CHAPTER-III
SCHEMES AND PROGRAMMES FOR WOMEN WELFARE

Welfare is the provision of a minimal level of well-being and social support for all citizens, sometimes referred to as public aid. In most developed countries welfare is largely provided by the government, and to a lesser extent, charities, informal social groups, religious groups, and inter-governmental organizations. The welfare state expands on this concept to include services such as universal healthcare and unemployment insurance.

A policy is a principle or protocol to guide decisions and achieve rational outcomes. A policy is a statement of intent, and is implemented as a procedure or protocol. Policies are generally adopted by the Board of or senior governance body within an organization whereas procedures or protocols would be developed and adopted by senior executive officers. Policies can assist in both subjective and objective decision making. Policies to assist in subjective decision making would usually assist senior management with decisions that must consider the relative merits of a number of factors before making decisions and as a result are often hard to objectively test e.g. work-life balance policy. In contrast policies to assist in objective decision making are usually operational in nature and can be objectively tested e.g. password policy. The term may apply to government, private sector organizations and groups, and individuals. Presidential executive orders, corporate privacy policies, and parliamentary rules of order are all examples of policy. Policy differs from rules or law. While law can compel or prohibit behaviors (e.g. a law requiring the payment of taxes on income), policy merely guides actions toward those that are most likely to achieve a desired outcome. Policy or policy study may also refer to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have. Policies can be understood as political, management, financial, and administrative mechanisms arranged to reach explicit goals.
In public corporate finance, a critical accounting policy is a policy for a firm/company or an industry which is considered to have a notably high subjective element, and that has a material impact on the financial statements\textsuperscript{61}.

It has been widely accepted that the goals of human development are closely intertwined with development and welfare of women, who, as an independent group, constitute about 49.5 percent of the total population of Haryana as per census 2011. Women constitute a valuable human resource and their socio-economic development is imperative for sustainable growth of the economy. Our laws, development policies, plans and programmes are aimed at women’s advancement & excellence in different spheres. The principles of gender equality are enshrined in the Constitution of India, Its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles.

Drawing strength form the constitutional provisions, the Government of Haryana has been continuously striving towards all round wellbeing, upliftment, development and welfare of women. The planning process has also been evolved over the years from purely ‘welfare’ oriented approach to a specific “women welfare”, recognizing women’s centrality in the development process, cutting across all sectors.

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**Women Welfare and Protection in India**

Women welfare is a debatable subject. At earlier time they were getting equal status with men. But they had faced some difficulties during post-Vedic and epic ages. Many a time they were treated as slave. From early twenty century (national movement) their statuses have been changed slowly and gradually. In this regard, we may mentioned the name of the British people. After then, independence of India, the constitutional makers and national leaders strongly demand equal social position of women with men. Today we have seen the women occupied the respectable positions in all walks of the fields. Yet, they have not absolutely free some discrimination and harassment of the society.

A few numbers of women have been able to establish their potentialities. Therefore, each and every should be careful to promote the women statuses. Women constitute almost 50% of the world’s population but India has shown disproportionate sex ratio whereby female’s population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave.

Now the women in India enjoy a unique status of equality with the men as per constitutional and legal provision. But the Indian women have come a long way to achieve the present positions. First, gender inequality in India can be traced back to the historic days of Mahabharata when Draupadi was put on the dice by her husband as a commodity. History is a witness that women were made to dance both in private and public places to please the man. Secondly, in Indian
society, a female was always dependent on male members of the family even last few years ago. Thirdly, a female was not allow to speak with loud voice in the presence of elder members of her in-laws. In the family, every faults had gone to her and responsible. Forth, as a widow her dependence on male members of the family still more increase. In many social activities she is not permitted to mix with other members of the family. Other hand, she has very little share in political, social and economic life of the society. The early twenty century, it was rise of the National Movement under the leadership of Mahatma Gandhi who was in favour of removing all the disabilities of women. At the same time, Raja Ram Mohan Rai, Iswar Chandra Vidyasagar and various other social reformers laid stress on women’s education, prevention of child marriage, withdrawals of evil practice of sati, removal of polygamy etc.64

**Education**

Sarva Shiksha Abhiyan (SSA: Education for All): The Right to Education (RTE) Act, enacted in 2009 and enforced from 1.4.2010, gave a statutory base for providing education. SSA, launched in 2001-02, addresses the educational needs of children in the age-group of 6-14 years by strengthening educational infrastructure in terms of opening of new schools, construction, renovation and expansion of school buildings and providing other amenities like text books etc. It covers about 194 million children in over 1.22 million habitations.

**Health**

National Rural Health Mission (NRHM): In order to provide health security, especially to women, children and the poor residing in rural areas, NRHM was launched in 2005. It adopts a synergistic approach covering vital determinants of health like nutrition, sanitation, hygiene and safe drinking water. Its major goal is to reduce infant and maternal mortality rate, prevention of communicable and non-communicable diseases etc. The programme has been instrumental in the decline in the infant mortality rate from 58 in 2005 to 50 in 2009 and increase in the institutional delivery from 10.84 million in 2005-06 to 16.21 million in 2009-10.

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Janani Suraksha Yojana (JSY): JSY, launched on 12.4.2005, is a safe motherhood intervention under the NRHM. It is being implemented with the objective of reducing maternal and neonatal mortality by promoting institutional delivery among poor pregnant women.

The National Movement and various reform movements paved the way for their liberations from the social evils and religious taboos. In this context, we may write about the Act of Sati (abolish) 1829, Hindu Widow Remarriage Act’ 1856, the Child Restriction Act, 1929, Women Property Right Act, 1937 etc. After independence of India, the constitution makers and the national leaders recognized the equal social position of women with men.

The Hindu Marriage Act, 1955 has determined the age for marriage, provided for monogamy and guardianship of the mother and permitted the dissolution of marriage under specific circumstances. Under the Hindu Adoptions and Maintenance Act, 1956, an unmarried women, widow or divorcee of sound mind can also take child in adoption. Similarly, the Dowry Prohibition Act of 1961 says that any person who gives, takes, or abets the giving or taking of dowry shall be punished with imprisonment, which may extend to six months or fine up to Rs.5000/ or with both. The Constitution of India guarantees equality of sexes and in fact grants special favours to women.

The welfare of women flows from the power. It is vesting where it does not exist or exist inadequately. Welfare of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities.

Today we have noticed different Acts and Schemes of the central government as well as state government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be

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economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on per with men. Other hand, it has been observed that women are found to be less literate than men. According to 2011 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women.\textsuperscript{67}

Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They consume less food but work more. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger.

Another problem is that workplace harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require welfare of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women welfare can not be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.\textsuperscript{68}

Gender equality is guaranteed under the constitution of India which not only prohibits discrimination on grounds of sex but goes beyond that and permits positive discrimination in favour of women.

Further, our country is a signatory to the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) under which we have an obligation to work towards ensuring gender equality. Several constitutional provisions reiterate India’s commitment towards the socio-economic development of women and uphold their right of participation in political and decision making processes. As a home to about 586 million women, which constitute about 48.5 of the total population of the country, India has taken several measures to secure gender parity in all walks of social, economic and political life. To realize the above constitutional goal, the focus of our planning process has evolved from a purely welfare oriented approach to recognizing

\textsuperscript{67} Kar, P. K. Indian Society, Kalyani Publishers, 2012., Cuttack.
\textsuperscript{68} Pritom Singh (edt)----Competition Refresher, August, 2010, New Delhi.
women’s centrality in the developmental framework, to welfare module and now to recognizing women as agents of change.

While in the Sixth and in the Seventh Five year Plans, the emphasis was primarily on health, education and employment of women, a marked shift could be seen in the approach of Eight year plan where ‘welfare’ of women was recognized and accepted as a distinct strategy. This was further taken forward in the Ninth plan with the introduction of the concept of Women’s Component Plan whereby identified ministries were required to indicate the flow of funds to the women’s programmes and schemes. The Ninth Plan approach was to access women living in poverty and to guide them to help themselves through initiative like Self-Help Groups (SHG).

In the Tenth Plan, for the first time, monitor-able targets were set for a few key indicators of human development, which include reduction in gender gaps in literacy, wage rates and reduction in maternal mortality rate.

The Eleventh Five Year Plan was aimed at inclusive development and it was recognised that the aim of inclusiveness would be attainable only if women, who constituted about half the population, were given the opportunity to develop to their full potential and share the benefits of economic growth and prosperity. Towards this end, the plan sought to empower women and recognize their agency by mainstreaming gender in all sectors as well as by undertaking targeted interventions. The Plan period saw the introduction many new schemes and programmes targeted at particular groups or aimed at addressing specific issues. These included SABLA, for empowering adolescent girls, IGMSY for supporting poor women during the final stages of their maternity, Ujjwala for combating trafficking and Dhanlakshmi to tackle the issue of declining sex ratio.

The Eleventh Five Year Plan mentioned Gender Budgeting and Gender Outcome assessment and underlined the importance of Gender Audits of public expenditure, programmes and policies at national, state and district levels. The plan further envisaged the strengthening of the Gender Budget Cells set up in the various Ministries and Departments.

The Twelfth Plan has identified the key elements for gender equity to be
addressed in the next five years as economic welfare, social and physical infrastructure, enabling legislations, women’s participation in governance, inclusiveness of all categories of vulnerable women, engendering national policies/programmes and mainstreaming gender through gender budgeting.

**Legislative Provisions and Women Welfare**

The National Policy for Welfare of Women, 2001 (NPEW) was formulated as the blueprint for the future, with the express goal of addressing women’s felt needs and bringing about their advancement, development and welfare.

**Main features of the Policy**

- The advancement, development and welfare of women in all spheres of life.
- Introduction of more responsive judicial legal system that is sensitive to women’s needs.
- Ensuring women’s equality in power sharing and active participation in decision making.
- Mainstreaming a gender perspective in development process.
- Strengthening and formation of relevant institutional mechanism.
- Partnership with community based organisation; and
- Implementation of international obligations, commitments and cooperation at the international, regional and sub-regional level.

The NPEW was envisaged as a comprehensive framework which is progressive and forward looking in nature. The policies/programmes of the Government are already directed towards achieving inclusive growth with special focus on women in line with the objective of the National Policy for Welfare of Women.

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The National Commission for Women Act, 1990: The Act mandates the formation of a National Commission for Women to examine, investigate and review the formulation and implementation of various Constitutional provisions, policies and legislations concerning women. It elaborates upon the formation, procedures, powers and functions of the Commission. Some of the important functions of the Commission include, investigation and examination of all matters relating to the safeguards provided for women under the Constitution and other laws, regular review of the existing provisions of the Constitution and laws affecting women and recommend amendments to suggest remedial legislative measures to meet any lacunae, inadequacies or shortcomings in such legislations, taking up cases of violation of the provisions of the Constitution and laws relating to women with the appropriate authorities, looking into complaints and take suo moto notice of matters relating to deprivation of women's rights, non-implementation of laws enacted to provide protection to women and non-compliance of policy decisions, guidelines or instructions aimed at mitigating hardships and ensuring welfare and providing relief to women. The Policy highlights the principle of gender equality as enshrined in the Constitution, the efforts made within the framework of a democratic polity, laws, development policies, plans and programmes to achieve women’s advancement in different spheres and the commitment of the State to secure equal rights of women as evident in the form of ratification to international conventions like Convention on Elimination of All Forms of Discrimination Against Women 1993. The goal of the Policy is to bring about advancement, development and empowerment of women. It prescribes adoption of legal, social and economic measures to improve the status of women along with operational strategies to implement the same. The measures elucidated in the Policy include: reforms in judicial and legal systems to make it more responsive to the needs of the women, ensuring equal participation in decision-making, eradication of poverty, encouraging micro credit mechanisms, inclusion of women’s perspective in formulation of micro and macroeconomic policies, recognition of the gendered impact of globalisation and ensuring equal and adequate access to education, health, nutrition, drinking water and shelter. The note worthy operational strategies discussed in the Policy
comprise formulation of action plans, institutional mechanisms, resource management, legislation, gender sensitization, involvement of Panchayati Raj Institutions and voluntary sector along with international co-operation.

**The Indecent Representation of Women (Prohibition) Act, 1986**

The Act aims to prohibit indecent representation of women through advertisements or in publications, writings, paintings, figures or in any other manner. It defines indecent representation of women as the depiction in any manner of the figure of a woman; her form or body or any part thereof in such way as to have the effect of being indecent, or derogatory to, or denigrating women, or is likely to deprave, corrupt or injure the public morality or morals. The Act puts a restriction on the publishing or sending post, books, pamphlets, etc., containing indecent representations of women, and prohibits all persons from getting involved directly or indirectly in the publication or exhibition of any advertisement containing indecent representations of women in any form. The Act confers the power on the gazetted officer authorised by the State Government to enter and search any place in which he has reason to believe that an offence under this Act has been or is being committed. The contravention of the provisions of the Act is penalized with imprisonment and fine.

**The Protection of Women from Domestic Violence Act, 2005**

The legislation aims to provide for more effective protection of the rights of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family. The Act provides protection to the wife or female live-in partner from violence at the hands of the husband or male live-in partner or his relatives, the law also extends its protection to women who are sisters, widows or mothers. Domestic violence under the Act includes actual abuse or the threat of abuse whether physical, sexual, verbal, emotional and economic. The Act gives a detailed account of the duties, responsibilities and powers of police officers, protection officers, service providers and magistrate in relation to the incidents and cases of domestic violence. It provides for appointment of Protection Officers to handle the cases of domestic violence. The role of NGOs in providing assistance to the woman with respect to medical
examination, legal aid, safe shelter, etc has also been described in the legislation.

The Government, in February 2012, constituted a High Level Committee on the Status of Women to undertake a comprehensive study to understand the status of women since 1989 as well as to evolve appropriate policy interventions based on a contemporary assessment of women’s needs. The terms of Reference of the Committee includes, among others,

(i) an intensive literature survey to take stock of the published data, report, articles and research on the status of women;

(ii) prepare a report on the current socio-economic, political and legal status of women in India; bring out the inter-connectedness of these aspects in terms of their impact on women and recommend measures for holistic welfare of women; and (iii) to examine the overall status of women including, inter-alia, the socio-economic, health and nutritional, legal and political status, disaggregated by rural/urban, economic and social position and wherever possible by minority status. The analysis would take account of cross-regional differences and focus on inequalities both within and outside the household. It would also assess the impact of the existing policies and legislative changes on equality, security, and holistic welfare of women, and will identify inequalities in policy and legislation as well gaps in implementation.

The Dowry Prohibition Act, 1961

The Dowry Prohibition Act, 1961 Act has been in implementation since 1961 to prohibit the evil practice of giving and taking of dowry. The Act underwent amendments in the year 1984 and again in 1986. the Ministry is at present considering further amendments to the Act based on suggestions received from the National Commission for Women in 2009, recommendations given by an Inter-Ministerial Group constituted in 2010 and based on recommendation received through regional and national consultations held by the Ministry with various stake holders. Separately, the Committee on Petitions of Rajya Sabha which examined a Petition praying for amendments in Section 498A of IPC, inter alia recommended that Dowry Prohibition Act may be strengthened.
For the purpose of finalizing the amendments, a Review committee was also constituted, which submitted the report in July 2012. A meeting with the women members of Parliament was also held on 30th August, 2012 under the Chairpersonship of Minister of State (IC), Ministry of Women and Child Development to discuss various aspects of the Dowry Prohibition Act, wherein they gave various suggestions on the proposed amendments. All these recommendations/proposals/suggestions have been examined and a Cabinet note incorporating the amendment proposals is now being finalized in the Ministry.

**The Protection of Women from Domestic Violence Act: 2005**

Violence against women takes various forms, including physical, economic, social, and psychological. The PWDVA is a civil law which seeks to provide immediate support to women victim of domestic violence in the form of shelter, medical facility and reliefs in the nature of protection, residence, compensation, maintenance orders as well as orders for temporary custody of children. It entitles victim to support services like shelter, medical relief, legal assistance and counseling. The law also widens the meaning of the word ‘aggrieved woman’ by including women who face domestic violence in relationships other than matrimonial relationships like daughters, mothers, sisters and those involved in marriage like relationships and providing a women’s right to reside in the shared household. The Act came into force on 26th October 2006.

The Ministry has been reviewing implementation of the Act with the State Government from time to time. The implementation was discussed in the two days conference of State Ministers in charge of Women and Child Development on 13-14 September, 2012. The Ministry has been advising all the State Government to put in place all necessary infrastructures for effective implementation of the Act and appoint protection officers with independent charge. Non-availability of independent protection officers has come up often in discussions as a limitation in the implementation of the Act. The Ministry has formulated a scheme for assistance to State Government for implementation of the Act, as a component of the Umbrella scheme on Protection and Welfare of Women.
The Indecent Representation of Women Act, 1986

The Indecent Representation of Women Act, 1986 was enacted with the specific objective of prohibiting indecent representation of women in advertisement, publication, writing and painting or in any other manner and references that are derogatory to the dignity of women. Contravention of relevant provisions of the Act is punishable with imprisonment, of either description, for a term which may extend up to two years and with fine which may extend to two thousand rupees on first conviction and in the event of a second or subsequent convictions imprisonment for a term not less than six months, but may extend up to five years and with fine not less than ten thousand rupees, which may extend up to one lakh rupees.

The Act, in its present form, relates primarily to the print media. In view of the development of newer forms of communication such as internet and satellite based communication, multi-media messaging, cable television etc. the Act has become too inadequate the narrow in its scope. Government has approved amendments proposed by the ministry relating, primarily to broadening the scope of the law to cover audio-visual media and material in electronic form and revising the penalties. The amendment Bill is currently with the Parliament.

Sexual Harassment of Women at Workplace Act 2013

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 is a legislative act in India that seeks to protect women from sexual harassment at their place of work. It was passed by the Lok Sabha (the lower house of the Indian Parliament) on 3 September 2012. It was passed by the Rajya Sabha (the upper house of the Indian Parliament) on 26 February 2013. The Bill got the assent of the President on 23 April 2013. The Act came into force from 9 December 2013.

The introductory text of the Act is:

An Act to provide protection against sexual harassment of women at workplace and for the prevention and redressal of complaints of sexual harassment and for matters connected therewith or incidental thereto. Whereas sexual harassment results in violation of the fundamental rights of a woman to
equality under articles 14 and 15 of the Constitution of India and her right to life and to live with dignity under article 21 of the Constitution and right to practice any profession or to carry on any occupation, trade or business which includes a right to a safe environment free from sexual harassment; and whereas the protection against sexual harassment and the right to work with dignity are universally recognized human rights by international conventions and instruments such as Convention on the Elimination of all Forms of Discrimination against Women, which has been ratified on the 25th June, 1993 by the Government of India; and whereas it is expedient to make provisions for giving effect to the said Convention for protection of women against sexual harassment at workplace⁷⁰.

The constitutional guarantee of gender equality includes protection from sexual harassment and the right to work with dignity. With more and more women joining the workforce, both in organised and unorganised sectors, ensuring an enabling working environment through legislation is imperative. Besides, women in educational and medical institutions and women who may enter a workplace in various capacities such as clients and customers are also vulnerable and need protection from sexual harassment at the workplace.

The Bill drafted by the Government for this purpose got the approval of the Lok Sabha on 3rd September 2012 and the Rajya Sabha on 26th February 2013. The Bill seeks to cover all women, irrespective of their age or employment status and protect them from sexual harassment at all workplaces as clients, customers and apprentices, students in educational institutions and patients in hospitals etc are also sought to be covered under the Bill⁷¹.

**National Policies and Schemes for women Welfare**

The National Policy for Welfare of Women 2001 has as its goal bringing about advancement, development and welfare of women in all spheres of life through creation of a more responsive judicial and legal system sensitive to women and mainstreaming a gender perspective in the development process. The

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⁷¹ Manoj Mitta, Indian men can be raped, not sexually harassed, Times of India, 16 August 2012.
strengthening and formation of relevant institutional mechanisms and implementation of international obligations/commitments and cooperation at the international, regional and sub-regional level was another commitment. The National Policy for Welfare of Women 2001 has as its goal bringing about advancement, development and welfare of women in all spheres of life through creation of a more responsive judicial and legal system sensitive to women and mainstreaming a gender perspective in the development process. The strengthening and formation of relevant institutional mechanisms and implementation of international obligations/commitments and cooperation at the international, regional and sub-regional level was another commitment.

**Objectives of the Policy**

(i) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential  
(ii) The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil  
(iii) Equal access to participation and decision making of women in social, political and economic life of the nation  
(iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.  
(v) Strengthening legal systems aimed at elimination of all forms of discrimination against women.  
(vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.  
(vii) Mainstreaming a gender perspective in the development process.  
(viii) Elimination of discrimination and all forms of violence against women and the girl child; and  
(ix) Building and strengthening partnerships with civil society, particularly women’s organizations.

**Women Welfare Schemes and Programmes**

During the study selected schemes and programmes is shown are as follows
Old Age Pension Scheme

Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is a national Old Age Pension Scheme in India. It was launched by Ministry of Rural Development. All persons of 60 years and above (revised downwards from 65 in 2011) and belonging to below the poverty line category according to the criteria prescribed by the Government of India time to time, are eligible to be a beneficiary of the scheme. The pension amount, as of Union Budget 2012-13 is INR 200 per month per person from 60 – 79 years and INR 500 per month per person for those 80 years and above and states are supposed to contribute an equal amount vis-a-vis the scheme. While the Indira Gandhi National Pensions for widows and disabled people was doubled in the Union Budget of 2012-13, bringing it to Rs300 per month, the Old Age Pension for people aged under 80 years was not raised. The Indira Gandhi Pension schemes are capped so that very few of those entitled to a pension, as they meet the criteria of having incomes below the official poverty line, actually receive one.

Self Help Group Scheme

Self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHG’s are ‘linked’ to banks for the delivery of micro-credit. A Self-Help Group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in

that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations.

**Goals**

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions. This model has attracted attention as a possible way of delivering microfinance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest." The SHG Banking Linkage Programme since its beginning has been predominant in certain states, showing spatial preferences especially for the southern region – Andhra-Pradesh, Tamil Nadu, Kerala and Karnataka. These states accounted for 57 % of the SHG credits linked during the financial year 2005–2006.

**Advantages of financing through SHGs**

An economically poor individual gains strength as part of a group.

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73. Stuart Rutherford. Self-help groups as micro finance providers : how good can they get? mimeo, 1999, p. 9

Besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to & from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans.

National Rural Health Mission

The National Rural Health Mission (NRHM) is an initiative undertaken by the government of India to address the health needs of underserved rural areas. Founded in April 2005 by Indian Prime Minister Manmohan Singh, the NRHM was initially tasked with addressing the health needs of 18 states that had been identified as having weak public health indicators. Under the NRHM, the Empowered Action Group (EAG) States as well as North Eastern States, Jammu and Kashmir and Himachal Pradesh have been given special focus. The thrust of the mission is on establishing a fully functional, community owned, decentralized health delivery system with inter-sectoral convergence at all levels, to ensure simultaneous action on a wide range of determinants of health such as water, sanitation, education, nutrition, social and gender equality. Institutional integration within the fragmented health sector was expected to provide a focus on outcomes, measured against Indian Public Health Standards for all health facilities. As per the 12th Plan document of the Planning Commission, the flagship programme of NRHM will be strengthened under the umbrella of National Health Mission. The focus on covering rural areas and rural population will continue along with up scaling of NRHM to include non-communicable diseases and expanding health coverage to urban areas.

Accordingly, the Union Cabinet, in May 2013, has approved the launch of National Urban Health Mission (NUHM) as a sub-mission of an overarching National Health Mission (NHM), with National Rural Health Mission (NRHM) being the other sub-mission of the National Health Mission.

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initiatives under National Health Mission (NHM) are as follows:

**Accredited Social Health Activists**

Community Health volunteers called Accredited Social Health Activists (ASHAs) have been engaged under the mission for establishing a link between the community and the health system. ASHA is the first port of call for any health related demands of deprived sections of the population, especially women and children, who find it difficult to access health services in rural areas. ASHA Programme is expanding across States and has particularly been successful in bringing people back to Public Health System and has increased the utilization of outpatient services, diagnostic facilities, institutional deliveries and inpatient care.

Rogi Kalyan Samiti (Patient Welfare Committee) / Hospital Management Society The Rogi Kalyan Samiti (Patient Welfare Committee) / Hospital Management Society is a management structure that acts as a group of trustees for the hospitals to manage the affairs of the hospital. Financial assistance is provided to these Committees through untied fund to undertake activities for patient welfare.

**Untied Grants to Sub-Centres**

Untied Grants to Sub-Centers have been used to fund grass-root improvements in health care. Some examples include: Improved efficacy of ANMs in the field that can now undertake better antenatal care and other health care services. Village Health Sanitation and Nutrition Committees (VHSNC) have used untied grants to increase their involvement in their local communities to address the needs of poor households and children.

**Health Care Contractors**

NRHM has provided health care contractors to underserved areas, and has been involved in training to expand the skill set of doctors at strategically located facilities identified by the states. Similarly, due importance is given to capacity building of nursing staff and auxiliary workers such as ANMs. NHM also supports co-location of AYUSH services in Health facilities such as PHCs, CHCs and District Hospitals.
Janani Suraksha Yojana

Janani Suraksha Yojana is an Indian Government scheme proposed by the Government of India. It was launched on 12 April 2005 by the Prime Minister of India. It aims to decrease the neo-natal and maternal deaths happening in the country by promoting institutional delivery of babies. It is a 100% centrally sponsored scheme it integrates cash assistance with delivery and post-delivery care. The success of the scheme would be determined by the increase in institutional delivery among the poor families. In this scheme, one important role is of the ASHA activist whose role can be of an encouraging person in the field to encourage institutional deliveries among the poor women.

Janani Suraksha Yojana (JSY) is a safe motherhood intervention under the National Rural Health Mission (NRHM) being implemented with the objective of reducing maternal and neo-natal mortality by promoting institutional delivery among the poor pregnant women. The Yojana, launched on 12th April 2005, by the Hon’ble Prime Minister, is being implemented in all states and UTs with special focus on low performing states. JSY is a 100% centrally sponsored scheme and it integrates cash assistance with delivery and post-delivery care. The success of the scheme would be determined by the increase in institutional delivery among the poor families. The Yojana has identified ASHA, the accredited social health activist as an effective link between the Government and the poor pregnant women in low performing states, namely the 8 EAG states and Assam and J&K and the remaining NE States. In other eligible states and UTs, wherever, AWW and TBAs or ASHA like activist has been engaged in this purpose, she can be associated with this Yojana for providing the services.

Role of ASHA

(i) Identify pregnant woman as a beneficiary of the scheme and report or facilitate registration for ANC, (ii) Assist the pregnant woman to obtain necessary certifications wherever necessary, (iii) Provide and / or help the women in receiving at least three ANC checkups including TT injections, IFA tablets, (iv) Identify a functional Government health centre or an accredited private health institution for referral and delivery, (v) Counsel for institutional
delivery, (vi) Escort the beneficiary women to the pre-determined health center and stay with her till the woman is discharged, (vii) Arrange to immunize the newborn till the age of 14 weeks, (viii) Inform about the birth or death of the child or mother to the ANM/MO, (ix) Post natal visit within 7 days of delivery to track mother’s health after delivery and facilitate in obtaining care, wherever necessary, (x) Counsel for initiation of breastfeeding to the newborn within one-hour of delivery and its continuance till 3-6 months and promote family planning.

**Important Features of JSY:**

The scheme focuses on the poor pregnant woman with special dispensation for states having low institutional delivery rates namely the states of Uttar Pradesh, Uttarakhand, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Assam, Rajasthan, Orissa and Jammu and Kashmir. While these states have been named as Low Performing States (LPS), the remaining states have been named as High performing States (HPS).

**Disbursement of Cash Assistance**

As the cash assistance to the mother is mainly to meet the cost of delivery, it should be disbursed effectively at the institution itself. For pregnant women going to a public health institution for delivery, entire cash entitlement should be disbursed to her in one go, at the health institution. Considering that some women would access accrediting private institution for antenatal care, they would require some financial support to get at least 3 ANCs including the TT injections. In such cases, at least three-fourth (3/4) of the cash assistance under JSY should be paid to the beneficiary in one go, importantly, at the time of delivery.

**Beneficiary:**

The mother and the ASHA (wherever applicable) should get their entitled money at the health centre immediately on arrival and registration for delivery. Generally the ANM/ASHA should carry out the entire disbursement process. However, till ASHA joins, AWW or any identified link worker, under the guidance of the ANM may also do the disbursement.

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Indira Gandhi Matritva Sehyog Yojna (IGMSY)-Conditional Maternity Benefit (CMB)

Indira Gandhi Matritva Sehyog Yojana (IGMSY)- Conditional Maternity Benefit Indira Gandhi Matritva Sehyog Yojana (IGMSY)- Conditional Maternity Benefit (CMB) is a Centrally Sponsored Scheme with 100% funding from Govt. of India. For pregnant and lactating women is being implemented on pilot basis in Panchkula district.

Beneficiaries

Pregnant Women of 19 years of age and above for first live births are entitled for benefits under the scheme. All Government/PSUs (Central & State ) employees will be excluded. To improve the health and nutrition status of pregnant, lactating women and infants by:

1. Promoting appropriate practices, care and service utilization during pregnancy, safe delivery and lactation.
2. Encouraging the women to follow (optimal) IYCF practices including early and exclusive breast feeding for six months.
3. Contributing to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers.

Benefit of the Scheme

Under the scheme cash transfer of Rs. 4000/- after second trimester till the child attain the age of six months subject to fulfilment of conditions mentioned in the schemes would be given to each pregnant and lactating mothers.

Sakshar Mahila Samooh (SMS)

A Group of educated women (At least matriculate) is formed in every village to lend the necessary resource support to the Gram Panchayat and its sub committee for effective discharge of the functions assigned to them. The functions of Sakashar Mahila Samhooh includes:- awareness generation on key issues such as declining Sex ratio, dowry , domestic violence, Literacy and universalization of elementary education, Health and nutrition, Opportunities for
economic welfare of women, Hygiene sanitation and environment, Schemes run by the Government for women, girls, children and village community. Monitoring of Supplementary Nutrition under ICDS. Member of Village Level Committee, a Sub Committee of Gram Panchayat working for development of women & children.

**Working Women Hostel**

With the progressive change in the socio-economic fabric of the country more and more women are leaving their homes in search of employment in big cities as well as urban and rural industrial clusters.

One of the main difficulties faced by such women is lack of safe and conveniently located accommodation. The Government of India being concerned about the difficulties faced by such working women, introduced a scheme in 1972-73 of grant-in-aid for construction of new/ expansion of existing buildings for providing hostel facilities to working women in cities, smaller towns and also in rural areas where employment opportunities for women exist. Based on an evaluation of the existing scheme and suggestions received from the Standing Committee of Parliament on Welfare of Women, the scheme has been revised to promote availability of safe and conveniently located accommodation for working women who need to live away from their families due to professional commitments.

**Objectives**

The objective of the scheme is to promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist. To achieve this objective, the scheme will assist projects for construction of new hostel buildings, expansion of existing hostel buildings and hostel buildings in rented premises. The working women’s hostel projects being assisted under this scheme shall be made available to all working women without any distinction with respect to caste, religion, marital status etc., subject to norms prescribed under the scheme.
While the projects assisted under this scheme are meant for working women, women under training for job may also be accommodated in such hostels subject to the condition that taken together, such trainees should not occupy more than 30% of the total capacity the hostel and they may be accommodated in the hostels only when adequate numbers of working women are not available.

Children of working women, up to the age of 18 years for girls and up to the age of 5 years for boys may be accommodated in such hostel with their mothers.

**Beneficiaries**

Following categories of working women and their will be covered under this Scheme: (i) Working women, who may be single, widowed, divorced, separated, married but whose husband or immediate family does not reside in the same city/area. Particular preference may be given to women from disadvantaged sections of the society. There should be also provision for reservation of seats for physically challenged beneficiaries. (ii) Women who are under training for job provided the total training period does not exceed one year. This is only on the condition that there is vacancy available after accommodating working women. The number of women under training for job should not exceed 30% of the total capacity. (iii) Girls up to the age of 18 years and boys up to the age of 5 years, accompanying working mothers will be provided accommodation, with their mothers. Working mothers may also avail of the services of the Day Care Centre, as provided under the scheme.

**Swawlamban Scheme**

This Scheme was being implemented with the financial assistance from the Govt. of India till 31.3.2006. Total 97 NGOs were provided financial assistance of 317.00 lakhs for providing training to poor & needy women for their skill up-gradation. This Scheme has now been transferred to the State Govt. During the year 2010-11, the corporation has provided financial assistance to 12 Organizations to impart the training programme in various trades i.e. Readymade Garments, Food Processing, Leather Artisan, Beauty Culture, Embroidery,  

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Shorthand & Typing/ Data processing and Dari Weaving of amounting to 29,71,856/-

**Budgetary Provision**

Various schemes for women & child development implemented directly by the Women & Child Development Department, Haryana under state and central sectors and through Haryana Women Development Corporation, Haryana State Social Welfare Board and Haryana State Commission for Women and NGOs by providing financial assistance. Originally, a budget allotment of Rs. 54638.85 lacs was made in the year 2011-12 under various schemes and heads, which was revised to Rs 60042.62 lacs. Expenditure of Rs. 51076.18 lacs incurred under different schemes and activities, out of which Rs. 17906.13 lacs were under State Plan, Rs. 24075.38 lacs under Central Plan and Rs. 9094.67 lacs under Non Plan heads.

**Financial Assistance Component**

(a) 75% of the cost of construction of the building of working women hostel only on public land.

(b) Financial assistance for hostels to be run in rented premises. Amount of rent shall be as assessed by the State PWD/District Collector. The rent received from the inmates shall be utilized for maintenance, housekeeping, security service, office establishment, expenditure towards water and electricity charges and any other support services other than mess.

(c) One-time non-recurring grant at the rate of Rs.7500/- per inmate at the time of commencement of the hostel for purchase of furniture (including bed, table, chair, almirah etc.) and furnishings.

(d) Grant of up to Rs.5.00 lakh for the purposes of maintenance and repair of hostel building constructed under the scheme, subject to the satisfactory performance of the hostel for more than 5 years immediately preceding the application for such grant.

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(e) A matching grant (50:50) for building construction may be offered to the corporate houses under the Scheme on public land only. For the component of corporate partnership, a Tripartite MoU indicating financial contribution of each partner along with responsibilities of monitoring and periodic evaluation of the scheme shall be signed among the Govt. of India, State Govt. and the partner organisation as and when such proposal is received. A model tripartite MoU will be developed in due course in this regard.

(f) The inter-se allocation for plan fund under this scheme shall be in the ratio of 87% for construction grant including furnishing, 10% for rented accommodation, 2.50% maintenance and 0.5% evaluation of scheme. However, Ministry of WCD shall have discretion to change inter-se allocation, if required.

The economic growth of Haryana has been exemplary since its creation in 1966 with an average annual growth rate of 6.4 percent during the period from 1966-67 to 2004-05. Further, the State economy grew at an excellent average annual growth rate of 9.3 percent during the period of last 7 years (2005-06 to 2011-12), higher than the 8.5 percent growth rate of the Indian economy. Though, Haryana is geographically a small State accounting for only 1.3 percent of the total area of the Country, the contribution of the State in the National Gross Domestic Product at constant (2004-05) prices has been recorded as 3.4 percent as per the Quick Estimates (QE) of 2011-12.

The per capita income of the State at constant (2004-05) prices as per Advance Estimates is expected to reach at the level of 66,410 during 2012-13 as against 62,927 in 2011-12 indicating an increase of 5.5 percent during 2012-13. At current prices, the State per capita income is likely to reach at the level of 1, 23,554 during 2012-13 as compared to that of 1, 09,064 in 2011-12 showing an increase of 13.3 percent during 2012-13\(^79\). The Haryana State has highest per capita income amongst the large States in the Country. The per capita income of the State has always remained much higher than all India level in the past. As

per the Advance Estimates, the per capita income of the Country in 2012-13 has been estimated as 39,143 and 68,747 at constant (2004-05) and current prices respectively.

Haryana is one of the most progressive States in the country. It has been a pioneer State in carrying out fiscal reforms and our fiscal management is reckoned as one of the best in the country. The Planning Commission has also appreciated the State Government for the reform initiatives taken in various sectors. Our Per Capita Income is the highest amongst the large States in the Country.

Haryana State displayed an achievement of raising 192 percent of the State resources as compared to the original projection. At the time of commencement of the 11th Five Year Plan (2007-12), the State had projected the resources at 33,374 crore and against which ` 64,123 crore were actually mobilized by the State. The State with the second highest resource mobilization is Odisha which mobilized 39,597 crore with 122.9 percent as against its projection. The resource mobilization of some of other States is e.g. Punjab 87.5 percent, Rajasthan 105.8 percent, Maharashtra 92.3 percent, Andhra Pradesh 87.8 percent and Gujarat 95.6 percent. The ‘Working Group on State Financial Resources’ constituted by the Planning Commission has rated Haryana as the highest resource generator against the initial projection. The Haryana State was experiencing revenue deficit upto 2004-05. However, the revenue deficit of the State reduced from 3.5 percent in 1998-99 to 0.27 percent in 2004-05 in terms of the percentage of Gross State Domestic Product (GSDP). The State became a revenue surplus State to the extent of 1,213 crore in 2005-06, 1,590 crore in 2006-07 and 2,224 crore in 2007-08. But due to pay/pension revision impact, the State has become revenue deficit of ` 2,082 crore in 2008-09, 4,265 crore in 2009-10 and 2,746 crore in 2010-11, 1.14, 1.91 and 1.04 percent respectively of GSDP. During 2011-12 due to resurgence in economy, the resource deficit has further decreased to 1,457 crore which was 0.47 percent of GSDP. In the State the fiscal deficit has reduced from a peak of

\[\text{footnote}{80\text{. Ibid.,}}\]
5.13 percent of GSDP in 1998-99 to 0.83 percent in 2007-08 but it increased to 2.74 percent in 2010-11 and 2.33 percent in 2011-12 with a slight decline. It will further decrease to 2.15 percent of GSDP in 2012-13 as per Budget Estimates. The State Tax-GSDP ratio has improved from 6.85 percent in 1999-2000 to 7.66 percent in 2007-08 indicating stagnant growth ranging between 6 to 7 percent during 2007-08 to 2011-12. Interest payment to total revenue receipts (IP-TRR) ratio during 11th Five Year Plan has been observed as 12.71 percent which is below the limit of 15 percent prescribed by the 12th Finance Commission for debt sustainability.

**Women Welfare Schemes in Haryana**

The Department of Women & Child Development, Haryana is running various types of schemes/services. The detail of these schemes is as follows.

**Old Age Scheme**

This is a State scheme under which old persons of Haryana domicile, in the age group of 60 years and above are given Old Age Allowance @ ‘ 550/- & ‘ 700/- (after 10 years) per month as per eligibility criteria laid down in the rules of the scheme.

**Widow Pension Scheme**

This is a State scheme under which destitute or deserted women and widow of 18 years of age or above is given pension @ ‘ 750/- per month as per eligibility criteria laid down in the rules of the scheme.

**Disability Pension Scheme**

This is a State scheme under which handicapped person of Haryana domicile with a minimum 70% disability and are 18 years of age and above, are given pension @ ‘ 500/- per month and @ ‘ 750/- per month to 100% disabled persons as per eligibility criteria laid down in the rules of the scheme.

**Financial Assistance to Destitute Children Scheme (FADC)**

This is a State Scheme under which parents/guardians of the children upto the age of 21 years who are deprived of proper care because of the death or long imprisonment of their parents, long illness or mental retardation, are paid
financial assistance of ‘ 200/- per month per child subject to the maximum for two children of one family as per eligibility criteria laid down in the scheme.

Ladli Scheme

These rules shall be called “Ladli Scheme Rules, 2005” and shall be applicable throughout the State of Haryana. These rules shall come into operation w.e.f 20th August 2005. A total of 12,574 people have benefitted by Haryana government's 'Ladli' scheme, introduced to check declining sex ratio in the state, at an expenditure of Rs 24.74 crore in the current financial year. Since the launch of this scheme in year 2005-06, more than 1.65 lakh people have benefitted, and over Rs 236.71 crore spent on the scheme, an official spokesperson said here Tuesday. Under the scheme, Rs 53.52 crore were given to 23,918 beneficiaries during last financial year. During the year 2012-13, there was a budget provision of Rs 50 crore to cover 95,000 beneficiaries under Ladli scheme. The present government had started the scheme with a view to check the declining sex ratio. The scheme is being implemented to create positive attitude in favour of second daughter in a family. Under the scheme, Rs 5,000 per year per family is being given on the birth of second daughter for five years. On maturity, Rs one lakh at current rate of interest would be paid after the second daughter attains the age of 18 years through Life Insurance Corporation.

In 2005, on the occasion of the birth anniversary of the late Prime Minister Shri Rajiv Gandhi, the scheme was initiated covering the entire state (137 ICDS Blocks in 20 Districts). The scheme aims to combat the menace of female foeticide, restore a balanced demographic sex ratio, facilitate the birth of more girl children and meet the felt needs of women and girl children. The scheme is being implemented through the Women and Child Development Department. In order to facilitate the birth of more girl children, it was felt that where a second girl child is born, substantial incentives should be provided to families for a period of 5 to 10 years. According to many demographic and social studies, the second girl foetus is more vulnerable to elimination as compared to the first pregnancy/baby born to the couple in their active reproductive age. It was decided that in the first stage, the scheme would be implemented for a period
of five years and depending on its success it would be reviewed for an extension of another five years or beyond.

Aims:

The aim of this scheme is to combat the menace of female foeticide which has devastating demographic and social consequences, to restore the demographic sex ratio imbalance, to facilitate the birth of more girl children and to meet the felt needs of the women and girl children for which these rules have been framed.

Eligibility Criteria

The following will be the criteria for selection of beneficiaries under the scheme:

i.) All parents residents of Haryana, or having Haryana domicile, whose 2nd girl child is born on or after 20th Aug, 2005 are eligible for this cash incentive irrespective of their caste, creed, religion, income and number of sons.

ii.) At least one of the parents along with the girl children should be residing in Haryana.

iii.) The birth of both the girls children should be registered.

iv.) If the parents of the 2nd girl child (born on or after 20th Aug, 2005) are receiving benefit under any other scheme like Balika Samridhi Yojana etc. they would still be entitled to benefit under this scheme.

v.) In case of the 2nd girl child are born twins then the benefit will be given to the elder of the twins.

vi.) The parents should ensure proper immunization of the girl children and immunization record (as per age of the girl children) may be produced at the time of receiving each payment.

vii.) Both sisters should be enrolled in school/ Anganwadi centers as per their age.

viii.) In case of death of either of the girl the incentive will be stopped with immediate effect. However, the same can be restored from the date it was discontinued on birth of another girl child.

ix) In case where twin girls are born on or after the 20th August, 2005, the family would be eligible for the benefit under the scheme.

x) In special cases, where twin girls are born on or after 20th August, 2005, with an elder girl child alive, the family would be eligible for the benefit for all the three girls (i.e. Rs. 7500/- per year @ Rs. 2500/- per girl child).
Financial Assistance:

Keeping in view the aims of the Scheme the government will provide benefit/financial assistance of Rs.5000/- (@ Rs. 2500/- per girl child) on the birth of 2nd girl child per annum for 5 years.

This will be provided in the following manners:

i.) under the scheme Rs. 5000/- per family per year will be given to the parents on the birth of their 2nd daughter born on or after 20th Aug 2005 for 5 years or till the scheme is extended. ii.) The money is to be invested in Kisan Vikas Patras in the name of 2nd girl child through Mother. In case, mother is not alive then the money would be deposited in the name of 2nd girl through father. If both the parents are not alive then this money will be deposited in a name of 2nd girl child through guardian. The Kisan Vikas Patras would be deposited in Treasury/Sub-Treasury, as valuables, for a period of 8 years and 7 months by the Programme Officer of concerned District and after 8 years and 7 months the money would be reinvested in Kisan Vikas Patras and deposited again in the treasury till the 2nd girl child attains 18 years of age. iii.) In case of twin daughters, the incentive would start with immediate effect. iv.) The first installment would be released within one month of the birth of 2nd girl child.

Successive installments would be released on the birthdays of the 2nd daughter every year. v.) In case of death of either of the girl the incentive shall be stopped with immediate effect. However the same will be restored from the date it was discontinued on birth of another girl child81.

Scrutiny of Prospective Beneficiaries:

The verification procedure in respect of beneficiaries shall be made by the Programme Officer of Department of Women & Child Development in both the Rural and Urban areas covered by ICDS Scheme with the existing staff of Apni Beti Apna Dhan and in the remaining non ICDS Scheme Areas, verification of beneficiaries shall be made by the Civil Surgeon of the concerned district. Information regarding number of daughters in the family shall be furnished by

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Anganwadi Workers/ Supervisors in Rural areas and Urban Areas where ICDS scheme is being implemented and by Health Staff i.e. multi purpose worker (female) Health supervisor (female) in the Urban areas where ICDS scheme is not implemented.

**Procedure for Applying Obtaining Benefit:**

The mother/ father/ guardian of the girl children shall make an application on the prescribed form and give to the Anganwadi worker & concerned Health Staff. The application form would be made available free of cost to the applicants by Anganwadi worker in Anganwadi Centres, in the offices of the Child Development. All parents, residents in Haryana or having domicile of the girl children, whose 2\textsuperscript{nd} girl is born on or after 20th Aug 2005 are eligible for this cash incentive irrespective of the cast, creed, religion, income and number of sons. (a) In ICDS scheme in Rural and Urban Areas the respective Child Development Project Officer shall send the cases to Programme Officer and in non ICDS Urban areas, the Civil Surgeon of the district shall send the cases to concerned Programme Officer for sanction of financial assistance to the eligible case after ensuring the following:

(i) That the girl child born on or after 20th Aug 2005 is the second girl child in the family. (ii) To ensure this the birth certificate must be issued by competent authority (a) The mother/ father / guardian of the 2nd girl child should apply in the prescribed form through Anganwadi worker/ supervisor & Health Staff of the concerned area. Along with this application form the applicant should submit a certified copy of the birth certificate of the 2nd girl child, issued by competent authority. (b) The Child Development Project Officer in ICDS area and Civil Surgeons in non ICDS areas will recommend the cases to the Programme Officers of the concerned District who would sanction the amount of Rs. 5000/- and would purchase Kissan Vikas Patras of this amount. These Kissan Vikas Patras would be pledged in favour of concerned Programme Officers of the District. The Committee constituted by Programme Officer of the concerned district would place these Kisan Vikas Patras in the Treasury/ Sub-Treasury strong room till the 2nd girl child attains 18 years of age.
The Director, Women & Child Development, Haryana shall be overall in charge of the “Ladli” scheme and necessary instructions in regard to its proper enforcement and accounting procedure shall be issued by him/her from time to time. At the field level Deputy Commissioner shall be overall in charge of the implementation of the scheme in his/her jurisdiction. The expenditure on the administration of the ‘Ladli’ scheme 2005 including the cost of Kisan Vikas Patras or any other expenditure on disbursement of financial assistance to the beneficiaries shall be debitable to the head of the account as prescribed by Government from time to time. This Scheme is on the pattern of Old Age Samman Allowance scheme for the families having only girl child/Children. The enrolment of families under this scheme will commence from the 45th birthday of the mother or the father whoever is older of the two till their 60th birthday i.e. for 15 years (Thereafter they will be eligible for Old age Samman Allowance). In case of the death of either of the parents, the surviving partner will get this benefit (i.e. ‘ 500/- P.M.) till he/she turns 60 years. Thereafter they will be eligible for Old Age Samman Allowance.

Financial Assistance to Kashmiri Migrants Families Scheme.

The Kashmiri families who have migrated from Jammu & Kashmir to Haryana and are living in various cities of Haryana will be given Financial Assistance @ ‘ 1000/- per month per family. The scheme is implemented w.e.f. 01-04-2006.

Promotion and strengthening of Mahila Mandals

Under the scheme of Promotion and Strengthening of Mahila Mandals, village women organize themselves for undertaking activities of development and awareness generation in rural areas. The registered Mahila Mandals have their own constitutions and bye-laws for the conduct of day today business. All the registered Mahila Mandals have to select a number of activities which they organize with the help and guidance of Gram Sevikas, Mukhya Sevikas and Lady Circle Supervisors under Women Awareness Programme.

82 Ibid
But this staff has been discontinued since there are Anganwadi Workers, Anganwadi Supervisors and Child Development Project Officers taking care of the activities being performed by them. Every Mahila Mandal has to be registered under the Societies Act, 1860. This entitles them to avail all type of assistance in the form of grant, subsidies, loans etc. from the Govt. Departments and non –Governmental Agencies for taking up programme for the community especially the women. Under this scheme, the women of Mahila Mandals are being provided assistance in the following manner:-

Though ICDS functionaries guide the activities of Mahila Mandals at the village level but no opportunity is available to them to exchange their views outside the village/block. Under this scheme the State Level Sammelan of Mahila Mandals and district level Sammelans are held every year in which Pradhans/Members of Mahila Mandals participate and have discussions on various programmes and activities.

The representatives of different departments throw light on the schemes related to their departments. Apart from this, discussion on social evils like dowry and female feticide and other issues like women education etc is also held. 50 members of Mahila Mandals from 16 Mahila Mandals per block are being sent for Inter State Study Tour which covers 118 blocks per year to have exposure and acquire knowledge of the implementation of rural schemes in neighboring states like Delhi, Rajasthan and Uttar Pradesh so that they may be encouraged to adopt the beneficial schemes/ gainful occupations being run by the women of other states. The duration of such tours does not exceed 7 days and the State Govt. provides assistance for railway/bus fare. To provide incentive to Mahila Mandals for the good work done by them and to provide them the means for starting some economic activity, Incentive Awards to Mahila Mandals are being given.

Mahila Mandals placed in category “A” “B” and “C” are given cash awards amounting to Rs. 2000/-, Rs. 1500/- and Rs. 1000/- respectively every year. From 2007-08 onwards the amount has been incremented to Rs. 4000/-, Rs. 3000/-, Rs 2000/- respectively. Mahila Mandals are selected on the basis of their performance by a committee at the district level.
District wise number of Mahila Mandals in Haryana State:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of District</th>
<th>No. of Registered Mahila Mandals</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Rohtak</td>
<td>154</td>
</tr>
<tr>
<td>2.</td>
<td>Karnal</td>
<td>422</td>
</tr>
<tr>
<td>3.</td>
<td>Bhiwani</td>
<td>472</td>
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<tr>
<td>4.</td>
<td>Yamuna Nagar</td>
<td>612</td>
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<tr>
<td>5.</td>
<td>Narnaul</td>
<td>355</td>
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<tr>
<td>6.</td>
<td>Hisar</td>
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<td>7.</td>
<td>Kurukshetra</td>
<td>406</td>
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<tr>
<td>8.</td>
<td>Jind</td>
<td>298</td>
</tr>
<tr>
<td>9.</td>
<td>Panchkula</td>
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<td>10.</td>
<td>Ambala</td>
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<tr>
<td>11.</td>
<td>Panipat</td>
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<td>13.</td>
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<td>15.</td>
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<td>16.</td>
<td>Sirsa</td>
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<td>Kaithal</td>
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<td>18.</td>
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<td>19.</td>
<td>Fatehabad</td>
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<td>20.</td>
<td>Mewat</td>
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</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>6714</strong></td>
</tr>
</tbody>
</table>
Ch. Devi lal. Rashtriya Uttan Aivam Parivar Kalyan Yojna “Devi Rupak”

A scheme to provide monthly incentive to eligible couples under the scheme in order to stabilize the population of the state to check the declining trend in the male to female sex ratio, adoption of one child norm and spacing of child birth. A monthly incentive at the rates given below upto 20 years from the date of adoption of terminal method of family planning by either of the partner of a couple will be given under the scheme:-

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Stage of Adoption</th>
<th>Incentive amount per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>At the birth of first girl child</td>
<td>Rs. 500/-</td>
</tr>
<tr>
<td>2.</td>
<td>At the birth of first male child</td>
<td>Rs. 200/-</td>
</tr>
<tr>
<td>3.</td>
<td>At the birth of second child girl</td>
<td>Rs. 200/-</td>
</tr>
<tr>
<td></td>
<td>(Provided first child is girl child)</td>
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</tbody>
</table>

**Eligibility conditions**

None of the partners constituting the couple should be an income Tax Payee. To be eligible under the scheme a couple would have to get themselves registered with the local Gram Panchayat/Municipal Committee within whose jurisdiction the couple ordinarily resides. Couples within the age group upto 45 years for Male and 40 years for Female are covered under the scheme irrespective of their date of marriage. The benefit will be available after terminal method is adopted before the youngest child attains the age of 5 years.

In case neither of the partners adopts a terminal method of family planning after the birth of the first girl child, then in order to be eligible for this scheme, he/she will have to adopt terminal method of family planning before the youngest girl child attains the age of 5 years.

**Swasthya Aapke Dwar:**

Generally, it is believed that scheme Swasthya Aapke Dwar plays an important role in seeking assistance from the government to provide health services at door to door of the patients, and they can approach more easily as compared to an General Hospital and Community Health Centre in their district.
Hon’ble Chief Minister, Haryana on “Haryana Day” announced that each and every citizen of Haryana will be medically examined at their doorstep under “SWASTHYA APKE DWAR” programme till 30th October 2004. The present population of the State is 202 crore. Inhabited in 6955 villages and 106 towns.

Aims

1. To medically examine/screen every citizen of the State.
2. To provide investigative and referral services.
3. To provide spectacles to senior citizens having defective vision.
4. To carry out disease surveillance and generate public awareness through IEC activities.

Objectives

1. To improve the health status of citizens of Haryana.
2. To reduce the morbidity and mortality due to various diseases.

Strategy to be adopted for implementation of the scheme:

Medical examination of the entire population of the State within a short span of 1 year is a gigantic task. To implement the C.M’s announcement in its true letter and spirit within the stipulated period, a meeting was held under the chairmanship of Commissioner & Secretary to Govt. Haryana, Department of Health & Medical Education to chalk out the strategy for implementation of announcement of Hon’ble Chief Minister, Haryana on “Haryana Day” that each and every citizen of Haryana will be medically examined at their doorstep under “SWASTHYA APKE DWAR” till 30th October 2004.

National Mobile Medical Units (NMMUs)

Many un-served areas have been covered through National Mobile Medical Units (NMMUs). Free ambulance services are provided in every nook and corner of the country connected with a toll free number and reaches within 30 minutes of the call.
Rashtriya Bal Swasthya Karyakram (RBSK)

A Child Health Screening and Early Intervention Services has been launched in February 2013 to screen diseases specific to childhood, developmental delays, disabilities, birth defects and deficiencies. The initiative will cover about 27 crore children between 0–18 years of age and also provide free treatment including surgery for health problems diagnosed under this initiative.

Mother and Child Health Wings (MCH Wings)

With a focus to reduce maternal and child mortality, dedicated Mother and Child Health Wings with 100/50/30 bed capacity have been sanctioned in high case load district hospitals and CHCs which would create additional beds for mothers and children.

Free Drugs and Free Diagnostic Service

A new initiative is launched under the National Health Mission to provide Free Drugs Service and Free Diagnostic Service with a motive to lower the out of pocket expenditure on health.

District Hospital and Knowledge Center (DHKC)

As a new initiative District Hospitals are being strengthened to provide Multi-specialty health care including dialysis care, intensive cardiac care, cancer treatment, mental illness, emergency medical and trauma care etc.

These hospitals would act as the knowledge support for clinical care in facilities below it through a tele-medicine center located in the district headquarters and also developed as centers for training of paramedics and nurses. The National Iron Initiative is an attempt to look at Iron Deficiency Anaemia in which beneficiaries will receive iron and folic acid supplementation irrespective of their Iron/Hb status. This initiative will bring together existing programmes (IFA supplementation for: pregnant and lactating women and; children in the age group of 6–60 months) and introduce new age groups.83

83 Record of District Administration Ambala and Sirsa, Haryana, 2012.
Appraisal

An analysis of the welfare policy and schemes for women welfare at various levels reveals that there are number of policy and programmes implement by centre and state Government. In-depth study of women welfare policy and schemes at union level depicts that under the umbrella of social welfare, women welfare has gone from ministry to ministry like a ping pong ball till the International year of Women, when at last a separate Ministry of Social Welfare came into existence, which, unfortunately, was again split in 1985. Thus, study of the administration and organisational patterns at Union level makes us to confirm that an element of ad-hocism was prevailing about early three decades after independence. It has been widely accepted that the goals of human development are closely intertwined with development and welfare of women, who, as an independent group, constitute about 49.5 percent of the total population of Haryana as per census 2011.

Women constitute a valuable human resource and their socio-economic development is imperative for sustainable growth of the economy. Our laws, development policies, plans and programmes are aimed at women’s advancement & excellence in different spheres. The principles of gender equality are enshrined in the Constitution of India, Its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. Drawing strength form the constitutional provisions, the Government of Haryana has been continuously striving towards all round wellbeing, upliftment, development and welfare of women.

The planning process has also been evolved over the years from purely ‘welfare’ oriented approach to a specific “women welfare”, recognizing women’s centrality in the development process, cutting across all sectors. It has been widely accepted that the goals of human development are closely intertwined with development and welfare of women, who, as an independent group, constitute about 49.5 percent of the total population of Haryana as per census
Women constitute a valuable human resource and their socio-economic development is imperative for sustainable growth of the economy. Our laws, development policies, plans and programmes are aimed at women’s advancement & excellence in different spheres.

The principles of gender equality are enshrined in the Constitution of India, Its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. A few numbers of women have been able to establish their potentialities. Therefore, each and every should be careful to promote the women statuses. Women constitute almost 50% of the world’s population but India has shown disproportionate sex ratio whereby female’s population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave.

Now the women in India enjoy a unique status of equality with the men as per constitutional and legal provision. But the Indian women have come a long way to achieve the present positions. First, gender inequality in India can be traced back to the historic days of Mahabharata when Draupadi was put on the dice by her husband as a commodity. History is a witness that women were made to dance both in private and public places to please the man. Secondly, in Indian society, a female was always dependent on male members of the family even last few years ago. Thirdly, a female was not allow to speak with loud voice in the presence of elder members of her in-laws. In the family, every faults had gone to her and responsible.

Forth, as a widow her dependence on male members of the family still more increase. In many social activities she is not permitted to mix with other members of the family. Other hand, she has very little share in political, social
and economic life of the society. The Act mandates the formation of a National Commission for Women to examine, investigate and review the formulation and implementation of various Constitutional provisions, policies and legislations concerning women. It elaborates upon the formation, procedures, powers and functions of the Commission. Some of the important functions of the Commission include, investigation and examination of all matters relating to the safeguards provided for women under the Constitution and other laws, regular review of the existing provisions of the Constitution and laws affecting women and recommend amendments to suggest remedial legislative measures to meet any lacunae, inadequacies or shortcomings in such legislations, taking up cases of violation of the provisions of the Constitution and laws relating to women with the appropriate authorities, looking into complaints and take suo moto notice of matters relating to deprivation of women's rights, non-implementation of laws enacted to provide protection to women and non-compliance of policy decisions, guidelines or instructions aimed at mitigating hardships and ensuring welfare and providing relief to women.

The law also widens the meaning of the word ‘aggrieved woman’ by including women who face domestic violence in relationships other than matrimonial relationships like daughters, mothers, sisters and those involved in marriage like relationships and providing a women’s right to reside in the shared household. The Act came into force on 26th October 2006.

These rules shall be called “Ladli Scheme Rules, 2005” and shall be applicable through out the State of Haryana. These rules shall come into operation w.e.f 20th August 2005. The aim of this scheme is to combat the menace of female foeticide which has devastating demographic and social consequences, to restore the demographic sex ratio imbalance, to facilitate the birth of more girl children and to meet the felt needs of the women and girl children for which these rules have been framed.

The legislation aims to provide for more effective protection of the rights
of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family. The Act provides protection to the wife or female live-in partner from violence at the hands of the husband or male live-in partner or his relatives, the law also extends its protection to women who are sisters, widows or mothers. Domestic violence under the Act includes actual abuse or the threat of abuse whether physical, sexual, verbal, emotional and economic. The Act gives a detailed account of the duties, responsibilities and powers of police officers, protection officers, service providers and magistrate in relation to the incidents and cases of domestic violence.

It provides for appointment of Protection Officers to handle the cases of domestic violence. The role of NGOs in providing assistance to the woman with respect to medical examination, legal aid, safe shelter, etc has also been described in the legislation.

All Government/PSUs (Central & State ) employees will be excluded. To improve the health and nutrition status of pregnant, lactating women and infants by: Promoting appropriate practices, care and service utilization during pregnancy, safe delivery and lactation. Encouraging the women to follow (optimal) IYCF practices including early and exclusive breast feeding for six months. Contributing to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers. Under the scheme cash transfer of Rs. 4000/- after second trimester till the child attain the age of six months subject to fulfilment of conditions mentioned in the schemes would be given to each pregnant and lactating mothers.

A Group of educated women (At least matriculate) is formed in every village to lend the necessary resource support to the Gram Panchayat and its sub committee for effective discharge of the functions assigned to them. The functions of Sakashar Mahila Samhooh includes:- awareness generation on key issues such as declining Sex ratio, dowry , domestic violence, Literacy and universalization of elementary education, Health and nutrition, Opportunities for
economic welfare of women, Hygiene sanitation and environment, Schemes run by the Government for women, girls, children and village community.

Monitoring of Supplementary Nutrition under ICDS. Member of Village Level Committee, a Sub Committee of Gram Panchayat working for development of women & children.

With the progressive change in the socio-economic fabric of the country more and more women are leaving their homes in search of employment in big cities as well as urban and rural industrial clusters. One of the main difficulties faced by such women is lack of safe and conveniently located accommodation. The Government of India being concerned about the difficulties faced by such working women, introduced a scheme in 2010-13 of grant-in-aid for construction of new/ expansion of existing buildings for providing hostel facilities to working women in cities, smaller towns and also in rural areas where employment opportunities for women exist.

Based on an evaluation of the existing scheme and suggestions received from the Standing Committee of Parliament on Welfare of Women, the scheme has been revised to promote availability of safe and conveniently located accommodation for working women who need to live away from their families due to professional commitments. No doubt that government has provided an elaborate network for providing various women welfare programmes for the betterment of women.

Particular in Haryana state number of policies and programmes have been evolved for the benefits of women’s. Perception of respondents reveals that the implementation of different women welfare programmes though they are aware of various programmes and schemes for their socially and economically development, yet they are not able to make its use to the optimum. Due to poor facilities for communication, beneficiaries have to face many difficulties in having access to these welfare facilities. The Beneficiaries who wants to avail any of the benefits has to approach the authorities not the other way round.
The Beneficiaries have to face difficulties, cover a long distance as well as spend a lot of time in receiving the assistance from welfare institutions. They also felt that assistance provided was less their requirements. There is a feeling of distrust among the respondents in regard to these schemes.

Nevertheless these schemes have helped them in achieving some benefits. Though the process of providing the welfare facilities is very slow but it is taking place at a regular pace. Living conditions of respondents have improved. They have made use of women welfare facilities provided by central or state government. They have started demanding more facilities for their betterment. So there is a need to make the development delivery system more efficient, effective and accountable so that the benefits of these schemes do not remain superficial and within the reach of the Beneficiaries.