

**WOMEN'S EMPOWERMENT  
and  
DWCRA PROGRAMME**

Reema Nanavaty



**SEWA Academy**

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## Preface

SEWA (Self Employed Women's Association) is a membership based trade union of about 50,000 members (Paid up membership - 1991) of self employed women. Over the last twenty years, since 1972, SEWA has undergone a wide variety of experiences. All of SEWA's work is with the reality of the everyday lives of poor self-employed women and all of the efforts have been in how to make their lives better economically, and socially to make them strong and self-reliant.

These experiences have occurred in many different areas. Union organising, banking co-operatives, milk production, artisan and homebased production, vending and trading, marketing, agriculture and forestry, land development and water-harvesting, regional development, health, childcare, housing, training, video, newsletters and many others.

Some of these efforts have been successful in what they set out to do, some have not. Many have developed different unexpected and often new directions, with important policy implications. However, each attempt has revealed how women's lives interact with the existing social, economic, and political structure, and how these structures react and interact when women attempt to change their lives. It also reveals what happens when there is an attempt from within the structure to reach out to women, the reactions that occur within their communities, within their families. Perhaps most inspiring has been the growth of the women themselves. We have seen how, given the opportunity, women take leadership roles, assume responsibilities for their own organisations and learn the skills necessary to run them.

We feel that many of our experiences need to be shared with others who are concerned about poor women's lives, in poverty alleviation, in developing organisations of the poor or of women, in social security system, in regional development through people. We will try to write about our efforts, approaches, policies that work and that did not work, particularly in the area of full employment and self-reliance, which are one goal in concrete, to achieve.

We have decided to bring out Papers occasionally describing our experiences and the lessons learnt. I always feel that our experiences are not our private property, and therefore need to be shared as wide as possible. Your response to one Paper will contribute towards the growth of SEWA and the organisations of the self employed everywhere.

Ela R. Bhatt

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## **ACKNOWLEDGEMENT**

We would be failing in our duty if we do not acknowledge the enormous contribution of late Prof. Rameshbhai M. Bhatt to our Banaskantha Women's Rural Development Project, while presenting this paper on the women's empowerment processes.

This Project is the brainchild of him, in terms of concept and practice. He guided us, particularly Reema, through each stage of the Project that developed his concept of empowerment and leadership of the poor, and showed it can be done, without ever himself going to the field.

**SEWA**

## **COMMENTS**

I was very impressed with the level of efforts you have been putting into and the results you are getting out of DWCRA scheme. I met many of women whose profiles are written in the report I received from you, and saw myself how they are empowered and managing things by themselves. This experience convinced me that DWCRA does work, provided that there is right inputs and expertise. I wish the DWCRA District Association could be brought up to be self-sustainable and comes to be able to take care of the member groups by itself within two or three years, which would give the finishing touch to your endeavour.

[www.sewa.org](http://www.sewa.org)  
Tomoo Hozumi  
State Representative  
[www.sewafund.org](http://www.sewafund.org)  
United Nations' Children's Fund

# 1

## BACKGROUND

Can development programmes sponsored by the government lead to poor women's empowerment? We believe they can, if rightly used. If given a chance, poor women are eager to be part of development, and come into the mainstream of social and economic lives. The process of doing so leads to their empowerment as well as the empowerment of their families and communities. The poor women themselves become the leaders of development.

In this paper, we will be presenting our experience of how SEWA organised the women of Banaskantha district to be part of the Government of India's DWCRA (Development of Women and Children in Rural Area) programme and how it led to their empowerment.

### **SEWA's Involvement in Banaskantha :**

SEWA is working in the Radhanpur and Santalpur blocks of Banaskantha district. These two blocks are bordering Pakistan and the Rann of Kutch and have been classified as desert areas. The overall literacy level is 11%, and of women just 7%. The infant mortality rate is the third highest in Gujarat State. Agriculture, the major occupation, dependent upon rain, hence very often fails due to drought conditions. Then the communities migrate for six to eight months of the year in search of work.

Further successive droughts from 1985 to 1989 reduced the rural poor's economic status from subsistence to survival level. The hostile climatic conditions, degraded soil, saline water, severe heat, and strong hot blasts of wind make life very difficult.

### **Drinking Water :**

The women's first need was drinking water, and the Government through the Gujarat Water Supply and Sewerage Board (GWSSB) has installed a pipeline to provide potable drinking water to the village communities and their cattle in 102 villages of these two blocks. A battery of six tube wells dug in the Banas River pump out water continually, which is stored in large sumps and then supplied through pipeline to total of 97 villages in the blocks of Radhanpur and Santalpur Talukas over a distance of 100 kms.

The Water Supply Scheme to an extent has been successful in providing one of the basic necessities for survival of people and livestock. However, the hostile geo-climatic conditions called for immediate starting of income generating activities to sustain and stabilize the households.

### **Need for Employment :**

This was the position when SEWA first began to work in the year 1988. We started with extensive field visits and meetings with the village communities, especially including women. Everywhere the women demanded work. They had water, but water alone was not enough to survive. They wanted work to stabilize their household income in their own village. Since the agriculture is rainfed they can have only single cropping even during good monsoon years, and rest of the year have to migrate in search of work.

Dairying is the second major occupation in the area next to agriculture. During the dry summer months, there is an acute shortage of green and dry fodder due to the changing cropping pattern, where cash crops do not yield any fodder. Hence the cattle breeders/Milk producers have to migrate to ensure the survival of the milch animals, their only asset.

Based on the field investigation work and the immediate need for work of all the communities, SEWA identified income generating activities on the basis of :

- (i) existing marketable skill base
- (ii) existing land base for agricultural activities
- (iii) livestock as an asset base for assuring income security.

It focussed on women who are

- a) Below poverty line
- b) Marginally above poverty line and
- c) Socially and economically deprived, disadvantaged

The approach is need-based, i.e.the demand comes from the local group which eventually becomes the participant group.

Presently, about 7,000 women are engaged in sustained work and employment in the area. The area of work include the following :

#### **Sectors of Employment**

Sr. No.	Activity	No. of Women Members engaged
1.	Craft	3,500
2.	Eco-regeneration (Nursery and Plantations)	500
3.	Dairying and Fodder Security	1,200
4.	Minor Forest Produce Collection	800
5.	Salt Farming	1,000
	<b>Total</b>	<b>7,000</b>

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## EMPOWERMENT THROUGH DEVELOPMENT PROGRAMME

In Banaskantha, all the SEWA activities lead to regional development with women in vanguard. SEWA has always looked for the sustainability of the programme through the empowerment of poor women. For SEWA, women's empowerment is 'full employment and self reliance'. Let me spell out here the overall approach of SEWA.

### Full Employment

'When there is increase in income of the women, security of work and assets in their name, women feel economically strong, independent and autonomous. To the poor women the process of liberation begins when they are able to feed their children and other dependents through ongoing and sustained productive work. They are then able to survive economic and ecological marginalisation. Women's self-reliance is not only on an individual basis, but also organizationally. She learns to manage her own economic organisations on viable terms, to sit on the boards and committees of her trade and take decisions. This enables her to penetrate and establish a foot-hold in the mainstream of the economic forces through her work and products. The women can deal with traders, government officials and bankers on equal terms. Without economic strength women will not be able to exercise their political rights. For this she has to have work, that ensures her income as well as food, social security that ensures health care, child care, insurance and shelter. This the women can achieve through their own organisations'.

(Co-operatives and Empowerment of Women : Ela Bhatt : 1992).

### Self Reliance

'Another component of empowerment for poor women is self reliance. Self reliance in terms of financial self sufficiency, self management and in terms of decision making. For the poor, collective empowerment is more important than individual. With collective strength the woman is able to combat the outside exploitative and corrupt forces like traders and money lenders. Also her respect in the family and the community follow soon'. (Co-operatives : Ela Bhatt : 1992)

The local women's democratic organisations lead to empowerment. Organisations which are owned and controlled by the producers themselves help the members in removing their marginalisation and bring them into the mainstream. The local groups of crafts women collectively could stand in the open market and bargain firmly for the piece rates of their products with the private traders. So also the DWCRA groups of minor forest produce collectors could collectively negotiate and fight out the decrease in the price of gum with the Gujarat State Forest Development Corporation.

The collectiveness of the organisation generates tremendous power and strength for its members in their individual life also.

**Bhachiben Bhurabhai** is the group leader of artisans in village Vauva. The majority of the artisans who do embroidery work belong to Aahir community - who are considered to be the Yadavas - descendants of Lord Krishna. These women had never come out of their houses and had not even gone beyond the outskirts of their village.

Now they have organised into DWCRA group, taken up embroidery as regular employment activity. The women now get together at the village centre, attend the meeting and members from the group even go to Ahmedabad to attend their business. Bhachiben built up courage and even went to Delhi to participate in one of the exhibitions to sell their products.

When the Caste Panchayat meets once in a year, the women usually do not participate in the meetings, but instead should cook for all the men who come from different villages to attend the meeting. It is a gathering of some 500 to 1000 community leaders, all men.

This year (1992) in the Caste Panchayat meeting, the women did not cook, as they were busy completing their craft work on time to fulfill the order.

So the Caste Panchayat decided to put a ban on the women to leave their village. Going to the Radhanpur Craft Centre or any SEWA meetings became impossible.

Bhachiben Bhurabhai, the groupleader, along with the other members, approached their Sarpanch, who also belongs to their own community, and said, "During drought, who is going to protect and give us work ? We have to be regular in our work. This work is very important for us, that allows us to stay at home and look after our children. Otherwise we will be forced to go out and dig earth during those hot summer days". Is this work not giving our families an assured income, then, why do you want to put a ban ? No, we will go to SEWA office in Radhanpur, and to our Craft centre that is our bread".

Then Bhachiben appeared before the caste Panchayat and firmly pleaded for lifting of the ban on women going out. The men in the Panchayat were convinced, the ban was removed.

Invariably, we have found that when women organise on the basis of work, their self-esteem grows and they realise the fact that they are active contributors to the national income and not only mothers, wives or daughters. Their self-confidence and her status within the family grow, and their social status within the community also increases.

**Samuben Ujabhai** is a local leader of nursery raising DWCRAs group of village Shergadh. The group for the last four years is getting sustained work through the nursery raising programme. "Now we do not have to beg to be taken as labourers on the fields of rich farmers of the village". As a result the daily wages of agriculture in the area have increased.

At the initial stage, SEWA organised several exposure visits for the panchayat members (men) along with the women of the nursery raising DWCRAs group to study the importance of co-operative at the National Dairy Development Board (NDDB), Anand, and water conservation technique in the Indian Petro Chemicals Corporation Limited (IPCL), Baroda. Such visits of the DWCRAs groups along with the Panchayats have helped building up relationship between the two. The Panchayat members realised the strength of our organisation and how it helps and supports the local economic programmes. Samuben, leader of the Group says, "In 1992, when we had floods and our entire village was marooned, the sarpanch asked us to approach SEWA, and learn harvesting of the rain water".

"Our village pond is big, but its catchment and pond wall is weak. We convinced the Panchayat to construct the wall from the funds available under the Jawahar Rojgar Yojna (JRY), but they were not sufficient. The Panchayat invited three members from our Group, and explained in detail the calculations and how much funds were available with the panchayat. They requested us, whether we could mobilise some funds with the help of SEWA.

"Earlier we were never consulted, or even invited by the panchayat. No one cared for us, but now we are consulted with respect as we are knowledgeable," says Samuben.

### **Poverty Alleviation and the Government :**

Poverty alleviation has been one of the main responsibilities of the Government of India, especially since the Fifth Five Year Plan. About ten percent of the central annual budget is allocated directly towards schemes for poverty alleviation. These schemes include :

- i. Food security through Public Distribution system.
- ii. Work security through various schemes such as IRDP, RLEGP, JRY, and
- iii. Social Security and health schemes through a public health system, and child care

through ICDS.

- iv. Credit schemes through HUDCO and National Housing Bank and
- v. Insurance schemes through the National Insurance companies.

IRDP	-	INTEGRATED RURAL DEVELOPMENT PROGRAMME
RLEGP	-	RURAL LABOUR EMPLOYMENT GUARANTEE PROGRAMME
JRY	-	JAWAHAR ROJGAR YOJANA
ICDS	-	INTEGRATED CHILD DEVELOPMENT SCHEME
HUDCO	-	HOUSING DEVELOPMENT CORPORATION

There are also other sector-wide schemes particularly where the people's sector is prevalent. In the agricultural sector there is the Small Farmers Development Agency in addition to some other schemes through Department of Agriculture for small and marginal farmers. In the dairy sector the Dairy Development Boards and Corporations are also active.

In the forestry sector one needs to mention the Forest Corporations. In handloom and handicrafts sector the Handloom and Handicrafts Corporations are active. There are also some schemes for special groups such as women, scheduled castes and tribes, and minorities.

In short, there is a wide spectrum of agencies and programmes and a great deal of funds are available for the development of poor people, including women.

However, as has often been pointed out, the effectiveness and efficiency of these schemes and the agencies leave much to be desired. There are leakages in funds which lead to delays, shortage of funds, high overheads, low performance, inefficiency. Sometimes, the benefits also go to the better-off groups and even to the public servants themselves. As a result of all this, inspite of available funds and good intentions, the delivery under these schemes and the implementation has not been good.

Also in absence of organised groups at the village level, the development efforts by the government do not yield the desired result.

It was in this context that SEWA began to work with the rural development programme by assisting the women in implementation of the programmes that are meant for them.

### **DWCRA PROGRAMME**

Several Rural Development programmes especially for the rural poor which help initiate work and income include : Integrated Rural Development Programme (IRDP), the Training for Rural Youth in Self Employment (TRYSEM), and the DWCRA (Development of Women and Children in Rural Areas) programme. DWCRA is one of the most important large scale programme of the Government in directly fighting rural poverty through women's economic participation. In essence, DWCRA is a subset of IRDP with women as a specific target group.

The objectives of the DWCRA programme as stated in the government document are :

- \* to help women organise into groups to work on solutions to the economic, social educational and political problems faced by rural poor women
- \* to help poor women become aware of the society in which they earn
- \* to develop the abilities and strength of women, to increase their earning capacity

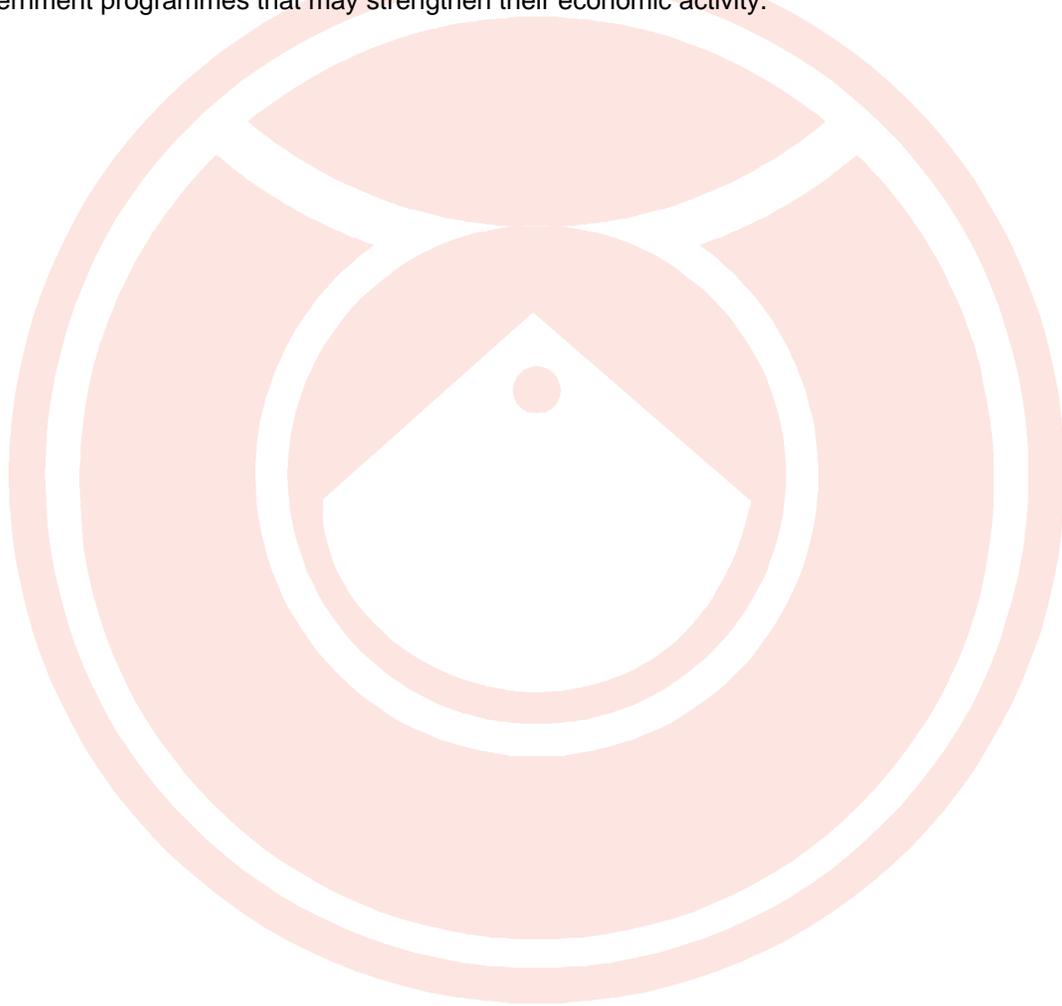
In Gujarat the programme was started in 1988. Today, 2100 DWCRA groups have been formed for economic programmes in the state.

Since the DWCRA programme aims to increase the earning capacity of poor women through their collective local level economic activities, the process ultimately leads to the economic empowerment of these women. In due course gradually it also helps increase the bargaining power and decision-making capacities of the DWCRA women. With confidence, they learn to manage their economic enterprise viably.

## **DWCRA IN BANASKANTHA :**

In Banaskantha, the DWCRA programme has played a major role in developing the local organisational forms to achieve the goals of sustainability of the whole programme. Therefore in this paper I try to describe in detail SEWA's experience with the DWCRA programme at the local level. The paper focusses on two groups of women : those who are artisans who have gained work and income through handicrafts, and those who collect gum from the forests and have given up cutting trees in the arid area in favour of planting trees.

This is a government programme. The groups organised of rural poor women under the DWCRA programme get recognised by the Government which should help them get maximum benefit of other Government programmes that may strengthen their economic activity.



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## CRAFTS : BUILDING ON TRADITIONAL SKILL

Crafts has become one of the major income generating activities in Banaskantha. Communities have a rich heritage of day to day use of crafts. During the initial field visits, SEWA organisers saw women engaged in crafts all over the area. During village meetings, women said that they traditionally practiced different crafts. In case of Aahirs and Rabaris, the mother starts embroidering different types when a daughter is born. They have to give a minimum of eleven pairs of embroidered dress (skirt and blouse) to the daughter at her wedding. In their houses, rug sacks, bags, fans, mattress covers, wall hangings, door panels even cattle clothes are all embroidered. The embroidery motifs signify several of their benefits. A parrot signifies future happiness. Ganesh is the God of ominous beginning. Milkmaid is prosperity. Peacock is the most favourite creature in dry lands. Scorpion is a common hazard that cannot be ignored. Truly, embroidery is the expression of her thoughts, feelings and aspirations.

We found that each community is endowed with traditional skills in different crafts. The different crafts identified amongst communities were as follows :

Sr. No.	Community	Craft
1.	Mochi Women	Aari Embroidery
2.	Mochimen/Women	Leather work and Embroidery
3.	Aahir	Emboridery
4.	Rabari	Mirror work and Embroidery
5.	Harijan	Patchwork and Weaving

These communities rarely used their craft skills for commercial purpose. When we suggested that they could earn using their skills, the women were eager but cautious. However, later they showed the samples and asked us to help them find markets.

Some women told us that occasionally traders did come and take away their craft products. However, they paid them very little. Sometimes the trader would barter for the embroidered piece for steel or plastic vessels.

In order to help them find markets, we first procured local traditional craft items like skirts, cholis, wall-hangings and put them to test in the markets of Delhi, Bombay and other metropolitan cities, through various exhibitions.

From the very first market exposure in Delhi, SEWA received orders worth Rs.2.5 lakhs, which proved that the items have high market potential. The women were organised to take up crafts as an income-generating activity. Today over 3000 women are getting sustained work and employment. They earn between Rs.250 to Rs.700/- per month.

However, the activity had to be developed in such a way as to compete in the open market. This required inputs in product development and designs as per the changing market needs.

“Dastkar” a Delhi-based voluntary organisation provided the needed valuable support. Designers from ‘Dastkar’ visited the Groups every three months and provided new product designs for embroidery, patchwork and leather work.

They also help market the products and develop market by organising exhibitions in cities like Delhi, Bombay, Bangalore, Pune, Madras. Ongoing market support is provided through their outlet in Delhi.

### CHANGING WAYS OF WORKING :

Since the women had never used their rich traditional skill for commercial purposes, SEWA faced many difficulties in the initial stages :

(1) To fulfill the orders on time, the women had to adopt discipline in their work culture. For their domestic use, the crafts women used to embroider the items at their leisure. She may supervision and auditing, while for crafts this kind of support does not exist. There was also heterogeneity in crafts as well as communities; the embroidery work is different from patch work which is different from bead work, which is different from leather work. These lead to disparity not only in wages but also in approach. A co-operative structure is not equipped to take care of such differences.

This was the time when DWCRA programme was just being introduced by our State Government in Banaskantha. We felt DWCRA groups have more flexibility as compared to co-operatives. Besides, the DWCRA groups are only for the poor women and hence keeps a clear focus on the poor women, while in co-operatives we would have to include all women. However, in future, there is ample scope for some DWCRA groups who may want to be r DWCRA.

**(a) GROUP FORMATION PROCESS :**

- (i) The Gram Panchayat and the women together prepare a list of all the members in their village having the craft skill. SEWA assists the women in preparing the list. The final list is then submitted to the Taluka Panchayat Office which verifies, identifies and shortlists the women members in the Below Poverty Line (BPL) families. This is known as the IRDP (integrated Rural Development Programme) list.
- (ii) From the IRDP beneficiary members list, again, the village Panchayat or the Sarpanch along with women members and SEWA prepare a village-wide list of craftswomen. The village lists are finally compiled into a masterlist.
- (iii) Then the necessary prescribed forms of applications available with the Taluka Panchayat Office are obtained and filled up. The Sarpanch or any of the village Panchayat members are involved at each and every stage as their understanding and support for the programme is crucial.
- (iv) In the meantime, a series of village meetings with women members. Gram Panchayat and Gram Sabhas are organised.

A group of local women leaders along with SEWA organisers explain, in detail, the entire DWCRA programme to the village communities. This is, again, crucial as it gives basic information and reduces chances of underhand dealings. The objectives of the DWCRA programme are explained in detail, including the income generating activity, a revolving fund of Rs. 15,200/- will be provided to a group of 10-15 women, by opening a bank account. The operational procedure of the group is explained in detail to the village communities, though it is time consuming.

**Datrana Village :**

In one such meeting in the village Datrana, the panchayat members had doubts about the motives of the organisers. They repeatedly mentioned about their earlier experiences of such Government programmes that never really benefitted the poor. The women also expressed the fear that SEWA might try to do its own private business in the name of village women.

The women leaders at this time shun this idea and explained to the male members that "SEWA is non but we women, ourselves. We (the members) will be responsible and entitled to use the fund. So, let us make an effort. When we have been deprived of such opportunity several times. Why not we ourselves take a chance this time" and also, "never has somebody talked of such programme in open to the entire village, now that each and every villager is aware, we can all be questioned if the benefit does not reach us." "We have faith in our Organisation."

**(v) Forming Groups :**

Once the programme is accepted in principle by the Gram Sabha and village Panchayat, SEWA then holds meetings with the actual women producer groups to explain to them in detail the scheme, its functioning and the requirement to be fulfilled. The details are explained in simple language. The meaning of DW CRA programme is explained that it is a programme to support and benefit rural women, poor women, working/self employed women and the women whose names are registered with the Talati (identified as IRDP beneficiary). They are explained that a group of ten to fifteen such women, doing one type of craft activity will be provided Rs.15,200 by the Government to purchase raw materials, and for payment of wages to run their activity.

That amount will not be handed over to one person, nor distributed to the members, but it will be deposited in the Bank, so that it is safe-guarded and there is no pilfering.

**(vi) Selecting a Leader :**

Then the women's groups select the group leader to manage the production activities of the DW CRA groups that including:

- (a) Operation of Bank Account
- (b) Maintenance of Registers
- (c) Purchase and distribution of raw material
- (d) Distribution of work
- (e) Supervision and Monitoring
- (f) Delivery of finished goods
- (g) Conducting monthly meetings

Since the group members are aware of all the tasks to be performed regularly to manage the activity, they all sit together and discuss about the type of person needed for the tasks.

Together they have come up with the following criteria :

- She should be ready to travel to Radhanpur
- She should be fair and just
- She should be ready to sacrifice her work, give time, spend money.
- Should be bold, understanding.
- It will be good if she is slightly educated.
- She should be able to speak up in front of any guest or official.

Thus they select one woman having all or some of these qualities to be their group leader. But they feel that one person alone will not be able to do all the tasks, so a committee of three to five members depending on the size of the group is formed to handle and manage the above mentioned operations and tasks are assigned to each member of the committee.

(vi) Once the group leader and committee members are selected, the DW CRA group is registered with the DRDA at the District level, which in turn directs the Taluka Panchayat to carry out the necessary formalities. On receipt of registration letter from DRDA, the Group's bank account is opened in the nearest bank. The group leader, one committee member of the Group and the Gram Sewak are the signatories. Then, the taluka panchayat releases the cheque of Rs. 15,200/- in the name of the group.

**TRAINING OF GROUP LEADERS :**

On registration of the DW CRA group and opening of the bank account and on transfer of the money from the DRDA to the Group, the Group leader and members are given 'on the job' training for the operation and maintenance of the account and to have the 'business' know-how, though they have the potential.

finish embroidering a piece in ten days or may take six months, depending on her will and free time. But now they had to embroider in the stipulated time period, as required by the ordering party.

(2) They had to be very strict on themselves for quality of product. So far the women had made traditional items and used to work on thick and coarse material. Now they had to work using much finer and costly material. Sometimes the fine thread in the material would get pulled. Or to complete the work on time, the women would embroider at night using oil lamps and occasionally the material would get stained with oil or even burn.

(3) Designs and colours based on the specifications of the client had to be strictly followed. Traditionally these women always used bright colours and the local thread of cotton. Now, they had to use a wide range of colours and finer anchor threads. Very often, the women would not prefer the subdued non-traditional colours and will start using colours of their own choice instead.

These were serious problems unless the women acquired a disciplined work culture, they would not be able to reach the commercial market.

### **Training for work Discipline**

SEWA used yet another development programme of the Government, viz. TRYSEM under which a three months stipendary training was given to the embroidery groups. A master-craftswoman gave a full time training to the groups.

The women practiced working on different types of cloth, using different types of threads, different colours and to complete the work in stipulated time. One slightly educated woman from the village was selected by the trainees themselves to monitor the regularity of attendance. The trainer assisted the women in selection of designs, colours and insisted on quality control.

The first month of the training programme was indeed crucial. In village Madhutra, for example, the members would not come on time, either they had gone to collect fodder or fuel, or have guests at home. They did not realise the importance of the training. However, soon they saw that the craftswomen who adopted new and proper fabric and used fast colours, produced good quality work and hence earned more, at the end of the first month. This resulted in a healthy competition of learning faster. The women were quite enthusiastic as they now started earning by using their already existing skill. Women trainees also learned how to work in a group. A skilled artisan started explaining and assisting the other members in layout of designs, colour schemes etc.

Also, coming to the training sessions itself was self education. First, they began to go out of home and met not only women of other villages, but also people from Government offices, sometimes customers. These women gradually got adjusted to the new interventions. Earlier, the traders from the cities used to come and take away their valuable items in exchange of steel or plastic vessels. Now, the women realised the value and worth of their skill and product. No wonder, now they started demanding higher price for their products. They had gained confidence to refuse to sell at times.

These women gradually got adjusted to the new interventions. Since then, through SEWA, the DWCRAs Groups have been getting regular orders from various Government and Non-Government Organisations, private boutiques and exporters. About 4,000 women in 5 different crafts are producing 200 different varieties of products.

### **ORGANISATIONAL STRUCTURE :**

But very soon, SEWA had also to think of the proper local organisational base to sustain the activity. So far, we had worked only with co-operatives. However, it was felt that co-operatives were not exactly suitable here at this juncture. In discussion, the women felt that the co-operative is a very formal organisation. A proper management of co-operative requires registration,

maintenance of records, formal elections which is very difficult to maintain for each and every village especially for illiterate women. In milk co-operatives, we are able to do so because of the support of the already existing Dairy Development structure, which provides regular quantity. Every night I dictate to my niece who puts down for me in the note book". The SEWA organiser, then enters it into the respective Registers. Bhachiben carefully observes which details are entered in which register'. Now she is fully conversant with all the registers like (a) purchase register (b) material distribution register (c) Stock register (d) payment register (e) meeting register.

She is confident that after some time, she can even directly enter the records in the register, with the help of her niece.

The women now have a fuller idea of how to run and manager their own economic activity for maximum returns. This is a must for the success of any DWCRA group. This cannot be done by others.

### **REACHING OUT TO THE MARKET :**

The sustainability of the economic activity depends on its strong marketing network. The DWCRA groups were further strengthened when the Department of Rural Development provided assistance for setting up a marketing outlet 'BANAS CRAFT' in March 1991. This outlet is situated in Navrangpura, a posh commercial area of Ahmedabad, a major business centre of Gujarat. This is the direct outlet of the artisans of DWCRA group, producing craft items all over Gujarat. Today, BANASCRAFT procures goods from 52 different groups in Banaskantha, Mehsana, Ahmedabad and Junagadh districts. The total annual sale of the DWCRA groups through BANASCRAFT is Rs.35 lakhs.

Secondly, under the special employment programme, the artisans received assistance from the Department of Industries, for Sales Promotion & Publicity of the 'BANAS CRAFT'.

This gave a big boost to the marketing of the DWCRA products. Success of any DWCRA group is very much dependent on the marketing support it receives. Today there is a regular monthly publicity campaign in four leading local newspapers of Ahmedabad 'BANASCRAFT' also has a display window at the Ahmedabad Airport. The publicity is also linked with the City Guide Magazine for tourists visiting Ahmedabad, which is circulated in 15 big Hotels, 5 National Institutes located in Ahmedabad.

The DWCRA groups are also linked with the Gujarat State Handicraft Development Corporation (GSHDC). An anual production plan has been worked out with GSHDC, for purchasing Rs.2 lakhs worth of goods every month from 10 DWCRA groups.

The DWCRA groups also participate in about eight exhibitions, every year, organised by different Governmental and Non-governmental organisations. The total sales through exhibitions were Rs.3,34,000/-.

The marketing strategies have made the DWCRA group leaders and members aware of the market needs, demands and the market potential of their skill. They are now confident of getting assured work through their traditional skill, and have realised the extent of their exploitation by private traders.

**Vimlaben Kalidas Parmar and Jeeviben Karsandas Mochi** are two craftswomen, who uptil now embroidered for individual traders, under exploitative situation. The women artisans in the neighbourhood embroidered wall hangings and cushion covers for the past 10 years to be paid at the rate of Rs.25/- to Rs.35/- for one piece of wall-hanging and Rs.7/- to Rs.10/- for cushion covers.

Now they have their own DW CRA groups and have participated in the exhibitions at Delhi, Bombay and Ahmedabad. "We could not believe it : A wall-hanging is sold for Rs.200 in the market and we were paid only Rs.35 by the trader". Now, we can bargain hard with the same trader and ask for higher rates ? The women also know the local office of the Handicraft Corporation and now have their own shop. The group can earn double than what it used to earn earlier. "Now, we compete with the trader". Thus by forming their own DW CRA group, these crafts women have become self sufficient and their economic status has certainly gone up.

The group leader takes care of distribution of the raw material based on the quantity of work allotted per member. While distributing the material and accessories, all the necessary instructions and specifications for work are given by the group leader to all the members. Also, the final date for delivery of finished goods is informed to all the members.

SEWA insists that any artisan who asks for work must be given some work. No artisan should return empty handed. Employment is a basic right and it must be provided to every woman who asks for it. This principle is strictly adhered to by every DW CRA group.

The groups being small, almost all members are involved in both decision making and complementation. Each member gets an opportunity to be responsible and productive.

**(d) Collection of work :**

The group leader and the committee members insist on the group to produce uniform, good quality product. They assure regular supply of the needed raw material by replenishing the stock of used material.

On the stipulated day, all the members bring the work to the Craft Centre. The Group leader or the committee, assisted by SEWA organiser, inspects the quality of the finished product, deposits the finished goods in the store, and then makes the payment. Collective inspection leaves out chances of favoritism.

(e) Two days before the stipulated date for delivery of finished goods, the group leader, along with the SEWA organiser, prepares the payment register and accordingly withdraws the money for payment of wages. It is important to mention that SEWA has always insisted on the principles of making spot payment of all the work done by the members. These women belong to families which are never sure of their next meal. When such a person puts in her labour and skill, it is a matter of natural justice that her payment be made immediately. She has a right to immediate payment just as a shopkeeper has a right to demand cash for his goods. Too often, we have seen agencies like Government and Corporations who make the artisan wait for long periods for her payment and make her come again and again to ask for it. Such an insistence from SEWA, though difficult and demanding, has led DW CRA Groups in developing work discipline, faster turnover and growth in outreach of women.

(f) The finished goods are then dispatched from the village to SEWA centre at Radhanpur. SEWA has its local office for the project at Radhanpur. The office has local organisers to supervise and monitor and assist the DW CRA groups for different activities of the project. The local organisers visit the villages assigned to them every day.

The Radhanpur Centre also keeps stock of raw materials, finished goods and helps marketing the finished goods.

**Learning How to Maintain Business Records**

Maintenance of records by women at each and every stage is a must. The group leader, one literate member from the group and SEWA organisers are trained, by SEWA, in consultation with the extension officers of DW CRA for maintenance of the following Registers : (a) Members Register (b) Meetings register, (c) Preparation of monthly trial balance of work done

(d) Raw material purchase register (e) Stock register (f) Raw material distribution register (g) Wage payment register (h) Production register and (i) Monthly reports. Every day the entries are first drafted in a register which are every week checked by the extension officer of DRDA and then entered into the respective Registers. It is an important learning process for the group members.

**(a) Group Leader Bhachiben :**

Bhachiben Bhurabhai Aahir is the DWCRA group leader of Vauva village. She is illiterate, but she keeps all the records in the notebooks given to her, with the help of her ten year old niece, who is studying in class 5. "What if I cannot write, but I can remember everything, each minute detail including the colour of the fabric and threads to be given to each member and in what quantity. Every night I dictate to my niece who puts down for me in the note book". The SEWA organiser, then enters it into the respective Registers. Bhachiben carefully observes which details are entered in which register'. Now she is fully conversant with all the registers like (a) purchase register (b) material distribution register (c) Stock register (d) payment register (e) meeting register.

She is confident that after some time, she can even directly enter the records in the register, with the help of her niece.

The women now have a fuller idea of how to run and manage their own economic activity for maximum returns. This is a must for the success of any DWCRA group. This cannot be done by others.

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**Bhachiben** is an artisan from Vauva, one of the remote, border area villages, She had never stepped out of her village, in her entire life. But, she accepted to be the DWCREA group leader, though she cannot read and write. Gradually, she started attending the meetings organised by SEWA at the Block head-quarters, then to Ahmedabad. This inspired her and gave her courage to motivate the other colleagues in the group. In Ahmedabad, she visited several handicrafts shops, that gave her idea of the market. Finally she picked up her courage and participated in the SEWA Bazar organised at Delhi in December 91. This was a major turning point.

She now came to know the market demand, customer response to the products, and the value and worth of her skill. The group has now become very punctual, strict on quality and decides fair wages for different items, themselves.

Not only economically, but also socially the status of these women has gone up. The women are now respected in the society, the men have also become supportive. At times, the men go to collect fodder and fuel wood and allow the women to stay back and complete the craft work. This never happened in the past. It is the women in the family who have sustained work round the year.

#### **NATURE AND EXTENT OF ACTIVITY :**

Today around 18 DWCREA groups out of 24 groups in Craft have become self sufficient with strong marketing linkages. The groups are also linked with the Craft Development Centre of SEWA supported by All India Handicraft Board which provides inputs in design and product development in response to the market demand. The Craft Development Centre is located at the Taluka town Radhanpur, which organises skill upgradation training programmes for the DWCREA groups, conduct design workshops for the groups.

The Craft Development Centre has collected over 400 traditional samples of different crafts like embroidery, leather work, patch work, bead work and has documented the traditional design motifs. Wooden blocks of traditional designs have been prepared which help improve the quality of production and raise the productivity.

The Craft Development Centre also supplies raw material at reasonable prices to all the DWCREA groups and provides a store to stock the raw materials and finished goods. The finished goods are sorted out, packed and then dispatched to the ordering party.

Such support from the Craft Development Centre has helped strengthen the production of the DWCREA groups.

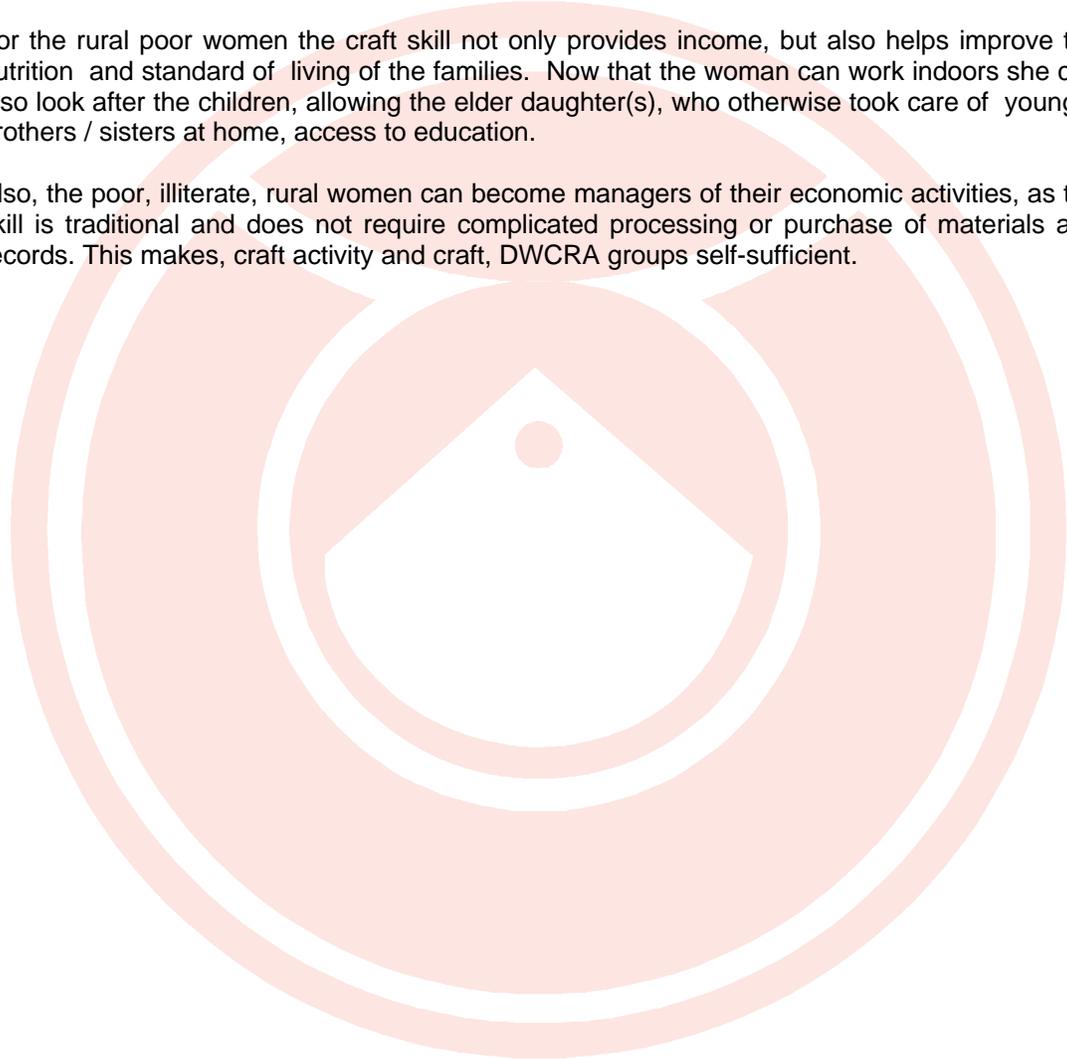
## THE INCOMES :

The details of the village wise DWCRA groups, the number of women members and their earnings are given in table no.1.

The work experience proves that craft activity has full potential for development. SEWA has launched a national level market survey in 12 major metropolitan cities to further explore the market and establish a national marketing network of craft products. Thus craft activity has proved to be a major income generating activity to provide regular employment.

For the rural poor women the craft skill not only provides income, but also helps improve the nutrition and standard of living of the families. Now that the woman can work indoors she can also look after the children, allowing the elder daughter(s), who otherwise took care of younger brothers / sisters at home, access to education.

Also, the poor, illiterate, rural women can become managers of their economic activities, as the skill is traditional and does not require complicated processing or purchase of materials and records. This makes, craft activity and craft, DWCRA groups self-sufficient.



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## MINOR FOREST PRODUCE COLLECTORS BECOMING EQUAL PARTNERS

Minor Forest Produce Collection is another area of activity, where DWCRA programme has worked well to empower women. In the dry desert areas of Gujarat, gum collection is a major source of income for the communities for six to eight months of the year.

In the desert, the 'Prosopis Juliflora' popularly known as 'Ganda Baval', grows wildy. This tree belongs to a family of plants which is highly salt and heat resistant and hence survives in the desert climate.

The Gujarat State Forest Department has carried out massive plantations of the Prosopis Juliflora (Ganda Baval) - in the desert to create a green belt that checks soil erosion during hot wind blasts.

Gum oozes out from these Ganda Baval, during the dry season. The gum that oozes out just after monsoon from October to December is white resin gum, considered to be a good quality gum. As the dry period advances, the gum starts turning red. Hence from January to March, red gum is available. Then with the onset of summer, the heat and hot wind blasts turns the gum black, which is considered to be of inferior quality.

The Gum is graded based on purpose as follows :

A Grade	:	White gum	Generally used for eating.
B Grade	:	Red gum	Used in screen printing and glue making.
C Grade	:	Black gum	Used in fire crackers, and colour chemicals industry.

The desert villages, which are far flung remote with no approach road. The poor families there survive for six to eight months on gum collection, Mainly the Kolis, Aahirs and Harijan communities collect gum in these villaegs. The women in groups of four to five start at 4.00 a.m. in the morning and walk eight to ten kms. in the desert from tree to tree and collect gum. They return by 2.00 p.m. in the afternoon. They go through the jungle of Ganda Baval in the desert. They have to always move in a group for safety, If they lose the track in the desert, they get lost. And since this is forest land and also the country's border area, there is the fear of being caught by the Forest Guards or the Army Jawans.

In the morning, the women drink tea with a couple of Bajari roti. They carry with them a small pot of water that needs to last during the day's journey in the desert. The gum plucked from trees is collected in gunny sacks or tins tied around their waist.

Since the gum crystals stick on the interior branches, one has to wade through the thorns to reach the branches. Invariably the women get hurt and their clothes get torn. Even the path they walk in the forests is strewn with thorns. These thorns are poisonous, so if the wound is deep, the woman is bedridden for about a month or more. After a day's labour of eight to ten hours, collection amounts to two kgs.

In the past, these women would cut any tree for fuel and fodder. But now, with the regular income from the forest collection, they do not cut trees.

Earlier, the daily collection of gum was sold to local private traders at the rate ranging between Rs.4 to 6. But now they sell the gum to the Forest Development Corporation at Rs.10 to 12 per kg. thanks to their organisation of groups.

However since all the plantations in the desert are on the forest land and all the forest products are nationalised for the collection of this forest produce, one must obtain the agency license from the Gujarat Stat Forest Development Corporation (GSFDC) which fixes rates of purchase and sale of the forest produce. Accordingly, the corporation had fixed the rate of gum at Rs.12/- per

kg. and the entire collection is purchased by the corporation. Unfortunately, the poor, self employed, gum collectors were unaware of the existing infrastructure and were exploited by the private traders, suffering a loss of Rs.4 to 6 per kg.

SEWA has organised about 800 women gum collectors from eight villages into DWCRA groups and obtained an agency license for these DWCRA groups from the State Forest Development Corporation in January 1990. To get an agency license, the DWCRA group has to apply to the regional office of the Forest Corporation, stating the estimated annual collection, which is then verified by the Corporation who then issues the license for the collection. They are also given identity cards by the Corporation.

Now the women are authorised to collect gum and sell it directly to the Corporation. The Corporation buys the gum from these groups every Saturday paying 11% commission charge to each group on the collection plus the transport cost for the transfer of gum to its local depot.

The total gum collection of these 800 women organised into eight DWCRA groups comes to 8,000 kgs. per month. Each member earns Rs.300/- to Rs.400/- per month, the details of which are given in table no.2

### **GROUP FORMATION :**

#### **Group Building :**

This was a new activity for SEWA. When the SEWA organiser used to visit the villages in the initial stage, the women would not come out. On inquiring, they would not come out. Upon inquiring, they would always say that there is no gum collection in this village. Since this was carried out illegally, the communities thought that SEWA organisers are government officials coming to investigate and then would get them in trouble.

However, the organisers kept on visiting the villages continuously for three months and repeatedly kept on assuring them that they were not government officials, but are genuinely trying to support them. The women were shown the official purchase price list of gum of the Corporation and were explained that they are being exploited by the local trader and are losing four or five rupees per kg.

Gradually, the women then started trusting the SEWA organisers and attended the meetings. In the meetings, first they were informed about the role of SEWA, the DWCRA programme, and linking their ongoing activity with the government programmes to accrue better gains. They felt encouraged to organise themselves into DWCRA groups, to manage their programme locally and to link it with the corporation for assured marketing.

#### **Selection of Leader**

In each village, the women gum collectors have selected a woman group leader. There are hardly any young educated woman found in these villages. The women members collectively select their group leader, who is trustworthy, faithful, ready to sacrifice, spend time, and energetic. She has to be a woman who can understand the issues and present them at relevant places, and she will also attend to the local collection.

#### **Running the Collection Centre and Record Keeping :**

The group then selected a collection centre in the village, a place where all the women can come freely, sit and discuss the business matters and also can store the weekly collection.

At the collection centre, every day the women bring their collection, which is weighed and recorded by the group leader and then properly stored. The group leader maintains the records in the printed registers provided by the Forest Corporation. On the daily collection she makes spot payment. Besides, she also maintains the necessary records for the DWCRA group as previously explained. Every Saturday, the group leader, along with the members of the group

and a SEWA organiser, weighs the total collection of the gum, completes the details in the registers and deposits the gum at the local depot of the Corporation, and collects the payments by cheque.

The cheque is deposited in the DWCRA groups bank account and the advance money for next week's collection payment is withdrawn by the group leader.

- **Saviben Aahir** is a gum collector and group leader of the DWCRA group at village Dhokawada. Though illiterate, she maintains neat records of her group's collection by getting help from her ten year old son, who is studying in the fourth class.

- **Ranbai Malek** of villages Anternesh, is fifty years old, educated up to fourth grade, but had lost touch with reading and writing since then. She is the only educated woman in the entire village. When first approached by SEWA organisers, she was nervous and considered us to be government officials, who would then get her in trouble and hence refused to even talk to us. In fact during our next visit she ran away to the fields when she saw us.

Now after one year, there is a marked change in Ranbai and her group members. She was motivated by the group to learn reading and writing. By sheer force of duty, she practiced writing till late at night. Today, she maintains all the registers and other entire records on her own.

Ranbai, who had not even seen the outskirts of her own village, now goes to the Depot of the Forest Corporation to deposit gum, prepares bills, collects the cheque payment from the Corporation office, gives receipt, and distributes the amount to her members.

"When I was asked to go to Ahmedabad, I could not sleep the previous night, it was like going abroad ! Once I had to speak in front of a large group, I felt nervous and was shivering, my face felt like a black spot to me. But now, you ask me to stand up and speak, I will speak at length."

She conducts regular meetings and briefs the other members on important matters happening outside the village.

## **STRUGGLE**

Since the women's DWCRA group itself had procured the agency license, the local trader who is running the local ration shop started threatening them of not selling them the daily necessities on credit. Credit for food is a must for these rural poor. He also played another trick. the local trader started collecting gum from the other neighbouring villages at Rs.7/- per kg. He would then sell it to the DWCRA group, thus collecting a Rs.2/- per kg. profit. The collection of the group suddenly increased and the women were happy. But they did not realise in whose pocket the money was flowing. Further, more the trader would collect the gum and heat it up to make it into a big lump. The heated gum will not dry fast, and hence the trader will not suffer any loss on account of loss of humidity, but on the other hand, the Corporation would reject the deposition of the lumps of gum. Hence the group suffered heavy losses.

Immediately the group leader and members approached SEWA, who informed the Corporation to stop the illegal collection from private traders.

During the drought of 1991-92, gum collection became the major source of income and livelihood for the communities. There was a record collection of 3000 kgs. per week and 10,000 kgs. per month from these eight villages only, and monthly payment of Rs.1,20,000 to the women gum collectors.

However, the days of happiness were numbered. The members were to face a terrible set back when the Corporation started bringing down the purchase price of gum. In June, 1991, the price was brought down from Rs.10/- to 8/-. In October 1991 from Rs.8/- to Rs.6/- and in February

1992 all the way down to Rs.4/-. This was a terrible and unbearable blow to the income of the women. When the women would roam and wander the whole day in the severe heat, they would hardly earn Rs.4/-.

The women protested strongly to this disastrous act of the Corporation. Initially the members doubted even SEWA for cheating or betraying them by favouring the Government. During the monthly meeting, all the members protested strongly to the enormous cut in the purchase rates :

- Ranbai Malek and her group members in Anternesh said, "We would prefer to starve and die rather than sell our hard labour so cheap. Bring the big Sahib to our village and he will realise how difficult our lives are ! We will never sell the gum at this rates.

In Ewal and Dhokawada, the women lamented: "When we toil the whole day, we hardly get Rs.4/-, what we can get from this earning, except a cup of tea ! Then what is left of the money to buy the rest of the ration ? ! Now, the trader has stopped lending on credit. We are confused, how to survive ?!"

The collection dropped drastically from 10,000 Kgs. per month to 2,000 Kgs. The members stopped selling to the Corporation at Rs.4/- per Kg. because as in the open market, they were able to sell at Rs.25/- per Kg. This also confirmed the fact that there is a good market available.

On behalf of the members, SEWA approached the Gujarat State Forest Development Corporation and complained of the glut. They had no market of the gum and the entire years collected stock had piled up. We were aghast with surprise when we learnt from the Corporation that they had imported gum from foreign countries, creating the glut. No wonder the price of the gum started falling.

It is the poor collectors who had to bear the brunt and suffer. Hence SEWA approached the Gujarat State Forest Minister. He promised to bring some relief, but in vain.

The women were getting more and more agitated and pressured SEWA to strongly highlight their issue. On 22nd August, 1992 a big convention of all the DWCRAs groups in Radhanpur and Santalpur convened; 2000 women members attended. The Minister of Rural Development was the Chief Guest, and the women themselves spoke of their plight and pleaded with the Minister that if the Corporation cannot sell, allow us to sell in open. The minister was indeed convinced of their difficulty and promised to make up the price, which he did. From October 1992, the price of Gum was increased from Rs.4/- per kg. to Rs.8/-.

Also, the government is seriously thinking of allowing the agencies to sell in the open market. However the women are still confused as to why the Country decided to import gum when there was ample collection in their forests.

Why does the price of gum fall while the price of other goods doesn't ? They see a long struggle ahead.

The DWCRAs groups have in the process, experienced a sense of belongingness, self esteem an increase in and self reliance. It has taught them to free themselves from the clutches of the exploitative private traders. With the increasing economic strength, they have learnt to struggle successfully with traders and government officials to defend their rights.

## ALSO CO-OPERATIVES

I have described our experience with the two major economic activities around which DWCRA Groups have been formed in the Talukas of Radhanpur and Santalpur. I feel it would be proper to put the DWCRA activities in the context of the other economic activities under the Banaskantha Womens' Rural Development Project, where women are the leaders.

### **Dairying and Fodder Security System :**

Cattle breeding and milk production are the second major occupation in the region next only to agriculture. When we started our work in 1989 all the primary milk co-operatives were defunct in the two talukas of Radhanpur and Santalpur due to the successive droughts in the State and the stoppage of the procurement of milk by the District Co-operative Union viz. Banas Dairy. SEWA negotiated with the Banas Dairy, made joint visits to the co-operatives and in a phased manner has revived all the 75 defunct primary co-operatives. The next promotive step was to increase the participation and involvement of women in the dairying activity by increasing women's membership in the existing co-operatives and establishing exclusively women's co-operatives in potential villages.

Having revived almost all the defunct primary societies in Radhanpur and Santalpur Talukas, the next logical step was to strengthen and consolidate them. Radhanpur and Santalpur being desert regions face fodder crises even when there is a good monsoon. This compels the milk producers to migrate during summer, resulting in a fall in milk procurement from the primary cooperatives. One can see a total disruption in the socio-economic life of the communities.

It was soon realised that evolving a suitable fodder security system was the only way out to (a) provide nutrition to milch animals (b) increase the milk yield to increase their earnings (c) increase their income level through remunerative procurement policy and ofcourse, stopping the annual mass migration of families and cattle to southern districts in search of survival. Hence providing fodder security was considered an activity of top priority.

It was learnt from the meetings with the members that from March onwards they start importing fodder from Mehsana and Ahmedabad. The cost is collectively shared by a group of six or seven families. As the summer advances, the cost of fodder escalates and fodder becomes unaffordable by the end of April. By mid-May they start compulsive migration to have amenable areas.

Based on the same practice, SEWA initiated a Fodder Security System (FSS) in the women owned dairy co-operatives, where the fodder of Bajari and Jowar was purchased and stocked during the harvesting season. The active members of the co-operatives were then supplied with the fodder at 50% subsidy, depending on the number of milch animals and the quantity of milk delivered to the co-operatives. In 1992, fodder worth Rs.5 lakhs was distributed to 325 members in the SEWA's eight women's dairy cooperatives, and 1200 cattle heads were supported. The scheme has been a model in other milk co-operatives in the taluka. This has been the beginning of the larger strategy of SEWA in drought-proofing these arid areas. It may be mentioned here that the DWCRA Association has successfully negotiated with the Rural Development Corporation for acquiring three of its existing fodder farms.

### **Salt Farming Cooperative :**

The small desert in Santalpur is the major salt producing area. Salt-farming becomes one of the major activities during post-monsoon period. SEWA carried out a study on the entire salt farming activity in the region. Around 10,000 labourers including women, men and children are engaged in this activity. Based on the findings of the study, SEWA initiated a welfare programme for the Salt workers in 1991, that includes a Mobile Health Unit with a team of composed doctor, assistant and helper. The unit visits the salt farms, examines the patients

and supplies medicines on the spot. In the last salt producing season (i.e. October 91 to April 92) 1954 patients were examined. The major diseases were skin infections, malaria, diarrhoea, and eye infections. SEWA is now also running creche for the children of the salt workers.

Though started with a welfare programme, the focus has been to increase the income of the salt workers, build up their self-reliance and improve their working conditions.

In July of 1991 SEWA also formed a co-operative of women salt farmers. It was for the first time that a women's co-operative for salt farming was getting registered. Hence it took a year for the co-operative to get registered and begin salt farming.

However during the 1991-92 season i.e. from October 1991 to April 1992, the co-operative produced 2200 tonnes of salt worth Rs.4 lakhs. Unfortunately, the co-operative could not get land of its own, as there is a legal 'stay' on allotment of land, because of the dispute between the Forest Department and the Revenue Department. Hence, the co-operative could not get railway wagons allotted. The co-operative had to sell its salt to the local traders.

It was indeed amazing to see the enthusiasm of the women salt workers. They themselves managed all the production activities, supervised the loading the transportation of the salt and transacted all the sales. The co-operative had a net surplus of Rs.75,000/-. If they had their 'own' land and railway wagons, the surplus would have been much greater.

The future strategy of SEWA is to organise DWCRA groups of salt farmers to take up the entire production and get liberated from the clutches of private traders. Based on SEWA's experience, Foundation for Public Interest, a planning and development organisation, prepared a basic document highlighting the needs of the small salt farmers and workers to develop their economic activity, such as support for tools and equipments, storage, transport, working capital.

The government has accepted the document and has formulated scheme to support the above needs.

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## EFFECTIVITY OF DWCRA PROGRAMME, WHEN ?

Development of Women and Children in Rural Areas (DWCRA), is a part of the Integrated Rural Development Programme (IRDP), which is specially designed to provide support for the poor women in rural areas. The DWCRA programme provides inputs for taking up income-generating activities on a group basis. It also has inputs for health care and child care of children of poor women. The main goal of DWCRA programme is to bring about a change in the quality of life of the poor women and their children, through increased income.

### **Joint Action of Struggle and Development :**

From the past three years of experience, SEWA is convinced that DWCRA is a government programme for the empowerment of rural women, to increase their collective strength with support and recognition from the Government agencies. Therefore, SEWA has been taking serious interest in forming DWCRA Groups in Banaskantha and other districts. In Banaskantha, the village level groups have further organised into an independent, autonomous body.

### **Banaskantha DWCRA Mahila SEWA Association :**

SEWA has so far organised 42 DWCRA groups under different activities in Radhanpur and Santalpur talukas. They have been federated into a District level Association. The "Banaskantha DWCRA Mahila SEWA Association" - was registered on 11th December, 1992. The Association is the representative organisation for individual DWCRA groups, which is, though slowly, taking over the role and function of providing assistance in production, marketing, training, credit, workspace and the related inputs. SEWA will continue to build up more and more DWCRA groups, strengthen the Association, and support the Association at policy level interventions and struggles. The Association will essentially strengthen the individual DWCRA groups. SEWA is in the process of gradually withdrawing as the Association is confident and strong enough to manage its own affairs.

### **Training Needs for Self Reliance :**

SEWA has already initiated steps to build up local leadership to manage the economic activity by the group leaders by conducting capacity building training programmes for the DWCRA group leaders. The training is conducted into three stages : the first stage of training has focus on group formation and leadership, the importance of organising into DWCRA groups, the role of the leader.

The second stage of the training deals with technical aspects such as marketing, managing the economic activity and record keeping. The third stage of the training deals with credit and its importance.

SEWA has trained 80 group leaders in the first module. Most of the trainings will be ongoing in the field.

### **DWCRA Changes in Government :**

Needless to say that to run a government programme effectively in favour of poor women is not smooth and easy. To make this programme more effective for empowering the DWCRA women, certain changes are needed within the existing government structure.

First of all, the perception of the DWCRA has to change from welfare to empowerment. DWCRA, definitely is not a welfare scheme but it provides opportunities for the poor women to organise around productive activity, generate income and assets, and improve the quality of life of women and children in particular. In the process, it helps increase the decision-making capacity of women and gives them a worker-producer status which leads to their economic

empowerment. In future, the success of DWCRA will bring them into the mainstream of the rural economy.

To achieve the above objectives the DWCRA programme focusses on (a) organising women into groups and bringing about awareness of the society in which they live (b) initiating economic activities and thereby strengthening the women through their increased earning capacities and (c) helping them link with the existing available economic development resources and services.

The programme is now being implemented at the state level through the Ministry of Rural Development. Let us look at the present implementing structure: (See table no.3)

As we know, the District level governing body members of the District Rural Development Agency (DRDA) is comprised of officials from Health, Education, Forest and Industries Departments. Since it is an integrated approach, the members of DRDA decide the resource allocation for different development programmes and use of the infrastructure funds to strengthen the programmes. Unfortunately, the members (mostly all men) even today after so many years of running the programme on the ground, are not aware of the DWCRA programme. No wonder, the DWCRA takes back seat in their minds while planning at official level. Hence the DWCRA programme always has a low priority on the official agenda. The resource allocation and the use of funds is also limited. Even the approach is short sighted. For example, for the marketing of the products of DWCRA groups, the groups need a marketing outlet in a city where the purchase power lies. But since the Governing body members of DRDA do not have clarity of the DWCRA programme, feel that the DWCRA funds are going out of the district and they therefore oppose the marketing proposal. This drastically affects the marketing of the DWCRA products. Even the people's representatives on the Board are unaware of the programme.

Another frustrating feature is that the concept of DWCRA rests mainly on group formation and group solidarity. Therefore, naturally the thrust has to be on organising of the women. At the same time, it is important to be selecting the right activity - with available local skill-base, asset base, resource base and effectively matching them with the marketing agencies. As usual, since the concept is not clear, the extension officers on adhoc basis identify members from the IRDP beneficiary list and 'form' the groups, without even knowing the women and the type of skills they have. As a result, groups are 'formed', but every soon become defunct. The essence of group approach is not clearly understood by the officials. For lack of proper orientation of the programme objectives they could not be achieved and the well-conceived programme for poor rural women is killed in its infancy. One often hears within the government quarters casual remarks on DWCRA that it has failed 'it cannot work', 'waste of money' ! Lack of serious concerted support is another constraint. As such continuous, on going support in management of the group-enterprise must be given to the group in the initial period. Duly formed groups, without any support or linkages, face suicidal death. What is badly needed is that the DWCRA programme should be highly recommended by the Head of the State to all its departments to provide inter-departmental linkages and promote goods and services produced by DWCRA by integrating them into their District Plans. Unfortunately, poor women are nobody's priority except in political speeches and official seminars.

To strengthen the local group, the DWCRA programme needs to invest more in its human resource development. Training for its members in the following areas is crucial :

- a) Awareness and leadership building
- b) Skill upgradation
- c) Managerial trainings
- d) Financial management

The sustainability of any programme is greatly dependent on the ability, commitment and efficiency of its participants. Hence the group leaders and members should be strengthened through the above trainings.

### **The Involvement of NGOs :**

The single government department may not be able to perform the multiple roles needed for the viability of the programme such as organising, selection of activity, linking with the markets. However, the non-governmental organisations working for these objectives, functioning in rural areas, and working with poor women and communities can perform these roles. They can establish rapport with the women, leading to group formation without much difficulty and the economic activity; voluntary organisations should be involved more in the implementation of the programme.

For the rural, poor, illiterate women it becomes extremely difficult to organise on their own to fight the social, political and economic forces at the local level. It is difficult for them to come out of the village and approach the block level offices and organise on their own. Therefore, it is the duty of the Government to facilitate the groups in establishing backward and forward linkages.

SEWA has prepared the guidelines for involvement of NGOs in implementation of DWCRA programme at the instance of the State Government, which highlights on some of these important aspects.

The Government should accept full and comprehensive involvement of the NGOs. The NGOs may strengthen the programme by taking up:

- the identification of beneficiaries from the listed below Poverty Line families of DRDA
- the formation of group and its registration;
- the selection of activities;
- the production including
  - (a) Supply of raw materials;
  - (b) Monitoring and quality control and
  - (c) Marketing;
- The skill upgradation trainings;
- The training in awareness and leadership building;
- Training in accounts keeping
- Marketing
- developing forward and backward linkages

Effective ways should be found for the DWCRA groups to get active involvement of the existing development agencies, for credit, training, marketing or other support services. NGOs will have to play the role tactfully, keeping a balance between struggle and development.

### **Sustainability :**

The NGOs must remain very conscious of the viability of the programme. The selection of the activity should be such that the group becomes self sufficient in near future.

With proper selection of the economic activity, proper training and assured marketing, the groups will most likely become self sufficient within two or three years time.

### **Financial Support :**

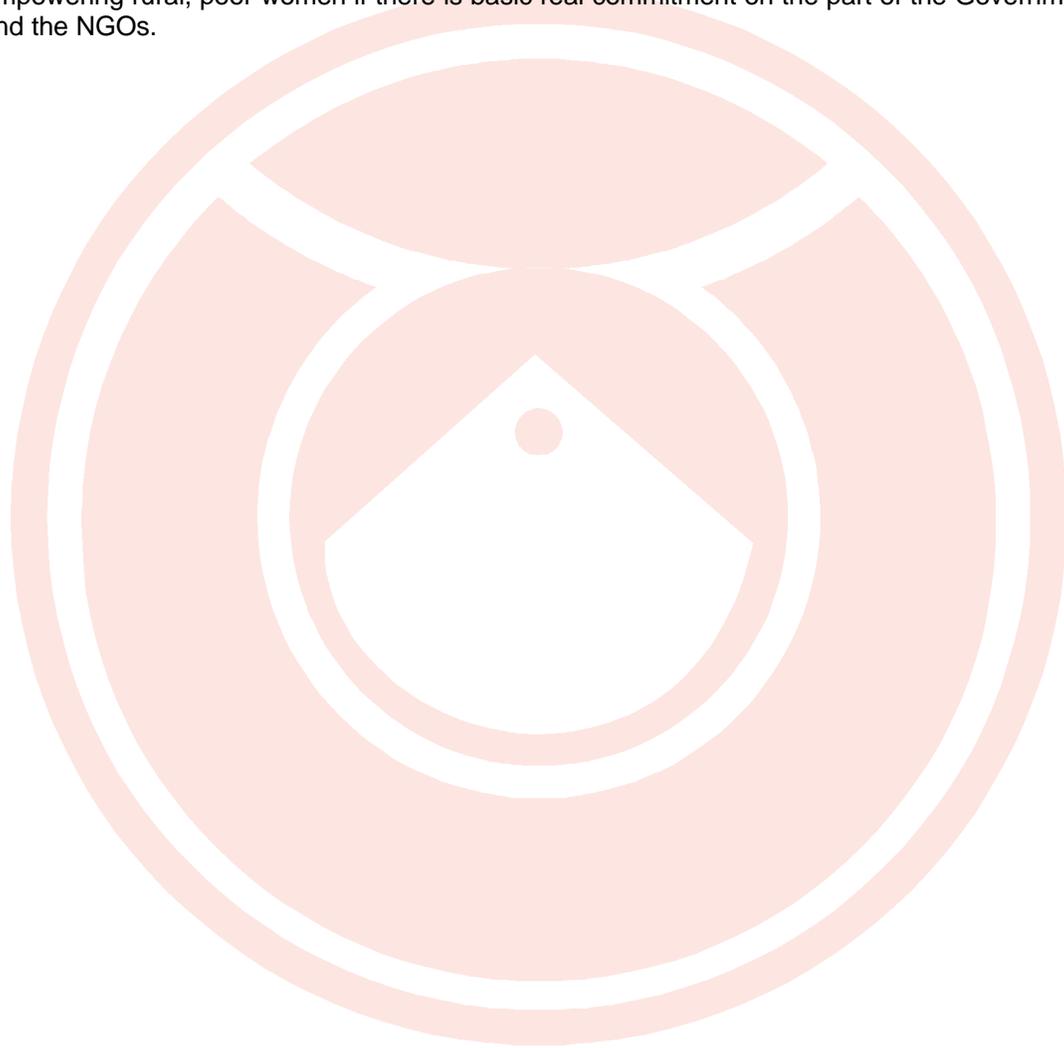
To achieve the above objectives of the DWCRA programme by involving NGOs, financial support for certain minimum basic services as mentioned below are essential to the NGOs.

- (a) Managerial assistance that also takes care of the remuneration of the organiser.
- (b) Transport of Fuel Costs - to provide strong extension services to the Groups.
- (c) Administrative costs - to monitor, supervise, assist and co-ordinate the groups.

Over and above these service costs, training and marketing support is also needed, depending on the type of the activity selected.

A norm of funding to the NGO for the purpose should be developed by the Government. To cover the cost of basic initial services in the group formation and the follow-up, an assistance of Rs.1,000/- per group has been recommended by SEWA to the Department. It may vary from State to State.

To conclude, I may say that DWCRA is a programme that has lot of potential to succeed in empowering rural, poor women if there is basic real commitment on the part of the Government and the NGOs.



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**Table No.1**  
**Details of the total number of Craft DWCRA groups,**  
**number of women covered and their total earning in a Year**

Sr. No.	Type of Groups	No. of Groups	No. of Women members	Total Income in Rs.	Total Sales in Rs.	Profit
1.	Registered DWCRA Groups	22	660	16,09,856	18,28,900	2,19,044
2.	Unregistered DWCRA Groups	6	240	2,00,705	2,96,850	96,155
	<b>TOTAL</b>	<b>28</b>	<b>900</b>	<b>18,10,561</b>	<b>21,25,760</b>	<b>3,15,199</b>

Note : Applications for registration of 12 DWCRA groups are submitted pending sanction. Each district is allotted a target of registering only 30 groups per year and only 5 per block, which becomes a constraint at times, for growth and development.

**Table No.2**  
**Details of village wise Gum collectors DWCRA groups,**  
**Coverage of women and total Gum Collection in a Year**

Sr. No.	Name of the Group	No. of women	Average monthly gum collection in Kgs.	Average Monthly Sales revenue in Rs.	Average Monthly income in Rs.
1.	Ewal Mahila Sewa Mandal (2)	40	1,000	9,000	8,000
2.	Charanka Mahila Sewa Mandal (2)	55	1,120	10,000	8,960
3.	Dhokawada Mahila SewaMandal (2)	20	400	3,600	3,200
4.	Patanka Mahila Sewa Mandal (2)	45	1,500	1,500	12,000
5.	Fangli Mahila Sewa Mandal (2)	40	1,000	10,000	8,000
6.	Anternesh Mahila Sewa Mandal (2)	50	2,008	20,000	16,000
7.	Parsund Mahila Sewa Mandal (2)	40	1,600	16,000	12,800
8.	Amrapur Mahila Sewa Mandal (2)	20	400	3,600	3,200

**Table No.3**  
**Present implementing structure of DWCRA programme**

<b>Level</b>	<b>Administrative</b>	<b>Implementing</b>	<b>Advisory Body</b>
State	Ministry of Rural Development	Commissionerate of Rural Development	Members of Legislative Assembly.
District	District Rural Development Agency	Assistant Project Officer (APO)	DRDA Governing body.
Taluka	Taluika Panchayat-	Extension Officer	Taluka Panchayat President
	Taluka Development Officer (T.D.O.)	DWCRA	
Village	Gram Panchayat	Gram Sevak	Panchayat

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