CHAPTER VI
WOMEN AS WELFARE BENEFICIARIES

The UN Charter promises to promote social progress and better standards of life in larger freedom. The Human Development Report 1995, showed that human development, if not engendered was endangered, while Human Development Report of 1996 emphasized the need to avoid growth that was ‘jobless, ruthless, voiceless, rootless and futureless’.¹

Women in India suffer on two counts; one, because society as a whole is impoverished, and secondly because they are women. Development, as understood by our planners and policy makers, has not helped in improving the conditions for women. Some would argue, in fact, that the reverse may actually be the case. They see women as worst-hit due to the development policies adopted by the State. This has falsified the notion that industrialization and modernization would lead to development of women. Two important observations made on this front are: firstly, women have lost ground relative to men as development has proceeded, and secondly, women-headed household tend to have the lowest incomes, largely due to a lack of productive resources.²

To even out these effects of development, policies of rehabilitation and compensatory alternatives are necessary. If the government decides on less of a role in production, it has to gear itself for more of a role in distribution with regards the needs of the poor. Government has reduced expenditures on public services which has its obvious consequences for education and health. Poverty is the condition of deprivation. Besides women are not able to avail of the opportunities offered due to their multiple, crippling socio-economic handicaps.³ Lack of education and skills, denial of fruitful employment, and lack of access to resources, have adversely effected women, specially in developing countries. There is a need of a ‘Soft State’ committed to women’s equality and

development. It is necessary that women are given access to various rights like to participate in elaboration and implementation of developmental planning. They should be given access to adequate health care, different types of training and education, helped to organize self-help groups and cooperatives, given access to credit and loans and last but not the least ensured adequate living conditions. (emphasis mine) Thus women ought to strive for special rights.

There has been efforts in this direction at the planning level. The First Five Year Plan (1951-56) envisaged welfare measures for the women. However 'It resolved to provide women with adequate services necessary to fulfil what was called a 'woman's legitimate role in the family'. Women were back to their iconic roles within the family.' 4 The Second Five Year Plan (1956-61) urged for implementation of 'equal pay for equal work' and such other provisions for the protection of women workers from hazards at work. However it ignored women working in the agricultural sector. The Third Five Year Plan (1961-66) was concerned with female education. The Fourth Five Year Plan (1969-74) renewed the emphasis on women's education and health. The Fifth Five Year Plan (1974-78) replaced the social welfare approach with the development approach. Now women were to be viewed not only as recipients of social goods but also as contributors to the economy. The Sixth Five Year Plan(1980-85) focussed on a multi-disciplinary approach with emphasis on health, education and employment. However the major drawback of these plans was they abandoned the integrated approach to the whole issue of survival. A number of issues which form the domain of society, were now shortlisted as 'women's issues'. The Seventh Plan(1985-90) emphasized the qualitative aspect of the development of women while the Eight Five Year Plan (1992-97) laid stress on increasing women's role as equal partners and participants in the developmental process. The Ninth Five Year Plan (1997-2002) emphasized on economic empowerment of women. It also stressed on their participation in the decision-making process with regard to raising and distribution of resources i.e., incomes, investment and expenditure at all levels.

The planning process has its own deficiencies. All the developmental plans, generally refer to man. The underlying belief has been that anything channeled through men would automatically be accessed by women. No serious thought is given to the fact that their needs can be different than men. Women are neglected due to the ideological bias and due to administrative convenience in assuming that beneficiaries are a homogenous group. Women are not a monolithic block. The needs of young, single or married women are to be distinguished from that of older married women, as should be the kind of occupation they have. There exist gender blindness in administration, and measures are needed to bring about desirable changes in its mental makeup. It also reflects the biases of the planner. Thus the issues which are of larger concerns for human beings as a whole are sidetracked as women’s issues and they remain peripheral and of low priority from the point of view of both bureaucracy and the structure of representative institutions. One is not seeking the mere inclusion of women as a row, column or chapter in the plan but a through reorientation of the plan document from a “quality of life” angle which includes the lives and living conditions of women as citizens of the country, as individuals or professionals in their own right, as members of their family, etc. Thus the stress should not be on growth rate or on growth with justice. What is more important is growth for justice.

Though the government machinery has proliferated in many forms, it has not reflected in any corresponding increase in its reach of the poor, more especially of poor women. Also the programmes which are on the face of them gender neutral are in reality male biased. The situation of women, particularly with reference to their familial, societal and cultural existence, has not been properly analyzed, and as a result, the introduction of stray economic development programmes could not and cannot solve the problems of women development.

There are various approaches towards women’s development. The five major ones are the welfare approach, the equity approach, the anti-poverty approach, the legal

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rights approach and the empowerment approach. There is a need of a holistic approach which will be a happy blending of all the above approaches. It is necessary to ensure economic independence of women, to invest in their capacities, to upgrade their skills and catch up with technological upgrading. There is need of improvement of dejure access to land by women and access to credit. The policies should be seen in an integrated way, in which changes in one aspect of women’s life, can have reinforcing and multiplying positive effects on other aspects. It is need of the time not to shove out women into the wings but instead position them centre-stage. While harping on the needs to provide a better deal to women, government should not pursue policies that are worst-hit for women. There is need of breaking the ‘glass ceiling’ an invisible but impassable barrier that prevents women from advancing.

Schemes for Women’s Development

The Government of Goa has envisaged some welfare schemes to improve the status of disadvantaged women in Goa. These schemes are implemented through the Directorate of Women and Child Development, Rural Development Agency, State Social Welfare Advisory Board and the Provedoria. These schemes are intended to cater the needs of poor women in Goa. Poor women can be divided into three categories on the basis of their needs:

i) Destitute, disabled and handicapped women who want social assistance rather than income/employment generating programmes.

ii) Women (mainly belonging to the poorer sections) who are neither capable nor willing of taking up self-employment programmes and who want wage employment Programmes.

iii) Women who have skill/education/literacy/enterprise to take up self-employment programmes.

9 The welfare approach is one that benefits the most vulnerable group as recipients. The equity approach takes special care of gender needs and emphasizes on the distribution of power. The anti-poverty approach recognizes that a majority of women fall in the category of deprivation and emphasizes on a better access for them to these resources. The efficiency approach provides for improving the capability and capacity of women by way of imparting education, skill, training, etc. The empowerment approach helps women in making their own choices with regard to their lives and makes them more active players in society.


Some of the important programmes/ schemes implemented by the Government of Goa are as follows:

1) Support to Training and Employment Programmes for Women (STEP)
   STEP was launched in 1987. It intends to upgrade the skills of poor and assetless women by giving them specific training and creating conditions of employment for them on a sustainable basis in the traditional sector.

2) Supplementary Nutrition Programme
   The scheme of Supplementary Nutrition Programme is implemented by the Government of Goa under Minimum Needs Programme. Under this scheme nutritious cooked supplements consisting of cereals and pulses to provide 12 grams of proteins and 500 calories per day to pregnant and lactating women are provided at the anganwadi centres.

3) Indira Mahila Yojana (IMY)
   The main concept of Indira Mahila Yojana is to co-ordinate and integrate component of all sectoral programmes and facilitate their convergent to benefit women. It proposes to bring about a mechanism by which there could be a systematic coordination among programmes in a meaningful integration of various streams of funds available under different schemes to meet women’s needs, along with ensuring that women’s interests are taken care of and provided for under each scheme. Thus IMY is an effort to mobilise women around an integrated delivery system.

4) Balika Samrudhi Yojana (Girl Child scheme)
   Under this scheme, a post delivery grant amount of Rs. 500/ is given to the mother on the birth of a girl child as a gift from the Government with the objective of changing family and community attitude towards the mother and girl child and to provide additional nutrition to the mother. The other attraction of the scheme is the annual scholarship given to the girl child as per the prescribed rate from time to time for attending the school.
5) Mahila Samriddhi Yojana:
This scheme was launched in 1993. It is implemented through the network of post offices in rural areas. It encourages the rural woman to open MSY account in her village post office in which she may deposit her savings. For an amount up to Rs. 300/- per year, with a one year lock-in-period, Government contributes 25 per cent.

6) National Social Assistance Programme (NSAP)
Another programme of benefit to the poor women is the National Social Assistance Programme where the Union funds the entire spending schemes of States on old age pensions, maternity benefits, and compensation for the sudden death of the family earner.

7) Financial Assistance to Widows
This scheme came into force in January 1997. The Beneficiaries of this scheme are the widows, who are otherwise without any means of assistance. This scheme is also available to divorcees, judicially separated and deserted women. This scheme is popular and widely availed of, and therefore it was decided to study this scheme in detail.

Scheme for Financial Assistance to Widows
The Government of Goa, in June 1996 via order no. 1/18/96-W&CD, announced a scheme for widows with the objective of providing them with social security by way of financial assistance. The cause of widows is an integral part of broader battle against gender inequalities. There is need to give attention to widowhood as a particular case of deprivation. Widowhood is a critical and tough period in a woman’s life. It has traumatic consequences, not only because of the sudden loss of the spouse but also because of the well-defined cultural expectations regarding the role of widow. Widowhood is not merely transition from marital status to another with the death of the partner. It involves complexity of consequences of widowhood which are more hurtful to a woman than to a man. Widowhood brings about severe social, economic, emotional and cultural deprivations. It brings about restriction on participation of widow in social and religious

\[13\] Ibid.
functions. Thus they are now not invited for ‘naming ceremony’ or ‘Haldikumkum’. There are constraints on type and colour of clothes and ornaments to be worn. Economically, a widow’s position becomes vulnerable if she is left with no source of income. If her husband was a government servant, she can at least hope to get his provident fund or gratuity or pension. However, for a widow whose husband worked for a private sector, is less likely to get any benefit as these bodies like to flout the rules and regulations only to save money to increase their profits. All these aspects affect the widow emotionally. The deprivation, loneliness, suppression of psycho-sexual needs also affect her. ‘Shocked, stunned and immobilised, the widow finds it extremely difficult to pierce the gloom that envelops her life.’

Thus widowhood in our society is a stigma. All sorts of restraints are imposed on her social, cultural and economic activities. Her mode of dressing, eating habits, social contacts all change. Widowhood brings in changes in women’s identity and status. The social taboos impose various restrictions on the behaviour of a widow. She is not treated on par with other married women and is bound by certain cultural and traditional restrictions led by the society. It takes a long time and a lot of courage for a widow to fight loneliness and insecurity and associated problems. She is considered as a burden by her in-laws. Added to this is the cultural conditioning that insists that a girl’s place after marriage is with her husband till her death, and that it is shameful for her to return to her natal home, whatever the provocation. She has to struggle for a living. Again, many women are dependent on others and not trained to lead an independent life from the beginning. One of the major economic consequence of widowhood is loosing the main bread earner of the family. This leads to increased dependency for livelihood on others. At a time, she has to make her living arrangements. Her choice to remarry is restricted as widow-remarriage is not prevalent in the society. A widow who remarries is often looked down in the society. Various constraints on dress code, behaviour, fear of rumours and accusation put further restrictions on her employment opportunities. The productive assets of the family, being commonly owned and indivisible, she does not have access to

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Her bargaining power with the male members, in the family as well in the economy, is weak. Her position becomes worse if she has minor children. In a joint family widow and her children are looked after. However, with the breaking up of the joint family, a widow has to bring up her minor children. It puts her in a situation of acute dependency and economic support from others. She has to bear social isolation and may be victim to physical violence. There is a fear that she may be exploited by her own relatives. This may, sometimes, lead her to destitution and prostitution. The position of young widow is still worse. Men look at her with anticipation while women with suspicion. 'Preyed on by relatives, cowed down by priests and persecuted by society, many widows have been driven to prostitution to keep body and soul together'.

Thus a widow has to face a list of problems:

- How to earn a source of living
- Rearing of children
- Appropriation of property by relatives
- Problem of accommodation
- Acceptance by relatives and friends
- Exploitation by relatives
- Tension of daughters marriage if they are of marriageable age
- Social, cultural constraints on movements, dressing and food habits

Thus a widow's life in society is one of 'unrelieved abjectness, opprobrium and denial.' This further reduces her social status. She suffers doubly, firstly being a women and secondly being a widow. There may be nobody to push her case. Thus widows form the marginalized segment of the society. It is necessary to understand and explore their felt needs. Therefore they have to be supported in their specific demands with regard to pensions, property rights and other entitlements. The role of the State becomes all the more important in this regard. Thus in the matter of destitute women the Question of social justice as enumerated in art. 41 of the Constitution, will have to be

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16 Ibid, 55.
17 Ibid., 83.
given concrete shape and form.\textsuperscript{18}

However the rehabilitation of the widows should depend on the kind of services they need. The age, health status, the family background, economic status, educational level, occupational status of the widow and the number of dependents on her should be considered. B.M.M. Aradhya opines that widows require to be further classified into young widows, middle aged widows, with or without children and aged widows. They are categorized as rich and poor, upper caste and low caste, urban and rural, working and non-working.\textsuperscript{19}

The scheme which is called as \textit{Goa Financial Assistance to Widows} came into force in January 1997. It is applicable to the whole of the State of Goa. The Beneficiaries of this scheme are the widows, who are otherwise without any means of assistance. This scheme is also available to divorcees, judicially separated and deserted women. For the purpose of being entitled for financial assistance, the applicant should be a bonafide resident of the State of Goa by birth or by domicile for 15 years or married to a resident of Goa of 15 years domicile. The total family income should not exceed Rs 12,000/- per annum. The financial assistance provided to the beneficiaries is Rs. 500/- per month. The financial assistance payable to the widow who has children, is till the majority of the first child (21 years) or till the beneficiary completes 50 years, \textit{whichever is earlier}. However in case of a childless widow, the financial assistance is to continue till her death. The sanctioning authority is the Director of Women and Child Development, and the amount is disbursed by concerned Block Development Officer (BDO) by 12\textsuperscript{th} of every month to the beneficiaries. All the cases which are sanctioned for financial assistance shall be reviewed initially every year for a period of three years and thereafter at least once in five years.

\textsuperscript{18} Art. 41 provides that the State within the limits of is economic capacity and development make effective provision for security, the right to work, to educate, and to public assistance in cases of unemployment, old age, sickness and disablement and in cases of undeserved want. This is a social overhead and as a measure of social justice apart from the maintenance, a women can claim from her husband. There must be an obligation on society to look after her. (Source: Dandvate, P., Kumari, R. & Verghese, J (ed.), (1989), \textit{Widows, Abandoned and Destitute Women In India}, New Delhi, Radiant, p. 8.)

\textsuperscript{19} Aradhya, B.M.M. (1987), op. cit., 2.
Utility of this Scheme

This scheme, if implemented well, can be of immense help due to the following reasons:

- It can promote a definite social identity for the widows.
- It can help them to fight their own fears, feelings of inadequacy and inferiority.
- It would lead to building a positive self-confidence, which would enhance their self-respect and self-dignity.
- It would assist them to have greater control over their lives, as it would help them to become economically independent and self-reliant.

Methodology

It was decided to study the implementation of Financial Assistance to Widows Scheme in Tiswadi Taluka. To study this scheme, the interview method was used. In Tiswadi Taluka, till June 1999, 106 beneficiaries have so far availed of this scheme. In all 24 respondents were interviewed in the month of June’99. Among these 2 were those who have never received the benefit as their applications were rejected at a later stage, 4 were those whose benefit will be stopped by the end of this year(1999), 4 were childless widows, and therefore the financial benefit will be availed by them till death, 1 was deserted and 1 was a divorcee, and others were those who have children and therefore the benefit of this scheme will continue, till their children are mature ( 21 years) or till the beneficiary completes fifty years of age, which ever is earlier. Some of the Sarpanches, the B.D.O. of Tiswadi Taluka, as well the Director of Directorate of Women and Child Welfare were interviewed in this regard.

Case studies

In all twenty-four cases were looked into details. The interviews were conducted in the month of June’99. Each case was different from the other. The problems faced, their socio-economic background, the difficulties the widows faced in availing the schemes gave a deeper insight into the problems of widows in Goa. Some of the case studies are summarized as below:
1. Luiza*
Luiza stays in Merces. She is all alone. Her house requires repairs and she fears that it might collapse in the rains. She takes the shelter of her friend when it rains heavily. She belongs to Chaddo caste and has studied up to S.S.C. Luiza, now of forty-four years, was married twenty four years back. Her's was a love marriage. Her husband belonged to a lower caste. She was teaching in a school for sometime. However her husband forced her to give up the job. However soon after marriage her husband died of heart attack and for last twenty years Luiza had to live lonely life. A year back she was informed by the Balwadi worker about the widow-pension scheme. She decided to avail of this facility. She had hand to mouth existence. Besides she is also not keeping well. She went to the panchayat but the form was not available. She then collected it from the B.D.O's Office. She did not have the necessary documents. She was married 24 years back but had not collected her marriage certificate. Her file was kept pending. The church certificate was not considered valid. She went to civil registration office ‘so many times.’ She was told that her certificate is not there and that she should register again. She had no money to bribe. She pleaded with the officials, but it did not work. She went to the ‘higher authorities’. There the head could not understand Konkani. She tried to explain, to her level best, the case in Hindi. She asked the officials whether she should ‘bring the bones of her husband and register with it.’ This is living example of the uncouth, inconsiderate, heartless bureaucracy. She also had to make an affidavit in front of the Mamlatdar that she is poor and living all alone. She was determined to get the scheme. Now she is availing the scheme for the last one year. She gets Rs. 500/- per month. She helps other widows and destitute women in her village to get this scheme.

2. Pushpa*

Pushpa resides in Chimbel. She is thirty two years of age and belongs to Gawdi community. She has three children, all are below ten years, and only one of them goes to school. Her husband died four years back and was an alcoholic. Her house is badly in need of repairs. Her mother-in-law and brother-in-law are also dependent on her. She is

* The names of the respondents are changed to protect their identity.
working as a homeguard. She has been availing the scheme for last one year. Initially she used to get Rs 1250/- per month but from January 1999, she is getting only 500/-. She work hard to take care of her family. Her sister in law is also a widow, and often looks at her for support, moral as well as financial. Pushpa is now determined to get the benefit of this scheme for her sister-in law. This scheme has been of supplementary help for her. She grieved over the reduction in amount now given by the government, but at the same time expresses her gratitude towards the State. Her brother in law as well as mother in law have high respect for her. She has a major say in the family's decision-making.

3. Regina*

Regina is thirty years of age. She has a daughter of seven years and they are residing with her parents at Merces. Regina is seventh passed. She was married at the age of twenty two. Her husband started ill-treating her. He was an alcoholic. She was made to do all the household cores, kept hungry and was mercilessly beaten up. Her husband was encouraged by her in-laws, and after some days, they too started torturing her. She was constantly asked to get money from her parents place. She tried to adjust to the situation. Her parents attempted to compromise several times but it did not work. One day her husband came with a sickle and tried to hit her on the head. It was then, Regina decided to leave him and stay with her parents. Soon she realized that at her parents place too there was no respect for her. She started working as a domestic servant, as there was nothing else she could do. She has little education, and she had not learnt any skill. However her child became an asthma patient, and required her attention for most of the time. She was again left jobless, with the sick daughter to take care of. One of her neighbours, who is a widow, informed her about this scheme. She applied for the scheme. Her application remained pending for more than a year. Regina is not outgoing and could not understand the formalities. She took the help of her neighbour. When she went to the B.D.O she was told that since she was neither a widow nor a divorcee, she had to prove that she was deserted by her husband. She was asked to produce the divorce certificate, but her husband was not willing to divorce her. Her application was sent back
twice on this ground. Then she gave the testimony of four recognized citizens which was certified by the Sarpanch. She is now availing this scheme from January'1999.

4. Lina*

Lina is 33 years old and is a mother of a five year old son. She has studied up to S.S.C. She is unemployed. Her husband was a driver, and died in a fatal bus accident. She has availed of the National Assistance Programme scheme where she got Rs.10,000/- as assistance from the government. She owns a big house, part of which she has given on rent. She was not willing to give required information. First she said she had no in laws, but later said that her father-in law stayed with her. Her economic status is better off. Yet she is availing the benefit of Widow Pension scheme which she will get for next 15 years. It was observed in this case that the beneficiary had to go to the concern panchayat several times as the concerned Secretary was not willing to give the income certificate. When the Sarpanch of the Panchayat was interviewed by the writer, this case was brought to his notice. As per the Sarpanch, Lina has two brother-in-laws, in good jobs but they were not looking after her. Also the house which she resides in was shared by these brother-in-laws. The intentions behind two different replies required a further probe. There could be two reasons for Lina being hesitant to give the right information (i) she was afraid that the writer would bring the case to the notice of the higher authorities and the benefit she is availing would stop, or (ii) since her brother-in-laws were not looking after her she might have not felt like associating herself with them.

5. Vijaya*

Vijaya is resident of Taligao. She belongs to Gawda community. She has four children, two daughters and two sons. Her one daughter is married and other three are studying. She works on daily wages in fields. Thus half of the year she has to remain unemployed. She has passed II standard, and can’t read or write. Her husband died in 1996. She came to know about this scheme in 1997 from another widow from her village. They both decided to get the necessary formalities done to avail this scheme. She traveled to different offices and collected all the required documents for the scheme. After one year she received a letter from the B.D.O that the scheme was sanctioned to
her. She went to B.D.O’s Office and did the remaining formalities like affixing the photographs etc. After few months, when her neighbour started getting the benefit but Vijaya didn’t, she went to the office and inquired. She was told that there were amendments in the scheme, and therefore she has to give some additional documents. She was asked about her children. She innocently told that she was able to get her elder daughter married. Then she was asked the age of her elder daughter and was told to produce the birth certificate of her elder daughter. She submitted the same to the B.D.O. office. After some days, Vijaya was told that her file was sent to the higher authorities. Subsequently she was asked to produce doctor’s certificate on the death of husband. Today Vijaya is a confused woman. She is not able to know the reason why, in spite of complying with all the formalities, she is not been able to avail of the scheme, while the other widow from her village has benefited from it. It is difficult to convince her that since, in the beginning the Government had no funds, the scheme was kept pending, and later as the Act was amended, which clearly laid down that widows with matured daughter/son cannot avail this scheme, and as by then her daughter was of already of twenty-one years, she will never get the benefit of the scheme. Vijaya grieved that she had to run from one office to another, ask for favours with different officials, plea and beg with them, she should have got some financial assistance at least for a few months.

6. Juliet*

Juliet is forty eight years old. Her husband died in 1993. He was an alcoholic and was working on daily wages. Juliet is a housewife. She does not work in fields nor work any where else. She has studied up to third standard. She has got the rightful share in her deceased husband’s property. She does not have children. According to her the aid given by the State is sufficient for her. However one of the neighbours confided to the writer that Juliet has married again and her marriage was solemnized in the church and the villagers are the proof to it. However, Juliet continues to avail of the scheme. She did not hesitate to tell the writer that she is a widow. If she remains childless, which she may, she will continue to avail of the scheme for the life time!
7. Anita*

Anita is twenty six years old, and resides in Cacra, Bambolim. She is a mother of a three year old girl child. She has her mother-in-law who is dependent on her. Anita is 5th pass, and works as a domestic maid. She belongs to the Gawdi caste. She has no other source of income. Her husband died under mysterious circumstances two years back. Anita is still traumatized by the incident. She was informed about this scheme by the Balwadi teacher. Anita asked her brother, who works as peon in a Government department, to help her avail the scheme. Her brother was kind enough and did all the necessary formalities required. Anita could not stay away from her work, as that would mean cut in her wages which she could not afford. She applied for the scheme in 1997. However even after one and half years she did not receive any response. When inquires were made, it was found that there was some typing error in her name, and there was some confusion in her name. She was now made to prove that the two names were of one and the same person. She went to the Mamlatdar’s office, made an affidavit and had to give witnesses of two government servants. Still her file was kept pending as now the funds were exhausted. Anita got the Benefit of the Scheme only from January, 1999.

8. Flavia*

Flavia is 35 years old and is resident of St. Estveem. She has only one daughter, who has passed S.S.C. Flavia herself is S.S.C. pass, and is a tailor by occupation. she also receive Rs. 200/- per month as a pension from her husband’s firm. Her husband was working on ship and died in 1986. She has in-laws and they are on good terms. Flavia does not want to be dependent on them. It was observed that the house she was residing had no proper flooring nor are there window panes. She heard about the scheme on F. M. Radio. She went to the Panchayat and asked for more details. However she was told that the scheme was new and no forms were available with the Panchayat. She went to the B.D.O of Tiswadi, there also forms were not available. She got the form xeroxed from another B.D.O. She being aware of the importance of documents, had all the documents with her, except the income certificate. She went to the Mamlatdar’s office for three to four days, made the required affidavit, gave the declaration and got the income certificate. For the last one year she is availing this scheme. Earlier she was given aid of
Rs.1000/-, while from January’99, it is reduced to Rs. 500/- only. She will avail this scheme for another five years only as her daughter will be of twenty-one years then.

**Observations**

From the case studies, the following observations can be made:

A) **Shortcomings in the implementation of the scheme**

Though the scheme recognizes the need for state intervention to provide social security to widows, divorcee and deserted women, however the current design of the scheme has a number of shortcomings:

1) ‘First come, first serve’ Basis

The criteria for the selection of the beneficiaries is based on ‘first come, first serve principle’. Only certain number of applications are accepted in each taluka and the remaining are kept pending due to lack of funds. This denies the economic assistance to the actually needy widows. Instead, government should increase the funds allotted to this scheme so that all the applicants get the benefit of this scheme.

2) Inconsistent Criteria

The criteria of the scheme has been inconsistent. Several changes have been brought about within a period of two years (1997-1999). Initially this scheme was meant for young widows in the age group of 18-50 years. However now it is open to all widows. The clause which required the information on whether the applicant is from SC/ST/OBC category has been deleted. Similarly, earlier the amount given to the widows differed according to their status. Thus a childless widow was given Rs 500/- per month, a widow with a child was given Rs 1000/- per month and a widow with more than one child was given 1250/-. However with the latest amendment, from January, 1999, all beneficiaries are getting Rs. 500/- per month. The justification given by the Government for the reduction in the amount is that it wants to bring in more widows in the beneficiaries net. However the reduction in amount has adversely affected some widows. In fact, the writer came across two widows who grieved that lack of money to meet the basic needs of their children have made them go for the ‘means’ which they would have never thought of. One of them told the writer that her neighbour has been helping her
with financial assistance, and therefore to oblige him she had to enter into physical relationship with him. She insisted upon the writer to justify her stand or give her an alternative solution, for which the writer had no reply.

Also, as per another amendment, the beneficiary who have children will be able to avail this scheme only till the children are minor, or till she completes fifty years of age, which ever is earlier. This has two problems. Firstly, the maturity of the children need not assure them jobs to take care of the family, and secondly even if they do get, it does not ensure that they will take care of their widowed mother. After all, looking after ones’ parents is only a moral responsibility and not a legal one. Also the daughters usually get married and settle down in their husband’s house. These factors may result in worsening of the conditions of the widows further. Flavia from St. Estevem grieved that now she was of only 35 years, but her daughter was of 16 years, and therefore, due to this new clause, she will be able to avail this scheme only for 5 more years and not for 15 years. Also initially this scheme was given to those whose income was below 25,000/- for a widow with children, and Rs. 10,000/- for a childless widow. However now it is reduced to Rs. 12,000/-. These changing rules have denied the opportunity for many widows of availing this scheme. The applications which were received two years back are scrutinized on the basis of present rules, which have resulted in rejection of number of them. Some of the beneficiaries whose applications were earlier approved for this scheme, are now cancelled. Thus Vijaya from Taliegao or Santan from Santacruz, whose names appear on the list of the beneficiaries, have not been able to get a single pie from this scheme.

3) Lack of Funds

The ‘lack of fund’ syndrome has been haunting this scheme through out. Thus in the first lot, out of 400 application only 22 were accepted, due to shortage of fund. It is only from January, 1999 the other beneficiaries are getting this scheme. Also the beneficiaries does not get the assistance in time, though the rule says that the amount has to be disbursed by 12th of every month. The amount for January and February 1999, was received by beneficiaries only in the first week of May, 1999. It is necessary that the amount is disbursed without delay. Similarly the amount for July and August, 1999 was
given in month of October, 1999. Thus the amount for two months is given at one time. Till July, 1999, 1000 applications seeking to avail benefits under this scheme were pending for clearance due to lack of funds. In all 1541 beneficiaries were cleared under this scheme till June, 1999. Maximum of 178 applications were pending from Salcete taluka, while minimum of 16 were from Quepem taluka. The attention of the Minister for Women and Child Welfare was directed to this question by raising the issue in the monsoon session of Legislative Assembly in July, 1999. It was brought to the notice of the Minister that not only were the applications pending for clearance, but a large number of beneficiaries whose applications were already cleared were still not receiving any financial aid from the Government. The Minister assured to look into the matter, however till December, 1999 the situation had not changed.

A deeper probe was undertaken to understand the delays in disbursal of benefits to the widows. All the Government officials gave the stereotyped reply that government has no funds. However if we glance at the extravagant expenditure of the ministers, it becomes difficult to believe that government has no funds to give even a token amount of rupees five hundred to the needy widows in Goa. If Government has funds to buy four new vehicles, each costing four lakh rupees, to satisfy the needs of four ministers, and no funds for the social development it is mockery of state democracy.

It also reflects on the gender bias of the state. The schemes are announced to form the vote banks, but effective implementation of these schemes is not given a priority. At every step the gender bias of the state is evident. It is there while framing the schemes, where the opinions and views of the beneficiaries are not at all taken into consideration, the biases are reflected during budget allocation, which is usually of residual nature, and it is this budget which is likely to receive the axe when funds are short.

The procedure for disbursal of the amount is very lengthy and time consuming. Each B.D.O has to make every month a consolidated bill of the total amount required per

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20 '1,000 Widows Yet to Get Scheme Benefit,'(1999) The Navhind Times, 17(July).
month under this scheme, and send it to the Directorate of Women and Child Development. The bill is sanctioned and sent back to the B.D.O. Then the B.D.O. sends it to the Accounts office, Panaji. A cheque is drawn in the name of the B.D.O of each Taluka and is then send to the respective B.D.O. This cheque is deposited in a particular bank. Then the dealing hand in the B.D.O.'s Office writes the cheques in the names of the widows and informs the beneficiaries. The beneficiaries have to come to the B.D.O and receive their respective cheques. The sanctioning authority, thus lies with the Directorate of Women and Child Development. Many a time the bills are not sanctioned in time. Sometimes, the Directorate intimates the B.D.O not to send the consolidated bill as funds are exhausted. Besides, there are two days decided when the widows have to come and collect their cheques. They have to stand in queue for hours together to collect the same. When these problems were brought to the notice of the concerned B.D.O she grieved that the funds never reached in time, but she also blamed the beneficiaries as they did not come to collect the amount in time. She viewed that the beneficiaries wanted to keep it confidential and hide from the relatives and friends that they were availing this scheme, and therefore they wanted to come to collect the amount whenever it was convenient to them. But she agreed that some of the beneficiaries have no money even to come to the B.D.O office to collect this amount. On asked about the frequent visits these widows have to make to inquire whether the funds were available and their cheques were ready, the B.D.O called these needy women 'reckless people' who gave excuses and had no work then to blame the administration. When the Director of Women and Child Development was interviewed, he viewed that since there are large number of schemes implemented, he cannot give attention to any one particular scheme. Besides, from 1997 to January 2000, this department has seen four directors, while two of them were holding only an additional charge of this department. This reflects the deep rooted gender bias in the state.

Widows form the downtrodden section of the society, who are helpless and unable to form a strong united voice to force the state to listen to their grievances. They have no union nor any support who will take up their cause. The government knows that even if the money is not disbursed in time, the widows will not agitate but will suffer in silence. There won’t be any morcha or any news report which will make the government
answerable to these poor women. Thus taking the advantage of the powerlessness of these helpless women, the state further strengthens patriarchy by refusing to given such issues the priority.

4) Problem with the Distribution Mechanism

There is also problem with the distribution mechanism. The beneficiary has to go to B.D.O. Office several times to check if the amount has been sanctioned and their cheques are ready. The B.D.O Office for Tiswadi Taluka is situated in Panaji. Thus for widows residing in far of places, like Cumbharjuai or St. Esteveem, it is difficult to come to Panaji every now and them. They have to spare their time as well as money. When they grumble over this, they are told by the officials ‘to contact them on the phone’. The Sarpanches were asked as what could be an alternative suggestion for smooth distribution. One of the Sarpanches felt that the amount could be disbursed through the Panchayat. Some of the respondents also felt the same. However, another Sarpanch was cautious of such suggestion. He felt that the secretary and other officials of the Panchayat would exploit the beneficiaries, especially the illiterates. There is a possibility of this, for this is being done with regard to the Provedoria scheme, and secondly since the amount did not come in time, the possibility of exploitation was double. However if accounts payee cheques are issued in the names of beneficiaries and distributed through the concerned Panchayat, it would be a feasible alternative.

5) Unequal Distribution

It is also observed that there is imbalance in distribution of this scheme. Tiswadi taluka has 18 Panchayats and one municipality. There were 23 beneficiaries in Municipality. Kumbarjua had 10 beneficiaries while village of St. Esteveem, Chodan, St. Cruz had 8 each. The remaining were given to the other Panchayats. This also reflects on the slow functioning of the Panchayats. This scheme is to be implemented through the Panchayats. The Panchayat has to inform the villagers, has to provide the necessary documents and process the files as early as possible. Some of the Sarpanches agreed that they had not made any effort to popularise the scheme, nor to process and follow up the applications. However Sarpanch of St. Cruz requires a special mention in this regard. He
is the Sarpanch of the village for last 16 years. He knows all the people in his village. So whenever any married man die, he goes for the condolence visit with two application forms in his pocket, one is for availing the scheme for financial assistance for widows, and the second is the Bandodkar Niradhar Yojana scheme from Provedoria. Though this looks a little exaggeration, however it is one of the best ways to reach to the needy women. He grieved that the B.D.O was not cooperative and he had xeroxed the application forms of this scheme for his village as they were never available with the B.D.O. Two Sarpanches said that they sent the applicants to collect the forms from the B.D.O as they felt the scheme is implemented by B.D.O. Thus many of the respondents collected the application form from the B.D.O’s Office as it was not available in the concerned Panchayats.

There is also implementation problem of this scheme. There is low motivation of Government officials, they are not accountable to the public and are prone to delays, corruption and other irregularities. Similarly the Gram Sevikas who have to popularise this scheme are not given targets to be covered. Very few respondents said that they came to know about the scheme through Anganwadi workers. The information about this scheme is not imparted properly. There is a strong need for establishing a network of information for implementation of such scheme which is found missing. There has to be co-ordination between the Directorate of women and child development, the B.D.O, the Panchayat, and the NGOs as well. There is need to campaign about this scheme through pasting posters in public places, panchayat building, distributing leaflets, announcing it at the gram sabhas, etc

6) Misappropriation of the Scheme

The government has not been successful in checking the misappropriation of this scheme. Thus there are widows from well-do-families enjoying the benefit of this scheme. They have been able to manipulate the income certificate. There is a widow, who owns a two floor building which has been given on rent, yet availing of this scheme. There was another example where a widow has well built house, has the luxuries of life, has coconut and mango plantations, owns fields and yet she has been able to produce income certificate which showed her income below 12,000 per annum. Some of these
cases were brought to the notice of the concerned Sarpanches. Some of the justifications resulted in finer observations. A widow may be living in well furnished house, she may have her brother-in-laws in well paid jobs, but that does not ensure that the widow and her children would be looked after by these in-laws. The Sarpanch pointed out that the ration card was not the criteria to decide the number of households or to ascertain the income of the widow. This Sarpanch was given a memo by the B.D.O in one of such cases. On the other hand there is a case in St Esteeveem, where a widow who has remarried is still availing the benefit of the scheme. When these cases were brought to the notice of the B.D.O she viewed that it was the job of the Bal Savikas and the C.D.P.O to check such cases and that these officials were accountable to the Directorate of Women and Child Welfare.

The interference of the local M.L.A. is also observed in some of the villages. As one of beneficiaries confessed that her local MLA got the scheme sanctioned to her with a single phone call, and within a period of fifteen days her name was included in the beneficiaries list. Thus the MLAs pressurize the Sarpanches to process some of their applications by giving false income certificate. One of the Sarpanches was adamant enough and rejected two such applications. However the rest Sarpanches replied that they processed all the applications which came to them leaving it to the B.D.O to decide on the applications. There is an urgent need to stop the misuse of this scheme. If there is political interference, if Sarpanches process the applications 'of the women who support him/her,' if false documents are produced and accepted without proper scrutiny, it will handicap the scheme. In the process of making it a popular scheme, it is likely to loose the substance. It is necessary to see that scheme goes to the actually needy widows.

7) Tedious Application Procedures

The application procedure of this scheme is extremely cumbersome. The applicant has to collect the form from the respective Panchayat, where it is very often not available. Then they have to collect the same from the B.D.O Office, and sometimes it isn’t available there either. Thus the applicant has to start with ‘hunting for the application form’. When this lethargic attitude was questioned, some Sarpanches said that the B.D.O Office was not providing them with sufficient forms and they had no
finance to xerox these forms. On the other hand the B.D.O felt that they were supplying adequate forms to the Panchayats. This only reflects on lack of co-ordination among these bodies who are keen to put the blame on each other. To the application form the applicant has also to attach the marriage certificate, the residence certificate, birth certificate, income certificate (which has to be submitted every subsequent year), death certificate of the husband, birth certificates of the children, and testimony.

Thus there are all sorts of bureaucratic obstacles on the way. The need to supply number of certificates, each requiring extensive travelling, spending, pleading and bribing, is specially difficult for poor and illiterate women. ‘Social security schemes are self defeating if they involve procedures that makes it impossible for disadvantaged persons to be involved’. 23 All the respondents replied that they had to go to the government offices several times. The applicants had to go to Panchayat/Municipality, Civil Registration Office, Mamlatdar’s Office and the B.D.O. Office. The absenteeism, red-tape, and corruption in this offices was evident. Thus Luiza’s application remained pending as she could not produce marriage certificate. She produced the church marriage certificate, but this was rejected, while Regina would not produce divorce certificate as her husband was not willing to divorce her though he has deserted her. Jacinta from St Estevem did not have a ration card while Justina could not produce her husband’s death certificate as he had died abroad. Some of them had to go to the Mamlatdar and make an affidavit that they were residing in that area for last 15 years and that they were poor and lonely. Vijaya from Taleigao had not attached birth certificate of her elder daughter as initially it was not required. She was sanctioned the scheme till November, 1998. She was called and asked to do the remaining formality, like affixing the photos etc. After some days she went to inquire as to why she was not getting the benefit. She was then asked to get the birth certificate of her elder daughter, as it was now required as per the new amendment. Her daughter now was already of twenty one years. As per the amendment the benefit has to be stopped once the children are matured. Now her name was deleted from the beneficiaries list. She was aggrieved that she should have got the

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benefit for at least few months that she had taken the trouble to get the documents and to do the required formality.

8) Insensitivity of the Bureaucrats

It has been observed that the behaviour of the bureaucrats towards these women has been one of arrogance and show of power. The respondents narrated the incidents where they were shabbily treated in various government offices, right from the Panchayats, the Civil Registrar’s Office, the B.D.O. Office as well as in the Mamlatdar’s Office. They were asked to come several times, made to type the applications, and some officials did not hesitate to ask for bribe from these poor women. The ICS survey has rightly conveyed that bureaucracy is but a new kind of patriarchy, not to help with expertise but to oppress citizens with a demonstration of their power.24 Lack of orientation, inadequate training and skills, poor follow up, half hearted attitude, lack of target chasing, insufficient linkages and gendered thinking of these officials has affected the implementation of this scheme.

When it was brought to the notice of the Minister for Women and Child welfare that the rules of the schemes were more hampering rather then enabling, she denied that the widows were facing any difficulties in complying with paper formalities, and viewed that there was no need to relax the rules.25 When the Sarpanches were asked to comment on the long drawn procedures of the scheme, the Sarpanch of Chimbel, Fatima Bi, complained how her two applications were rejected as the widows could not produce their birth certificates. They are migrant women who have been residing in Goa for last 16 to 17 years. As per the scheme, there is a clause for constitution of Medical Board to decide on age of women if they do not have their birth certificate. However it is clear that the officials did not want to take ‘additional burden’ to constitute one to decide the age of such needy widows. When the Sarpanch was made aware of existence of such a clause she gave only one answer ‘Waha khoi suntaz nahi’ (nobody listens to me in the B.D.O. Office). When the B.D.O was asked to comment on the rules of the scheme, she felt that such rules were necessary to see that the scheme was availed by Goan women.

25 ‘Widow Scheme may be Revised. Nirmala,’ (1999), The Navhind Times, 13(July).
only, and not by the outsiders. Thus the migrant women who have settled in Goa have to be differentiated from Goan women. Are we to assume that the problems of migrant widows are less painful than the Goan widows? It is necessary that the scheme should be need based and not rule based, the rules should be enabling and not constraining.

9) Restrictive entitlements

The amount received by the applicants is not sufficient to enable a person with no other source of income or service. Although it is a form of supplementary income, many widows utilize it as primary source of subsistence. For some of them it is a short-lived dole as they can avail this scheme only for one year or so.

10) Does not promote self-reliance

This scheme does not lead to self-reliance. There is no training provided. In Gujrat there is a similar scheme for widows which is called *Niradhara Vidhvan Punahvasvat Matai Aarthik Sahayni Yojna* (scheme providing economic security for the rehabilitation of destitute widows). Here training is imparted for self-reliance. They are trained in various skills for a year and pension is provided during this period only.\(^{26}\) If some sort of training in skills like tailoring, flower making, embroidery, batik work, etc, is provided to the widows, it will help them to raise some money on their own. The aid given by the government is too little to meet the various needs of a widow and her children.

11) Practical Difficulties faced by the Beneficiaries

The beneficiaries have to face a large number of difficulties right from the time of applying for the scheme and even after it is sanctioned to them.
- The applicants have to go from one office to another to gather the necessary documents.
- They have no funds to meet the needs of extensive travelling, spend on typing the application, on xerox, or to pay the minimum fees required to get the required

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documents, or to bribe the officials. Some of them grieved that they have sold their gold ornaments to meet these expenses.

- They being illiterate and ignorant have to ask for favours from their neighbours, or somebody else to get the full information of the scheme, to fill in their application form, to write the applications to get the necessary documents, and to accompany them to the various offices. In fact it was observed that for most of the respondents these necessary formalities were done by their brother or brother-in-law or by their nephew. Thus those helpless widows who have nobody to rely upon will not be able to avail this scheme mainly due to the long drawn procedures and formalities.

- The benefits are never disbursed on time. This creates additional handicap to the beneficiaries. They have to visit the B.D.O Office several times. This means that some of them have to sacrifice their daily wage, others have to ask their neighbours or friends to take care of the children, and wasteful travelling, spending money and physical exertion. One of the respondents, aged 65, who is childless, has been suffering from low blood pressure, grieved that it is very inconvenient for her to go to B.D.O Office several times.

- The frequent absence of the dealing hand in the Government institutions has been often depressing. The applications remain pending for months together for reasons like (i) lack of funds, (ii) lack of necessary documents, (iii) change in rules (iv) absence of the dealing clerks. The applications are delayed at Panchayat level, at B.D.O level and in Directorate of Women and Child Development. The applicants are neither intimated nor their applications are sent back to them in time. Thus Regina’s application remained pending for she could not produce the divorce certificate. While Anita’s application remained pending as initially there was typing error in her name, and later because there were no funds. She could avail the scheme only after three years of making the application. When the B.D.O.’s attention was drawn to these cases she viewed that the widows did not give their address properly. Also they gave the address of one place and stayed somewhere else. Therefore even when the letters were sent to them, they might have not received, and if it was so it was ‘not the look out of the B.D.O’. Some of the respondents grieved that the
officials treated them as 'beggars' and shouted on them if they failed to collect the amount on the date it was disbursed.

B) Other observations

1) It was observed that emotional trauma and the economic insecurity do affect the health of widows. Out of twenty four respondents interviewed seven complained of poor health. The worries about earning the living, taking care of the children and other dependents, education of the children etc, lead to overworking of these women, both physically and mentally. They have to carry out all the household chores and at the same time work outside home to earn the living. In such situation, the amount given by the Government is of immense use at least to bear the 'medical expenses, and to pay the electricity and the water bills.'

2) An important observation made was most of these widows worked either on daily wages or were employed as domestic workers. Due to low literacy (4 were illiterate, while 12 were below seventh std.) and lack of skills, due to the time factor and the dependency in the early years they were left with no other option but to take up job as domestic workers or work in fields on daily wages. On this earnings they support their dependents. Domestic workers have no security of job. They have no right to choose, no legal protection, no bargaining power and no membership in any effective workers organization. They have no provision for paid leave. There is no acknowledgement of the work done by them and they never receive respectful treatment. 'The key to the understanding of female domestic workers lies in their powerlessness and dependence on their employer. The employer can terminate the services of domestic workers at will. It is hard to find another job immediately, if terminated.' In case of employment in agriculture, it is seasonal and for nearly half of the year these women remain jobless. Thus some sort of economic assistance given by the state has helped these women to a large extent. As one of them put it, 'now at least we can borrow from our friends and neighbours as we know that we will get the scheme money and we will be able to repay

it. Also the neighbour or others are ready to lend as they know that these people are availing the government scheme.'

3) Being the beneficiaries of this scheme has boosted confidence in these women. As they had to go place to place and from one office to another, it has helped them to come out of the barrier they had build around themselves after the death of their husbands. They are keen to know about the other schemes available for women. They were more interested in knowing from the writer about the scheme under National Assistance Programme. This reflects that no sufficient information is provided to women about the various schemes available for them, and that they are willing to take the trouble to avail the benefits of other schemes.

4) Widowhood also has tremendous impact on the children. Lack of fatherly care, economic insecurity, difficulty in getting good education, often affect the child's psychology. It does have adverse impact on their studies and result in poor or average academic record. Lack of education, may hamper their prospects of gaining good jobs. Thus some sort of financial assistance can help the children of poor widow in getting education. In fact all the respondents with children replied that the assistance given by the Government has helped them in bearing the expenses of school fees, buying books and getting uniform for their children. Government should also explore the possibilities of assisting the school going children of these widows.

5) The widows in Goa are better then counterparts else where in India in certain aspects. It was observed that since there is Uniform Civil Code in Goa, the widows, though did not claim share in parental property, continue to get support from them. Most of the respondents who have parents, replied that they got assistance in form of rice and coconuts from their parents. Also it was observed that most of them except two, have their own house. They should be given some assistance in carrying out the repairs of their houses. They should be given incentives to avail of the self employment programme and given the necessary credit to start their own petty business. This would also help in reducing the dependency of these women and result in self reliance.

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Recommendations

There are various suggestions to improve the conditions of the widows:

1. There is need of creating awareness among the widows regarding their legal rights in the property of her deceased husband as well as her share in her parental property. It is observed that lack of such awareness on the part of these women have lead to their exploitation by their relatives. Thus one of the respondent grieved that her brother-in-law has taken over her husband’s ‘soppo’ (a marked place in the market given by the Municipality or Panchayat to each petty vendor). Another respondent narrated how she was now staying in a rented house as her brother-in-law had occupied the whole house.

2. The widows should be provided with vocational training so that they can be self employed. The Government can assist these widows with credit and should help them in marketing their produce. Self employment supported by credit has a better potential than wage employment. In case of illiterate widows, they can be trained in skills which are easy to learn and which does not require formal education. Various schemes in the lean season should be introduced so that the women are employed at fair wages. Provision of economic security has to be the basic element in the entire strategy for bringing the widows into the mainstream of life.

3. The Government can provide stay homes for widows who are young and alone, and have no source of living. However, in such homes Government should also run some small business so that this women are able to be economically self reliant. This will protect the young widows from exploitation and victimization.

4. There is also a suggestion for reservation of jobs in Government as well private jobs for the widows. It is also suggested that the children of the widows should be given free education and that certain percentage of jobs in Government and public institutions should be reserved for them in case the widow is not suitable for such work. The possibility of absorbing widows in the institutions/offices where the deceased husbands were employed may be examined.

5. The NGOs, specially the women NGOs have to play a major role. They have to assist the widows in getting legal aid. The media also can play important role of

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campaigning against the stigma attached to widowhood. There is need of a deliberative, articulated and concerted effort in this direction. There has to be encouragement for formation of widow organizations and widows should be encouraged to be its members. This will help them to fight their war on collective footings.

6. Society should not look down upon the widows, rather should assist them to live a peaceful living.

Conclusion

The study of the scheme clearly reflects that the efforts of the State towards women's development are far below the expectation. It is observed that there is lack of commitment on the part of the state in this regard. A wider gap exist between articulated policies and performance. The way the concept of development of women is understood by the policy makers, has led to creation of small pockets of action in which women are confined to some select programmes and issues. To add to this, it is found that some of this programmes are not implemented at all. There is spill over of the amount sanctioned for such programmes, and on the other hand Government does not provide funds for some other schemes. Thus schemes like STEP is not implemented on the grounds that there are no takers, while schemes like DWCRA or The Dairy scheme under the Socio-economic Programme are abruptly stopped from January, 1999. The reason given is that the orders for stoppage came from centre. Here it is necessary that women are taken into confidence, and their opinion should be know before implementing or discontinuing any scheme for women. The bureaucratic centralized attitude, where decisions are taken in secrecy has to stop. There is a need for a holistic approach instead of merely catering to certain identified problems. There is need to understand the root cause and to deal with it.

Women are not just a segment of the society, but forms the core of the Indian poor. They need special programme for their development. The practical and strategic needs of women need to be distinguished. The practical needs are those such as food, clothing and shelter which are required by all the family members. They are identified as priorities by women and planners alike. However the strategic needs of women also need
to be given due recognition as they can empower women by challenging the existing gender
division of labour and by bringing about greater equality. This demands long term
commitments by the State. Women need to be considered as an ‘integral’ part of
development processes. When women are looked at as mere beneficiaries, it has often
resulted in ill-conceived policies and faulty implementation. The need is not so much for
better enforcement as for observance, not so much for better welfare schemes as for
better implementation and utilization.\(^{29}\) And finally, there is not only a need for better
implementation but also for evaluation and assessment of various schemes as the success
of such schemes depends not only with what it offers but also how, when, and to whom it
offers benefits.

\(^{29}\) Helen B. Butt (1996), ‘The Many-Faceted Role of Women in Development,’ in Shamin, Aleem (ed.),
Women’s Development Problems and the Prospects, New Delhi: APH, p. 40.