CHAPTER – V

Summary and Conclusions
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The empowerment of women became necessary as they are almost fifty percent of the population and are being discriminated at all fronts. Women play a vital role in the social and economic transformation of a country. The contribution of women to economic development is a complex and multi-dimensional phenomenon. Empowerment is a multi-dimensional process which should enable individuals to realize their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or have greater control over the circumstances that influence their lives and free them from shackles imposed on them by custom, behalf and practice. Generally, development with justice is expected to generate the forces that lead to empowerment of various sections of population in a country and to raise their status.

In India, the national movement under the leadership of Mahatma Gandhi was one of the first attempts to draw Indian women out of the restricted circles of domestitic life into equal roles with men. Writing in ‘Young India’ in 1918, Gandhi said, “Woman is the companion of man gifted with equal mental capacities. She has the right to participate in the
minutest details of the activities of man”, she has the same right of freedom and liberty as the By sheer force of vicious custom, even the most ignorant and worthless men, have been enjoying a superiority over women which they do not deserve and ought not to have”.

Swami Vivekananda said in one of his beautiful speeches: “that country and that nation which do not respect women have never become great, not will ever be in future. The principal reason why your race is so much degraded is that you had no respect for these living images of Shakti. If you do not raise the women who are the living embodiments of the Divine Mother do not think that you have any other way to rise”8

Pandit Jawaharlal Nehru once said – “To awaken the people, it is women who must be awakened; once she is on move, the family moves, family moves, the village moves and the nation moves.” The empowerment mechanism is easily enumerated. But the question is the operationalisation. We all agree that women should have:

- Higher literacy and education
- Better care of health for her self and her children
- Higher age of marriage
- Acceptance of a small family norm
Greater work participation in modernised sector
- Self-reliance, self-respect and dignity among them
- Better consciousness of their rights
- No dependence on males
- Higher standard of living etc.

There is a long history for the change in the status of women in modern India. The part played by the social reform movement is of greater significance in bringing about the change. These movements of reformation were started by the enlightened persons like Raja Ram Mohan Roy, Dayanand Saraswathi, MG. Ranade, D.K. Karve, Mahatma Gandhi and others who fought and succeeded in their attempt to put an end to social evils such as Sati, ban on widow re-marriage and child marriage. When Congress Governments were formed in 1936 in some of the provinces women became ministers, Deputy Speakers and they also became the members of Municipalities and local boards. Thus, the Indian women by participating in politics acquired social status from the status of domestic servants.

There has been a gradual change in the empowerment of woman from traditional to higher status occupy political power such as Governors, Prime Minister, Chief Ministers and the Minister,
Administrators, Educationists, Doctors, Engineers, Architects, Town Planners, Nuclear Physicists, Journalists, Officers in Community Development projects and in many other professions viz., Defence and Army.

brief the review of the programmes relating to women’s development in India since independence with a view to provide background for the subsequent model for women’s development. As in the case of other disadvantaged groups, the promotion of women’s interests has to be the responsibility of the government. The process of creating an environment conducive to progress for women is dependent on a multitude of socio-economic factors, of which, the most significant is a political will to view women’s issues as a priority and to frame policies accordingly. In India, it has been achieved to a great extent and we have begun to have clear policy lines for a special focus on women.

Three important events have influenced the status of women in India.

(i). The freedom movement, which brought the women out in the struggle for national liberation leading to independence and the Constitution which guaranteed equal rights to all citizens including women.
(ii) The report of the Committee on the Status of Women in India (C.S.W.I.) which made the first assessment of the status of Indian women and focused on her as an individual with rights of her own, and

(iii) The U.N. women's decade (1975-85) which influenced women's thinking all over the world and forced governments including our own to shift the emphasis of women's programmes from welfare to development.

As India began to plan its future, it was clearly understood that the upliftment of women was an equally important task.

The first five year plan (1951-56): envisaged various welfare measures for women. In 1953, the Central Social Welfare Board (C.S.W.B.) was set up to spearhead various welfare measures. It symbolized the welfare approach to women’s programmes. The idea behind its establishment was that extensive voluntary efforts generated by the freedom movement should not be lost. The board planned systematic voluntary efforts in social welfare. Headed by a chair-person, always a women, it has thirty-nine members in its central for the first time the need for organizing women into Mahila Mandals or women's clubs. It particularly aimed at improving the delivery of
development services to women: the socio-economic programme, Mahila Mandals and Training of Rural Women in public cooperation (begun in 1976) A number of studies have reflected that a community development worker perceived himself more as haminozer of interests, as a harbinger of new schemes rather than as a stimulator or motivator to build up awareness among the rural poor.

The Second Five Year Plan (1956-61) was closely linked with the overall approach of intensive agricultural development. The welfare approach to women's issues persisted. The plan recognized the need for the organization of women as workers. It also perceived the social prejudices/disabilities they suffered. In this plan it was stated that women should be protected against injurious work, should receive maternity benefits and ereches for children. It also suggested speedy implementation of the principle of equal work and provision for training to enable women to compete for higher jobs. The Third Five Year Plan (1961-66) pinpointed female education as major welfare strategy. In social welfare the largest share was provided for expanding rural welfare services and condensed courses of education. The health programme concentrated mainly on the provision of services for maternal and child welfare, health, education, nutrition and family planning.
At the time of the formulation of the Fourth Five Year Plan (1969-74) India, was headed by a woman Prime Minister, Mrs. Indira Gandhi, but it in no way reflected any change in social attitudes or male bias towards women as a whole. The fourth five year plan continued the emphasis on women’s education. The basic policy was to promote women’s welfare within the family and not without. The outlay on family planning was stepped up to reduce the birth rate from 40 to 25 per thousand through mass education. High priority was accorded to immunization of pre-school children and supplementary feeding for children, expectant and nursing mothers. The Fifty Year Plan (1974-79) emphasized the need to train women in need of income and protection. It also recommended a programme of functional literacy to equip women with skills and knowledge to perform the functions of housewife (including child care, nutrition, health care, home economics etc.) The need was felt to shift the emphasis on making women participants in development and not merely beneficiaries of it. A major thrust at the beginning of the decade was on women’s employment and this was seen as the “critical entry point” for women’s integration into development. This expression came from those women’s knowledge who assembled at Mexico in 1975, that, women needed income for survival.
The international Women's decade (1975) saw a series of debates and seminars organized to discuss the status of women and their problems, but the net results were nowhere evident. It began and ended with women talking about women.

The International Women's decade (1975-1985) in India, however, witnessed unprecedented efforts from various quarters to reassess the role of women, to enlarge the information base, to search for alternative strategies for women's equality and development, and to develop policies and programmes addressed to women's specific needs and problems.

The Report of the 'Committee on the status of Women in India' (CSWI) was submitted in September 1974. It raised some fundamental questions regarding the contradictions that appear when policies aimed at achieving gender equality have to be pursued within the existing social structures which rest on unequal power and resource bases. The report observed that legal reform, education and political rights had failed to benefit the large masses of women affected by problems of poverty, powerlessness, over-work and illiteracy. It stressed that the dynamics of social change and development had an adverse effect on a large section of
women, especially the rural poor women and resulted in new disparities and imbalances such as:

(i) declining sex-ratio

(ii) declining work-participation due to non-availability of work, and

(iii) rising migration.

Sixth Five Year Plan (1980-85). A shift was perceived from welfare to development approaches for women. Influenced by the era that heralded concepts of social justice, the Sixth Plan recognized women's lack of access to resources as a critical factor impeding their development, and among others the programme providing joint pattas (titles) to men and women was initiated. However, though the plan defined the magnitude of women's problems and suggested development strategies, the family rather than the "women" remained the basic unit of development programming. In this plan, poor rural women were accepted to be the targets of rural development strategies. The specific problems concerning rural poor women were identified as:-

i) Marginality of attention and services to them in rural and agricultural development.
ii) Special constraints that obstruct their access to available assistance and service such a lack of training to develop their awareness and skills; lack of bargaining power;

iii) Low productivity and narrow occupational choices;

iv) Low level of participation in decision making;

v) Inadequate finance and expert guidance for promoting socio-economic activity of rural women and their participation;

vi) Inadequate monitoring of women’s participation in different sector;

vii) Wage discrimination; and

viii) Low health and nutrition status.

It recommended that “programmes relating to education, health nutrition and employment would no doubt go a long way in the removal of social disabilities facing women. However, the improvements in the socio-economic status of women would depend to a large extent on the social change in the value system, attitudes and social structure prevailing in the country”
The Seventh Five Year Plan (1985-1990): operationalised the concern for equity and employment as articulated by the international decade for women. For the first time, the emphasis was qualitative focusing on inculcating confidence among women; generating awareness about their rights and privileges; and training them for economic activity and employment. It emphasized the need to open new avenues of work for women and to perceive them as a crucial resource for the development of the country.

The access of women to critical inputs and productive resources such as land was expanded to include support through credit marketing, training in skills management and technology. The strategies suggested were “adoption of an integrated multi-disciplinary thrust encompassing employment, education, health, nutrition, application of science and technology, etc. In the major programmes, agriculture, livestock farming, horticulture, rural and urban small scale industry and training in technologies were given high priority.

The Eighth Five Year Plan (1992-97): marked the period of economic liberalization in India. This plan aimed to draw women into the political process through the 73rd and 74th Amendment Acts of 1993. The
Constitutional (73rd) Amendment Act provides for reservation of selective posts for women. The Constitution has placed enormous responsibility on the panchayats to formulate and execute various programmes of economic development and social justice, and a number of centrally sponsored schemes are being implemented through panchayats. Thus, women members and Chairpersons of panchayats, who are basically new entrants in panchayats, have to acquire the required skill and be given appropriate orientation to assume their rightful roles as leaders and decision makers. Efforts were also made to establish the National Resource Centre for Women and Women’s Information Network System. A Country Report was submitted to the Fourth International Women’s Conference (Beijing, 1995) and the draft of the National Policy for the Empowerment of Women (Women’s Development Policy) was prepared in 1996.

In order to ensure that the fruits of economic reform are shared by all sections of society five elements of social and economic infrastructure, critical to the quality of life in rural areas, were identified. These are health, education, drinking water, housing and roads. To impart greater momentum to the efforts in these sectors the Government had launched the Pradhan Mantri Gramodaya Yojana (PMGY) and the Ministry of Rural Development
was entrusted with the responsibility of implementing drinking water, housing and rural roads component of PMGY.

The Eight Plan saw concerted efforts to bring rural women into the mainstream of development. The Support to Training and Employment Programmes (STEP) launched in 1987 sought to upgrade the skills of poor women and provide employment to them in the traditional sectors such as agricultural, dairy, fisheries, handlooms and handicrafts and sericultural, Under the training-cum-employment-cum-production centers women were trained in electronics, electrical equipments, watch assembly, printing and binding, garment manufacturing, food processing, hotel management, office management and computer programming. The gender sensitization programme of the government was launched with an integrated campaign to project a positive image of the girl child and women in the government in 1992 to enable semi-literate and neo-literate women in rural areas to understand laws relating to women and children.

The Ninth Five Year Plan (1997-2000): had the empowerment of women as its overall plan objective. The main plan was to be accompanied by a sub plan focusing on growth, equity and participation of women with the state governments and every department earmarking funds especially for
women's component. Under the women's component plant at least 30 percent of funds / benefit from all development sectors were to be earmarked for women the mainstreaming of a gender perspective in the development process through women specific policies and programme interventions is an important goal of the National Policy for Empowerment of Women (2001).

During the Ninth Plan period, several anti-poverty programmes were restructured to enhance their efficiency for providing increased benefits to the rural poor. Self-employment programmes were revamped by merging the Integrated Rural Development Programme (IRDP), the Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Too-Kits to Rural Artisans (SITRA), the Training of Rural Youth for Self-Employment (TRYSEM), the Ganga Kalyan Yojana (GKY) and the Million Wells Scheme (MWS) into a holistic self-employment scheme called Swarnajayanti Gram Swarozgar Yojana (SGSY). Therefore, the programmes for poverty alleviation have a women's component to ensure flow of adequate funds to this vulnerable section.

The Tenth Five Year Plan (2002 – 2007) proposes targets that can be monitored on poverty reduction, primary education and improving literacy rate, declined in infant and maternal mortality rates and employment growth
trends. The National Rural Health Mission launched by the government in April 2005 will cover all the States in the country with special focus on 18 States which have weak health infrastructures and demographic indicators. The Mission aims to increase the outreach of the health system to village and rural house-holds through the provision of voluntary trained female community health activists called ASHA. It also recommends strengthening the primary or community health centres as a key step to empowering public health infrastructure. The Mission would also focus on the promotion of alternative systems of medicines and the possibilities of social and preventive medicine.

The Mission 2007 with the concept of PURA (Providing Urban Facilities in Rural Areas) backed by technology is seen as major strategy to bridge the rural-urban divide. The concept of PURA is backed by President A.P.J. Abdul Kalam and the Mission has been initiated by the M.S.Swaminathan Research Foundation and One World South Asia in collaboration with Microsoft. Mission 2007 plans to create a network of information kiosks in 600,000 villages in India by 2007. In the first phase the focus is on connecting 240,000 panchayats. The village knowledge centers in the panchayat would enable the villages to receive information on agriculture, weather and economic opportunities for fishermen, craftsmen,
traders, entrepreneurs, unemployed youth and students. The International Fund for Agricultural Development (IFDA) is working closely with the government to improve the lives of rural women and other vulnerable groups particularly the Scheduled Castes and Scheduled Tribes. The year 2005 is also titled “The Year of Micro-Credit” and the IFAD supports several women’s development projects using the self-help group strategy. All these development strategies are expected to put India on a better track to reach the Millennium Development Goals by the target date 2015 particularly by addressing gender equality issues.

Success of developmental programmes mainly depends on the socio-economic conditions of the beneficiaries. Hence a brief discussion on the socio-economic conditions of the sample beneficiaries regarding their family structure, literacy status, assets positions etc., has been made, the study also attempted to evaluate the impact of financial assistance of DWCRA on income and employment of the sample beneficiaries in the post loan period.

Sample beneficiaries engaged in agriculture sector have given assistance for plough bullocks, bullock carts, seeds and fertilizers and nursery etc, on an average, each beneficiary was assisted with Rs.7685.00. The average financial assistance provided per beneficiary for plough
bullocks activity was Rs.9,000 and bullock carts activity Rs.7,876 and on an average Rs.6,017 was given to seeds and fertilizers and Rs.7,500 for nursery.

In animal husbandry sector the beneficiaries have received assistance for milch animals, Dairy, Ram Lamb units on an average amount of Rs.10,344 was given per beneficiary household. The scheme wise assistance for milch animals, Dairy and Ram Lamb units works out to Rs.7,500, Rs.15,416 and Rs.11,388 respectively.

In I.S.B. sector an average assistance of Rs.8,816 was given for each beneficiary household scheme wise assistance was given per beneficiary household for vegetable vending, basket making, tea hotel, kiran shop and tailoring works out to Rs.7,500, Rs.8,978, Rs.7,500, Rs.17,613 and Rs.7,500 respectively.

The beneficiaries financed through DWCRA have direct (quantitative) and indirect in all the three sectors by DWCRA works out to Rs.4,685, Rs.10,344, Rs.8,816 for agriculture, animal husbandry and I.S.B. sectors.
Impact of Financial Assistance of DWCRA

Financial assistance for agriculture enabled agriculturists to bring the additional land under cultivation. Before availing financial assistance of DWCRA, the sample beneficiaries in the agricultural sector were possessing 256 acres, out of which 120 acres of rainfall and 136 acres of irrigated land. But after assistance, the net irrigated area has increased to 284 acres.

Impact on land utilization

The impact of providing irrigation facilities has been observed on the pattern of land utilization by the sample beneficiaries in the agriculture sector. The gross cropped area in the post loan period has increased slightly to 284 from 256 acres due to intensive use of land by the beneficiaries. Area sown more than once has increased from 130 to 154 acres in the post loan period indicating an increasing of 24 acres.

Impact on cropping pattern

Comparison of data on cropping pattern between the two periods i.e. before DWCRA (Pre-loan period) and after DWCRA Programme (Post-loan period) shows that the DWCRA group beneficiaries to grow more paddy and jower after the implementation of DWCRA programme.
Impact of Financial Assistance of DWCRA

Impact on net irrigated Area financial assistance for agriculture enabled agriculturists to bring the additional land under cultivation. Before availing financial assistance of DWCRA, the sample beneficiaries in the agricultural sector were possessing 208 acres, out of which 106 acres of rain fed and 102 acres of irrigated land. But after DWCRA’s assistance, the net irrigated area has increased to 257 acres.

Impact on land utilization:

The impact providing irrigation facilities has been observed on the pattern of land utilization by the sample beneficiaries in the agricultural sector. The gross cropped area in the post loan period has increased slightly to 257 acres from 208 acres increased from 121 to 128 acres in the post-loan period indicating an increase of 07 acres.

Impact on cropping pattern

Comparison of data on cropping pattern between the two periods i.e. before DWCRA beneficiaries preferred to grow more paddy and Sunflower after implement of DWCRA programme.
Impact on Net Income from the Activities:

The most important direct benefit derived by the beneficiary households is the substantial increase in the net income of the respective activities. This incremental net increase had a favorable influence to augment their net family income in the implementation of DWCRA programmes.

In the agricultural sector, the average net farm income has increased from Rs.22,547 to 30,768 after implementation of DWCRA. The average net incremental income per household was Rs.8,221. All the schemes under this sector produced positive impact on the income level of the beneficiaries.

In the animal husbandry sector, the net incremental income average per household was Rs.31,941. If we see activity wise, the average net incremental income per household was highest for the beneficiaries engaged in Dairy unit (Rs.12,500), followed by Milch animals (Rs.8,214), Ramlamb (Rs.11,227).

In the ISB sector, the beneficiaries have retained an average incremental net income of Rs.5,396 per household after DWCRA's
assistance, with regard to individual performance of activities under this sector, Kiran Shop activity have proved more effective in augmenting the net income of the beneficiaries with an increase of Rs. 10.157 per household over the pre-loan period followed by vegetable vending (Rs.5,536), Basket making (Rs.4,545), tea hotel (Rs.3,112) and tailoring (Rs.1,555). The average net incremental income per household was lowest for the beneficiaries engaged in tailoring activity.

Impact on Employment

One of the important aims of the financial assistance of DWCRA is to provide gainful employment opportunities for the beneficiaries after its involvement. In the agricultural sector irrespective of the activities on an average, mandays of employment per beneficiary household has increased to 33 mandays of the four activities, nursery activity stands first in employment generation indicating that the net incremental employment of 37 mandays of the four per household over the pre-loan period. The bullock cart activity stands last in the generation of employment i.e. only 11.67 mandays, on an average.

Since the beneficiaries have received the financial assistance under DWCRA, the beneficiaries could get gainful employment in animal
husbandry sector. The average employment generated per household was highest in Dairy units (90 mandays) followed by Milch animal (30 mandays) and Ramlamb (26 mandays). Milch animal, Dairy units have favourable impact on employment generation.

Regarding the performance of individual units in the ISB sector, Tea hotel activity was able to provide additional employment of 1079 mandays per beneficiary household, vegetable vending 721 mandays, Basket making 774 mandays, Kirana Shop 694 mandays and tailoring 950 mandays. Among these Tea hotel activity was highest additional employment generation of mandays. Basket making activity was the lowest additional employment generation of mandays.

Impact on Asset creation

The financial assistance provided by DWCRA had a significant impact on the asset position of the beneficiary household. The figures indicate that the value of farm assets and non farm assets increased by Rs.1902.00 and Rs.1215.00 respectively. The average asset value for all the beneficiaries under different activities in the animal husbandry has increased by Rs.10,054 per beneficiary household after DWCRA implementation.
Similarly in I.S.B sector, the average asset value has increased by Rs.6,374 over pre-loan period.

**Number of families lifted above the poverty line**

The DWCRA programmes had positive impact beneficiaries improved their living conditions and social status. It is gratifying to note that out of 300 sample beneficiaries 136 were able to cross the poverty line of Rs.12,000 annual income.
SUGGESTIONS:

In order to improve the performance of the DWCRA Programme certain suggestions are given here. They are as follows.

1. It is suggested that any scheme for generation of gainful employment in rural areas should be taken certain factors into consideration. For example, there is a highly skewed distribution pattern of resources base in the form of landholding, productive assets and levels of technology adopted in villages. Further there are wide differences in the pattern of income, savings potential, investment capabilities, risk taking, entrepreneurial potentials, educational levels and access to knowledge about improved agricultural factors. Dependency on traditional employment sources, as in the case of agricultural labour, is also an important social structural constraint.

2. It is observed from the respondents that there is enormous delay in sanctioning the loans. So the delay in sanctioning the loans must be curbed by the government.
3. The Development of women and Children on Rural Areas puts heavy responsibility on group leader and members of they should need to be trained for picking up the right types of schemes.

4. The women beneficiaries should be provided sufficient training before selecting their economic activity.

5. The DWCRA funds should not to be mixed with other funds of the DRDAs and Zilla Prajaparishaths. Funds allocation criteria should be based on population of Scheduled Castes and Scheduled Tribes. It is suggested that the criteria for allocation of funds at village panchayat level should be the same as is at the state level because poverty level differs from one village to another.

6. After sanctioning and grounding the activity, the officials have to visit the villages and meet the beneficiaries to find out the practical problems, for the smooth continuation of the activity.

7. Under the Development of women and children on Rural Areas agro-based industries should be established throughout the District for providing supplementary part-time employment to farmers and their families.
8. It is observed in the study that the women beneficiaries are indebted to money lenders and others land lards in the villages. The major share of Income to clear the old debts, hence socio-economic conditions of the women beneficiaries and their families slandered of living may not be change.

9. A responsive administration becomes imperative when programmes of rural development are initiated and put into operation. The need for an efficient and honest administration is now more a theoretical slogan. The Government is emphasized to bring about radical changes to usher in welfare state. Rural employment would bring about social changes for a new awakening in the masses with regard to their rights, duties and responsibilities towards the society in which they live, this perhaps would be the greatest contribution of Development of women and children in Rural Areas for decades to come.

10. Forwards and backward linkages are to be considered while sanctioning the activity.

11. The guidelines are so complicated that in the absence of assistance for officials even the educated Cardpunches may not understand them. Hence, the guidelines should be modified and simplified.
12. To Provide market facilities is essential to sell the finished products produced by DWCRA beneficiaries. Hence the government have to establish centralized markets and means of transport.

13. Under the study observed that some of the women beneficiaries who are above the poverty line were brought in to the fold of DWCRA. So the officials should conduct proper household survey to identify the eligible beneficiaries.

14. The success of any developmental programme always depends upon the co-ordination among all the participating agencies and personnel in the planning designing and execution of the programme same is the case with the latest programme of Development of Women and children in Rural Areas. No doubt the Gram Panchayats are the first to get benefit out of the implementation of the DWCRA but however the other agencies and Banking institutions like the state Government, Zilla Praja Parishads, the DRDA, the Panchyatraj Officials including the Mandal Development Officers must function with a sense of Coordination.