more clearly. Also it would give them ideas on new projects that are more holistic in nature.
- xv. WDCs should aim at playing a catalytic role in implementing the programme through NGOs, Panchayats, Mahila Mandals etc.
- xvi. WDCs should also take on a promotional role on the economic role of women through media campaigns.
- xvii. WDCs will be more successful if they allow the village women to choose and decide the pace at which they want to learn and act. Experience from Rajasthan WDP and the Mahila Samakhya clearly suggests that gender sensitive delivery systems are more successful.

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TAMILNADU WOMEN'S DEVELOPMENT PROJECT, DHARMAPURI - ANNUAL CREDIT (BANKING) PLAN FOR  
1993-94

Blockwise - Bankwise - Sectorwise Plan

Block:

Sl. No.	Sector & Name of Activity proposed in Plan	Unit Cost							TOTAL			
			No.	Amount	No.	Amount	No.	Amount	No.	Amount		
1	2	3	4	5	6	7	8	9	10	11	12	13

III. ANIMAL HUSBANDRY

1.	Two Cross breed cows with Fodder in 0.10 Ha	9500/-										
2.	Two Graded Murrach Buffaloes	9500/-										
3.	Sheep (20 + 1)	10000/-										
4.	Sheep (10 + 1)	5000/-										
5.	Broiler (200 Birds)	11500/-										
6.	Goat (3 + 1)	2000/-										

TOTAL.....

IV. SERICULTURE

1.	0.5 Acre irrigated/Pucca shed Rearing implements	19250/-										
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TOTAL.....

TAMILNADU WOMEN'S DEVELOPMENT PROJECT, DHARMAPURI - ANNUAL CREDIT (BANKING) PLAN FOR  
1993-94

Blockwise-Bankwise - Sectorwise Plan

Block:

Sl. No.	Sector & Name of Activity proposed in Plan	Unit Cost	T O T A L									
			No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13

V. KHADI AND VILLAGE INDUSTRIES (NON FARM SECTOR) :

1.	Gem Cutting	20000/-										
2.	Lime Kiln	6000/-										
3.	Kora Mat	5000/-										
4.	Cane & Bamboo	3000/-										
5.	Aloe Fibre Rope	4000/-										
6.	Brick	10000/-										
7.	Pottery	3000/-										
8.	Tamarind Processing	3000/-										
9.	Blue Metal Jelly	3000/-										
10.	Coconut Leaf hatching	4000/-										
11.	Tailoring	4000/-										
12.	Mini Flour Mill	9000/-										
13.	Laundry	5000/-										
14.	Petty Shop	3000/-										
15.	Provision Store	6000/-										
16.	Net Grinder	4000/-										

TOTAL.....

VI. ON FARM DEVELOPMENT (AG. Eng.)

VII. Bank Credit (A.P.O.)

## STATE GOVT. APPROVED SKILLED DEVELOPMENT PROJECT DETAILS UPTO 16-8-1993

YEAR	PROJECT NAME	NAME OF PLACE OF PROJECT CONDUCTED	APPROVED FINANCE (in lakhs)	RECEIVED AMT.		PHYSICAL TARGET	PHYSICAL ACHIEVE- MENT	FOR TRAINEES		TIME PERIOD OF 1 SESSION	POSITION OF WOMEN AFTER TRG.	REM
				AMT.	UTILISED			HO. OF SESSIONS				
1	2	3	4	5	6	7	8	9	10	11	12	
1989-90	Chikan Embroidery	Janpad, Lucknow	36.83	36.83	36.83	4000	4000	27	3 months	Ettonja and Bijnor, Lucknow System being developed through respective committees.		
1990-91	-	-	-	-	-	-	-	-	-	-		
1991-92	-Readymade Garments	Ilawabganj, Gonda				25	25	1	3 months	Survey yet to be done		
	-Patta Plates	-do-	1.44	1.44	1.44	25	25	1	"	"	"	
	-Cotton Dari	Shahjahanghar				25	25	1	"	"	"	
	-Chikan embroidery	Talebag, Lucknow				25	30	1	"	"	"	
		TOTAL.....	1.44	1.44	1.44	100	105	4				
1992-93	-Readymade garments	Aliganj & Ranapratap Marg Lucknow	0.826	0.826	0.826	50	50	2	3 months	Survey yet to be done.		
	-Patta plates	Bal Savika Parshikshan Sansthan, Gonda	0.675	0.675	0.675	100	100	4	1/2 months	"	"	
	-Readymade garments	-do-	0.645	0.645	0.645	50	50	2	3 months	"	"	
	-Cotton Dari	Shahjahanpur	0.854	0.854	0.854	50	50	2	"	"	"	
		TOTAL.....	3.00	3.00	3.00	250	250					
1993-94	-Chikan with Aplic	Barabanki	2.04			120	-	2	6 months	Will be started at the end of August.		
	-Artificial diamond cutting	Bareli	1.60	3.00		60	-	2	3 months	"	"	
	-Patta plates prog.	Varanasi	1.26			200	-	4	1/2 months	"	"	
	-Fibre Moulding prog. (details attached)	Lucknow	2.10			120	-	2	4 months	"	"	
		TOTAL.....	7.00	3.00	-	500	-					
		GRAND TOTAL.....	48.27	44.27	41.27	4850	4350					

## LAND BASED DETAILS

Sl.No.	Name of the place & Address	Date of the Project	No. of Beds	Total amt. of the Project	Area (Sq. Mts.)	State Assistan (50 percent)
1.	Agra Nehru Enclave Residential Project, Samsabadh Road, Agra.	26.03.1991	58	27.51	875	4.67
2.	Varanasi Lalpur Residential Project, Lalpur Road, Varanasi.	26.03.1991	58	24.03	825	2.93
3.	Allahabad Shringvarpuram Reside- ntial Project, Fafamau Allahabad.	26.03.1992	58	24.46	900	3.15
4.	Lucknow Aliganj Residential Project-Sector D.S. Sitapur Road, Lucknow.	26.03.1992	174	86.31	2700	15.90
5.	Faizabad Ajanipuram Residential Project, Faizabad.	31.03.1992	48	21.89	775	1.91
6.	Gorakpur, Suryavihar Residential Project, Near to Ram- Lila Ground, Gorakpur.	31.03.1992	58	29.36	900	4.26
7.	Kanpur Khyorabangar Residen- tial Project, Near Kesa Colony, Kanpur.	31.03.1992	178	89.20	3000	13.02
8.	Almora Municipal Khalitta, Almora.	31.03.1992	58	29.09	775	1.15
9.	Haldwani Peoples College Complex, Rampur Road, Haldwani.	31.03.1992	58	26.57	900	2.32
10.	Dehradun 86-A, Rajpur Road, Dehradun.	31.03.1992	58	35.37	900	5.60
Total.....			806	393.79		54.91

Approved Amount

State Assistance (percent)	Total	Expenditure for purchase of land	Date of Acquiring the land	Approved Amount		Total Expen- diture in construction	Received Central Assistan		Installation amo	
				State Assist- ance (25 %)	Centre Assist- ance (75 %)		Date	Installation amo		
4.67	9.34	9.34	18.10.1991	4.54	13.63	18.17	10.04.91	1st	3.06	12
							23.03.92	2nd	3.06	
							21.01.93	3rd	3.06	
							19.04.93	4th	3.06	
2.93	5.86	5.86	20.06.1992	4.54	13.63	18.17	10.04.91	1st	3.06	6
							19.04.93	2nd	3.06	
3.15	6.30	6.30	22.06.1992	4.54	13.63	18.17	27.04.92	1st	3.06	6
							19.04.93	2nd	3.06	
5.90	31.80	31.80	29.05.1992	13.63	40.88	54.51	20.04.92	1st	9.20	18
							19.04.93	2nd	9.20	
1.91	3.82	3.82	10.07.1992	4.52	13.55	18.07	01.07.92	1st	3.05	3
4.26	8.52	8.52	06.11.1992	5.21	15.63	20.84	08.07.92	1st	3.51	7
							19.04.93	2nd	3.51	
3.02	26.04	23.10	29.10.1992	15.79	47.37	63.16	01.07.92	1st	10.66	10
1.15	2.30	1.96	23.07.1992	6.70	20.09	26.79	27.04.92	1st	4.50	9
							19.04.93	2nd	4.50	
2.32	4.64	4.05	19.05.1992	5.48	16.45	21.93	01.07.92	1st	3.70	3
5.60	11.20	8.80	19.01.1993	6.04	18.13	24.17	20.04.92	1st	4.08	7
4.91	109.82	102.93		212.98	70.99	283.97				8

Received amount

Sl. No.	Received State Assistance Date ; Installment amount	Total	Date	Installment Amount	Total	Expenditure by the construction Institution	Physical progress
			11.01.91	1st 4.09			Construction work upto the three level. Finishing work in progress.
			13.04.92	2nd 3.07			
			05.08.92	3rd 3.50			
			03.02.93	4th 3.09			
24	31.3.91 4.54	16.79	07.06.93	5th 3.07	16.82	20.27	
			03.08.92	1st 4.50	4.50	0.45	
12	31.3.91 4.54	10.66					
			18.01.93	1st 4.20			Construction work at 'Ground Level' 40% completed. Rest in progress.
			03.08.93	2nd 4.20	8.40	4.50	
			16.09.92	1st 10.00			
40	29.04.92 13.63	32.03	12.03.93	- 2.26			
			14.06.93	2nd 12.27	24.53	12.26	Ground level's work upto the lentiil completed. Rest in progress.
05	24.09.92 4.52	7.57	01.12.92	1st 3.00			Ground level work completed. "Chiani" in progress in the first floor. Initial construction work in progress.
			12.03.93	- 1.07			
			07.06.93	2nd 4.07	8.34	4.06	
			02.02.93	1st 2.50			Construction work not started. Efforts for "registration" going on.
02	24.09.92 5.21	12.23	12.03.93	- 2.18	4.68	0.41	
06	24.09.92 15.79	26.45	02.02.93	1st 5.00			
			12.03.93	- 9.21	14.21	0.11	
00	06.04.92 1.50	15.70	17.10.92	1st 4.50			Draft proposal for expenditure being worked out by the construction agency.
	24.09.92 5.20		12.03.93	- 1.50	6.00	0.79	
			23.09.92	1st 4.50			
00	17.01.92 5.48	9.18	12.03.93	- 0.43			80% plaster done on the ground level and on the first floor work completed upto the lentiil. Rest in progress.
			17.05.93	2nd 4.93	9.86	10.15	
	16.04.92 1.36						Building plan under consideration of the Development corporation, Dehradun.
08	24.09.92 4.68	10.12	08.07.93	1st 5.44	5.44	-	
19	70.99	151.39			102.58	53.00	

DETAILS OF THE SELECTED TRAINEES FOR GETTING TRAINING IN DIFFERENT PROGRAMMES  
UNDER THE UTTAR PRADESH WOMEN WELFARE CORPORATION LIMITED

YEAR & NAME OF THE TRG.	ADDRESS OF THE TRG. PLACE	TRG. DURATION FROM-TO	SNO.	NAME OF TRAINEES	FATHER/HUSBAND	ADDRESS	AGE
Fibre Moulding Training	B-53, Sector H Aliganj, Lucknow	15-9-1993	1	Ms. Babita Rawat	Sh.Munna Lal Rawat	HNo. 495/134, Mayanagar Dalibanj, Lucknow	17
		14-1-1994	2	Ms. Shama Khan	Sh. Bakridi Khan	Hno. 86, LDA Colony Aalambagh	17
			3	Mrs. Meera Dube	Sh.Umesh Chand Dube	ED/721/Sector Q, Aliganj, Lucknow	29
			4	Ms. Pramila Chauhan	Sh.Nandlal Chauhan	Type-2/5B, Aliganj, Lucknow	18
			5	Ms. SUnita Srivastva	Sh.Ram Narayan Srivastva	5/862, Vikas Nagar	25
			6	Ms. Madhubala Thapa	Sh. Kashiram Thapa	Type-1/61, Aliganj	16
			7	Ms. Shalini Jayaswal	Sh.Shayam Sunder Jayaswal	Hno. 114, Hasanganj Sahmay, Daliganj	17
			8	Mrs. Sarita Trivedi	Sh. Rajesh Trivedi	Sector F, Janakipuram	20
			9	Ms. Shanti Kesi	Sh. Tek Bhadur Kesi	Type-1/10, Aliganj	18
			10	Ms. Mamta Tiwari	Sh. B.S. Tiwari	Sector 4/48, Vikas Nagar	16
			11	Ms. Garima Verma	Sh. Jawala Prasad Verma	551/57, SEctor4, Aliganj	18
			12	Mrs. Shama Agarwal	Sh. Sudhir Kumar Agarwal	228, Rajendar Nagar	38
			13	Ms. Shanti Bora	Sh. Gopal Singh Bora	Type-4/M, 139, Aliganj	16
			14	Mrs. Sunita Shukla	Sh. Ganedra Kumar Shukla	ES 1/421, Aliganj	27
			15	Ms. Rajni Ajwani	Late Sh. Himmat Singh	117/24, Jambur Khana	21
			16	Ms. Tej Rani Yadav	Sh. Kunj Bihari Yadav	117/172, Jambur Khana	24
			17	Ms. Kamini Gupta	Sh. Pitambar Prasad Gupta	320/5, Vikas Nagar	21
			18	Ms. Mamta Srivastva	Sh. Hariom Bhadur Shri	655/3, Vikas Nagar	21
			19	Ms. Ratna Singh	Sh. Suresh Singh	Type-1, Sector K, Aliganj	16
			20	Ms. Mahima Mishra	Sh. Prem Prakesh Mishra	Hasanganj, Daliganj	17
			21	Ms. Rita Rawat	Sh. R.D. Rawat	Sarai, Hasanganj, Daliganj	17
			22	Ms. Mamta Verma	Sh. Shiv Pratap Verma	Sector A, Aliganj	17
			23	Ms. Shashi Shukla	Sh. R.K. Shukla	Sitapur Road Aliganj	18
			24	Mrs. Lakshmi Rav	Sh.M.K. Rao	LDA Colony	33
			25	Ms. Mitu Singh	Sh. Vinay Kumar Singh	Kendrachel Colony, Aliganj	18
			26	Ms. Poonam Sharma	Sh. Babu Lal Sharma	Sector J, Aliganj	20
			27	Ms. Yogita Tekchandani	Sh.Harish Chander	Sector D, Aliganj	21

		lekhandani		
28	Ms. Sandhya Singh	Sh. Inder Sen Singh	Badshah Nagar, Lucknow	24
29	Ms. Sulochana Kabtiyal	Sh. R.D. Kabtiyal	LDA Colony	19
30	Ms. Pushpa Tiwari	Sh. Shiv Sahay Tiwari	Vikas Nagar Aliganj	28
31	Ms. Shivani Shrivastav	Sh. Vijay Prakesh Verma	Badshah Nagar	21
32	Ms. Kirti Vaishay	Sh. Parshuram Vaishay	LDA Colony, Aliganj	26
33	Mrs. Manjeet Kaur	Late Mahendra Singh	Lajpat Nagar, Lucknow	28
34	Ms. Rekha Iiedsani	Sh. L.P. Iiedsani	Sector H, Aliganj	25
35	Ms. Ophia Bano	Sh. Mohd. Rasid	Jamburkhana, Lucknow	30
36	Ms. Puja Srivastva	Sh. Ramakant Lal Srivastva	Sector J, Aliganj	22
37	Ms. Shashi Verma	Sh. Bhagoti Prasad Verma	Sector A, Aliganj	18
38	Ms. Archana Kamrakar	Sh. Halini Karmakar	Sector J, Aliganj	20
39	Ms. Renu Mishra	Sh. J.P. Mishra	Sector J, Aliganj	29
40	Ms. Anita Verma	Sh. Shiv Shankar Verma	Sector A, Aliganj	24
41	Mrs. Urmila Tiwari	Sh. Vipin Kumar Tiwari	Sector Q, Aliganj	29
42	Ms. Abha Sharma	Sh. Shom Dutt Sharma	Janaki Puram, Lucknow	25
43	Ms. Renu Bari	Late Sh. Ram Bari	Jambur Khana, Lucknow	22
44	Ms. Sunita Tiwari	Sh. Ram Sagar Tiwari	Sector F, Janakipiram	23
45	Mrs. Anita Khana	Sh. Kuwar Ji Khana		25
46	Ms. Kavita Gupta	Late Aunkar Math Gupta	Nishantganj, Lusknow	20
47	Mrs. Hemi Gupta	Late Sh. Faja Ram Gupta	Sector S, Aliganj	31
48	Ms. Sarita Joshi	Sh. D.C. Joshi	Kalyan Pur	25
49	Ms. Madhu Vaishay	Sh. B.M.L. Vaishay	Babuganj, Lucknow	23
50	Ms. Indu Pathak	Sh. Shiv Prasad Pathak	Sector H, Aliganj	22
51	Ms. Pinki Kesarwani	Sh. Ram Narayan Kesarvani	Nishant Ganj, Lucknow	19
52	Ms. Sangeeta Gupta	Sh. Budh Sen Gupta	Nishant Ganj, Lucknow	21
53	Ms. Shehnaz Fatma	Sh. Riyaz Ahmed	Malka Geti Fatak, Lucknow	28
54	Mrs. Vinita Sinha	Sh. H.P. Sinha	Vikas Nagar, Lucknow	30
55	Ms. Archana Rastogi	Sh. K.S. Rastogi	Indira Nagar, Lucknow	21
56	Ms. Urmila Singh	Sh. Pratap Singh	Indira Nagar, Lucknow	23
57	Ms. Suman Sexana	Sh. Shayam Sunder Lal	Aliganj, Lucknow	16
58	Ms. Shailesh Rai	Sh. Dinesh Kumar Rai	Old Hyderabad	31
59	Mrs. Tara DEvi	Sh. Achay Lal Gour	Old Hyderabad	28
60	Mrs. Madhu Shukla	Sh. J.K. Shukla	Vikas Nagar, Lucknow	28



Details of Training Programme Conducted by Women Welfare Corporation  
under NORAD Project - upto 16.8.93

Year	Name of Project	Physical		A M O U N T			STATUS AFTER TRAINING, [ As per Survey conducted by the Corporation ]	Remarks
		Target	Achievements	Apprvd.	Recd.	Spent		
1989-90	Lac Button Kakori	20	20	1.52	1.085	0.42	10% women bring work from cities. Their monthly income is Rs. 300.	New Session has to be started
	Wool Dari Karvi and Bijnour	100	100	8.54	6.14	3.75	25% women are self employed Their monthly income is Rs. 800.	New Session has to be started
	Tribal Craft Project Pithoragarh	100	75	9.00	5.36	2.814	65% women are self employed.	One session remains. Soon to be started.
	Potato Chips Farooqabad	85	-	2.61	2.27	0.00	Yet to be conducted.	District Magistrate, Farrukhabad has ordered machine work.
<b>Total</b>		<b>315</b>	<b>195</b>	<b>21.67</b>	<b>14.855</b>	<b>6.984</b>		
1990-91	Chicken Training Kakori, Daliganj Bijnour, Malihabad	240	240	6.316	3.326	4.37**	27% women are self employed. Their monthly income is Rs. 200.	--
	Chicken Craft Ronahi, Deva, Sandila	300	300	7.14	3.17	5.52**	42% women are self employed. Their monthly income is Rs. 300.	--
	Jari Craft	200	200	6.09	3.17	3.84**	70% women are self employed. Their monthly income is Rs. 350.	
	Block Printing Lucknow	80	60	3.976	2.37	1.47	45% women are self employed. Their monthly income is Rs. 500.	One remaining session has been started on August 16, 1993
	Jari (Mukesh) Lucknow Barabanki	1000	965	23.35	14.05	16.94**	40% women are self employed. Their monthly income is Rs. 500.	--
<b>Total</b>		<b>1870</b>	<b>1765</b>	<b>46.872</b>	<b>26.08</b>	<b>32.14</b>		
1991-92	Silk Screen Printing	50	25	1.77	1.00	0.62	Yet to be surveyed.	One remaining session has been started on August 16, 1993.
1992-93	Beauty Culture Project	100	50	3.562	1.910	-	Training Programme has been started in April, 1993 which will end in October 93.	
	Type-Shorthand	192	-	8.082	5.56	-	Received approval in April 93 Training Programme has been started on Aug 3, 1993.	
<b>Total</b>		<b>342</b>	<b>50</b>	<b>12.082</b>	<b>7.470</b>	<b>-</b>		
<b>Grant Total</b>		<b>2477</b>	<b>2035</b>	<b>82,394</b>	<b>48,405</b>	<b>39,744</b>		

The excess amount spent and the second installment is being demanded from the Govt. of India.  
cum-sales counter is a media to let the people know about it. In hilly and remote areas, where the literacy rate is very low, it ads the message through drum-bit. So, the illiterate people also avail the facilities from the Corporation.