Chapter No. III

Programmes/Policies Initiated by the Union and the State Governments for the Development of Rural Women in the Study Area
3.1 Programmes/Schemes for the Development of Women in India

This chapter has been presented in two parts:

Part-A attempts to explain the efforts made by the GOI to enhance welfare and well-being of women, with special reference to rural women, through Five Year Plans—from the First Plan to the Eleventh Plan – along with programmes/schemes implemented; and

Part-B explains the salient features of the schemes implemented for the improvement in the conditions of women in the state of Andhra Pradesh.

PART - A

Even after 60 years of independence the position of Indian women is not encouraging, and it is still pathetic and dark. India will be really 'shining' only when the vast majority of women especially of the marginal sections are able to ‘shine’.

Jawaharlal Nehru once said, “One could judge the degree of civilization of a country by the social and political position of women ............... Building of India as a nation will also be judged by the position of Indian Women” (Nehru, 1928: 361 Quote, Chauhan: 1996).1

The development of a nation cannot only be measured through the technological and materialistic advances, but through the quality of life the people live. The growth of a nation lies in its capacity to elevate the lot of the weakest section of its society. A country’s socio- economic growth cannot take place if half of its population is down and trodden.2

A famous Chinese saying goes like this – “if you want to plan for a year, plant wheat, if you-wish to plan for ten years grow trees but if you want to plan for 100 years, educate your women”3
3.2 Women and India

According to Census 2001, women constitute 48.26% of the total population of India and 25.67% of the female population are designated as workers. Amongst the female workers, 32.50 per cent are identified as cultivators and 39.43 percent as agricultural labourers. This means 71.93 per cent of women workers directly derive their livelihood from agriculture, ignoring those women primarily involved in livestock, fishery and forestry. In fact, because of the methodology employed in the system of National Accounts (SNA) and the inherent difficulties in enumerating women's activities, their contribution has remained invisible.\(^4\)

Out of the total population of 1027 million, the female population stands at 496 millions, thus accounting for 933 women for every 1000 men. Out of the total population, 73.32 per cent reside in rural areas. The 2001 census reveals that 53.31 per cent of the rural women in India are illiterates. Majority of the rural women suffer not only from economic poverty but also from information poverty.\(^5\) Rural women are vital and productive workers in India's national economy.

India continues to live in villages. With a rural population of 741 million (73.3. per cent of the total) living in 6,07,491 villages and 592 districts India marches towards 21\textsuperscript{st} century. The alarming side of the fact is that 193 million of this population lives below poverty line.\(^6\)

Though women constitute half of the total population, yet they suffer from many disadvantages in terms of literacy, labour participation, and participation indecision-making. They are less skillful, malnourished, less paid, having low bargaining power, ill-informed and ill-equipped to overcome sociocultural barriers, despite the fact that Indian constitution guarantees equal rights of work for both men, and women. In spite of being home to one in six of the world's population, the country has achieved great progress on most
fronts. For sustainable economic and social development to take place in any country, it is necessary that people participate in the necessary economic and social process. Women are one side of a coin, half in every respect, then why not in socio-economic and political power?

3.3 Initiatives towards women's welfare

Pre-Independence Period

The first attempts to bring about improvement in the condition of women by educating them and raising their social status were made by the social reformers of the 19th century, principal among them being Raja Ram Mohan Roy, Keshab Chandra Sen, Iswarchandra Vidyasagar, Pandita Ramia Bai, Swami Dayananda, Syed Ahmed Khan and Maharishi Karve. Their reforms included abolition of Sati and Child marriage, removal of restrictions on widow remarriage and provision of educational opportunities for women. The process of women emancipation gathered momentum during the years of freedom struggle under the leadership of Mahatma Gandhi, Annie. Besant, Maniben Patel, Pushpaben Mehta, Miraben and Sushila Nayar.

Post-Independence Period

After independence, the government, realizing the importance of women development, enshrined the principles of gender equality and justice in the Preamble, Fundamental Rights and Directive Principles of the Indian Constitution. Among the specific legal measures initiated towards that end were the Hindu Marriage and Divorce Act, 1955; the Hindu Succession Act, 1956; and Dowry Prohibition Act! 1961. More recently, enactments such Equal Remuneration Act, 1976; the Indecent Representation of Women (Prohibition) Act, 1986, and the Commission of Sati (Prevention) Act; 1987 were brought to the statute book. The National Commission for Women was set up in 1992 to monitor the matters relating to constitutional and legal safeguards provided for women and look into complaints involving deprivation of the rights of women. Acknowledging that the empowerment of women can best be achieved through
their full participation in the political process, the 73rd and 74th Constitutional Amendments Acts (1992) provided reservation of one-third of all seats and posts of chairpersons for women in institutions of local governance, both rural and urban.

A number of Articles were framed by the constitution to guarantee equal rights and opportunities to women in the country. Some of the articles are:

- Article 14 (Equality before law and equal protection of law)
- Article 15 (No discrimination on the grounds of sex)
- Article 15(1) (Equality of opportunity)
- Article 19 (Certain fundamental rights to both men and women)
- Article 25 (Religious freedom to both men and women)
- Article 39(a) (Right to an adequate means of livelihood)
- Article 39(d) (Equal pay for equal work both for men and women),
- Article 39 (e) (Protection of health and strength of workers - men, women and children)
- Article 42 (Just and humane conditions of work and maternity relief)
- Article 326 (Universal adult franchise).

Accordingly, laws have been made from time to time for the welfare, development and equality of women: A number of legislations for women welfare starting from the Special Marriage Act (1954) to the recently enacted Domestic Violence Act (2006) aim at improving the status of women.' Beginning with the Fourth Plan till the end of the Tenth Plan and in the Eleventh Plan, Planning Commission has identified education, health, income generation, employment opportunities and capacity building and empowerment and inclusive growth of women as the major objectives of different plans.
3.4 Women's Welfare during the Five Year Plans

The status of women can be raised not only through the legislature but also through the executive organ. The administrative apparatus of the executive formulates and puts into action more substantial and practical programmes of action for advancement of women translating the interests and intentions of the state into actuality. The commitment of the Indian Government to the welfare of women is evident from the different Five Year Plans formed till date.

The First Five Year Plan (1951-56) envisages welfare measures for women. The Central Social Welfare Board was established in 1953, which symbolized the welfare approach to women's problems, was given responsibility for promoting and developing welfare services for women and children. Organisation of Mahila Mandals and community Development Programmes were a few steps in this direction.

The Second Five Year Plan (1956-61) persisted with the welfare approach to women's issues. The Third Plan (1961-66) supported female education as a major welfare strategy. Rural welfare services and condensed courses of education and priority, besides provision of service for maternal and child welfare, health, education, nutrition and family planning.

The Fourth Plan (1969-74) continued the emphasis on female education as a major welfare strategy. Here too the basic policy was to promote women's welfare within the family. The outlay for family planning was stepped up and the highest priority was accorded to Immunisation and Supplementary Feeding Programmes. Thus, in the first four plan periods (1952-74), the approach of the Government was to focus more on rural women as targets of welfare policies in the social sector. While all these plans stressed upon ameliorative services, emphasis shifted to development programmes in the subsequent plans:
The Fifth Plan (1974-79) stressed upon the need to train women in need of income and protection. The Fifth Plan coincided with the International Women's Decide and the submission of the Report of the Committee the Status of Women in India (CSWI) "Towards Equality". The Report highlighted new imbalances and disparities affecting a large section of women in India. A major outcome of CSWI report was the National Plan of Action (1976) that provided the guidelines based on the United Nations World Plan for Action for Women.

The Sixth Plan (1980-85): For the first time in the planning history of India this plan included a chapter on women and development and emphasized economic independence, educational advance and access to health care and family planning as essential for women's development. Thus in the Fifth and Sixth Plans there was a shift in the Government's approach from "Welfare" to Development with definite thrust on health, education and employment. A programme called Development of Women and Children in Rural Areas (DWACRA) was introduced in 1982; specifically to help women take up and conduct income generating activities.

Seventh Plan (1985-90): The desire of the government to shift from a welfare approach to a more positive development approach was further evident in this Plan. The Seventh Plan was more qualitative in its focus by including a chapter on “Socio-Economic Programmes for Women.” It aimed at bringing women into the main stream of national development and to generate awareness among them about their rights and privileges. During this Plan period a separate Department for Women and Children was set up in the Ministry of Human Resource Development. The Indian Parliament adopted a National Policy on Education in 1986 which included a chapter on Education or Women's Equality. To give further impetus to the programmes for women's development, a National Perspective Plan for Women (1988-2000) was brought out by the Department of Women and Child Development, Ministry of
Human Resource Development. The National Perspective Plan's main aim is to promote holistic perspective to the development of women. The Plan does not seek more investment or more resources but gives a new thrust and responsiveness to developmental programmes at all levels.

**The Eighth Plan (1992-97)** made a shift from development to empowerment of women. In order to meet the needs of women and children, there has been a progressive increase in the Plan outlays over the time of Eighth Five Year Plans. The outlay of Rs. 4 crores in the First Plan (1951-56) had gone upto Rs. 2000 crores in the Eighth Plan. Two new schemes, the Mahila Samridhi Yojana and Indira Mahila Yojana were introduced during this period. The setting up of the National Commission for women and National Credit Fund for Women and the 73rd and 74th Constitutional Amendments governing institutions wherein one third of seats of rural and urban self governing institutions were reserved for women are the major developments during this plan period.

**The Ninth Plan (1997-2002)** made two significant changes in the conceptional strategy for women. First "Empowerment of Women", became one of the nine primary objectives of the Ninth Plan. The approach of the Plan was to create an enabling environment where women can freely exercise their rights both within and outside home a sexual partners with men. For this purpose, a National Policy for Empowerment of Women" was approved in 2001.

Secondly, the Ninth Plan attempted convergence of existing services resources, infrastructure and manpower available in both women- specific and women related sectors. To this effect, the Plan directed both the Centre and States to adopt a special strategy for “Women's Component Plan” through which not less than 30 percent of fluids I benefits should be earmarked in all the women related sectors.
The Tenth Plan (2002-2007): Due to the untiring efforts of the women's movement; the country amended and enacted women-related legislations during this plan period, The married Women's Property Act(1874); the Hindu Succession Act (1956) were amended and the Protection of Women from Domestic Violence Act (PWDVA, 2005) was passed. The Union Budget 2005-06, for the first time, included a separate statement highlighting the gender sensitivities of the budgetary allocation under 10 demands for grants. Gender Budgeting Cells were set up in 52 central ministries departments to review public expenditure, collect gender disaggregated data, and conduct gender-based impact analysis. Under Women Component Plan (WCP); efforts were made to ensure that riot less than 30 percent of funds / benefits under various schemes of all ministries / departments are earmarked for women. Within the Ministry of WCD, the financial allocation for women specific schemes during this plan wasRs.1246 crores.

Major schemes for women during the Tenth Plan

❖ Swayamsidha - Implemented in 650 selected blocks. The-target was 16000 SHGs, and achievement was 1767.
❖ Support to Training and Employment Programme for Women (STEP)
  - The target was to provide training to 2.5 lakh and achievement was 2.31 lakh.
❖ Swawlamban Scheme – The target was 5 lakh, and achievement was 2.32 lakh:
❖ Hostels for Working Women - The target were to construct 125 hostels benefitting 12500 women and achievement was 111 hostels were constructed during the plan benefitting 6976 women.
❖ Swadhar - To provide shelter, food, clothing and care to the women Eying in difficult circumstances. With this scheme 21464 women were benefitted.
Eleventh Plan (2007-2012): The vision of the Eleventh Five Year Plan is to end the multifaceted exclusions and discriminations faced by women and children; to ensure that every woman and child in the country is able to develop her full potential and share the benefits of economic growth and prosperity. In the Eleventh Plan, for the first time women are recognized not just as equal citizens but as agents of economic and social growth. The approach to gender equity is based on the recognition that interventions in favour of women must be multi-pronged and they must - 1) provide women with basic entitlements, 2) address the reality of globalization and its impact on women by prioritizing economic empowerment, 3) ensure an environment free from all forms of Violence Against Women (VAW) - physical, economic, social, psychological, etc., 4) ensure the participation and adequate representation of women at the highest policy levels, particularly in Parliament and State assemblies, and 5) strengthen existing institutional mechanisms and create new ones for gender mainstreaming and effective policy implementations.

3.5 Monitorable Targets for the Eleventh Plan
The Eleventh Plan lays down six monitorable targets:
1. Raise the sex ratio for age group 0-6 from 927 in 2001 to 935 by 2011-12 and to 950 by 2016-17.
2. Ensure that at least 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children.
3. Reduce IMP from 57 to 28 and MMR from 3.01 to one per 1000 live births.
4. Reduce malnutrition among children of age group 0-3 to half its present level.
5. Reduce anaemia among women and girls by 50 per cent by the end of the eleventh plan
6. Reduce dropout rate for primary and secondary schooling by 10 per cent for both girls as well as boys.
3.6 Sex Ratio

Asian countries are undergoing a demographic transition of low death and birth rates in their populations. The nation-states in South Asia are vigorously promoting small family norms. Historically, most Asian countries have had strong son-preference. The South Asian countries have declining Sex ratios. Regarding the sex ratios in the world, sex ratios in Europe, North America, Caribbean, Central Asia, and the poorest region-sub Saharan Africa are favorable to women as these countries neither kill / neglect girls nor do they use New Reproductive Technologies (NRTs) for production of sons. Only in South Asia the sex ratios are adverse for women as the following table below reveals. The lowest sex ratio is found in India.7

<table>
<thead>
<tr>
<th>Countries</th>
<th>Sex Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe and North America</td>
<td>105</td>
</tr>
<tr>
<td>Latin America</td>
<td>100</td>
</tr>
<tr>
<td>Caribbean</td>
<td>103</td>
</tr>
<tr>
<td>Sub Saharan Africa</td>
<td>102</td>
</tr>
<tr>
<td>South East Asia</td>
<td>100</td>
</tr>
<tr>
<td>Central Asia</td>
<td>104</td>
</tr>
<tr>
<td>South Asia</td>
<td>95</td>
</tr>
<tr>
<td>India</td>
<td>93</td>
</tr>
</tbody>
</table>


According to the census 2001, the female-male ratio shows 933:1000, compared to 927:1000 in 1991. However the girl child sex ratio is alarming i.e. 927:1000 compared to 945:1000 in 1991. This reveals that India had deficit of 60 lakh girls in the age-group of 0-6 years, when it entered the new millennium; Women and children are neglected in both health and education.8
The table below shows that sex ratio during 1901 was 972 females per 1000-males. After the first decade of this century the sex ratio has been declining steadily. The sex ratio which was 946 per 1000 males in 1951 has decreased to 930 in 1971 and further to 927 by 1991 and improved a little by 933 females per 1000 males. In 1901 the sex ratio in rural areas was 979 per 1000 males while in urban areas, it was 910 females per 1000 males which were better than the national average. In 1951 the sex ratio was 965 in rural areas and 860 in urban, while the national average was 946. Similarly in 1991 the sex ratio was 938 in rural and 894 in urban while the national average stood at 927.

Table 3.2

Decadal Sex Ratio (Rural and Urban in India (1901 to 2011))

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>979</td>
<td>910</td>
<td>972</td>
</tr>
<tr>
<td>1911</td>
<td>975</td>
<td>872</td>
<td>964</td>
</tr>
<tr>
<td>1921</td>
<td>970</td>
<td>846</td>
<td>955</td>
</tr>
<tr>
<td>1931</td>
<td>966</td>
<td>838</td>
<td>950</td>
</tr>
<tr>
<td>1941</td>
<td>965</td>
<td>831</td>
<td>945</td>
</tr>
<tr>
<td>1951</td>
<td>965</td>
<td>860</td>
<td>946</td>
</tr>
<tr>
<td>1961</td>
<td>963</td>
<td>845</td>
<td>941</td>
</tr>
<tr>
<td>1971</td>
<td>949</td>
<td>858</td>
<td>930</td>
</tr>
<tr>
<td>1981</td>
<td>951</td>
<td>879</td>
<td>934</td>
</tr>
<tr>
<td>1991</td>
<td>938</td>
<td>894</td>
<td>927</td>
</tr>
<tr>
<td>2001</td>
<td>946</td>
<td>901</td>
<td>933</td>
</tr>
<tr>
<td>2011</td>
<td>951</td>
<td>918</td>
<td>914</td>
</tr>
</tbody>
</table>

Source: indiawomenstat.com

Sex Ratio=Number of women per 1,000 men
Subsequently in 2001, the sex ratio was 946 in rural and 901 in urban areas while the all India sex ratio was 933 females per 1000 males. The sex ratio was at the lowest level during 2011 at 914 females per 1000 males. From the table it can be observed that the sex ratio is better in rural areas compared to the urban areas.

3.7 Literacy Rate in India

Education is considered as the "most important component of human resource development. It helps the women to develop her personality, enriches her and adds to her awareness and self-esteem. It gives her access to new information and fosters new and innovative ways of thinking. It opens up options for her outside her gender roles of daughter, wife and mother. Education helps not only in building up her individual personality, character and awareness but also her productive capacity and ability to perform her share of work more efficiently. If women are in the labour force, then even a little education greatly increases a woman's earnings. In developing countries, there is enough evidence to show that high female literacy rates are associated with low rates of population growth, infant mortality and maternal mortality besides higher rate of life expectancy. It also leads to better hygiene, improved nutrition practices, better family health and smaller family size thereby contributing to better living (Anju Bhatia, 2000).

The average Indian woman has only 1.2 years of schooling, whereas males spend an average of 3.5 years in school. A recent UNESCO report notes that India is unlikely to see gender parity in school enrolments even by 2015. Over 50 per cent of girls drop-out by the time they are in middle school. For most women, their low status and lack of education limit them to a life of drudgery in housework and agricultural labour. 245 million Indian women cannot read or write; they comprise the world's largest number of unlettered women.11
The growth rate for female literacy in the last decade has been 3 per cent higher than the growth rate for male literacy resulting in a decline in the absolute number of illiterate women - from 2007 million in 1991, to 190 million in 2001. Gender differential in education, however continues to be high at 21.7 per cent This can be attributed to number of factors - lack of access to schools, lack of toilets, and drinking water, parents feeling insecure about sending girl children, poor quality of education in government schools, and high fees charged by the private ones. Also with increasing feminization of agriculture, the pressure of looking after younger siblings, collecting cooking fuel, water and maintaining the household, all fall upon the girl child, putting a stop to her education and development.

The table below shows the decadal literacy levels in India from 1901-2011. The literacy rate of the total population in 1951 was 16.67 per cent, while the literacy rate of the males was 24.95 and females was 7.93 per cent. The literacy rate has gradually increased through the various measures taken by the Government of India. The literacy rate during 1961 was 24.02 per cent, 29.45 per cent in 1971, 36.23 per cent in 1981, 42.84 percent in 1991 and 64.32 during 2011. The male literacy rate during 2011 was 71.22 percent while that of females was 56.99 per cent. (Table 3.3)
Table 3.3

Crude literacy rate in India by sex: 1901 to 2011

<table>
<thead>
<tr>
<th>Census Year</th>
<th>Persons</th>
<th>Males</th>
<th>Females</th>
<th>Change in Percent points</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>5.35</td>
<td>9.83</td>
<td>0.60</td>
<td>-</td>
</tr>
<tr>
<td>1911</td>
<td>5.92</td>
<td>10.56</td>
<td>1.05</td>
<td>0.57</td>
</tr>
<tr>
<td>1921</td>
<td>7.16</td>
<td>12.21</td>
<td>1.81</td>
<td>1.24</td>
</tr>
<tr>
<td>1931</td>
<td>9.5</td>
<td>15.59</td>
<td>2.93</td>
<td>2.34</td>
</tr>
<tr>
<td>1941</td>
<td>16.1</td>
<td>24.9</td>
<td>7.30</td>
<td>6.6</td>
</tr>
<tr>
<td>1951</td>
<td>16.6</td>
<td>24.95</td>
<td>7.93</td>
<td>0.57</td>
</tr>
<tr>
<td>1961</td>
<td>24.02</td>
<td>34.44</td>
<td>12.95</td>
<td>7.35</td>
</tr>
<tr>
<td>1971</td>
<td>29.45</td>
<td>39.45</td>
<td>18.69</td>
<td>5.43</td>
</tr>
<tr>
<td>1981</td>
<td>36.23</td>
<td>46.89</td>
<td>24.82</td>
<td>6.78</td>
</tr>
<tr>
<td>1991</td>
<td>42.84</td>
<td>52.74</td>
<td>32.17</td>
<td>6.61</td>
</tr>
<tr>
<td>2001</td>
<td>54.51</td>
<td>63.24</td>
<td>45.15</td>
<td>11.67</td>
</tr>
<tr>
<td>2011</td>
<td>64.32</td>
<td>71.22</td>
<td>56.99</td>
<td>9.81</td>
</tr>
</tbody>
</table>

Source: Registrar General, Census of India.

1) Figures upto 1941 are for undivided India
2) Figures for 1981 excludes Assam as 1981 Census could not be conducted in this State due to disturbed conditions.
3) Figures for 1991 census do not include Jammu & Kashmir, as no census was held in the State
4) See notes behind 'Figures at a Glance'.

Though the male - female gap in literacy has been widening it has been decreasing since 1991. Though the literacy rate has improved drastically since independence it is very low compared with China and other countries where the literacy rate is 92 percent in China.
Table 3.4

District wise Literacy rate

<table>
<thead>
<tr>
<th>State/District Code</th>
<th>State/District</th>
<th>Literacy Rate (Persons) 2001</th>
<th>Literacy Rate (Persons)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Rural</td>
</tr>
<tr>
<td>28</td>
<td>ANDHRA</td>
<td>60.47</td>
<td>54.50</td>
</tr>
<tr>
<td>01</td>
<td>Adilabad</td>
<td>52.68</td>
<td>46.27</td>
</tr>
<tr>
<td>02</td>
<td>Nizamabad</td>
<td>52.02</td>
<td>47.71</td>
</tr>
<tr>
<td>03</td>
<td>Karimnagar</td>
<td>54.90</td>
<td>50.23</td>
</tr>
<tr>
<td>04</td>
<td>Medak</td>
<td>51.65</td>
<td>47.42</td>
</tr>
<tr>
<td>05</td>
<td>Hyderabad</td>
<td>78.80</td>
<td>0.00</td>
</tr>
<tr>
<td>06</td>
<td>Rangareddy</td>
<td>66.16</td>
<td>52.56</td>
</tr>
<tr>
<td>07</td>
<td>Mahbubnagar</td>
<td>44.41</td>
<td>40.70</td>
</tr>
<tr>
<td>08</td>
<td>Nalgonda</td>
<td>57.15</td>
<td>53.54</td>
</tr>
<tr>
<td>09</td>
<td>Warangal</td>
<td>57.13</td>
<td>51.73</td>
</tr>
<tr>
<td>10</td>
<td>Khammam</td>
<td>56.89</td>
<td>51.65</td>
</tr>
<tr>
<td>11</td>
<td>Srikakulam</td>
<td>55.31</td>
<td>52.93</td>
</tr>
<tr>
<td>12</td>
<td>Vizianagaram</td>
<td>51.07</td>
<td>46.08</td>
</tr>
<tr>
<td>13</td>
<td>Visakhapatnam</td>
<td>59.96</td>
<td>47.55</td>
</tr>
<tr>
<td>14</td>
<td>East Godavari</td>
<td>65.48</td>
<td>62.22</td>
</tr>
<tr>
<td>15</td>
<td>West Godavari</td>
<td>73.53</td>
<td>71.84</td>
</tr>
<tr>
<td>16</td>
<td>Krishna</td>
<td>68.85</td>
<td>64.70</td>
</tr>
<tr>
<td>17</td>
<td>Guntur</td>
<td>62.54</td>
<td>58.10</td>
</tr>
<tr>
<td>18</td>
<td>Prakasam</td>
<td>57.38</td>
<td>54.45</td>
</tr>
<tr>
<td>19</td>
<td>Sri Potti Sriramulu Nellore</td>
<td>65.08</td>
<td>61.38</td>
</tr>
<tr>
<td>20</td>
<td>Y.S.R.</td>
<td>62.83</td>
<td>59.97</td>
</tr>
<tr>
<td>21</td>
<td>Kurnool</td>
<td>53.22</td>
<td>48.94</td>
</tr>
<tr>
<td>22</td>
<td>Anantapur</td>
<td>56.13</td>
<td>51.56</td>
</tr>
<tr>
<td>23</td>
<td>Chittoor</td>
<td>66.77</td>
<td>63.00</td>
</tr>
</tbody>
</table>

Source: Registrar General, Census of India.
From the above table, among all the districts in Andhra Pradesh for the year 2011 the district having highest literacy rate is Hyderabad. The next position is occupied by Ranga Reddy and Krishna district occupies the third place. Warangal occupies the 10th position, Vizianagaram the 19th position Srikakulam the 16th position and Anantapur 13th position.12

3.8 Work and Employment:

Employment is another area which influences women's well-being to a great extent. Women's earnings not only foster self-confidence in her but may also provide her with bargaining power within the household, which can be used to improve education, health and nutrition of children. Further, the survival chances of female children appear to increase as the employment rate of women rises and the earnings differential between men and women decreased (Bardhan, 1998). Hence it is obvious that the total development of women is imperative for the development of society and the nation.

Female Workforce participation-rate in India was 28 per cent (2004) as compared to other developing nations like Sri Lanka (30 percent), Bangladesh (37 per cent), South Africa (38 Percent). As per NSSO, however work participation rate for female in rural areas has increased from 28.7 per cent in 2000-01 to 32.7 percent in 2004-05, whereas in urban areas it has increased from 14 per cent in 2000-01 to 16.6 per cent in 2004-05. The work participation rate remains lower for women than for men both in rural and urban areas.

A sectoral breakdown of women workers reveals that 32.9 per cent are cultivators, 38.9 per cent agricultural labourerst (as against 20.9 percent men) and 6.5 percent workers in the household industry. Much of the increase in employment among women has been in the form of self employment. 48 percent of urban and M per cent of rural women workers describe themselves as 'self- employed'. The Tenth Plan has however, seen a welcome increase in the share of regular employment among female workers in urban India.
Table 3.5

Work Participation Rates by Sex (1972 to 2005)

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural Female</th>
<th>Rural Male</th>
<th>Urban Female</th>
<th>Urban Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1972-73</td>
<td>31.8</td>
<td>54.5</td>
<td>13.4</td>
<td>50.1</td>
</tr>
<tr>
<td>1987-88</td>
<td>32.3</td>
<td>..</td>
<td>15.2</td>
<td>50.6</td>
</tr>
<tr>
<td>1996-97</td>
<td>29.1</td>
<td>55.0</td>
<td>13.1</td>
<td>52.1</td>
</tr>
<tr>
<td>2000-01</td>
<td>28.7</td>
<td>54.4</td>
<td>14.0</td>
<td>53.1</td>
</tr>
<tr>
<td>2004-05</td>
<td>32.7</td>
<td>54.6</td>
<td>16.6</td>
<td>54.9</td>
</tr>
</tbody>
</table>

Source: NSSO, XI Five Year Plan, (2007-12), Planning Commission. GOI.

3.9 Employment in the Organised Sectors

Employment growth in the organized sector i.e., the public and private sectors has declined during the period 1994 and 2007 due to a decrease in employment in public sector establishments from 1.53 percent during 1983-94 to -0.57 per cent during the years 1994- 2007. However, the private sector showed acceleration in the pace of growth in employment from 0.44 percent to 1.30 per cent per annum.13

Table 3.6

Rate of Growth of employment in organized sector

(per cent per annum)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Sector</td>
<td>1.53</td>
<td>-0.65</td>
</tr>
<tr>
<td>Private Sector</td>
<td>0.44</td>
<td>1.75</td>
</tr>
<tr>
<td>Total</td>
<td>1.20</td>
<td>0.05</td>
</tr>
</tbody>
</table>

Source: Economic Survey, 2011-12, Ministry of Finance, Govt of India.

Employment growth in the organized sector i.e., the public and private sectors has declined during the period 1994 and 2007 due to a decrease in employment in public sector establishments from 1.53 per cent during 1983-94 to -0.57 per cent during the years 1994- 2007. However, the private sector
showed acceleration in the pace of growth in employment from 0.44 per cent to 1.30 per cent per annum.

According to the findings of the Report on Effect of Economic Slowdown on Employment in India (July - September 2009) based upon the fourth quarterly quick employment sample survey conducted by the Labour Bureau, Ministry of Labour and Employment, employment has increased by about 5 lakh during July- September, 2009 over June 2009. During the previous quarter of April-June 2009 employment had declined by 1.31 lakh at overall level. Though increase in employment is more in non-exporting units, exporting units have also shown a significant recovery by registering an increase in employment to the extent of 2.04 lakh during July-September 2009 over June 2009.14

3.10 The Human Development Report 2009

The human development paradigm, which puts people at the centre of its concerns is now a universally acknowledged strategy for the development of a nation. The, growing consensus among development thinkers is that people are and should be the starting point", the centre and goal of each development intervention Certiea, 1985 ix). The real wealth of a nation is its people, both men and women, and the purpose of development is to create a environment to enable them to enjoy long, healthy and creative lives. However, the harsh reality is that "in no society do women enjoy the same opportunities as men" (human Development Report, 1995 :29) (AnjuBhatia:2000).

The single goal of human development approach is to put people, ignored so far, back at the centre of the development process with their involvement and participation in terms of economic debate, policy and advocacy. The Planning Commission of India prepared and published the first HDR in 2001. According to the UNDP methodology, literacy rate, enrolment rate, life expectancy and per capita GNP are the representative indicators for these basic dimensions, The Planning Commission of India considered the
following indicators for three dimensions of HDI in NHDR: literacy rate (7+ years of age) and adjusted intensity of formal education, life expectancy at age one, and Infant Mortality Rate (IMR) for health, and consumption expenditure (per capita per-month) for command over resources (NHDR, 2001). The table below shows the trends in HDI across various countries from the year 1980-2010. Though the HDI is the least among the countries, the average annual growth rate during the years 2000-2007 was the highest at 1.36 per cent.

Table 3.7
Human Development Index Trends in the HDI 1980-2010

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Norway</td>
<td>0.788</td>
<td>0.838</td>
<td>0.869</td>
<td>0.906</td>
<td>0.932</td>
<td>0.937</td>
<td>0.938</td>
<td>0.58 0.56 0.34</td>
<td>34</td>
</tr>
<tr>
<td>2</td>
<td>Australia</td>
<td>0.791</td>
<td>0.819</td>
<td>0.887</td>
<td>0.914</td>
<td>0.925</td>
<td>0.935</td>
<td>0.937</td>
<td>0.57 0.67 0.25</td>
<td>35</td>
</tr>
<tr>
<td>41</td>
<td>Poland</td>
<td>—</td>
<td>0.683</td>
<td>0.710</td>
<td>0.753</td>
<td>0.775</td>
<td>0.791</td>
<td>0.795</td>
<td>— 0.76 0.54</td>
<td>—</td>
</tr>
<tr>
<td>57</td>
<td>Malaysia</td>
<td>0.541</td>
<td>0.616</td>
<td>0.659</td>
<td>0.691</td>
<td>0.726</td>
<td>0.739</td>
<td>0.744</td>
<td>1.06 0.94 0.73</td>
<td>19</td>
</tr>
<tr>
<td>65</td>
<td>Russia</td>
<td>—</td>
<td>0.692</td>
<td>0.644</td>
<td>0.662</td>
<td>0.693</td>
<td>0.714</td>
<td>0.719</td>
<td>— 0.19 0.82</td>
<td>—</td>
</tr>
<tr>
<td>73</td>
<td>Brazil</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>0.649</td>
<td>0.678</td>
<td>0.693</td>
<td>0.699</td>
<td>— — 0.73</td>
<td>—</td>
</tr>
<tr>
<td>83</td>
<td>Turkey</td>
<td>0.467</td>
<td>0.552</td>
<td>0.583</td>
<td>0.629</td>
<td>0.656</td>
<td>0.674</td>
<td>0.679</td>
<td>1.24 1.03 0.76</td>
<td>14</td>
</tr>
<tr>
<td>89</td>
<td>China</td>
<td>0.368</td>
<td>0.460</td>
<td>0.518</td>
<td>0.567</td>
<td>0.616</td>
<td>0.655</td>
<td>0.663</td>
<td>1.96 1.83 1.57</td>
<td>2</td>
</tr>
<tr>
<td>91</td>
<td>Sri Lanka</td>
<td>0.513</td>
<td>0.558</td>
<td>0.584</td>
<td>—</td>
<td>0.635</td>
<td>0.653</td>
<td>0.658</td>
<td>0.83 0.82 —</td>
<td>51</td>
</tr>
<tr>
<td>92</td>
<td>Thailand</td>
<td>0.483</td>
<td>0.546</td>
<td>0.581</td>
<td>0.600</td>
<td>0.631</td>
<td>0.648</td>
<td>0.654</td>
<td>1.01 0.90 0.86</td>
<td>29</td>
</tr>
<tr>
<td>97</td>
<td>Philippines</td>
<td>0.523</td>
<td>0.552</td>
<td>0.569</td>
<td>0.597</td>
<td>0.619</td>
<td>0.635</td>
<td>0.638</td>
<td>0.66 0.72 0.67</td>
<td>78</td>
</tr>
<tr>
<td>101</td>
<td>Egypt</td>
<td>0.393</td>
<td>0.484</td>
<td>0.523</td>
<td>0.566</td>
<td>0.587</td>
<td>0.614</td>
<td>0.620</td>
<td>1.52 1.23 0.90</td>
<td>8</td>
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<tr>
<td>108</td>
<td>Indonesia</td>
<td>0.390</td>
<td>0.458</td>
<td>0.508</td>
<td>0.500</td>
<td>0.561</td>
<td>0.593</td>
<td>0.600</td>
<td>1.43 1.35 1.82</td>
<td>12</td>
</tr>
<tr>
<td>110</td>
<td>South Africa</td>
<td>—</td>
<td>0.601</td>
<td>0.634</td>
<td>—</td>
<td>0.587</td>
<td>0.594</td>
<td>0.597</td>
<td>— -0.03 —</td>
<td>—</td>
</tr>
<tr>
<td>113</td>
<td>Vietnam</td>
<td>0.407</td>
<td>0.457</td>
<td>0.505</td>
<td>0.505</td>
<td>0.540</td>
<td>0.566</td>
<td>0.572</td>
<td>— 1.70 1.24</td>
<td>—</td>
</tr>
<tr>
<td>119</td>
<td>India</td>
<td>0.320</td>
<td>0.389</td>
<td>0.415</td>
<td>0.440</td>
<td>0.482</td>
<td>0.512</td>
<td>0.519</td>
<td>1.61 1.44 1.66</td>
<td>6</td>
</tr>
<tr>
<td>125</td>
<td>Pakistan</td>
<td>0.311</td>
<td>0.359</td>
<td>0.389</td>
<td>0.416</td>
<td>0.468</td>
<td>0.487</td>
<td>0.490</td>
<td>1.52 1.55 1.64</td>
<td>10</td>
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<tr>
<td>128</td>
<td>Kenya</td>
<td>0.404</td>
<td>0.437</td>
<td>0.435</td>
<td>0.424</td>
<td>0.443</td>
<td>0.464</td>
<td>0.470</td>
<td>0.50 0.37 1.03</td>
<td>87</td>
</tr>
<tr>
<td>129</td>
<td>Bangladesh</td>
<td>0.259</td>
<td>0.313</td>
<td>0.350</td>
<td>0.390</td>
<td>0.432</td>
<td>0.463</td>
<td>0.469</td>
<td>1.99 2.03 1.86</td>
<td>3</td>
</tr>
<tr>
<td>132</td>
<td>World</td>
<td>0.455</td>
<td>0.526</td>
<td>0.554</td>
<td>0.570</td>
<td>0.598</td>
<td>0.619</td>
<td>0.624</td>
<td>1.05 0.85 0.89</td>
<td>—</td>
</tr>
</tbody>
</table>

Source: Economic Survey 2011-12, Ministry of Finance, Govt. of India.
According to the Human Development Report 2009, the HDI of India during 1980 was 0.320. In 1990 it increased slowly to 0.389, in 2000 it increased steadily to 0.440, and in 2011 it was increased to 0.519. According to the HDI ranking, India stands at 119th rank while China stands at 89th position.

The table below shows the global position of India in HDI values. From the table it is evident that the Human Development Index measures the average progress of a country in human development. The GNI per capita (PPP 2008 Us$) for the year 2010 was 3337 and the life expectancy was 64.4 years.
Table 3.8
India’s Global Position in Human development -2010

<table>
<thead>
<tr>
<th>Country</th>
<th>HDI 2010</th>
<th>GNI per capita (PPP2008 US $) 2010</th>
<th>Life Expectancy at birth(yrs) 2010</th>
<th>Mean Yrs of Schooling 2010</th>
<th>Expected Yrs of Schooling 2010*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Norway</td>
<td>0.938(1)</td>
<td>58,810</td>
<td>81.0</td>
<td>12.6</td>
<td>17.3</td>
</tr>
<tr>
<td>Australia</td>
<td>0.937(2)</td>
<td>38,692</td>
<td>81.9</td>
<td>12.0</td>
<td>20.5</td>
</tr>
<tr>
<td>Poland</td>
<td>0.795 (41)</td>
<td>17,803</td>
<td>76</td>
<td>10.0</td>
<td>15.2</td>
</tr>
<tr>
<td>Malaysia</td>
<td>0.744 (57)</td>
<td>13,927</td>
<td>74.7</td>
<td>9.5</td>
<td>12.5</td>
</tr>
<tr>
<td>Russia</td>
<td>0.719 (65)</td>
<td>15,258</td>
<td>67.2</td>
<td>8.8</td>
<td>14.1</td>
</tr>
<tr>
<td>Brazil</td>
<td>0.699 (73)</td>
<td>10,607</td>
<td>72.9</td>
<td>7.2</td>
<td>13.8</td>
</tr>
<tr>
<td>Turkey</td>
<td>0.679 (83)</td>
<td>13,359</td>
<td>72.2</td>
<td>6.5</td>
<td>11.8</td>
</tr>
<tr>
<td>China</td>
<td>0.663 (89)</td>
<td>7258</td>
<td>73.5</td>
<td>7.5</td>
<td>11.4</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>0.658 (91)</td>
<td>4486</td>
<td>74.4</td>
<td>8.2</td>
<td>12.0</td>
</tr>
<tr>
<td>Thailand</td>
<td>0.654 (92)</td>
<td>8001</td>
<td>69.3</td>
<td>6.6</td>
<td>13.5</td>
</tr>
<tr>
<td>Philippines</td>
<td>0.638 (97)</td>
<td>4002</td>
<td>72.3</td>
<td>8.7</td>
<td>11.5</td>
</tr>
<tr>
<td>Egypt</td>
<td>0.620 (101)</td>
<td>5889</td>
<td>70.5</td>
<td>6.5</td>
<td>11.0</td>
</tr>
<tr>
<td>Indonesia</td>
<td>0.600 (108)</td>
<td>3957</td>
<td>71.5</td>
<td>5.7</td>
<td>12.7</td>
</tr>
<tr>
<td>South Africa</td>
<td>0.597 (110)</td>
<td>9812</td>
<td>52.0</td>
<td>8.2</td>
<td>13.4</td>
</tr>
<tr>
<td>Vietnam</td>
<td>0.572 (113)</td>
<td>2995</td>
<td>74.9</td>
<td>5.5</td>
<td>10.4</td>
</tr>
<tr>
<td>India</td>
<td>0.519 (119)</td>
<td>3337</td>
<td>64.4</td>
<td>4.4</td>
<td>10.3</td>
</tr>
<tr>
<td>Pakistan</td>
<td>0.490(125)</td>
<td>2678</td>
<td>67.2</td>
<td>4.9</td>
<td>6.8</td>
</tr>
<tr>
<td>Kenya</td>
<td>0.470(128)</td>
<td>1,628</td>
<td>55.6</td>
<td>7.0</td>
<td>9.6</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>0.469(129)</td>
<td>1587</td>
<td>66.9</td>
<td>4.8</td>
<td>8.1</td>
</tr>
<tr>
<td>World</td>
<td>0.624</td>
<td>10,631</td>
<td>69.3</td>
<td>7.4</td>
<td>12.3</td>
</tr>
</tbody>
</table>

Source: Economic Survey 2011-12, Ministry of Finance, Govt.of India.

Note: * Refers to an earlier year than specified.

* Figures in parentheses in Column 2 give ranking among 169 countries

3.11 Comparison of GDI to the HDI - a measure of gender disparity

The gender-related development index (GOI), introduced in HD Report, 19095, measures achievements in the same dimensions using the same indicators as the HDI but captures inequalities in achievements between women and men. It is simply the HDI adjusted downward for gender
inequality, The greater the gender disparity in basic human development, the lower is a country's GDI relative to its HDI. India's ODI value; 0.594 should be compared to its HDI value of 0.612. Its ODI value is 97.1 per cent of its HDI value. Out of the 155 countries with both HDI and ODI values, 138 countries have a better ratio than India's. The below table shows the ODI as percentage of HDI.

Table 3.9
GDI compared to the HDI

<table>
<thead>
<tr>
<th>GDI as % of HDI</th>
<th>Life expectancy at birth (years) 2004</th>
<th>Adult literacy rate (% ages 15 and older) 2004</th>
<th>Combined primary, secondary and tertiary gross enrolment ratio 2004</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female as % male</td>
<td>Female as % male</td>
<td>Female as % male</td>
</tr>
<tr>
<td>1. Mongolia (100.0%)</td>
<td>1. Russain Federation (121.7%)</td>
<td>1. Lesotho (122.5%)</td>
<td>1. Cuba (121.0%)</td>
</tr>
<tr>
<td>137. United Arab Emirates (97.2%)</td>
<td>151. Cote d'Ivoire (104.7%)</td>
<td>121. Sudan (72.8%)</td>
<td>140. Senegal (90.0%)</td>
</tr>
<tr>
<td>138. Sierra Leone (97.1%)</td>
<td>152. Malta (104.7%)</td>
<td>122. Guinea-Bissau (72.5%)</td>
<td>141. Sudan (89.3%)</td>
</tr>
<tr>
<td>139. India (97.1%)</td>
<td>153. India (104.7%)</td>
<td>123. India (70.9%)</td>
<td>142. India (89.3%)</td>
</tr>
<tr>
<td>140. Sudan (97.0%)</td>
<td>154. Africa (104.4%)</td>
<td>124. Eritrea (69.6%)</td>
<td>143. Burundi (89.3%)</td>
</tr>
<tr>
<td>141. Benin (97.0%)</td>
<td>155. Occupied Palestinian Territories (104.4%)</td>
<td>125. Congo (Democratic Republic of the) (66.8%)</td>
<td>144. Congo (89.1%)</td>
</tr>
<tr>
<td>155. Afghanistan (88.0%)</td>
<td>190. Swaziland (98.0%)</td>
<td>145. Afghanistan (29.2%)</td>
<td>175. Afghanistan (55.6%)</td>
</tr>
</tbody>
</table>

Source: Economic Survey 2009-10, Ministry of Finance, Govt. of India.

From the above table it is evident that, regarding the life expectancy at birth for females as percentage of males India stands at 153rd position, the adult literacy rate, for 15 years and above, for females as percentage of males is 70.9 per cent and the gross enrolment ratio for primary, secondary and tertiary during 2004 for females as percentage of males was 89.3 per cent and India stands at 142nd position.
3.12 HDI across Major States in India

The table below shows the HDI across major states in India. According to the NHDR 2001, the performance of Andhra Pradesh appears to be lagging among the 15 major Indian states. According to the NHDR 2007, the state with the highest HDI value of 0.673 is Kerala which occupies the first position in 1993-94 as well as 2004-05. The next position is occupied by Punjab followed by Tamil Nadu in the 2nd and 3rd ranks with HDI values at 0.588 and 0.586 respectively. The HDI value of Andhra Pradesh increased from 0.298 in 1981 to 0.377 in 1991 and further to 0.416, but the rank of the state was 9th in 1981 and 10th in 2001.

3.13 Andhra Pradesh Human Development Report

According to the Andhra Pradesh Human Development Report 2007, the indicators used for estimating HOI of the state are: adult (15+ age) literacy rate and school attendance rate (of 5-14 age children) for education; life expectancy and infant survival rate (ISR) for health, and inequality adjusted per capita consumption expenditure for the economic dimension. The index values of human development for AP increased from 0.402 in period - to 0.537 in period-II. The rate of change in HDI values during 1991-2001 was higher in those districts which had lower HDI levels in 1991. The Coefficient of Variation (i.e. measure of inequality) shows that it declined from 20 per cent in period - I to 14 per cent in period-II indicating decline in regional disparities in Human development across districts of AP.

3.14 HDI across the Districts:

The table below shows the HDI and ranks of the districts in period I and period 11. There are significant inter-district disparities in the index values. The values across districts vary from 0.717 in Hyderabad to 0.397 in Mahabubnagar in period-II. A comparison of levels in the early years of this decade (period-I) shows that 11 districts had lower levels of human development as compared to the index Value for state of 0.537. Out of these,
five districts (Warangal, Nizamabad, Adilabad, Nalgonda and Mahabubnagar) are in Telangana, three (Kadapa, Kurnool, Anantapur) in Rayalaseema and three (Srikakulam, Vizianagaram and Prakasam) in North and South Coastal Andhra.

Table 3.10

Revised HDI across Major States of India

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Andhra Pradesh</td>
<td>0.415</td>
<td>0.503</td>
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<td>22.5</td>
<td>13</td>
<td>15</td>
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</tbody>
</table>

| (India) | 0.416 | 0.544 | 20.6 |


Note: 1. Change is percentage of change over the initial point of time

2. Rural and urban combined

3. Newly created states are merged with their former states using share of population as weight.
In most districts of South Coastal Andhra the -index' of human development was higher than the state average. In Telangana, districts like Hyderabad, Ranga Reddy, Karimnagar, Khammam and Medak had' higher levels of human development than the state average.

3.15 HPI across the Districts:

According to the APHDR 2007, the Human Poverty Index (HPI) measures the distribution of progress through the level of deprivation. The indicators for HPI are adult literacy rate, and percentage of children (6-14) not attending school for education; infant mortality rate for health; and percentage of household not having access to basic amenities like drinking water, housing, sanitation; cooking fuel and electricity for command over resources. The three most backward districts, and relatively the most deprive ones were. Vizianagaram, Srikakulam and Mahabubnagar. Hyderabad, Ranga Reddy, Krishna and Guntur were districts that were the least deprived. The value of Coefficient of Variation indicated that there was a slight reduction in regional variation across districts in terms of deprivation during 1991-2001.

3.16 Gender Development Index (GDI) and Gender Empowerment Measure Index (GEMI) across the districts of AP

The GDI measures achievements in the, same dimension and uses the same variables as the HDI does, but takes into account the inequality in achievement between woman and man. The greater the gender disparity in basic human development, the lower is the GDI of a region when' compared with is HDL The GEM. measures gender, inequality in key areas of economic and political participation and decision-making. The GEM, focuses on women's opportunities in economic and political areas and in this it differs from GOI GEM index uses three additional indicators to-those of GDI percentage of women representatives elected in local body elections, rate of violence against women and sex ratio of children (CSR).
In terms of gender empowerment measure index (GEMI), the district with the best record was Krishna, followed by West and East Godavari, Chittoor and Guntur, which are mostly located in south coastal Andhra region. The GEM index indicates that women living in these districts are relatively better in terms of empowerment. Mahabubnagar, Warangal, Nalgonda,

Table 3.11
Human Development Index and Ranking of Districts to Andhra Pradesh (Period I: Early 19905 and Period II: Early years of this decade)

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Districts</th>
<th>Index Value</th>
<th>Rank</th>
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<td>Period-I</td>
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<td>East Godavari</td>
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<td>0.481</td>
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<td>0.402</td>
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<td></td>
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<td>20.98</td>
<td>13.89</td>
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</table>

Note: CV - Coefficient of variation

Source: 1. Computed using Economic Survey of Andhra Pradesh 2005-06 for Per Capita District income; Census data for Adult Literacy and School Attendance; and Irudaya Rajan’s Study for Infant Mortality Rates.
2. APHDR 2007, www.aponline.gov.in
Kurnool and Adilabad were districts which were relatively more backward in terms of GEM. Incidentally, many of these districts are located in Telangana region. It is worth noting that Hyderabad district which had the best values in HOI, HPI and GDI was ranked only 16th among the 23 districts in GEMI, indicating that it is one of the districts where women are at greater disadvantage due to the high violence rate against women and low child sex ratio, indicating that though the process of urbanization had a positive impact on overall human development; it has its own disadvantages in terms of well-being of women.

3.17 Schemes available for Economic Empowerment of Women in India

In its capacity as the nodal Ministry, the Ministry of Women and Child Development seeks to promote economic empowerment of women through policies and programmes cutting across sectors, mainstreaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them to develop to their full potential. The important programmes in different areas are;

3.18 Support to Training & Employment Programme for Women (STEP)

A Central Sector Scheme launched in 1986-87, seeks to upgrade skill of poor and asset less women and provide employment on sustainable basis by mobilizing them in viable cooperative groups, strengthening marketing linkages, support services and access to credit. The scheme also provides for enabling support services in the form of health check-ups, legal and health literacy, elementary education, gender sensitization and mobile crèches. The ultimate endeavour of each project is to develop the group to thrive on a self-sustaining basis in the market place with minimal governmental support and intervention even after the project period is over. Since inception, around 250 projects have been provided financial assistance under the scheme.
The ten traditional sectors identified for project funding under STEP comprise of agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, waste land development and social forestry. The scope and coverage of the scheme is being broadened with introduction of locally appropriate sectors being identified and incorporated into the scheme.

3.19 Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) – ‘Sabla’

A centrally-sponsored scheme was approved by the Government on 16.8.2010. The scheme is being implemented in 200 districts across the country on a pilot basis. In the remaining districts Kishori Shakti Yojana (KSY) continues to be operational as before. However, SABLA has completely replaced Nutrition Programme for Adolescent Girls (NPAG) as all districts of NPAG are now part of the SABLA. The scheme, interalia, aims at vocational training for girls above 16 years of age for their economic empowerment.

Sabla is being implemented through the State Governments/UTs with 100 per cent financial assistance from the Central Government for all inputs other than nutrition provision for which 50 % Central assistance to States is provided. Anganwadi Centre is the focal point for the delivery of the services.

Objectives

- Life Skill Education and accessing public services,
- Vocational training for girls aged 16 and above under National Skill Development Program (NSDP)
- The successful implementation of SABLA requires convergence with development activities/schemes of other Departments such as Health, Education, Youth Affairs, Labour, PRIs etc.
- Nearly 100 lakh adolescent girls per annum are expected to be benefitted under the scheme. Against the allocation of Rs. 350 crore for the year 2010-11, a sum of Rs. 330 crore(approx.) has been released to
States/UTs. The year 2011-12 will be the first complete year of implementation of the scheme after which the physical and financial achievements made vis-à-vis the target would be assessed. A sum of Rs. 750 crore has been allocated for Sabla for 2011-12.

3.20 Central Social Welfare Board (CSWB)

In order to address the socio-economic needs of the women and children of selected eight most backward districts in the North Eastern region in the economic arena, Central Social Welfare Board has formulated the Integrated Scheme for Women Empowerment (ISWE). The scheme is being implemented on pilot basis since 2008 and has the objective of meeting the felt needs of the area by mobilizing community action, converging available services and resources of the area, income generation through feasible and sustainable activities for women and to provide services for health awareness, career counseling vocational training, preventing child trafficking and other social evils.¹⁷

Economic Improvement

3.21 National Mission for Empowerment of Women

The extent of empowerment of women from a holistic and macro-point of view is largely determined by 3 factors viz. economic, social and political identity. These factors are deeply intertwined and linked with many cross cutting linkages. It implies that if efforts in any one dimension remains absent or week, the outcome and momentum generated by the other components cannot be sustained. It is only when all these three factors are addressed simultaneously and made compatible with each other can women be truly empowered. Therefore, for the holistic empowerment of women, an inter-sectoral approach has to be adopted. The vision for socio-economic empowerment of women is to empower women economically and socially to end exploitation and discrimination enabling them to develop their full
potential to be active participants in nation building, sharing the benefits of economic growth and prosperity. To achieve this vision, the National Mission for Empowerment of Women (NMEW) was launched on 8th March. The objectives of the Mission are to:

1. Ensure economic empowerment of women,
2. Ensure that violence against women is eliminated progressively,
3. Ensure empowerment of women with emphasis on health and education,
4. Oversee gender mainstreaming of programmes, policies, institutional arrangements and processes of participating Ministries, institutions and organizations, and
5. Undertake awareness generation as well as advocacy activities to fuel the demand for benefits under various schemes and programmes and create, if required, structures at district, tehsil and village level with the involvement of Panchayats for their fulfillment.

Economic Empowerment of Women is to be achieved through convergence of the schemes and programmes having focus on formation and promotion of SHGs so as to enable women to have access to micro credit and micro finance. Programmes like National Rural Livelihood Mission (erstwhile SGSY) of MoRD, Smayamsidha of MWCD and similar programmes of other Ministries and organizations would need to be converged to help the identified SHGs in a coordinated fashion. The Mission would see that access to credit by women SHGs under schemes of NABARD, Rashtriya Mahila Kosh, Financial institutions like NSCFDC/ NBCFDC/ NSKFDC of MoSJ&E and nationalized banks, is coordinated well and delivery of credit is timely.

In order to promote self employment opportunities and create livelihood options for women, it would ensure that training and skill upgradation under schemes/programmes of MoS&ME, MoL&E, MoRD, MWCD etc. are available to the women beneficiaries of SHGs and that there is no duplication of errors. Sustainability of income generation activities by women would be
looked at and they would be ensured provision of adequate forward, backward and horizontal linkages. The relevant programmes of NABARD, RMK and participating Ministries as well as organizations with components of processing, storage, distribution and market networks would be put in a convergent mode to strengthen the livelihood of women.

The existing monitoring systems in place at the state and district levels would be utilized by the National Mission for tracking the effectiveness of convergence efforts in the area of economic empowerment. While at the district level, the District Collector as per the existing arrangement of the DRDA would be responsible for monitoring convergence efforts at the district level, the Chief Secretary of the State Government with technical inputs from the State Resource Centre to be set up for women (SRCW) will be made responsible at the state level. At the national level national level, the National Mission Authority (NMA) will be responsible for overall monitoring of actionable agenda requiring convergence and for which it will take the inputs from both the Mission Directorate and the National Resource Centre for Women (NRCW).

3.22 Rashtriya Mahila Kosh - (National Credit Fund for Women)

The Rashtriya Mahila Kosh (National Credit Fund for Women) was set up in 1993 with a corpus of Rs. 31 crore, against the backdrop of socio-economic constraints faced by poor women to access micro – credit from the formal financial system in the country, especially those in the rural and in unorganized sectors. The principal corpus has increased to Rs.100.00 Crore by 2009-10.

The main objective behind the setting up of the Rashtriya Mahila Kosh (RMK) under the Department of Women and Child Development (now Ministry) was to provide micro-credit to poor women for various livelihood support and income generating activities at concessional
terms in a client-friendly procedure to bring about their socio-economic
development. The RMK is now being restructured as a NBFC with a corpus of
Rs.500.00 crore.\textsuperscript{19}

Till 31.3.2011, 6,87,512 women beneficiaries have been sanctioned
Rs.307.52 crore and disbursed Rs.251.82 crore. However, with the proposed
induction of funds and conversion to NBFC, the projected yearly number of
beneficiaries and loans are at the end of five year period in FY 2015-16 is
likely to be 2,19,500 and Rs.492.02 crore respectively. Thus, there would be a
quantum jump in the business volume of the organization through this
restructuring.\textsuperscript{20}

Further, the fact that RMK extends loan upto maximum of 18 per cent
interest per annum to SHGs/beneficiaries as against loans disbursed to
beneficiaries through Micro Finance Institutions (MFIs) under the NABARD’s
SHG – Bank Linkage Programme at the interest rate ranging between 30 and
40 per cent per annum and even higher and 60 to 70 percent rate charged by
traditional moneylenders, would mean that the impact by way of higher
incomes and welfare of the beneficiaries at such an expanded scale of finance
and at affordable rate, would be much more pronounced.

An RMK sponsored ‘Impact Study ‘ of 2008 shows 84% beneficiaries
from rural areas and 16% from urban areas had undertaken activities like
Animal husbandry (41%), Petty Shops (19%) and Agriculture (17%). Their
monthly income has increased between Rs.2000/- and Rs.4000/-. 54% reported
increase in household expenditure, 96% reported improvement in food
consumption pattern, and 87% reported increase in household assets. Access to
medical facility increased for majority of beneficiaries (88%). There was
increase in social status of 87% of beneficiaries. 98% women beneficiaries
reported increase in their self-confidence and security with increased income
through RMK. Majority (95%) of the beneficiaries reported improvement in
their standard of living and participation in micro finance led to decrease in domestic violence.

3.23 Gender Budgeting and Economic Empowerment of Women

Budgets, which influence the overall level of national income and employment and reflect the priorities of the government regarding public investment, also promote gender equality within the national development framework. The Government of India is committed to promoting gender equality and has adopted Gender Budgeting (GB) as a tool to address the inequalities faced by women. The purpose is to ensure the translation of Government's policy commitments on gender equity into budgetary allocations.

To institutionalize the process of Gender Budgeting, the Government had initiated the formation of Gender Budget Cells (GBCs) within all Central Ministries/Departments in 2005. These Cells are required to take up evaluation of existing Government programmes and schemes from a gender perspective and identify new areas of intervention for addressing the existing gender gaps. The flow of funds under certain women specific schemes/programmes are also being monitored through a Gender Budget Statement (Statement 20) as a part of the Union Budget Document since 2005.

MWCD, as the nodal agency, is pursuing with other Ministries/Departments to build their capacity so as to integrate gender concerns across sectors / schemes / programmes/ and ensure proper allocation and/or reprioritization of resources. The number of Ministries reflecting their allocations in the Gender Budget Statement have gone up from nine in 2005-06 to 29 in 2011-12, with a magnitude of Gender Budget (BE) increasing from Rs.14379.00 crore (2.79%) in 2005-06 to Rs.78251.00 crore (6.22%) in 2011-12.
3.24 Support services

Hostel for Working Women

a. The Scheme of Working Women Hostel envisages provision of safe and affordable hostel accommodation to working women, single working women, women working at places away from their home-towns and for women being trained for employment.

The scheme has been revised with following salient features:21

- Financial assistance for construction of hostel building to be given only on public land.
- Financial assistance available for rent of the hostels which are run in rented premises also.
- Provision for maintenance grant of hostel building (maximum Rs.5 lakh) and one-time non-recurring grant for furnishings (@ Rs.7500 per beneficiary).
- State Government agencies, Urban Municipal Bodies, Cantonment Boards, Civil Society Organizations, Panchayati Raj Institutions, Self Help Groups, Recognized Colleges/Universities, and Corporate or associations like CII, ASSOCHAM and FICCI have been included under the revised scheme.
- The State Governments have been advised to disseminate and send project proposals as per the revised guidelines the Scheme. Since its inception in 1972-73, 890 hostels have been sanctioned under the scheme all over the country benefiting about 66,000 working women.

b. Working Women Hostel at Jasola, New Delhi: In view of increasing incidents of assault on women from the North-eastern States, the Ministry of Women and Child Development had undertaken construction of a working women hostel in the year 2008-09 exclusively for the working women of North East region working in and around Delhi. The construction of the hostel
building at Jasola, New Delhi, has been completed in this current year. The six storied hostel building is having 167 living rooms with a capacity to accommodate 500 working women. This hostel also has provision of a day care centre for the children of working mothers.

**Rajiv Gandhi National Creche Scheme**—With a view to encourage women to join/continue with gainful employment, Rajiv Gandhi National Creche Scheme for children of working mothers (RGNCS) was introduced in 2006. The scheme seeks to provide day care facilities to children in the age group 0-6 years from families with a monthly income of less than Rs. 12,000/-. In addition to being a safe space for the children, the crèche provide services like supplementary nutrition, pre school education, emergency health care etc.

The scheme provides for grant of Rs.3532/- per month for a crèche, limited to 90% of the schematic pattern or actual expenditure whichever is less, and the remaining expenditure is borne by the implementing agencies. Honorarium to crèche workers is fully funded under the scheme. Funds are separately provided to the implementing agencies for one time training of crèche workers.

The Central Sector scheme is implemented through Central Social Welfare Board (CSWB) and two national level mother NGOs i.e. Indian Council for Child Welfare (ICCW) and Bharatiya Adimjati Sevak Sangh (BAJSS).

**Indira Gandhi Matritva Sahyog Yojana (IGMSY) – Conditional Maternity Benefit (CMB) scheme** is a Conditional Cash Transfer scheme for pregnant and lactating women to contribute to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers. It is being implemented initially on pilot basis in 52 selected districts using the platform of ICDS. IGMSY is a Centrally Sponsored Scheme introduced in the FY 2010-11, under which the grant-in-aid is released to
States/UTs. The Scheme envisages providing cash directly to P&L women during pregnancy and lactation in response to individual fulfilling specific conditions. It would address short term income support objectives with long term objective of behaviour and attitudinal change. The scheme attempts to partly compensate for wage loss to pregnant & lactating women both prior to and after delivery of the child.

3.25 SWAYAMSIDHA (IWEP)

IWEP

➢ Indira Mahila Yojana (IMY) recast
➢ Mahila Samriddhi Yojana (MSY) merged
➢ An integrated scheme for women's empowerment
➢ Based on the formation of women into Self-Help Groups (SHGs)
➢ Aims at the holistic empowerment of women through awareness generation, economic empowerment and convergence of various schemes

Vision

❖ To develop empowered women who will
❖ Demand their rights from family, community and government
❖ Have increased access to, and control over, material, social and political resources
❖ Have enhanced awareness and improved skills
❖ Be able to raise issues of common concern through mobilization and networking
Coverage

* To be implemented in 650 Blocks, including the 238 erstwhile IMY Blocks
* At a total cost of Rs. 116.30 crore
* To benefit about 9 lakh 30 thousand women, with the formation of about 53 thousand SHGs, about 26 thousand 5 hundred Village Societies and 650 Block Societies

Objectives

With the long-term objective being the all-round empowerment of women, especially socially and economically, by ensuring their direct access to, and control over, resources through a sustained process of mobilisation and convergence of all the on-going sectoral programmes, the immediate objectives are as below:

1. Establishment of self-reliant women’s Self-Help Groups (SHGs);
2. Women will be encouraged to form groups according to their socio-economic status and felt-needs, after which they will network with other groups.
3. In addition to empowering SHG members per se, by federating and networking strong pressure groups for women’s empowerment/rights will be formed.
4. Creation of confidence and awareness among members of SHGs regarding women’s status, health, nutrition, education, sanitation and hygiene, legal rights, economic upliftment and other social, economic and political issues;
5. Strengthening and institutionalizing the savings habit in rural women and their control over economic resources;
6. Improving access of women to micro-credit;
7. Involvement of women in local-level planning;
Convergence of different agencies for women’s empowerment and integrated projects accessing delivery of different schemes from a single window; and

Inculcating a subsidy-free approach to women’s empowerment.

3.26 Project Implementing Agencies (PIAs)

- Any appropriate agency
- Governmental or non-governmental
- Including district/intermediary level panchayat institutions
- As also NGOs or Government departments/organizations

Elements

Composite projects for 4-5 years, with the following elements:

- Group formation/mobilization activities
- Community oriented innovative interventions
- Other schemes of DWCD, especially NORAD, STEP, SEP and AGP
- Schemes of other departments

Sustainability

To create self reliant and sustainable institutions, which prioritise women’s needs and interests and bring about their social and economic empowerment

SHGs & Societies (Village & Block-level) to be sustainable entities

Sustained activities after the project period without any further financial inputs from the Government.
The National Policy on Women, launched in 2001 seeks to promote the advancement, development and empowerment of women through various means. The goals and objectives of this policy frame are as follows (Government of India, National Perspective Plan for Women, 2000)

Goals and Objectives

The goals and objectives of the National Policy on Women are:

1. Creating an environment through positive economic and social polices for the full development of women to enable them to recognize their full potential.

2. The dejure and defacto enjoyment of all human rights and fundamental freedom by women on an equal basis with men in all spheres-political, economic social cultural and civil.

3. Equal access to participation and decision making of women in social, political and economic life of the nation.

4. Equal access in women to health care, quality education at all levels, career and vocational guidance, providing employment opportunities and public offices, equal remuneration, occupational health and safety, social security and public office etc.

5. Strengthening of the legal systems also aims at elimination all forms of discrimination against women.

6. Changing social attitudes and community practices by the active participation and involvement of both men and women.

7. Mainstreaming the gender perspective in the development process.
8. Elimination of discrimination and all other forms of violence, against women and the girl child.

9. Building and strengthening partnerships with the civil society, particularly the women's organizations.

This Policy advocates provision of the following aspects:

Policy Prescriptions

➢ Judicial Legal System.

➢ Decision Making.

➢ Mainstreaming a gender perspective in the development process.

Economic Empowerment of Women

● Poverty Eradication

● Micro Credit

● Women and Economy

● Globalization

● Women and Agriculture

● Women and Industry

● Support Services.

Social Empowerment of Women

● Education

● Health
• Nutrition
• Drinking Water and Sanitation
• Housing and Shelter
• Environment science and Technology
• Women in difficult circumstances
• Violence against Women
• Rights of the Girl Child
• Mass Media.

Operational Strategies

➢ Action Plans
➢ Institutional Mechanisms
➢ Resource Management
➢ Legislature
➢ Gender Sensitization
➢ Panchayat Raj Institutions
➢ Partnership with the Voluntary Sector Organization.

Developmental Programmes for Women

During the different Plan periods, the Central Government has initiated several programmes to bring women into the mainstream of the nation’s development. Till the Fifth Five Year Plan the focus was the promotion of education and health among the women. Hence, a number of programmes were
implemented during the first Four Five Year Plans for promoting education and for improving the health of women. The Integrated Rural Development Programme (IRDP), which is the major anti-poverty programme introduced during the Fifth Five Year Plan laid thrust on the economic development of women for elimination of poverty among them. This Plan provided for 40 percent share for the female beneficiaries in the benefits of all developmental programmes. The programme of Training of Rural Youth for Self Employment provided a share for the female trainee also. The Wage Employment Programmes such as the Jawahar Samridhi Yojana (JSY) and the Employment Assurance Scheme (EAS) have also provided wage employment to women to the extent of 40 percent. The Women’s Development Corporation was set up to give necessary thrust to the states with a view to enable them to play the role of catalyst to create sustainable income generating activities for the women, and to provide better avenues for women, for attaining economically independent and self-reliant status.

Even though, all these women welfare programmes were implemented with huge outlays, they could not bring about much change in the condition of women. Against this backdrop, the Government of India constituted a working Committee to review the various developmental programmes meant for the women. The Committee felt that all the programmes implemented for the development of women could not cover the majority of rural women and benefited only a limited number of women. Hence, it emphasized on evolving a strategy that could effectively reach all the women and benefit them.

In the above scenario, the government realized the need to start a special scheme for the empowerment of rural women more effectively and meaningfully under the concept of Self-Help Groups. Accordingly, the development of women and children in Rural Areas (DWCRA) was launched by the Government of India in 1982.
At the end of 1990 decade the government made an attempt to evaluate the impact of various police and programmes particularly the DWCRA designed for the upliftment of women in the country. This study manifested that there is a perceptible improvement in the status as well as the economic condition of women which is assessed on the basis of a few selected gender development indicators.

**Concept of Thrift and DWCRA Groups (Self-Help Groups)**

The development of women and child in the rural areas, popularly called as DWCRA is a unique experiment which seeks to bring the deprived rural women into the mainstream of development. The special feature of DWCRA is the adaptation of the group strategy i.e. Self-Help Groups (SHGs). The women numbers of DWCRA from groups of 10-15 members each for taking up certain economic activities suited to their skill, aptitude and the local conditions. The objectives of the group strategy are to motivate the rural women to come together cutting across the social barriers, take up income generating activities and to enable them to participate in the organized socio-economic activities for the development of the country. Due to formation of groups there will be scope to improve the women’s access to the basic services of health, education, child care, nutrition, water and sanitation (S. Galab and N. Chandra Sekhar Rao, 2003).

One of the most important activities initiated under the DWCRA programme has been the promotion of thrift and credit. The SHGs thrift starts with fixed savings and then progresses to maximum savings. The members of the DWCRA are encouraged to make voluntary thrift on regular basis. In addition to the DWCRA, a novel scheme called the Mahila Samvridhi Yojana was launched in 1993 to promote the habit of saving among these women to improve the financial assets. Under this scheme, the group motivates its members to increase the frequency of savings and make weekly savings over a period of time. The animators of the DWCRA programme motivate the
members to raise their savings which is considered as a corporate strategy of banks. The basis assumption is that the saving practice would help to provide easy access to credit for poor women to meet their personal needs (KG. Karmakar, 1999).

**Empowerment of Women through Thrift and DWCRA**

In recent years, the Micro Credit, or in its wider dimension, the Micro Finance has become a much favoured intervention for poverty alleviation in the developing countries. Micro-Finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment. The World Bank declared that the credit is particularly an effective way of reaching the rural women. The U.N. Secretary General calls it “A Critical Anti-Poverty tool for the Poorest, especially Women”. Increasing women’s access to Micro-Finance is assumed to initiate a series a “Virtuous Spirals” of economic empowerment for the economic well being of women and their families for promoting social and political empowerment of these women.
3.27 Schemes for Women Development in Andhra Pradesh


1. Swayam Sidha

- In the year 1996 the GOI sanctioned the scheme the Indira Mahila Yojana (IMY) to implement in 14 blocks of Chittoor and Mahabubnagar Districts of A.P.

- Subsequently the IMY scheme has been renamed as IWEP (Integrate Women Empowerment Programme) i.e., Swayamsidha, and the Scheme is extended up to 2001-07 March, in 38 Blocks.

- The main objective of the Programme is to create confidence and awareness among members of SHGs regarding Women’s status, Health, Nutrition, Education, Sanitation & Hygiene, Legal rights Economic upliftment and other Social Economic and political issues.
Table 3.12

Developments under Swayam Sidha

<table>
<thead>
<tr>
<th>No of Projects</th>
<th>38</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of Groups formed</td>
<td>3874</td>
</tr>
<tr>
<td>No of Villages Covered</td>
<td>2454</td>
</tr>
<tr>
<td>No of Group Members</td>
<td>53598</td>
</tr>
<tr>
<td>No of Groups started Savings</td>
<td>3874</td>
</tr>
<tr>
<td>Amount of savings (in Rs.)</td>
<td>3,28,56,058</td>
</tr>
<tr>
<td>No of Groups Started Inter Loaning</td>
<td>2818</td>
</tr>
<tr>
<td>Amount of Inter Loaning (in Rs.)</td>
<td>3,13,18,132</td>
</tr>
<tr>
<td>No of Groups availing Bank Loans</td>
<td>1722</td>
</tr>
<tr>
<td>Amount of Bank linkages</td>
<td>Rs. 5,21,35,628</td>
</tr>
</tbody>
</table>

❖ 3874 Groups are involved in IGA activities. An amount of Rs. 334.60 Lakhs @ Rs.10, 000/- for each Group for 3346 groups as revolving fund is sanctioned.
❖ The following activities have been taken up with an amount of Rs.338.76 Lakhs at State Level and Block Level during 2005-06.
❖ Developed IEC and Training Modules.
❖ Conducted Trainings on conflict Management Communication skills, Capacity Building, Training and Financial Management and Register Maintenance.
❖ Bankers Sensitization and workshops and meetings with Line departments.
❖ Conducted Regional Level Workshops for CDPOs and Supervisors.
❖ Conducted Convergence Trainings and ED Programmes
❖ Started Community Oriented Innovation Intervention Scheme with the share of 60:40 GOI and State Governments.
The Works on Community Assets creation is under process i.e construction of Community Halls cum Productivity Centres, C.C Roads, Drainages, Bus shelters, Retaining walls & Bore wells with the State Share of Rs. 87.60 Lakhs for 188 works.

Tie-up initiated with KVIC State Boards. Preparation of project proposals through RICS (Rural Industries Consultancy Services) and KGMV (Khadi Gramodyoga Maha Vidyalay) Hyderabad is under process.

The State Level Mela was conducted from 8th March 2006 to 11th March 2006 at Hyderabad. In the State Level Mela the Hon’ble Minister of Andhra Pradesh for Women Dev. & Child Welfare has inaugurated the Mela on 8th March-2006, followed by the visit of prominent people and officials of various Departments.23

3.28 Services to Pregnant and Lactating Mothers through ICDS

The Integrated Child Development Services (ICDS) is India’s flagship programme for early childhood development. The program was started as a pilot project in 33 blocks of the country in Oct, 1975. The impact of the ICDS service on the Health status was first assessed after 21 months of implementation and was reported in Lancet. “That BCG immunization coverage increased from 11.3 percent to 49.3 percent in rural projects, 20.9 percent to 55.4 percent in tribal projects, and 47.4 percent to 74.1 percent in urban projects. Coverage by diphtheria, pertussis, and tetanus (DPT) immunization increased considerable, but overall coverage remained low since the baseline figure was very low. Distribution of vitamin A and supplementary food increased significantly, and the nutritional status of the children improved considerably. The prevalence of severe malnutrition decreased from an overall figure of about 22 percent to 11.2 percent in rural, 5.5 percent in tribal and 6.1 percent in urban projects. Analysis by age-groups showed that services did
reach to younger children, with resultant improvement in nutritional status and health status. The prevalence of severe malnutrition in children younger than age 3 decreased from 25.5 percent to 9.7 percent and that of normal and grade I nutritional status increased from 48.2 percent to 61.3 percent.” The success was acknowledged nationally and internationally.

The programme also addresses concerns of women and the girl child. Interventions designed for adolescent girls seeking to break the inter-generational cycle of nutritional disadvantage have also been brought under the ambit of ICDS services, besides the beneficiary coverage mentioned earlier.

ICDS serves the target group through a network of Anganwadis (AWs). The Anganwadi (literally meaning a courtyard play centre) is the focal point for delivery of services at the community level. There is a team of project level functionaries coordinating the activities of AWCs. The focal point for the delivery of services is the Anganwadi, literally a courtyard and play centre, is a child care centre. The centre is run by local community-based women called Anganwadi workers (AWW) who is supported by other local women-the AW helper in service delivery. The following services are provided under ICDS scheme.24

1. Supplementary Nutrition to pregnant and lactating mothers.
2. Immunization to Women.
3. Health check-up to Women.
4. Referral services to Women.
5. Nutrition and Health Education to mothers and Adolescent Girls.

The coverage of beneficiaries, during 2007-08 to 2009-10 given in the table 3.13.
Table 3.13

Coverage of Beneficiaries under ICDS in Andhra Pradesh

<table>
<thead>
<tr>
<th>Year</th>
<th>Projects</th>
<th>No. of AWCs</th>
<th>Beneficiaries</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Women</td>
<td>Children</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>2007-2008</td>
<td>385</td>
<td>73,944</td>
<td>61,87,882</td>
<td>77,42,986</td>
<td>1,39,30,868</td>
<td></td>
</tr>
<tr>
<td>2008-2009</td>
<td>385</td>
<td>73,944</td>
<td>1,16,90,063</td>
<td>59,72,851</td>
<td>1,76,62,914</td>
<td></td>
</tr>
<tr>
<td>2009-2010</td>
<td>385</td>
<td>73,944</td>
<td>1,17,02,400</td>
<td>60,70,620</td>
<td>1,77,73,020</td>
<td></td>
</tr>
</tbody>
</table>

Source: Department Women and Child Welfare Government of Andhra Pradesh

As per the table 13 out of the total 80,481 Main AWCs 67,319 are in Rural Areas, 7,920 are in Urban Area and 5,242 are in Tribal Areas. In addition 10826 Mini AWCs are also in operation all over the State.

3.29 Institutional Services for Destitutes, Widows, Deserted Wives etc Through State Homes, SwadharHomes/RescueHomes

Swadhar is a Centrally Sponsored Scheme for women in difficult circumstances including the victims of trafficking. There are 34 Swadhar Homes across the State, out of which 31 are run by the Non Governmental Organizations. One Home at Kukatpally which is run by the State Government exclusively for the rescued victims of trafficking with 200 beds capacity. Under this Scheme shelter, food, clothing, counseling, skill development training programme besides rehabilitation are provided to the women.

3.30 TRAINING PROGRAMMES THROUGH:

1. State Homes
2. Swadhar Homes/Rescue Homes
3. Mahila Pranganams in each of the 23 districts
3.31 SUPPORT FOR PERSUING HIGHER EDUCATION THROUGH:

1. Full Reimbursements of fees/Scholarships for SC's/ST's/BC's/Minority/Disabled/Economically poor with annual income of RS 1 lakh and below.

2. 70% reservation for Orphans/Destitutes/ in diploma courses at Durgabhai Deshmuk Women's Technical Training Institute at Yousafguda - Hyderabad

3.32 KISHORE SHAKTI YOJANA

The Scheme is intended to provide awareness to Adolescent girls on Trafficking, Child Marriage Act and on topics of social, Health and Economic issues. The training is imparted in vocational skills which suit the Adolescent Girls to get their lively hood.25

Eleven to Eighteen years Adolescent girls are covered under Kishore Shakti Yojana to train them on relevant Social issues through peer group interaction and change agents.

17,760 Balika Mandals are formed in the state with target group covering 11 Anganwadi Centers in a project every year.

Every Balika Mandal has three change agents who are trained as master trainers.

Vocational training which are placement oriented are started this year covering nearly 18,000 girls in computers, lace making, embroidery, beautician etc., through Jana Shikshana Samstha and Vocation Education Department.
3.33 RELIEF FUND FOR VICTIMS OF CRIME

To rescue & rehabilitate Financial Assistance up to 1.00 Lakh is provided for the following: 26

- To rescue and rehabilitate Women under trafficking / Kidnap / rape / dowry death etc., for which financial assistance is being provided.
- To create awareness on to prevent crimes against women.
- To enable the victims to seek justice in the Court to Law.
- To provide justice to the victim women and to protect the constitutional rights provided to women and children.
- For repatriation of victims rescued from places of trafficking to their homes / transit home / rescue home, expenditure towards travel, clothing and other immediate necessities, urgent medical care, food and accommodation expenses etc.

3.34 Relief Fund for Victims of Crime

To rescue & rehabilitate Financial Assistance up to 1.00 Lakh is provided for the following: 27

1. To rescue and rehabilitate Women under trafficking / Kidnap / rape / dowry death etc., for which financial assistance is being provided.
2. To create awareness on to prevent crimes against women.
3. To enable the victims to seek justice in the Court to Law.
4. To provide justice to the victim women and to protect the constitutional rights provided to women and children.
5. For repatriation of victims rescued from places of trafficking to their homes / transit home / rescue home, expenditure towards travel, clothing and other immediate necessities, urgent medical care, food and accommodation expenses etc.
3.35 Domestic Violence ACT 2005

The Government of India has enacted an act called protection of women from Domestic Violence Act – 2005 w.e.f., 26.10.2006. To implement this act the Government have appointed 104 Protection Officers (23 Project Directors of the Dept., 81 RDOs) and 72 service providers are appointed to extend help to aggrieved women under PW DV Act – 2005. The provision of Rs.50,00,000/- is provided for office assistance to appoint supporting staff i.e., 46 Counselors, 23 DEOs, 46 Messengers (deputed from Police Dept.,) to the Protection Officers and one Junior Asst & one DEO at Directorate for effective implementation of the Act. The total number of DIRs filed so far is 4,430 under the Act, the total number of Interim orders in 473 and Final Orders issued in 836 respectively as on 31.10.2009.

3.36 Anti Trafficking Measures

- A comprehensive policy for combating trafficking of women and children for commercial sexual exploitation was issued vide G.O.Ms.No.1, Dt.03.01.2003. Orders provide for establishing Regional Networks, formation of Community Vigilant groups etc.
- Two Regional Net Works covering Ananthapur, Kadapa and Chittoor & Guntur and Prakasam are in operation with intensive approach, with the help of UNICEF.
- In the year 2009-2010 so far 48 Victims of Commercial Sexual Exploitation and Trafficking (VOCSETS) were given relief of Rs.10,000/- each.
- A total of 475 trafficking victims are given shelter in 32 Swadhar Homes.
3.37 Girl Child Protection Scheme

The GCPS scheme was launched on 8\textsuperscript{th} March, 2005 which is a novel and first of its kind in the Country with the main objective of giving protection to girl child. G.O.Ms.No.33, Women Development Child Welfare & Disabled Welfare (JJ.A1) Department, Dt.18.12.2009 has been issued with following aims.\textsuperscript{28}

I. Promote enrollment and retention of the girl child in school and to ensure her education at least up to intermediate level.

II. Encourage girls to get married only after the age of 18 years.

III. Encourage parents to adopt family planning norms with two girl children.

IV. Protect the rights of the girl child and provide social and financial empowerment to girl child.

V. Eliminate negative cultural attitudes and practices against girls.

VI. Strengthen the role of the family in improving the status of the girl child.

VII. Extend a special dispensation to orphans / destitutes and differently disabled girls.

3.38 Scheme Strategy

The department of Women Development and child welfare will be the nodal Department for planning, implementation, monitoring and evaluation of the scheme. The scheme will be implemented through the Project Director, DWCDA / Child Development Project Officer concerned under direct supervision of the District Collector.

1. The scheme will be implemented and monitored by the District Collector concerned at District Level and the Commissioner, Women Development and Child Welfare Department at State Level in coordination with Life Insurance Corporation.

2. The scheme shall be deemed to have come into operation from 01.04.2005 onwards.
A. Eligibility Conditions

Only those who fulfill the following conditions will be eligible for enrollment under the New Girl Child Protection Scheme:

I. Families with only Single girl child or only two girls shall be eligible.

II. Either of the parents should have undergone family planning operation on or after 01.04.2005.

III. The total annual income of the family of girl child shall have to be below Rs.20,000/- per annum for rural areas and Rs.24,000/- for annum for urban areas.

IV. Families having single girl from 0-3 years of age, will be given first priority.

V. Consequent to enrollment, those who fulfill conditions as prescribed shall be eligible to receive the benefits under the scheme.

VI. Girl Child born after August, 2009 should get registered under Registration of Birth and Death Act and produce birth certificate from competent authority i.e., Village Secretary / Municipality concerned.

3.39 Conditions to be fulfilled by girl child / girls consequent to enrolment, to receive the benefits

The following conditions have to be fulfilled by the girls for enrolment and receiving the benefits.

1. Girl Children born after August, 2009 should get immunized completely as per schedule and produce immunization certificate by Anganwadi Worker / Auxiliary Nurse Midwives.

2. The Girl Child who has been enrolled in the scheme should be admitted into the school at the age of 5 years to get the benefit of the scheme. No girl is entitled to receive maturity value if she has not completed schooling.

3. The head of the Institution where the child is pursuing studies has to give annual certificate every year from 8th to 12th class or equivalent to
the CDPO, certifying that the child is continuing education during the academic year, to enable the girl to claim the scholarship every year.

4. No girl will get final payment of incentive if she marries before 18 years of age.

5. She has to study intermediate i.e., 12th standard or equivalent to receive the final payment.

6. Even if the girl fails in the 12th standard, or equivalent exam, she will be eligible for final payment after completion of 20 years.

7. Facility of premature payment will not be entertained at any cost.

3.40 Relaxation of age and formal education for Orphans, Destitute and Disabled girls

- Orphan will mean a girl child not having both parents. Destitute will mean girl child from a BPL family of trafficked victims or HIV / AIDS victims etc., forsaken by their family / parents and sheltered by Government or recognized Non-Governmental Organizations.

- All such destitute or orphans or disabled girls who have not crossed 18 years as on May, 2008 will be eligible for the benefits under Girl Child Protection Scheme.

- The condition of formal education will be relaxed in respect of orphans, destitute and differently abled girls, who are born April, 2005. Those girls who do not pursue education beyond 8th class will naturally not be eligible for yearly education scholarships. They will only receive Rs.1 lakh or Rs.30,000/- as applicable on completion of 20 years.

- Therefore, all destitute, orphans and differently abled girls, born after April, 2005 shall also necessarily have to be enrolled in a school & continued upto, XII class to be eligible for the benefit under Girl Child Protection Scheme.
In case of destitute or orphan child, the head of the institutions based on a medical certificate shall ensure the birth registration is completed. In case the caste is unknown, the caste of all such children shall be recorded as “casteless”. They shall be eligible for all benefits on par with SC’s & ST’s.

3.4.1 Relaxation of Education, income & Girl sibling conditions for severely Disabled Girls

The following special dispensation only to severely differently abled girls is extended:

I. The Girls whose disability is more than 80 percent shall be eligible for the benefits under Girl Child Protection Scheme provided the income of their Parents / Guardian from all sources does not exceed Rs.1.00 lakh per annum.

II. In respect of severely Disabled girls (more than 80 percent disability) the condition of the Girl Child being either single or two girls along shall not apply. A girl with one or two male siblings will also be eligible for the benefit of Girl Child Protection Scheme.

III. The condition of formal education shall be relaxed in case of such severely disabled girls.

The beneficiaries covered under this scheme are given in the table 3.14.

**Table 3.14**

<table>
<thead>
<tr>
<th>S.NO</th>
<th>Year</th>
<th>No. of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2005 – 2006</td>
<td>42,055</td>
</tr>
<tr>
<td>2</td>
<td>2006 – 2007</td>
<td>1,27,983</td>
</tr>
<tr>
<td>3</td>
<td>2007 – 2008</td>
<td>2,24,470</td>
</tr>
<tr>
<td>4</td>
<td>2008 – 2009</td>
<td>2,96,516</td>
</tr>
<tr>
<td>5</td>
<td>2009 – 2010</td>
<td>3,57,004</td>
</tr>
</tbody>
</table>

Source: Department Women and Child Welfare, Government of Andhra Pradesh
As per the table 14 the number of beneficiaries is increasing year by year. In 2006-2007 the number of beneficiaries increased more than three times over the previous year. In 2007-2008 more than one lakh new beneficiaries are enrolled. Thereafter, the increase is not high.

3.42 Formation of Mothers’ Committees

In 1998, the state of Andhra Pradesh began establishing mothers’ committees in villages with the ICDS program as a means of integrating the program into the community and stimulating demand for improved service quality. Mothers’ committees are informal committees of eight nominated village members, established in line with the guidelines of the general ICDS program that required the formation of a Mahila Mandal (women’s group), but registered as committees to allow formal participation in ICDS as well as to enhance legitimacy and accountability. Members serve three-year terms.

Currently, more than 50,000 committees have been established in 351 development blocks in the state. Committee members are given three rounds of a week-long capacity building training course that focuses on nutrition, health, education, group formation and economic empowerment, as well as relevant and state-specific social and legal issues. In collaboration with the State AIDS Control Society, 20,000 members of mothers’ committees and 10,000 adolescent girls have been trained to serve as “change agents” in the promotion of HIV awareness and healthy sexual attitudes and behaviors. The roles and responsibilities of these committees with respect to the ICDS program have evolved considerably over time. Originally they were involved in the civil works components of the World Bank-assisted ICDS I project-selecting construction sites for Anganwadi centers, monitoring construction and releasing funds to cover construction costs. More than 15,000 Anganwadi buildings were completed under the supervision of mothers’ committees. Today the range of responsibilities includes recruiting AWWs and helpers, paying honoraria, monitoring community-based performance indicators for
AWCs, establishing local food units to prepare and distribute supplementary food to the AWCs, and ensuring that eligible beneficiaries receive services. The mothers' committee members may also play an active role in motivating adolescent girls to join bridging courses and skills development programs, encouraging school enrolment, especially among girls who have dropped out, and motivating parents to send children to Anganwadi preschool.29

The evaluation of the mothers' committees indicates that the program has potential, but needs reinforcing. Only 40 percent of mothers' committees are formally involved in the ICDS program and only 31 percent of all mothers report actually having heard of the committees. Awareness of the committees is higher in tribal areas (49 percent of women and 34 percent of adolescent girls) than in rural areas (25 percent of women and 15 percent of girls) and urban areas (20 percent of girls). Nevertheless, a survey of AWWs46 showed that they appreciate the mothers' committees with three-quarters of workers describing the functioning of the mother's committees as "good" and another 11 percent as satisfactory.

To increase the positive impact of the mothers' committees on maternal and child health and nutrition, it has been proposed that their role as 'change agents' be strengthened through further training. Such training would assist them in promoting appropriate infant feeding practices and attendance at the AWC. Another possibility is to increase the extent to which mothers' committees are genuinely empowered to manage aspects of the ICDS system, rather than simply helping program staff to promote healthy behaviors. This would involve delegating more powers to them to manage aspects of the program (such as organizing food distribution, appointing AWWs and improving AWC infrastructure) - subject to the external monitoring of the outcomes they achieve.
This effort has sought a much more ambitious role for community participation than the INHP II and Dular programs. The latter efforts hinged on involving community members as behavioral change agents. In addition to this, the Andhra Pradesh program tried to involve mothers’ committees in the actual management of ICDS resources, such as overseeing civil works and releasing funds for construction costs, managing food preparation and distribution, and recruiting and monitoring AWWs. To carry out these tasks effectively, community members need a substantial degree of leadership training, support, and oversight, as well as clear designation of the needed powers. These requirements need to be built explicitly into the program design. Other lessons from this effort include the need to assure stability in what is expected of community participants, as well as from AWWs. Shifting expectations, combined with lack of authority and project support, can make it difficult for community members to play an active role in program implementation. Similarly, AWWs may under-perform need to know to whom they are accountable, and for what tasks.

3.43 National Programme for Adolescent Girls (NPAG)

This is a Nutrition Programme for Adolescent Girls (NPAG) – A pilot Project is initiated by the planning commission to provide free food grains to under nourished adolescent girls in 51 identified districts in the country. The Project is being implemented in 2 backward districts i.e., Adilabad and Mahaboobnagar.

The scheme is launched.

a) To reduce anemia in Adolescent Girls.

b) To improve nutritional and health status in Adolescent Girls.

c) To improve body weight in adolescent girls.

Under the scheme subsidized food grains i.e., 6 Kilograms per month is being provided at free of cost through public distribution system to undernourished adolescent girls whose weight is below 35 Kilograms.
Selection of beneficiaries is done basing on their weight and regular monitoring on quarterly basis.

Under Nutrition Programme for Adolescent girls, the beneficiaries covered during 2009-10 are 3, 71,000. Out of these 60,102 are SCs and 25,970 are STs.

The following steps have been taken to reduce malnutrition.30

- Providing nutritious food supplements to all the children below 6 years, pregnant and lactating women.
- Vitamin premix is added in the Modified Therapeutic food and in instant food Premixes to the extent of 50 percent of the recommended Dietary allowance to reduce Micronutrient Malnutrition.
- Monthly Magazines are being supplied to all Anganwadi Centers on topics covering Nutrition, Health & other issues.
- Iodized Salt is being used in Local Food Model where the hot cooked food is supplied to reduce the iodine deficiency disorders. The department has organized workshops from regional level to grass root level to improve the consumption of Iodized Salt. The importance of Iodine intake and its impact on deficiency has been well sensitized in the community to reduce Iodine deficiency.
- Through IEC, AWWs are exposed to Nutrition and Health issues.
- Personal Hygiene practice is being promoted at the AWCs.
- Promotion of Kitchen – Gardening to improve intake of vitamin A and Iron inputs of foods.
- Nutrition and Health education classes also being conducted at AWCs. Promoting the IYCF feeding practices to improve the Nutritional Status and to reduce the infant deaths.
Awareness on importance of Health & Nutrition for reducing the Malnutrition level are being regularly conducted by Anganwadi Training Centers & Middle Level Training Centers. Infant & Young Child Feeding Practice is built into the Curriculum of ICDS regular job course & Refresher course Trainings. Infant & Young Child Feeding Counseling specialists training programme was conducted for 118 MLTC, AWTC instructors & Departmental Officials. In turn they are conducting 3 days training programme for front line workers.

Promotion of Infant & Young Child Feeding Practices through special events like World Breast Feeding Week, Nutrition Week Celebrations at State Level, District Level & Project Level are also conducted regularly.

Mother Support Groups- A Forum to improve proper infant and child feeding practices at home. Sensitization of family members individually on the importance of infant and young child feeding practices (IYCF) mainly on breast milk within one hour, exclusive breast feeding for 6 months and appropriate complementary feeding after 6 months while continuing breast feeding for 2 years and beyond are emphasized.

Women received attention of the government right from the beginning of the Indian planning. While the thrust of the first four plans was on organizing various welfare activities and giving priority to women’s education, the fifth and sixth plans witnessed a shift from 'welfare to' overall development of women with thrust on health, education and employment of women. The stress of the seventh plan was to identifying and promoting beneficiary oriented programmes with a view to extending direct benefits to women. The eighth plan (1992-97) promised to ensure that benefits of development from different sectors. The ninth plan (1997-2002) mode to significant changes in the strategy of planning for women. Firstly ‘empowerment of women’ became a primary objective and secondly the plan attempted ‘convergence of existing services’ available in both women –specific and women related sectors. The tenth plan
(2002-2007) has made a major commitment towards ‘empowering women as
the agent of socio-economic change and development. The eleventh plan
emphasized ‘inclusive growth’, involving women in economic development
and allowing them to have a fair share in it.

Over a period of time both the Central and State Government have been
evolving various strategies to check dropout rates and improve levels of
achievements in schools, the key elements of which include:

1. Creating potential awareness and community mobilization;
2. Involvement of communities and Panchayat Raj Institutions;
3. Economic incentives;
4. Improvement of the infrastructure facilities in schools;
5. National programme of Nutritional support to primary education (Mid­
day Meal Scheme); and
6. Non-formal education etc.

Government of Andhra Pradesh introduced programmes like – ‘Akshra
Bharathi’ (2004) ‘Badi Bata’ to reduce the dropout rates and to initiate the
children to attend the school. The encourage female literacy in 94 mandals
new residential schools called ‘Kasturibai Balika Vidyalaya’ were established.

Health and education have long been recognized as most influential factors
in the quality of human resources and hence, in social and economic
development. Therefore, both the Central and State Government have to
concentrate more to improve the Health and Educational Status of Women.

The World Bank has been the major source of external funding through
loans to governments (never directly to private institutions) for specific
projects. Very few projects have ever met their goals; in fact, most rural
projects in India have been dismal failures (Speech delivered by Dr. Abraham
George at the conference on empowerment of women in developing countries,
New Mexico, USA on 26-27 April, 2001). Unbearable bureaucracy, terrible
inefficiency, and corruption at all levels of the government have wasted much
of the money allocated to rural development. Furthermore, the local officials who manage projects that target women do not themselves believe in the potential of women. Yet the process continues, without an alternative. International agencies continue to pour money into these programmes, only to benefit the middlemen. Clearly, a new approach is required to have an impact on the lives of women in rural India, and to ultimately help stabilize population growth.
Reference


3. Ibid.


10. www.iridiawomenstat.com

12. Economic Survey 2009-10, GOI.

13. Ibid.

14. www.aponline.gov.in


19. Ibid.


The following are some of the Books and Journals which may be useful for a study on rural women:


❖ Indian Rural Development Report, Rural Institutions, 2005, NIRD, Ministry of Rural Development, Hyd., GOI.


