

**WOMEN AND RURAL DEVELOPMENT IN MEGHALAYA
A STUDY OF DWCR PROGRAMME**

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CHAPTER VI

CONCLUSION

Introduction

In this chapter general conclusions are drawn about the character of the programme management and programme environment as an explanation for the outcome of the fourteen DWCRE groups and their IGA projects. Attention is given to the type of actions and decisions that have influenced the outcomes. Such an analysis however offers only a partial explanation for the performance because the question about why certain actions or particular decisions were either taken or omitted remains unanswered. The fourteen DWCRE groups and their activities differ in size, location, objectives, input, training, technology and therefore it is not easy to compare them directly. However it is possible to draw general conclusions about the character of programme management because in the fourteen different projects, a number of comparable features are present. The chapter also analyses the overall impact of DWCRE programme on women in Meghalaya.

1. A look into the profile of beneficiaries' respondents as presented in chapter IV shows that it has considerable significance on the performance of the DWCRE programme. In the sample beneficiaries' respondents throughout the six selected districts, the total combined percentage of 92.9 make up the beneficiaries falling the age group of 20-50 which is the working age group. The overall district wise distribution of beneficiaries' respondents according to the marital status is similar in all the districts except for Ri Bhoi where there are no cases of unmarried or separated respondents. It is the only district in which all the beneficiaries' respondents are literate. A majority of 52.9 percent of the respondent beneficiaries under study belongs to households whose size is between 6-10. The non-listing of beneficiaries' respondents in the BPL census has occurred in all the selected districts except West Garo Hills districts. There are no regularly employed adults in 70 percent of the beneficiaries respondents' households, with

the highest number being in the East Khasi Hills and East Garo Hills. The children living in the beneficiaries' respondent households were 356 numbers and all were attending school, which includes 136 males and 220 females. The highest number of dependants among beneficiaries respondents household was in the East Garo Hills with 279 numbers, followed by East Khasi Hills and the lowest being in the West Garo Hills. Only in the Ri Bhoi district all the beneficiaries' respondents were engaged as cultivators whereas the distribution of cultivators in other districts was nearly half, except West Garo Hills where cultivators constituted only 10 percent in the occupational patterns. It was only in the West Garo Hills, that all the beneficiaries' respondents lived in *kutchha* houses followed by a large majority in the East Garo Hills. Beneficiaries' respondents who owned large size lands were in East Garo Hills and Ri Bhoi district as most of it is community land. Since in the other districts land was privately owned, most of the respondents fell in the category of small farmers having small size land of 0-2.5 acres. The majority of the respondent i.e. 92.9 percent joined the programme during the period 1994-1999 which was the expansion phase of the DW CRA programme. The pattern of beneficiaries' background reveals that they come from relatively low-income households with a large number of dependants leading to their active participation in the DW CRA programme and its project activities inspite of all the shortfalls of the programme.

2. The total financial achievement of the DW CRA programme in the State was 91.73 percent with a physical achievement of 2306 groups covering 26,973 beneficiaries between 1985-1999. The West Garo Hills had the highest percentage of achievement both in physical and financial terms followed by East Khasi Hills, East Garo Hills, West Khasi Hills and Jaintia Hills districts. The percentage of utilization of funds (including state share) was Rs. 471.42 out of a total receipt of Rs. 513.92, which is 91.73 percent achievement in the case of Meghalaya. Considerable variation existed amongst the different districts both in physical and financial terms. However, the correlations between the targets and achievements were significant in respect of almost all the districts. This indicates that the

relationship between planning and implementation of the programme has been fairly harmonious.

3 About 82.5 percent of the official respondents and 75 percent of bank officials stated that subjective judgment was applied to the selection of beneficiaries

4. The choice of IGA is an important aspect to enable meeting the DWCRA programme objectives. The central government had issued instruction for making a 'careful choice of IGA for DWCRA groups', whereby the IGA selected should not be capital, training or skill intensive nor dependent on external market. This in itself had limited the choice of IGA projects for the groups. It was found during the survey, which 86.4 percent of the beneficiaries were made to take up the IGA projects imposed upon them by officials. A comparative analysis of the data relating to the six districts shows that the percentage of those beneficiaries who did get the option to select the projects of their own choice was mostly in the East Khasi Hills district. In Meghalaya DWCRA beneficiaries were mostly assisted under the animal husbandry projects and other primary sector. Due to constant pressure on the DRDAs for achieving targets within the prescribed time, the programme has suffered in terms of lack of diversification of the activities undertaken by the beneficiaries. Not only this, women beneficiaries were given assistance for such activities, which were beyond their capability and skills.

5. The DWCRA programme implementation along with its components was primarily oriented to fast implementation and achievement of high targets at a short notice. This had impact on the performance of the programme and on the beneficiaries. The objective of increase in income among beneficiaries had priority over training, building of the groups' capacity towards stability, credit absorption, support and development service, awareness creation and the like. The survey data show that 91.4 percent of the beneficiaries did not have knowledge of the selection procedure, and faced difficulties due to their ignorance. The majority of officials, bankers and village level functionaries have not taken the DWCRA

training and awareness programme favourably. These programmes, they remark are marked by a touch of showbiz and flamboyance which hardly contribute to the creation of awareness or diffusion about the programme objectives among the rural community. Under such conditions the proper implementation of the programme is hampered. The survey data show that beneficiaries in large majority (67.1%) did not get the required training in their respective area of assistance, even though 83.6 per cent had expressed the need to have training. Those aspiring for training managed out of their own efforts. Among the various difficulties coming in the way of holding training programmes, is the short duration of training period or the training centre is at a distance place and stipend amounts are inadequate. These factors contribute to the non-participation of beneficiaries in training. Again the training programme lacked the entrepreneurial components. The limited participation of banks, support and technical departments, NGOs and poorest of the poor women in DWCRA programme is the result of low priority given to the awareness and training component of the programmes at all levels.

6. Regarding the leakages of DWCRA funds at different levels and misutilization by the beneficiaries, a cross-examination of information provided by the officials, bankers and beneficiaries brings to light that such a practice is very much in vogue. The beneficiaries misutilized the funds or diverted them to unstipulated purposes largely because of certain compelling socio-economic reasons. The officials involved in execution of the programme were also reported to be taking undue advantage of the beneficiaries' compulsions and lack of awareness.

7. Regarding the financial aspect, it was observed that a certain number of villages have been allocated to each bank, serving in rural areas, for financing IGA projects under DWCRA. However, the banks involvement was limited as credit linkage was not regular till the period of 1999 under SGSY. The new 'Service Area Approach' (SAP), introduced to intensify the efforts of the banks might not yield result unless adequate infrastructure is created in the banks, and

the beneficiaries, implementing officials are keenly involved in the preparation of village level credit plans, with banks being associated in the preparation of beneficiaries list. In the absence of any objective method of income determination, the bankers have to verify on their own, the genuineness of the loan cases recommended by the DRDAs leading to the rejection of loan cases recommended by DRDA and insufficient linkage of DWCRA with banks.

8. With regard to DWCRA groups that have been linked to credit under the SGSY programme, the reporting on time lags involved through different stages of entire process (from identification of beneficiary up to actual implementation and grounding of the projects) shows that on an average 154 days were spent in the entire process. The maximum time was taken in the disposal of loan applications by the banks (on an average 41 days) and the minimum on disbursement of loan by banks, which was an average of 28 days. A large majority of the DRDA officials considered as normal the time taken at different stages except the third stage of disposal of loan applications by banks. Due to the prescribed time not being adhered to the progress of DWCRA groups has been seriously hampered.

9. The repayment performance of internal and external loans taken by DWCRA beneficiaries under study show that 76.8 percent were repaying regularly. It was also noticed that some of the beneficiaries have tried to manage repayment of loans even in the event of their income being low. In their quest for managing funds for repayment of loans, they resorted to selling of their household effects and raising loans from relatives and friends. The enquiry further reveals that 'fear of accumulation of interest' has served as the most effective stimulant in compelling the beneficiaries to refund the loans. This indicates that DWCRA has improved women credit taking and repayment capacity.

10. As for the choice between 'loan with subsidy' and 'interest free loan' without subsidy a large majority of the bankers, government officials and beneficiaries favoured the latter. The latter has appealed to the majority respondents because

under this arrangement, the debt burden of the beneficiaries does not increase beyond principal amount.

11. The impact of DWCRA is governed by the easy accessibility and adequacy of the basic infrastructure like drinking water, electricity, banks, schools, health centre, marketing centres, transport, and veterinary services. It has been found that veterinary services were not easily accessible to 63.57 percent of the beneficiaries. These were viewed as inadequate by 84.29 percent of them. The inadequate transport facilities especially in remote rural areas made most of the beneficiaries sell their produce in the local unorganized markets at non-remunerative prices. Only small percentages were able to get remunerative prices, by selling their produce at distant places. A large majority of the beneficiaries claimed that they have full awareness of the market price of their products. The percentage of beneficiaries having awareness of market price was 97.1 percent. The enquiry further reveals that only 5 percent of beneficiaries sold their goods and services above the market rates, while 10 percent of the beneficiaries had to sell their produce below the market price and 85 percent sold it at a market price. Of the total, 82.1 percent of the beneficiaries have reported the inadequacy of financial assistance in DWCRA causing lack of diversification in activities, winding up of the programme activities or diversion of funds. The DRDAs are entrusted with the duty of making arrangements for coordinating the supply of various backward and forward linkages, provision of infrastructure for IGA, including appropriate technology, good quality assets supply of inputs and services needed by the beneficiaries. But the non-existence of such linkages at certain places and lack of sufficient machinery with DRDAs rendered them unable to discharge this duty to a satisfactory level. Multipurpose centres were being sanctioned in adequate numbers but were constructed in inappropriate places where groups did not exist and thus remain unutilized. Regarding the adequacy of financial assistance, 82.1 percent of the beneficiaries reported it to be inadequate making their IGA projects unprofitable. The inadequacy often resulted in the creation of sub-standard assets and the diversion of funds to unspecified

purposes. The conclusion can be drawn that insufficient revolving fund was granted to the poor as a result of inappropriate management decision but also because of the insincere intentions on the part of the programme management.

12. Notwithstanding the limiting factors, the programme has resulted in a favourable impact on the two aspects: (i) awareness among beneficiaries thus opening up avenues and (ii) household economy of the beneficiaries. This is supported by data showing the shift among beneficiaries from one income group to another and the group's ability to network with support agencies. This concludes that the economic impact of DWCRA is favourable. The survey data indicates that 23 beneficiaries in the income group of below Rs 6000, 5 beneficiaries in the income group of Rs. 6001 - 8000 and 41 beneficiaries in the income category of Rs 8001 - 11,000 have shifted to the next higher income groups after getting assistance under DWCRA. It shows a decrease of 41.82 percent, 26.32 percent and 73.21 percent in the number of respondents existing in each category respectively before receiving assistance under DWCRA.

13. The process of income generation has resulted in an increase of 28.07 percent in the average income per household with East Garo Hills having the highest increase and Jaintia Hills the lowest. The DWCRA programme has also resulted in change in the beneficiaries' consumption pattern, with an overall increase of 62.7 percent in their per capita monthly consumption expenditure. The proportions of expenditure on different individual items in the total consumption expenditure have also undergone a change. For instance, the percentage of expenditure on clothing, education, and social ceremonies and 'other items' has increased whereas the trend has remained the same in respect of food. Notwithstanding this change in the consumption pattern of the beneficiaries, there has been a considerable rise in consumption expenditure on each item. The rise in consumption expenditure can be taken as representing a mark up in the living standard of beneficiaries.

14. The evaluation of the impact in terms of investments in livestock also presents an encouraging picture. The beneficiaries have experienced an impressive increase (138.60) in the total livestock investment. The increase in the value of total investment in livestock has been highest in West Khasi Hills district followed by Jaintia Hills district, which are the 2 districts whose average income per household was lowest, compared to other districts. The divergence between the two districts can be attributed to the fact that two districts of Jaintia Hills and West Khasi Hills, being agriculturally more developed, have greater potential for rearing and thus invested more in this area.

15. On getting assistance under DWCRA, 19.3 percent of the sample beneficiaries have opted for the non-traditional occupations. It has been found that this option for non-traditional was most in the Jaintia Hills, and East Garo Hills districts. The adoption of non-traditional occupations can be expected to produce good results, as a large majority (83 percent) of such beneficiaries has expressed their satisfaction with the change. 'Improvement in their economic conditions' is the major reason, which accounts for this high degree of satisfaction, followed, in a descending order of importance by 'Opportunity to learn new techniques', 'Independence and self-sufficiency' and 'encouragement by government and bank officials and rise in social status'.

16. Notwithstanding the positive impact of DWCRA highlighted so far, the beneficiaries seem to have developed certain confidence as well as fears and apprehensions about the programme. The study reveals that a large majority of the beneficiaries (79.58 percent) have expressed 'no fear' at all with regard to the DWCRA assistance and its recent developments of being integrated into the SGSY bank credit linkage programme. Rather they are encouraged by the awareness opportunities it has provided. However, 37.14 percent have expressed that repayment of loan will be difficult once the bank linkage is a regular feature. The other fears which are of socio-psychological nature, like 'marriage of children may become difficult', and 'status in the society may deteriorate' if they fall in debt-trap have not been felt by beneficiaries at all. The lack of such notion has the

advantage of making beneficiaries responsive to socio-economic programmes like DWCRA.

However, all the above are economic indicators of impact but they do have social implications too. In terms of economic empowerment of women, DWCRA programme may have helped in spite of the temporary increase of income. The programme was not implemented in such a way as to create a basis for women's social and political empowerment. Its explanation may be found in the factors of the programme management and environment.

Programme management

Although the income generating activities (IGA) was a main project component of the DWCRA programme for which the objectives of DWCRA were hoped to be achieved yet an analysis of the case studies using the project cycle as the analytical tool has helped in the identification and description of factors within the programme management that contribute to its performance and non performance. In other words, it provides explanation of the nature of implementation within the analytical frame of the programme management. This section has been divided into two sub sections i.e. (i) Issues and problems of programme management (ii) Summary of performance of programme management

(a) Issues and problems of programme management

Failures in development programme especially those related to women are often explained in terms of inability of staff to handle the programme, their lack of technical background or in terms of breakdowns related to administrative failure, while the background of such problem is seldom analyzed. In the 14 case studies the inadequate performance of the IGA and DWCRA programme as a whole are often the result of missing links in project designs that have their origins in the character of programme planning. A few concluding statements to illustrate the problems of programme management is made below.

1. The setup of the DWCRA programme during the pilot phase was such that it could not produce the expected result. Therefore future potential DWCRA beneficiaries were not attracted and consequently an important part of the pilot phase could not be achieved.
2. The orientation in programme preparation was mainly target achievement and the neglect of the organizational and management aspects became obvious during implementation. Solution to problems arising became difficult without the support of an appropriate organizational structure and strong management system.
3. The inclination of the DRDA to control the implementation created problems when the block functionaries' cooperation was sought and it evoked irritation between block and DRDA.
4. The block had too many responsibilities, given its lack of experience in handling an exclusively women development programme and limited staff. The activities of DWCRA programme in their respective districts had insufficient authority as far as day-to-day management of blocks were concerned. This resulted in unnecessary delay in implementation and solution to problems.
5. Even though the responsibilities among the APO, BDO, and *mukhya sevika* has been clearly outlined in the manual, they were insufficiently distributed resulting in problems of coordination.
6. Although past experience with respect to welfare programme for women and experiences of IRDP could have been utilized more efficiently, it must be realized that DWCRA programme was an experiment and that in such a learning process, deficiencies are common.
7. The GoI /GoM /DRDA and blocks have learned from the experience of this DWCRA programme. The introduction of SGSY and its focus on utilization

of existing DWCRA groups as a start up to SGSY project financing demonstrate this.

8. The perception of the DRDA and blocks regarding the type of IGA to be taken up was not the same as that of the target groups, so the level of participation and interest in the programme as a whole turned out to be lower than expected. In the set-up of the programme many elements were lacking but during implementation efforts to improve this was slow and lacked enthusiasm. In some districts like East Garo Hills district the personal involvement of staff and voluntary local women organization had a positive impact on the implementation of the project and programme as a whole.

9. The DWCRA programme in Meghalaya is the case of a centrally guided women development programme dependent on implementation, in the field, by lower level agencies like the DRDA and blocks. This expectation however proved to be over optimistic. The Central Government was aware of the situation of women deprivation and lack of opportunity to participate in development programme and took the decision to implement DWCRA during the phase of women's development. At the central level, to save time, no complicated and time consuming state wise planning exercise, in which various sets of options were identified and compared, was done. Thus the feasibility study of the different proposed IGA in the illustrative list was not done. Again no attempts were made to identify specific needs and resources constraints of the target groups to be involved in the implementation. The main identified deficiencies in the programme were found in careless programme preparation. The national character of the programme meant that broad guidelines were issued by the central government in New Delhi to be followed by all the states uniformly. Within the state no distinction was made between different social groups Khasi, Garo and Jaintia. The decisions for the programme were taken by the central government without consulting the state or district level agencies,

which caused severe problems in running the programme. Even though the support of different departments was visualized, it was not sought nor elicited.

10. The planning of the DWCRA programme at state level, which includes decision about the choice of IGA, the character of various forms of assistance, the choice of village level organization, was done casually. The scientific assessment of the IGA project by means of instruments such as technology assessment, need assessment, assessment of problem and objectives, economic feasibility studies and the like were done superficially or not at all. Instead the decision-making was based on personal judgments with complete disregard about its usefulness, feasibility and acceptability for all. Again the programme depended on the officials in charge of the programme. Those officials who had deep personal involvement saw the programme grow in the right direction. Community participation, with respect to supporting the stability and growth of the groups did not last long either. The explanations for these shortcomings should be sought in the character of the programme management.
11. Most of the DWCRA groups, which were provided assistance, were located in better off roadside villages with a reasonably strong NGO base. These characteristics influence the progress of the programme and the utilization of the funds etc. Instead of following the cluster approach the DWCRA groups were scattered in location making it difficult to provide a common facility under the multipurpose centre component.
12. Moreover the DWCRA programme philosophy assumed that once a group existed it would be supported by a sort of "community feeling". However such a feeling was non-existent in most of the villages under study. The people do not feel responsible for the DWCRA group, on the contrary social, cultural, economic and political differences created highly fragmented

village societies. Under such circumstances, a programme based on voluntary participation by the community cannot function adequately.

13. The GoI, UNICEF, GoM, gave high priority to DWCRA programme, but the priorities of ordinary villages may be entirely different. The study revealed that in certain cases as soon as the revolving fund for the IGA was used, the groups made no further effort to invest. If the need for DWCRA programme and its components was felt, the sustainability of the IGA and DWCRA programme components would have been maintained along with regular financial contribution from the groups in terms of savings thrift and credit.
14. The relation between increased income and increase in living standard and better access to health and education was obvious to the more better off DWCRA beneficiaries but not so to the poorest, illiterate beneficiaries. This point concludes that long processes of awareness creation are required to change the habits, beliefs and create forms of community participation. A radical change in the social structure of the villages is necessary to achieve this goal.

(b) Summary of performance in programme management.

Here general conclusions are drawn about the character of management as an explanation for the outcome of the 14 case studies. Attention is mainly given to the type of action and decision that influenced the outcomes. Such an analysis however offers only a partial explanation for performance. This is because the questions about why certain actions or particular decisions were either taken or omitted remains unanswered although an attempt was made. These questions cannot be fully answered in the context of management as their explanation lies in the programme environment. The 14 DWCRA groups presented here differ in the profile of members, location, social set up and size of the IGA. Therefore it is not easy to compare them directly though similarities can be ascertained and a general conclusion can be drawn about the character of the management. A few important general comments are made which are strategic aspects of the complex

of factors known as programme management. Programme management as mentioned earlier is defined as the handling of tools to take action for achieving goals and assessing the suitability of programme. This section has been divided into four sub sections which include the summary of performance of (i) DWCRA programme case studies (ii) organizations involved, (iii) basic decision-making and (iv) approach to programme management.

(i). Performance of DWCRA groups (case studies)

In this review of the performance of the 14 cases studied here, the rate of diffusion of awareness, achievement of the primary objectives, the functioning of the IGA and the impact of the IGA are the main points to be discussed. On the basis of comparisons among the various cases a number of general conclusions can be drawn.

1. According to the target fixed by the Government of India, the distribution of the number of groups to the entire district is satisfactory. However, the data on the achievement is unreliable but the general picture is one where the targets have not been achieved satisfactorily.

2. With respect to the district wise distribution it can be said that most of the IGA projects did not succeed in achieving the goals of sustainability or in empowering the women on the social and political front. It was a temporary increase. The diffusion of DWCRA programme elements among the BPL category was not impressive. The status of the groups' capacity differed though their objectives for coming together were similar. Some groups were functioning under the umbrella of their parent organization while others did not have the same support.

3. As a side effect of training courses where it was provided local skills could have been developed that could positively influence future development in a village society but in this respect the effects are not fruitful, since the trainers

themselves were inexperienced and not fully versed with group dynamics, functioning or techniques of community organization.

4. Introduction of the IGA project on an entrepreneurial scale had a positive impact as indicated in the foregoing chapters for it provided beneficiaries the opportunities, experience and exposure paving avenues for their future involvement in similar ventures.

5. One of the most obvious conclusions was that the poorest of the poor in the BPL category were scarcely reached. This observation combined with the limited success of the IGA and other programme components leads to a final judgment of the result of implementation that is predominantly negative.

6. The most visible form of management is the organization of the DWCRA groups, the IGA project together with the other supporting programmes of DWCRA e.g. IEC and CCA. The development of the programme of assistance, release of the revolving funds, the choice of infrastructure to be set up, marketing arrangements, and the inter-department coordination take an important place in execution. The analysis of the 14 case studies reveal not surprisingly that where the revolving fund was released in time, or the group operated in a village having an ICDS project, the monitoring activities were regular, the assistance in terms of marketing and training, thrift and credit was introduced, internal lending was encouraged, dissemination of information and technical functioning of the IGA was adequate, the groups operated successfully. On the other hand absence or inadequacy of such facilities and support services had a negative effect on the performance of the programme. The general review indicates that particular forms of assistance were required in all the projects of DWCRA under study. The most important of these was timely release of revolving funds, bank-credit linkage, training facilities, and technical advice, infrastructure support, supply of inputs and marketing outlets.

7. A number of these requirements were met, but not systematically or adequately. This had a negative effect on performance. The case study reflects that arrangement for facilities was insufficiently or inappropriately placed. Training was inadequate in view of the new position that beneficiaries had to take in the market economy. The DWCRA IGA project with its entrepreneurial approach did not receive adequate support in terms of bank credit linkage, technical, managerial and marketing support. In the end the IGA dried up due to lack of support.

8. The introduction of the revolving fund was a useful initiative but deficiencies frequently occurred like delay in payment, and payment in installments. In all the cases the revolving fund amount proved to be insufficient for the DWCRA groups slowing down production or creating loss, as beneficiaries were unable to invest in the IGA or other components of the programme.

9. A well-designed training programme was included in the detailed design of DWCRA programme, which was brought out as a manual. But this was hardly utilized whether to provide the much-needed technical skills to the implementing officials or DWCRA group members. It was also observed that training programme was discontinued after sometime, resulting in decreasing interest among all involved in DWCRA programme implementation.

10. Extension work under DWCRA was the responsibility of the mukhya sevika, APO, and gram sevika. A major identified shortcoming in the execution of the programme was that the majority of the field staff did not frequently visit the village especially remote villages, resulting in lack of sufficient information and advice about the programme activities.

11. An important element in the DWCRA programme was the inclusion and involvement of development departments and organization including banks in the various state and district level committees. Without doubt this support would have contributed to the quality of the DWCRA programme, but the lack of

cooperation and communication especially between the department of community and rural development as the nodal agency and other organizations has prevented their active participation.

12. Although it was expected that the extension officers for veterinary, horticulture and agriculture would assist in the maintenance of the IGA project they did not carry out their duties satisfactorily. This is due to the lack of visit to the groups, skilled and trained personnel to carry out the job, the difficult terrain, weather condition, lack of incentive sometimes preventing visits, and lack of commitment. All this contributed negatively to the groups' progress. .

13. In order to improve the management, monitoring and evaluation systems were introduced in the DW CRA programme, but owing to inappropriate methods of data gathering and lack of feedback, almost no adjustment was made in the functioning of the programme.

These observations give an indication of the degree to which facilities were included in the DW CRA programmes and tell us something of the character of programme management.

(ii) Performance of personnel and organizations involved

Absence or lack of the supporting facilities stated earlier partly explains why the functioning of the DW CRA programme was hampered but attention can also be given as to how they were implemented. It is necessary to outline the characteristics of personnel and organizations involved in implementation, the degree of autonomy, their status, the level and character of local involvement in preparation and execution of the programme, the character of the implementing agencies, and level of individual dedication. Comparison between projects revealed that in some cases the character and role of particular personnel and organizations had positive effects on implementation while in others they influenced performance negatively. For example in East Garo Hills, West Garo Hills, Jaintia Hills districts, certain dedicated local organizations and government

staff at the DRDA and block level made positive contributions. Some of these positive contributions are-

1. The involvement of the DRDA and block with its staffing pattern and the constitution of committees exclusively for DWCRA programme have a comparatively positive influence on the quality of the programme. However, sometimes problems occurred in cooperation between the DRDA and the block due to inappropriate distribution of responsibilities, insufficient monitoring of progress, non-holding of committee meetings and inadequate communication by DRDA, the leading implementing agency.
2. In districts where the block functionaries i.e. *mukhya sevika/gram sevika* were provided with a certain degree of autonomy in functioning they were able to informally adjust the DWCRA programme elements to the local circumstances and introduce improvements wherever required. Since DWCRA was a centrally guided programme with autonomy delegated to the state only in certain aspects, the flexibility was lacking in general and had negative consequences on the performance of the programme.
3. In cases where traditional women's organizations and NGOs networks were utilized for the promotion and general support to DWCRA programme, the outcome of the group was more positive.
4. Well managed and harmonious relations between the implementing agencies, and departments whose involvement was sought leads to successful implementation. Involvement of experts in the implementation of DWCRA programme would have been useful. However, the case studies and data support the fact that this did not occur.
5. The DRDA and block played an important role in the implementation of the programme, but the staff of DWCRA in general was insufficiently geared to the functions they were supposed to fulfil. On the other hand the village organization

selected to assist, inspite of their limited capacity were more successful in sustaining the groups efforts.

(iii) Decision making process

In decision making, strategic management tools mentioned in the section of project cycle include need assessment, technology assessment, socio-cultural, sensitivity analysis, economic cost benefit analysis, assessment of resources constraint, of the best application, of organizations capabilities, control of supporting agencies, monitoring, evaluation and feedback. If these tools were appropriately used it had a positive effect on the performance of the programme. In analysis and observation, these tools were used but not in the right way. While in majority of the cases actions and decisions taken were not based on a systematic analysis at all. The consequences of such an informal approach are not always negative because certain situations do not always require in depth studies before action could be taken. Overall it was clear that a more thorough analysis could have resulted in better planning. The following conclusions are drawn about the utilization of management tools in decision-making.

1. Identification of villages for implementation of DWCRA programme was often random by lower level functionaries. The needs and priorities of the target groups were not taken into account. This situation negatively influenced the suitability, acceptability and sustainability of the programme. This conclusion does not however apply to all the groups under study.
2. The choice of IGA is largely determined by the assessment and availability of backward and forward linkage. Thus it can be said that deliberate consideration of economic and social feasibility played a minor role in the decision to carry out the selected IGA projects. This frequently led to problems in operation of the programme.
3. Feasibility studies to access whether a particular project would be able to achieve certain desired goals were not conducted at all which meant that the

social, cultural, organizational and even political considerations were not given a thought. Economic cost benefit analysis was not done and no differentiation was made between different groups of beneficiaries and areas of operation. As a result the DWCRA, IGA and other components proved unfit for specific circumstances or for certain groups.

4. The selection of village level organizations and the functionaries to be involved in DWCRA programme implementation were not based on a proper set of criteria. In most cases village level organizations and functionaries were selected who were unfit for the task.

5. The participation of various government organizations, banks, NGOs, research and development institutions in implementation and operation of DWCRA require systematic control and coordination by the leading implementers of the programmes. However control and coordination were often inadequate which gave rise to problems in programme implementation and operation.

6. Systematic monitoring supplies data that form the basis for in-depth evaluation. In the case of DWCRA implementation in the state, monitoring was restricted to the gathering of data on targets achieved and budgets spent. The quality of the implementation was not studied in most of the monitoring surveys and for this reasons no serious evaluation could take place.

7. A management tool that is closely related to monitoring and evaluation is feedback. The data gathered in monitoring exercises and analyzed in evaluation studies are after all meant to benefit the programme by means of improvement or adjustments in the initial designs. In the research study it was observed that such feedback could hardly take place in the absence of appropriate monitoring data and evaluation studies. Adjustments made were mainly related to budgets.

These can be considered the most important conclusions about extent in which management tools were utilized in decision-making, as they contribute to the explanation of the performance of the programme.

(iv) Approach to programme management

The performance of the programme can also be explained by the analysis of the general approach adopted in programme management. The approaches are the strategies adopted which is most appropriate method of management. It includes choices for either gradual or fast implementation, introduction of pilot project, choice of an individual or group approach, preference for centralized or decentralized planning and introduction of IGA activities that serve the interest of the beneficiaries. The choice of approach has a consequence on quality of implementation. The following conclusions regarding the consequences of the approach to implementation can be drawn.

1. The DWCRA programme implementation along with its components was primarily oriented to fast implementation and to the achievement of high targets at a short notice. This had impact on the performance of the programmes; positive long-term effects were expected to follow more or less automatically. Objectives such as increase in income of beneficiaries had priority over the building of the groups capacity to absorb credit, other support and development services, awareness creation and the like, while the negative side effects on the position of non-participation were seriously neglected.

2. The collective approach of the IGA did not work out very well. In particular, the idea that various DWCRA groups could cooperate guided by capable institutions and faithful leaders (i.e. secretary and group leaders) proved over optimistic. A number of constraints in the socio-economic structure of village society in Meghalaya prevented cooperative or collective approach functioning in the way as envisaged.

3. In the absence of a proper BPL list, and measure for involvement of the BPL category, the poorest of the poor did not participate in DWCRA groups, though this programme was primarily meant for them.

4. Whether or not a pilot project should be launched depends in general on the circumstances, but it may be concluded that entirely new initiatives require intensive testing first by means of a pilot project. The pilot project should be as realistic as possible. In the case of DW CRA pilot project an artificial situation was created and it is beyond doubt that this finally had a negative consequence on the future growth of this approach for women's development.

5. Project planning in all cases was done at the district and block levels without the consultation of the beneficiaries or local village organization. As a result the implementation of these IGA by the beneficiaries with taking into account the local village organization and availability of backward and forward linkages negatively influence the performance.

These conclusions indicate the ways in which the approaches to programme management, may influence performance. Together with the conclusion about the utilization of management tools, they contributed to the understanding of the character of basic decision making as an important group of explanatory factors. Conclusions about the characteristics of programme management are explained below: -

The spread of group approach to women development especially among the poorest of the poor in remote areas is disappointing while the spread among the better off poor is satisfactory. This is rooted in the inadequacy of the monetary assistance. Firstly the better off can manage with the meager amount to carry out IGA as a part time activity. A full time concentration on IGA and DW CRA group activities would require more investment, which would have contributed to the success of the programme. Secondly, a majority of beneficiaries 51.4 percent are landless or own less than 2.5 acres. The IGA introduced in the case studies are mostly land-based activities. This implies that they are neither able to afford buying land or rent one for the purpose. The better off in village have land and it was found during the study that the common workshed for the groups' IGA was mostly in the better off members land and they gained. Thirdly, most of the

beneficiaries are engaged in agriculture or labourers and as such they have to start early in the day and come back late. The IGA set up, require full time attention, which the poor cannot afford. The risk-involved in the IGA was high and added to this was the lack of insurance and support services. However for the better off beneficiaries who can employ daily wage labourer the IGA is a worthwhile activity and hence was taken up by them while diversion of funds occurred among the poorest of beneficiaries. These reasons have limited the interest of the poorest of the poor women to participate in DWCRA programme, as it was obvious that the IGA was designed to suit the situation of the better off among the poor. This indicates that the character of supply of facilities such as revolving fund is closely related to the quality of decision-making and in particular the adequate utilization of the management tool. A more appropriate assessment of the pattern of land-use, time availability, resource and skills availability among the poor women would have revealed that the IGA would be more attractive if the monetary assistance under DWCRA was higher and marketing facilities were regular.

The fact that inappropriate assessments were made does not imply that the decision-makers were completely unaware of the situation of the rural poor. The low rate of monetary assistance and marketing arrangements provided to the DWCRA groups is only partially part of the inappropriate programme management. The relevant question is whether the programme implementers were interested in the improvement of the position of the poor at all as in reality no deliberate policy decisions such as the supply of substantial support to achieve the goals were considered necessary. The conclusion can be drawn that insufficient monetary assistance was supplied to the beneficiaries as a result of inappropriate management decision but also because of the insincere intentions on the part of the programme management.

In the pilot phase of DWCRA programme the central government seemed to have ignored the experimental nature of the phase and delegated too many task to an inexperienced DRDA and block staff. The result of this was that no

professional assessment could take place and therefore the demonstration purpose could not be achieved in the pilot phase of implementation of DWCRA. This explains why the programme failed to perform as expected. In the set-up of the DWCRA, the state, district and block levels played a role only in the final stages and local planning. This resulted in low participation of DRDA and block in the programme, which they consider, has been identified, formulated appraised without their active consultation. Faithful implementation of such parachuted 'programme' is not to be expected because implementers do not recognize themselves in the set up. The same pattern follows within the state where block fail to faithfully execute the activities planned, identified, formulated and appraised by the DRDA.

Some characteristics of the management of the programme are responsible for the explanation of the disappointing results of the programme in the initial stages and the better performance in the later years. At the time DWCRA programme was introduced in the state very little knowledge about women or gender issue was available at all levels. The professionalism to deal with women was available with few. In Meghalaya, the most important role in the implementation DWCRA has been played by the block with the goal of a mass diffusion of DWCRA programme objectives. In the absence of a network of NGOs in Meghalaya, government institution and traditional women organization had to be involved in implementation although their capacity to handle the programme was limited. Increasing the level of expertise among the block level staff was not possible due to lack of training funds for exposure of staff to national level trainings. At the state there were no professional trainers. In view of the newness of the approach, identification of beneficiaries took a back seat. In the later years, improvement in implementation occurred. This was due to a number of changes in the programme management introduced as a result of increased knowledge on women development, empowerment and the growing experience among DRDA and block functionaries and beneficiaries. This had a positive effect on the outcome of the programme. It may be concluded that the government undertook

serious attempts for implementation of the DWCRA programme but failed to set the priorities for the programmes such as those related to community participation and basic awareness. This also helps to explain why the programme did not function satisfactorily in the early years of implementation.

Again for the implementation of DWCRA the government had to recruit additional staff as per the prescribed pattern in DWCRA. A single officer headed the women cell at the state level. It was difficult to get qualified persons for the post of APO and *mukhya sevika*. At the district level, APOs were not available for appointment and at the block level the *mukhya sevika* and the additional gram sevika were appointed through political channel and had inadequate skills. The responsibilities of the state for setting up the organizational structure for implementation of the programme had merely more a priority than the actual implementation.

Activities related to the growth and progress of the groups could not be monitored as the officials in charge failed to make the field trips due to lack of proper directives thus concentrating more on deskwork. As a result almost no attention was given to the quality, geographical spread and social diffusion of the benefits of the DWCRA programme. In order to achieve the targets, preference was given to better-educated villages rather than the potentially interested poor villages. Consequently the targets were not achieved either qualitatively or quantitatively.

The explanation for the progress of implementation of DWCRA could be supported by an illustration. In May 1990 a state level seminar on DWCRA was organized. Several speakers spoke on the issue of women in Meghalaya and its performance of DWCRA in the state. But strangely even at this stage participants were not aware of the programme objectives or its components. Organizational issues were not addressed and improvement for the programme was sought only in increasing technical and financial assistance. The field realities were only presented in the form of identified problems based on an evaluation conducted by

the Directorate of Economics and Statistics. Questions about the types of IGA and suitability of DW CRA programme components in the socio-economic environment were not addressed. These were important to explain the inadequate progress of the programme implementation. Thus the seminar could not provide any clue for a meaningful change to be introduced that could lead to fundamental improvement in the programme implementation.

It may be concluded that the explanation for an inadequate evaluation concerns the fact that it is rather difficult to identify basic deficiencies in the field of socio-economic problems as compared to technical problems. It is easier to gather data on targets and achievements than data on complicated social, economic and cultural phenomena that influence the functioning of a programme directly. Again the outcome of the study conducted by the directorate of economics and statistics was based on a long survey questionnaire in order to gather statistical data. The outcome did not give insight into the social structure and explanations for failures are therefore not based on a thorough understanding of the problems involved. Moreover this quick evaluation study was given only a month's time and it is not in the interest of one state department to throw light on crucial shortcomings of the programme of another state department i.e. the directorate of community and rural development.

An independent institution could have been more appropriate in providing information about the performance of the programme. Again the lack of familiarity among government officials with the type of problems to be evaluated is to be taken into account. The orientation towards evaluating only the aspect of how much target has been achieved and why it could not be achieved is a narrow objective. It cannot provide suggestion for improvement to be introduced by the programme management. In reality it appears that the authorities only paid lip service to whatever suggestions made and this frequently occurs in cases where the beneficiaries have been wrongly identified.

In the planning of DWCRA the group formation received much attention. Beneficiaries were expected to increase their bargaining power through collective action by forming groups. Well functioning groups have this capacity. However the lack of a proper approach by the programme management to build the groups capacity for becoming a receiving system has contributed to groups which lack proper leadership and sustainability. In general such developments have negative consequences on the functioning of groups and particularly on the poorer members. Most of the poorest members of the village were not in favour of joining DWCRA 'organization' and had no faith in the leader. In fact they fear a deterioration of their position than improvement. The shortcomings of group approach in DWCRA organization should be considered a consequence of inappropriate management. This is because internal conflicts are natural in groups as much as they are within the existing socio-economic structure, even if action is taken to control the leaders and other influential persons.

The neglect of these BPL women is a serious shortcoming. They were unable to become members of DWCRA groups' inspite of their grave poverty. It appears that their exclusion is a deliberate attempt to stimulate only viable women groups i.e. those who are in a position to form groups. This 'betting' on the strong policy has a serious consequence for non-viable groups.

Programme environment

The project analysis is a useful device for understanding the roles of women and men in a society and the external environmental forces that effect programme implementation. It must be remembered that tradition, customs and political processes interact with economic and social activities differently in different settings. Implementation performance will be greatly affected by the utilization of data on the kind of work, women do and in what context. In this context cultural, social, economic, political, technical and managerial factors were identified and described.

The programme environment includes the various structures and transformation processes in a given society in which the programme is introduced and directly or indirectly influences the character of the programme. The extent of the effect of environment on the DWCRRA programme is not easy to determine. The analysis supported by data has thrown light on the issue as to the extent to which the poor were reached and the position taken by the government in this respect. It is observed that the poorest of the poor among the rural women were not included as beneficiaries and it led to inappropriate decision-making concerning the selection of IGA or the approach to be followed.

(a) Socio-economic and political structures and the transformation processes.

The socio-economic and political structures of a society may not have a direct relation with rural poverty alleviation programme but it certainly influences the character of implementation. The analysis of the 14 case studies reveals that a large number of decisions taken by government authorities were guided by consideration rooted in existing socio-economic and political structures and not based on a systematic assessment of relevant situation and selection of the best choice of activities. The following are the conclusions

1. The introduction of DWCRRA programme in a society like that of Meghalaya has been slowed down by various parties who consider it a threat to their own position and included male members of families and community members. Thus access to the programme by potential beneficiaries has been blocked.
2. The utilization of locally available resources that could have enhanced the livelihood prospects did not receive adequate attention in implementation, thus reducing the possibility of creating a sustainable base for social and economic development.
3. Social, cultural, political and economic fragmentation of village societies as seen in the background of the case studies negatively influenced the progress and development of DWCRRA. Manifestation of fragmentation includes absence of

sense of common responsibility for women's development and empowerment, improper functioning of groups, lack of cooperation between various organizations working in the same area and unwillingness to participate positively in the programme.

4. In the implementation of DWCRA, influential women organization or persons were invited to take initiative for organizing the rural poor women. Due to the inadequate assistance and inappropriate assessment of resource constraint the trickle down effect seldom took place. The programme instead landed on the better of in society or the rural elites.

5. The programme attempted the creation of awareness among poor women due to the target orientation without paying attention to changing the socio-economic structure of the village. The government was interested rather in maintaining stability in rural areas utilizing the services of the block offices instead of involving the grassroots' level workers in implementation of DWCRA

6. Transformation process is the fundamental changes taking place in the structure of society having no direct relation with the programme but nevertheless influencing its character. The relation between transformation process and implementation is more difficult to identify than between socio-economic and political structure and implementation. The traditional social system in the villages of Meghalaya offered security at least upto subsistence level. The poor in the village especially women prefer the security offered by the village community to the risks involved in the market orientation of DWCRA programme components. The villages from where the cases were selected for study were previously involved only marginally in the cash-economy especially those in Garo Hills and West Khasi Hills. As described in chapter V on the impact of DWCRA the beneficiary's consumption pattern changed and improvement in various aspects of rural life took place. Besides the programme has strengthened thrift and credit activities. People carry on petty business while at the same time involvement in the DWCRA programme allow them adequate exposure and

exchange which help them to intensify their relations with urban institutions such as political parties, bureaucratic agencies, banks and markets which has a beneficial influence on their position as well. It may be concluded that the majority of rural poor women, mostly landless, the situation has deteriorated in absolute terms, as they had no opportunity to participate in DWCRA programme.

Theoretically the DWCRA programme was aimed at the empowerment of the poorest of women. However the approach to implementation was such that only a marginal role is assigned to non-viable rural poor women. The educated, and more forward women in villages were selected to lead and form DWCRA groups. Thus this philosophy of development in which development is expected if those "sectors" are stimulated is described by Wertheim (1964:12) as the philosophy of "betting on the strong".

In the explanations above implementation problems were discussed which did not relate directly to the methods of management. It can be concluded that it is impossible to explain implementation problem by a single factor or even a single complex factor. It maybe true that a particular factor or a group of factors had more influence on the performance of the DWCRA programmes than others but in none of these cases this determined the ultimate result. Sometimes poor quality of the programme budget estimates and selection of projects for groups play important role in the problems involved, while sometimes inadequate training and awareness programme both general and technical play critical role. Inadequacy of the revolving funds and credit linkages and the like also prevented the people to get the benefit. In all these cases, however, there were cultural, social, economic, political technical and management factors as well that contributed to inefficient or inappropriate implementation.

The explanation for performance of the programme and background of such deficiencies were rooted in the nature of programme preparation such as inadequate utilization of management tools in the initial phases, which caused many problems in the later phases. Five phases were identified in the project

cycle to provide explanation for the nature of implementation of DWCRA programme. It was expected that the DWCRA programme implementers i.e. programme management would follow the process of the project cycle and employ the strategic management tools containing crucial questions that relate to women, as programme clientele. The analysis of the entire process of decision-making and introduction has helped us understand the reasons for success or failures in the DWCRA programme implementation

It may be said that in the DWCRA programme the needs, priorities and strategies of the government determines the nature of implementation. In the introductory chapter, three types of communication models between decision-makers, implementers and beneficiaries, were distinguished consensus, bargain and enforcement. It may be concluded that in Meghalaya and the country as a whole, the last characteristic dominates, though the first and second occur as well. This implies that plans are developed at central or state level, without noteworthy consultation of regional or local implementing agencies and future beneficiaries, but that it is nevertheless expected that these lower level faithfully cooperate in field implementation.

Impact of DWCRA on rural women in Meghalaya

So far the factors contributing to the performance and non performance of the DWCRA programme have been highlighted which has helped us in explaining the nature of implementation of DWCRA programme in the state of Meghalaya. Now we shall examine the impact of DWCRA programme on rural women and the relational dimension between programme management, programme environment, women development and empowerment.

While using a holistic approach to explain the implementation of DWCRA, the factors in management and environment, the consequential impact on rural women, their contribution and participation towards the programme thereby leading to their social economic and political empowerment have also been analyzed.

It is true that in DWCRA implementation more attention was paid towards the economic upliftment of women because it directly affects the living standards of the family and also improves social consumption. Economic development and social change are closely related and the lack of proper integration of these two in the implementation of DWCRA has affected the intensity of the impact of the programme. The most important reasons for the inability of the DWCRA programme to bring about massive transformation among the poor rural women could be attributed to (a) lack of education and awareness and (b) lack of sustainable economic opportunities to make them economically strong and independent.

DWCRA was implemented in the country based on the assumption that the women in India are deprived economically, socially, politically and culturally and that they require a programme intervention to alleviate them from their disadvantaged position of having a low status. In the matrilineal system of Meghalaya, the DWCRA programme intervention has brought out a mixed response. To some DWCRA was perceived as additional resource support. The DWCRA programme approach encouraged autonomy of functioning and participation. The matrilineal set up denotes that women have already acquired a relatively high status compared to their counter parts in other states of the country, which are patrilineal in structure. Thus it was likely that women in Meghalaya would have participated actively in the programme. But surprisingly, the findings of the study indicate the slow trends and lack of participation among poor women. The DWCRA groups under study have shown signs of being non viable, lack of cohesiveness and clarity of functioning. The natural assumption would have been that in a matrilineal set up where the base for a women's development programme is already strong and present and community participation more or less institutionalized, the impact would have been more visible. This was however not the case. The reasons for this have already been spelt out in the conclusion relating to project management and project

environment. One of the reasons for the lack of participation among the poorest women was due to the problem of correct identification of beneficiaries.

Though there exists, clear norms for the identification of beneficiaries and the assignment of different projects, yet the target orientation in implementation has resulted in the application of subjective judgments in the selection of beneficiaries. The bank officials also expressed their concern that the present procedure of selection of beneficiaries was not objective and foolproof. The present method of income level fixation at Rs 11,000 is unrealistic and fails to include those who are relatively poor. Since the selection of beneficiaries was placed before the BDC/BSC, which is essentially a political body and replaces the village durbar in matters of beneficiaries' selection in each block the decision was not fair. Thus political selection by rural elites cannot rule out the exclusion of the poorest and needy women for whom the impact of the programme would have been visible. The excessive emphasis placed on achieving quantitative targets as reported by 60 percent of the official respondents is responsible for the lack of participation among poor rural women. As a result, the poorest of the poor among women were scarcely reached and implementation followed the approach of 'betting on the strong' in rural society to help achieve the targets. This observation is reflected in the data covering the profile of beneficiaries and the location of the villages within the blocks and districts. Even the implementing officials of DWCRA have expressed the view that baseline surveys conducted at the time of inception of DWCRA are outdated resulting in wrong selection of beneficiaries.

Empowerment clearly has to do with power. Empowerment is an on going process involving growth in people's awareness and confidence, ability to articulate problems and gaining access to power resources, public facilities and negotiating over relation between different social groups. A positive impact of the DWCRA programme is that inspite of the age old tradition of women having very little decision making authority in the socio-political power structures, yet the fact that 2 out of 140 respondents belong to two different DWCRA groups in the East Khasi Hills and Jaintia Hills district are holding Executive chairs in the

traditionally male *Durbars* is a point to note. The political empowerment of these women is due to their active involvement in the opportunities, training and exposure programmes provided through DWCRA activities leading to major changes in the development and welfare of women in their respective communities thereby gaining recognition for their services. On the other hand the study also shows that the responsibilities shouldered by women in carrying out the DWCRA activities without access to power have not helped in alleviating their position.

Economic and social development includes access to employment and income generating activities, equal wages, economic independence education and increased awareness. Economic development and economic independence of rural women particularly the poor is an important tool to empower women to occupy a responsible as well as important position in the family and society. However it is essential to understand how much control a woman has on the income generated by her. Most of the groups under study started off well but could not sustain their activities, their investment or functioning. It is indeed contradictory that in a society where cohesiveness and mutual support is common yet the very nature of the functioning of these DWCRA groups indicates that something else exists as an emerging trend in society as a result of the DWCRA programme intervention. The fact that money has now become central to rural women's behaviour, the DWCRA programme intervention approach of providing finance to groups to serve as a motivational factor has in some way disrupted the existing social traditional groupings even leading to tension among traditional women groups.

Since the role of the NGOs was not considered adequate they were not able to initiate the likely socio economic transformation in the rural sector as even those traditional women's group like the *Seng Kynthei* in the Khasi Jaintia and Ri Bhoi districts and *Mahila Mandals* of the Garo hills which were involved in the DWCRA programme had membership of women consisting of usually the most progressive clan, mostly rural elites to the exclusion of the lesser known, obviously poorer clans in the village. The lack of proper selection and capacity building of

NGOs has denied the women the opportunity to establish a wider network for enhancing their participation.

In the same way it has been seen that DWCRA groups based on clan membership have survived longer than those with membership of different clan members. Even within mixed groups generally the more powerful clan members take charge relegating the rest to the background. As such other members exist merely for the continuation and to ensure continued funding and access to development benefits. Thus it can be concluded that the selection of these women organization to assist in the implementation of DWCRA has prevented poor women from participating in such groups. If there is really a need for money for food security then participation in DWCRA groups should be spontaneous, but this was not the case due to faulty selection of beneficiaries.

The extent of male domination in the entire implementing and organizational structure of DWCRA programmes has a great deal to do with the impact of DWCRA on rural women. The traditional political system in Meghalaya reflects and reinforces the difference between men and women in very obvious ways. Thus the political system also perpetuates gender relationships and sexual division of labour in subtle ways. This is so especially considering the traditional system in which the male in the Khasi society are regarded as procreators of a clan and also provider and this is how their self-esteem has been maintained. Thus participation of women in income generating activities has been hampered by this notion. To make the women stand on equal footing with their male counterparts they should be empowered and further to realise the benefits of empowerment they should have adequate awareness which can be brought about by education. This could be realised only when their economic base is strengthened. The roles and duties of the women in Meghalaya are in domains within the household whereas market economy continues to be a man domain. Again the IGA projects that have been assigned to the women groups and not selected by them are mostly traditional activities, requiring very little skills and are well within the domestic domains. The IGA provided to the women bred

tedium, lacked mobility, involved low skills and yielded marginal remunerations. The income generated from these activities as reflected in the data is too meager and temporary to enable women to make worthwhile decisions as to how they would spend their incremental income on productive investments outside the domestic domains. Thus we find that the income generated by women in DWCRA programme has not particularly led to their economic independence. While the women may be beneficiaries of DWCRA programme, they do not enjoy the status they deserve in the community in all the cases as the active participation and confidence of male members of the beneficiaries' families and the community is taken into account while implementing the programme. Added to this was the inadequate financing, lack of technical support, and training and basic facilities. The IGA alone cannot help the poor achieve socio-economic development only marginal improvements are possible. The poorest of poor women were unable to participate in DWCRA due to the inadequate package of facilities, recurring cost involved in running the IGA, the risk involved, and due to the socio-economic and political structure that prevent their access to these facilities.

The DWCRA programme emphasis is to develop the poorer section of the rural community and to integrate them into the market economy. Although the Gandhian concept of development has been relegated to the background, helping the poor continues to be the dominant policy of the government. It was expected that with the additional overtime support at critical points the poorer section of the community could be integrated into the market economy. Hence the operational strategy for helping the poor was focused on identification of beneficiaries below the poverty line and providing them with subsidies, selection of non land based growth instruments which could take them above the subsistence level within a given period, organising suitable training for skill formation and ensuring their rights of access to the supporting services. However data support that all these were lacking, thereby lessening the impact of the programme.

The lack of managerial supervisions, monitoring and absence of plans for horizontal expansion and vertical linkage resulted in a number of trained women beneficiaries who could not be linked to IGA they were trained in.

As usual, there was the tendency to tag up DWCRA programme with government agencies for the supply of input and marketing of the output. In principle it is good initially, but it leads to a kind of dependency syndrome on the part of the beneficiaries with the government agencies, which suffer from various problems besides inefficiency. It is therefore necessary that the women beneficiaries should be encouraged to develop their own capacity to handle both supply and marketing outlets for their produce independently. It will not only enhance their entrepreneur capability but also reduce dependency on government agencies. However the study indicated that this has not occurred in all the cases. The IGA of the DWCRA groups were highly dependent on the support by the DRDA and block in term of supply of inputs and marketing of the groups' products through fairs and exhibitions.

During the DWCRA programme there was a liberalization of the credit policy and acceptance of women as an independent economic entity for credit but the fact that no special efforts were made to link DWCRA groups during the period of its implementation till its merger with SGSY meant that there was little recognition given to women as economic entities. Given the poor resource base of women in rural areas the revolving fund was too meagre for a group of ten women and thus could not help in diversification of the income sources. As a result there was no capital formation to help integrate women into the market economy. The revolving funds instead of being applied as a transitional phenomenon became an end in itself and could not even help overcome the initial disability of the resource poor household.

On the other hand, the women continued participation in thrift activities, which enabled them to avail of loans for consumption purposes and income generating activities. As a result their role in assisting the family income has

been meaningful if not substantial. The DWCRA programme has introduced them to the habit of thrift and regular repayment of loans. Due to their interactions with several functionaries they have also developed the capacity to articulate their needs and problem and get them solved. In some of the cases under study the women have also been able to tackle issues of injustice and family violence and other issues of public interest. In the findings of the study the women of DWCRA groups have demonstrated their credit worthiness within the groups through thrift and credit activities and also with the formal banking system. The fact that this has occurred it would be worthwhile if the favoured system of providing interest free loans to women instead of grants were experimented as it would strengthen women capabilities leading to further economic and social empowerment.

Keeping in view the resource constraints and inadequate infrastructure in the districts, blocks and villages under study the DWCRA programme should have been implemented following the cluster approach. Instead DWCRA implementation was thinly spread out with the result that it partly met the subsistence gap and could not assist in capital formation. Thus the impact of the programme was not substantial and moreover monitoring became difficult adding to the low impact situation of the programme on women.

The traditional role assigned to women in tribal society of Meghalaya has somewhat restricted their mobility outside domestic domains. The case studies clearly indicate that the prejudices against women and their involvement in activities outside the domestic domain are very much present. This can only be done away with through awareness and consciousness raising. The matrilineal system provides a base for empowerment of women as women inherit rights to property. However this inheritance entails responsibilities, which has instead restricted women mobility and active participation in DWCRA activities. The matrilineal system only assigns a better position to women but this position is very vulnerable. Though a sizeable number of women under study are already engaged in the world of work outside their homes they lack in that kind of

education that will make them more aware of the exploitative factors operating in their area of work. From the data gathered in the study it is clear that DWCRA programme and its components have not been implemented in letter and spirit to bring about the much needed consciousness raising and awareness.

The discussion and findings in the study indicate that women who had received training and exposure were 'coming-out' and becoming aware of their situation. It is evident from this study that the organisation of women into DWCRA groups and development of their institutional and managerial capacity has contributed to the empowerment process. The formal financial institutions such as the banks and the DRDA have integrated well with the women activities and they have come forward to assist with loans since 1999. The fact that a majority of the groups under study have been selected for project financing under SGSY programme indicates that they have interacted well with external agencies and professionals which is an evidence of their improved social skills and approachability. This point is also supported by the ability of some of the cases under study to articulate their needs, seek help from various schemes of development and have access to resources and public facilities to a considerable extent. Such mobilization can be considered as an indicator of empowerment and sustainability.

Men willingly supported women of DWCRA groups on many issues once they saw the women's ability in the groups and its efforts though they still had an upper hand in many aspects. This is an issue, which will not probably change due to cultural blocks, and values that are institutionalised over the years.

Due to the frequent transfers of the implementing officials it resulted in the break in continuity of action among the groups and lessened the impact of the programme on women as the women involved often got conflicting messages depending on the incumbent officers.

One of the aims of DWCRA was to build-up the potential of women through capacity building programme. However, either no training was provided or it was insufficient. Moreover the IGA carried out by the groups revolve around traditional activities. These activities have their limitations mostly due to the lack of innovation in meeting the consumers taste, quality, standard and larger marketing avenues. These factors have inhibited the expansion of the activity generated low profits. No new technologies, training or labour saving devices were introduced to improve the productivity and product quality in the traditional activities for wider consumer attraction. As a result it is difficult for women to participate in a programme actively to create as sustainable impact on their social and economic status when there is lack of clarity about the programme objectives and lack of skills to make effective go ahead decisions. The impact of the DWCRA programme would be much better if complimentary programmes such as literacy, awareness, housing and other social development inputs were associated. However the finding supports that the convergence of services and programme in DWCRA hardly took place.

However the lack of a proper approach to build the groups' capacity to become receiving system on the part of project management has contributed to the growth of weak groups capable of sustaining only for a short period as long as funds are available. Again the leadership of the group was weak in almost all the cases under study the leadership was made of members with an influence over the group to maintain their influence in the community as a whole. In general such developments have negative consequences on the functioning of groups and particularly on the poorer members. This negative side effect should have been taken into account during the project formulation. Most of the poorest members of the village could not become members of DWCRA group as they were not in favour of such forms of organization and had no faith in the leader. In fact they fear a deterioration of their position than improvement.

It may be concluded that the majority of rural poor women, mostly landless, the situation has deteriorated in absolute terms, as they had no opportunity to

participate in DWCRA programme, which could have introduced them to the market economy. Thus these women are relegated to the periphery and marginal position in society a situation referred to as "*pauperization*".

The DWCRA group capacity to become a receiving system for furthering the cause of all round development of village society was never fulfilled. The IGA was the only component given attention and the reason for limiting poor women involvement. This could also be attributed to the fear among rural elites about the effects of the programme, which might contribute to fundamental, and lasting socio-economic development of the rural masses

In the light of the above discussion of participation, it is observed that women in Meghalaya being engaged in participatory activities are highly variable. The breakdown in the cohesive and well-knit integrated village life in Meghalaya contributing to the fragmentation has been a great obstacle in achieving women participation in development. What is witnessed in the DWCRA programme is that participation has become popular without clarity and subject to a lot of lip service. It is obvious by now that most of the women who participate in development programmes are those who are better off and have more time on their hands thereby creating a situation where the poor women continue to live in the periphery of development. Women in Meghalaya continue to be seen as basically periphery to any important socio economic progress. It is a common experience in the state that involvement of women in the DWCRA programme was seen as supplementary but at the same time learning took place which helped the implementers recognize women not only as recipients of benefits but also active partners. Based on the finding it may be concluded that the extent of participation of women in deciding the nature of activities i.e. IGA and the subjective methods applied in the selection of beneficiaries has acted as major deterrents creating a situation in which the programme had very little impact on the poor rural women.