CHAPTER-3
Policies and Programmes for the Empowerment of Women
In the second five year plan (1956–61) efforts were geared to organize Mahila Mandals (women’s groups) at grass root level to ensure better implementation of welfare schemes. Promotion of women’s organizations at various levels, but especially at community level was the main aim of this five year plan. Mahila Mandals were given the role in “delivering mechanism” for essential services like education, health, especially maternal and child health etc.  

Third Five-Year Plan (1961-66) continued to lay emphasis on the welfare aspect of women. Increased allocation for the Central Social welfare Board, which was the main instrument of state activity. Increased assistance to voluntary organizations working in this field was encouraged. Approach of women development during third plan was:

To link health, the maternal and child welfare services with the general health facilities and referral institutions, and also to encourage family planning by adoption of the oral pills, a relatively new method of family planning at that time. To reduce the education gap between boys and girls who are going to school, which had become 80.5 percent of the boys while for girls it was only 40.4 percent in 1960-61, special emphasis laid on the recruitment, training and housing of women teachers. The plan also emphasized the need to give women special scholarships at the university level and grants-in-aid to women’s colleges.

During the Fourth Five-Year Plan (1969-74) and Fifth Five Year Plan (1974-79) no new initiatives were indicated. The policy parameters continued to stress on an approach, through the social welfare board, of assisting voluntary organizations dealing with the welfare of women.

Sixth Five-Year Plan (1974-79) was a watershed for women’s development as for the first time a separate chapter on women and development was included in the plan document.

For the first time, it clearly spelt out that economic independence would accelerate improvement in the states of women and suggested the setting up of cells at the district level for increasing women’s participation through self-employment. It also wanted the government to review the adequacy of the implementing machinery of various special legislations passed for the protection of women’s rights. It also
stressed that science and technology, research and survey were to be instruments for assessing women’s participation.

Approach to women development during sixth five year plan was:

- To increase enrolment of girls at the elementary level, promotion of functional literacy and encouraging the promotion of education for women in backward areas.
- To improve health and family welfare, maternal and child welfare services and attention was paid to women nutrition needs.
- To generate more skilled and unskilled employment through vocational training and support services. Despite of launching or Integrated Rural Development Programmes (IRDP) number of schemes for the employment of women was made in the agriculture and industry sector.
- To provide women workers amenities at the work place, better living conditions, maternity benefits, education and crèche facilities, abolition of contract labour and ameliorating the condition of construction workers. For the first time training of women in alternate employment were encouraged so that more and more women can earn.6

Seventh Five-Year Plan (1985-90) targeted concepts of equality and empowerment propagated globally by the United Nations Decade for Women, it emphasized:

- To empower women by generating awareness of their rights and privileges.
- To train women for more productive economic activity.
- To continue support for improved access, control and use of economic assets, services and emerging technologies by women.
- To develop support services to reduce the excessive daily burden of domestic work on women.
- To enhance women access to science and technology to promote their participation in creation of a sustainable environment.
- To promote women’s corporations for every state with the centre and state government’s participation at 50:50 funding.
- In rural development, the plan document stated that women had not been benefited under the Integrated Rural Development programme (IRDP) to the extent that they should have. It noticed that under it only 7 percent beneficiaries were women, although due to large scale migrations of men from
rural areas to towns, the percentage of women heading household had increased.

- The plan further commented upon the implementation of the development of women and children in the rural areas (DWACRA) programme.  

The seventh plan also stated that confidence building and awareness of women’s rights must be speeded up so that women realize their own potential for development. It also emphasized, for the first time, the need for initiating integrated development projects for women covering health, education, nutrition, application of technology and science and creation of employment.

In 1985, a separate Department of Women and Child Development Ministry was setup. In 1988, the Department of Women and Child Development formulated a national perspective plan for women for the period of 1988-2000. This presented a long term comprehensive policy for Indian women and a framework for integrating women in the country’s development process. A national advisory committee on women was set up to ensure the treatment of women’s concern at the highest level.  

The Department of women and child development also prepared a plan of action for women for 1989-2000 and set up the “Shram Shakti Commission” for evaluating the functioning of women in the informal sector and for suggesting steps for ameliorating their conditions.  

Eighth five-year plan (1992-97) identified human development as the ultimate goal for India and set out to create jobs, eradicate illiteracy, universalize elementary education and provide safe drinking water and primary health care to all.

In 1992, the National Commission on Women was created to monitor the enforcement of constitutional and legal safeguards, review existing legislative gaps, suggest amendments, and take suo-moto notice of cases involving the infringement of women’s rights.

India’s ninth five-year plan (1997-2002) described its focus as “Growth with social justice and equality”. In addition, thus National Policy for the Empowerment of the Women, 2000 came into action. In order to discharge its obligation under various international conventions and declaration and to bridge the gaps between constitutional goals and laws, policies, schemes and programmes relating to women, a comprehensive gender sensitization process was started to change discriminatory
social attitudes to build a strong society of gender justice. Hence the ninth five year plan focused on gender equity and equality with emphasis on gender sensitization to change the stereotypes in the society and to facilitate the process of women development. 10

Tenth five year plan (2002-2007): ‘Empowerment of Women’ as agents of social change and development was continued in this plan. Toward this, a sector-specific 3-fold strategy was adopted based on the national policy for empowerment of women (2001). They were as follows:

- Social Empowerment – to create an enabling environment through various affirmative development policies and programmes for development of women besides providing them easy and equal access to all the basis minimum services to enable them to realize their full potential.
- Economic Empowerment – to ensure provision of training, employment and income generation activities with both ‘forward’ and ‘backward’ linkages with the ultimate objective of making all potential women economically independent and self-reliant.
- Gender Justice - to eliminate all forms of gender discrimination and thus, allow women to enjoy not only de-jure, but also the defacto rights and fundamental freedom at par with men in all spheres, viz. political, economic, social, civil, and cultural etc.

Monitorable targets for the tenth plan and beyond:

- All children in age group of 5-10 should be in school by 2003, all children to complete 5 years of schooling by 2007.
- Reduction of gender gaps in literacy and wage rates by at least 50% by 2007.
- Reduction in the decadal rate of population growth between 2001 and 2011 to 16.2%.
- Increase in literacy rate to 75% within the plan period.
- Reduction of infant mortality rate (IMR) to 45 per 1000 live births by 2007 and to 28 by 2012.
- Reduction of maternal mortality ratio (MMR) to 2 per 1000 live births by 2007 and to 1 by 2012.
- Increase in forest and tree cover to 25% by 2007 and 33% by 2012.
• All villages to have sustained access to potable drinking water within the plan period.11

**Mid-Term Appraisal of the Tenth Plan**

The mid-term appraisal of the tenth plan expressed concern with regard to adverse child sex ratio, the rising incidence of female foeticide and infanticide, persistently high infant child and maternal mortality rates, wide gender gaps in child health and education as well as low female literacy and escalating violence against women etc.

The views expressed in mid-term appraisal these are given below:

• The girl child’s dwindling numbers because of high incidence of female foeticide was very disturbing. Sex determination was widely prevalent, inspite of the Pre-Natal Diagnostic Techniques (PNDT) Act, 1994. The ministry of health, in consultation with the states, must stringently implemented the PNDT Act to stop any further decline in the child sex ratio.

• Child and women trafficking was not merely confined to trafficking for commercial sexual exploitation, but also for organ transplants, begging, entertainment (camel jockeying and circus), child labour and domestic work, drug peddling and participation in armed conflicts to name a few. For the vast multitude of homeless and street children, a more comprehensive policy on adoption and foster care of children was formulated, which was in consonance with the Convention on the Rights of the Child (CRC).

• There was no data indicating the extent to which children/women were affected by HIV/AIDS. Social exclusion followed once HIV was detected. The problem of discrimination against HIV positive children while accessing public services like hospitals, schools, playgrounds, and other facilities needed to be addressed perhaps with some special legislation.

• The Child Marriage Restrain Act of 1929 (as amended in 1949 and 1978) needed to be reviewed and amended, but this was preceded by an investigation of contemporary trends. The problem was not so much a continuation of traditional cultural practices, but emergence of new complex causes.

• Growing insecurity of girls and increasing violence against them, adolescent pregnancy resulting from sexual ignorance and neglect, increasing drop-out from post primary schooling due to various reasons, and deep neglect of
physical and cultural development of girls, with no provisions for games/sports, healthy entertainment and reading facilities was much of the concern.

- For adolescent girls, there was need for hostels with subsidized boarding and lodging facilities; this helps retain them in school and avoid early marriages because parents often pushed young girls into marriage because of lack of facility of education.

- Protecting girls against domestic labourers in pursuance of its mandate to suggest systematic institutional mechanisms to prevent violence against women and girl child in several fields, for example, in girl child domestic wage labour classifying domestic wage labour by girl child as a hazardous occupation may help avoid their exposure to the risk of mental and physical harassment, and sexual exploitation.

The mid-term review also listed out the major areas of gender concern which continued to persist over the years – such as wide gender gaps in literacy and in wage rates, escalating violence against women and rising incidence of female foeticide and infanticide. Other important concerns expressed were the growing feminization of poverty and the exploitation of women in low paid hazardous and insecure jobs in the unorganized sector and in the export processing or special economic zones. It also brought a number of focus areas, which needed to be addressed if the objective of women empowerment is to become reality.

Some of the suggestions included a review of laws affecting women and children; increasing women’s participation in decision-making and the political processes including passing of the women’s reservation bill; empowering women representatives of the PRI to take independent decisions. The issues of displacement and its impact on women and children were discussed emphasizing the formulation of gender sensitive resettlement and rehabilitation policy.

The review had also made an analysis of the existing schemes of the MWCD (Ministry of Women and Child Development) and concluded that if significant impact has to be made in the field of economic empowerment of women, there is a need to combine schemes like STEP, Syamsiddha and Swawlamban into one substantial scheme for SHGs for women. The review suggested that the self help concept should
be extended to cover mass based organizations of women working to help each other or in other words for a shift from self help groups to mass organizations. Specific suggestions were made for the need to strengthen the Women’s Component Plan. It also called for assessing the gender impact of all programmes, as the reality was that women remained largely untouched by gender-sensitive budgets.¹³

Eleventh Five Year Plan (2007-2012): “women are significant contributors to the growing economy and children are assets of the future”. Almost 50% of our population today comprises women while 42% is under the age of 18.¹⁴ For growth to be truly inclusive, we had to ensure their protection, wellbeing, development, empowerment and participation. India has committed in meeting the MDGs and is signatory to, many international conventions including Convention for Elimination of all forms of Discrimination against Women and the Convention on the Rights of the Child. The eleventh plan addressed these problems by looking at gender as cross-cutting theme. It recognized women’s agency and the need for women’s empowerment. At the same time it ensured the survival, protection, and all-round development of children of all ages.

**Approach**

The vision of the eleventh plan was to end the multifaceted exclusions and to ensure that every women and child in the country is able to develop her full potential and share the benefits of economic growth and prosperity. Success will depend on our ability to adopt a participatory approach that empowers women and children and makes them partner in their own development. The road map for this had already been laid in National Policy on Women 2001 and The Mission of Empowerment of Women 2011.

The eleventh plan recognizes that women and children are not homogenous categories; they belong to diverse castes, classes, communities, economic groups, and are located within a range of geographic and development zones. Consequently, some groups are more vulnerable than others. Mapping and addressing the specific deprivations that arise from these multiple locations is essential for the success of the plan interventions catering to the differential needs of these groups that had been undertaken during the eleventh plan.¹⁵
The gender prospective incorporated in the plans is the outcome of extensive consultations with different stake holders, including a group of feminist economist. In the eleventh plan, for the first time, women were recognized not just as equal citizen but as an agent of economic and social growth. The approach to gender equity is based on the recognition that interventions in favour of women must be multi-pronged and they must:

- Provide women with basic entitlements,
- Address the reality of globalization and its impact on women by prioritizing economic empowerment,
- Ensure environment free from all forms of violence against women (VAW) – physical, economic, social, psychological etc,
- Ensure the participation and adequate representation of women at the highest policy levels, particularly in parliament and state assemblies and
- Strengthen existing institutional mechanisms and create new ones for gender main-streaming and effective policy implementation.

**Targets:**

The eleventh plan lays down six monitorable targets:

1. Raise the sex ratio for the age group of 0-6 from 927 in 2001 to 935 by 2011-12 and 950 by 2016-17.
2. Ensured that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children.
3. Reduce IMR from 57 to 28 and MMR from 3.01 to 1 per thousand live births.
4. Reduce malnutrition among children of age group of 0-3 to half its present level.
5. Reduce anaemia among women and girls by 50% by the end of the eleventh plan and
6. Reduce drop-out rate for primary and secondary schooling by 10% for both girls as well as boys.

The 11th five year plan was thus committed to seeking the holistic and integrated empowerment of women on a war footing, through a multi-pronged, multi-sectoral
Beyond Five Years: Institutional Mechanism of Change

a) Priority of universalization of gender budgeting and gender outcome assessment, in all ministerial department at the centre and the states: gender budgeting seeks to incorporate a gender perspective at all levels and stages of the budgetary process, paving the way for translating gender commitments to budgetary commitments and carrying out an assessment of budget to establish its gender differential impact. In 2004-05, the ministry of women and child development adopted the mission statement of ‘Budgeting for Gender Equity’. During the plan period, 43 ministries/departments have set up gender budget cells to review public expenditure and policy, guide and undertake collection of gender disaggregated data, conduct gender based impact analysis, and beneficiary needs assessment and beneficiary incidence. The 11th plan period had expanded these cells to all ministries/departments. Gender outcome assessment of fund flows has also been made mandatory part of the outcome documents. In 2005-06 this exercise covered 10 departments and the total magnitude of gender budget was recorded at 2.8% of total union government expenditure. In 2006-07, 24 departments of union government were included under this exercise and the magnitude of gender budget went up to 5.1% of total budget estimates. The ministry of women and child development, ministry of finance and planning commission facilitated national level gender outcome assessment through spatial mapping of gender gaps and resource gaps, undertaken gender audit of public expenditure, programmes and policies, and ensured the collection of standardized, gender disaggregated data at national, state and district levels to enable comparison and accurate assessment.

b) Engendering National Policies: the 11th plan period had also sought to engender all important national policies and programmes right from their inception and formation stage, and ensure that they were thoroughly examined from a gender perspective, including fiscal and monetary policies, agriculture policies, policies forming to the non-farm sector and information, poverty alleviation schemes, public distribution system, public policy on migration, health insurance schemes, disaster management policies, media policy and the legal regime among others. A
coordination mechanism for this purpose i.e gender budgeting cell, located within the ministry of WCD had developed and strengthen in the 11th plan period.\textsuperscript{20}

c) Strengthening the Women’s Component Plan (WCP): the women’s component plan (WCP) is intended to ensure that not less than 30 percent of funds/benefits are earmarked for women under the various schemes, and that the momentum of fund flow to women-related programmes is sustained. In 11th plan period, WCP extended to all ministries and departments and not confined to those, which have historically been perceived as “women-related”. PRI’s should also be intensively involved in ensuring 30 percent earmarking for women. As per the 73rd constitutional amendment, 29 subjects had been transferred to the panchayats. The schemes falling under these subjects should be looked into by the panchayats to ensure implementation of WCP.\textsuperscript{21} To ensure that funds actually reach women, a ‘non-lapsable pool’ of women’s fund was created in both the centres and the states. If there was under utilization of funds allocated for women specific programmes/schemes under any ministry (centre or state), the balance amount of fund should be transferred to ministry WCD for utilizing the same in women related programmes project.\textsuperscript{22}

d) Women representation and participation in planning and governance through their inclusion in their premier services and parliament: the 11th plan period was committed to ensuring smooth passage of the much-delayed women’s reservation bill ensuring participation of women in governance. There should be simultaneous training and an input to women’s in PRI’s to enable them to influence gender sensitive local planning and implementation. Adequate representation of women in premier services – IAS, IFS, and IPS – is another area which demanded attention in 11th plan period which pro-active efforts to provide competitive exam training and prioritize recruitment of women. Women in PRI’s can be an important catalyst in enabling women to access the NREGP, which has the potential to become a sustainable employment programme and strengthen livelihood options for the poorest women.\textsuperscript{23}

**The Next Five Years**

A renewed focus on empowering women’s lives key thrust areas: the NFHS-3 reveals that 56.2 percent of the ever-married women and 57.9 percent of the pregnant women in the age group of 15-49 are anaemic. The corresponding figure as per NFHS-2 were
51.8 percent and 49.7 percent implying the proportion of women suffering from malnutrition has gone up over the years, NFHS-3 also reveals that 51.7 percent of births have been taking place without assistance from either a doctor or nurse or an LHV or an ANM or any other health personnel. Enhancing the quality of maternal health services was a key commitment of the 11th plan.24

Address wide gender gaps in literacy and higher education: By transforming classroom into spaces that can help girls, think critically monitoring and discrimination of discriminatory practices based on identity and prejudices. By incorporating gender and social equity concerns within the regular in-service and pre-service curriculum of teachers. By affirmative action to increase the number of women and girls in general and women from disadvantaged groups i.e SCs, STs, and Muslims in particular, in professional and technical courses and through involvement of private sector and if needed be by formulating special strategies for the same.25 To tackle the issue of food security by strengthening the PDS and revising and making flexible BPL census norms to ensure that they cover women in vulnerable situations, particularly widows, single women and women in conflict situations.

The 11th plan had sought to urgently address the issues of globalization, and its impact on women: women are facing serious dislocation from livelihood due to certain aspects of the globalization programme. There is a need for new skill development of women and for mainstreaming women in new and emerging area of economy.

The agrarian crisis in some areas of the country is taking a heavy toll, of women with farmer suicides leaving women behind to take care of family and indebtedness. There is was a urgent need in the 11th plan to develop a comprehensive package of inputs from various sectors like agriculture, rural development, KVIC, M/O WCD, along with micro credit facilities and capacity building inputs for women from affected families.

The feminization of poverty in India has been well documented in recent years, demonstrating the rising level and differential gender impacts of poverty of women. Liberalisation of the economy has led to a paradigm shift in the country’s economy towards technology dominated sectors rendering women dominated sectors like agriculture unviable and without any security cover. 11th plan had to address the issues relating to feminization of poverty, especially that of large gender differential
in wage rates, exploitation of women in the unorganized sector, skill training, technology and marketing support etc.  

The 11th plan was committed to curb the increasing Violence Against Women (VAW) NFHS-3 has indicated that a full 37 per cent of married women face domestic violence. The 11th plan period had seemed to strengthen the justice delivery mechanism as well as the legislative environment. Protection of women from domestic violence act 2005 VAW should be articulated as public health issues with training providing to medical personnel to all levels from PHC’s to premier health facilities.  

Internal displacement is affecting women; in several parts of country leading to distress, disease, lowered life expectancy, and unrest. The 11th plan was committed to mitigating the negative impact on women of displacement due to natural or man-made calamities, incidence of communal violence or social upheaval and due to development projects. The 11th plan thus formulated comprehensive gender sensitive, relief and rehabilitation policies on internal displacement due to both social upheaval and development, with transparent set of policy rules setting put legally enforceable rights of displaced. Women must have joint rights to any land or assets as part of rehabilitation plan.  

Inclusive growth was the key guiding principle for the 11th plan; thus benefits of growth must reach the most deprived categories of women. The sachar committee report has highlighted the fact that India’s largest minority group, the Muslims, numbering 13.83 crore have left out of the development trajectory, within the group, Muslim women are doubly disadvantaged. As a collective prime minister 15 point programme for the welfare of the minorities is a critical statement of the intent. In this context, the M/O WCD had to formulate and implement a pilot scheme for the ‘leadership development for life, livelihood and civic empowerment of minority women’ to empower them and place them in the forefront of making the government system of minority community. The scheme had provided critical learning and benchmarks through which to launch upon more ambitious programming for minority women in subsequent plans. Additionally in the 11th plan period, within the general category of the ‘women’. The targeted development of the SC, ST, Tribal and
minority women should be made a stated part of their parameters of review and monitoring guidelines.  

The 11th plan inadequated an era of zero tolerance for caste-based discrimination against SC, ST women; while SC, ST women remain a key target of several government programmes and schemes, the discrimination continues. School dropout rates were high, social exclusion is tolerated, manual scavenging continues. SC, ST women are left out of SHGs groups. It is critical that the ministries of WCD, Social Justice and Empowerment and HRD joined hands in this effort to enforce penalties for such blatant violations of the constitution and scheduled caste and scheduled tribes.  

Support, Strengthen, and Seek to further qualitatively improve the micro-credit regime in favour of women, based upon a comprehensive national level review of SHG’s and micro-credit policies from gender perspective: There are about 7 million SHGs in the country. Nearly 90% groups are women only groups. SHGs have been viewed as a strategy for both women’s empowerment as well as poverty reduction. In the 11th plan period it is propose to constitute an autonomous, high level ‘committee on SHGs and the status of women’, to review SHGs related policies and programmes and make more recommendations on – the vision that underlies SHG intervention in terms of empowerment and poverty elevation, develop monitonal indicators of gender equity and gender justice, assess the role of sponsoring agencies including government agencies, micro finance institutions, donor agencies banks and NGOs, the extend of capacity building, including literacy skill transfer, the extent to which SHG programmes has succeeded in empowering lives of women members, in term of livelihood security, increase in incomes, decrease in indebtness and evaluate the inclusion of the poorest women SC, ST women, Muslim women, and Tribal women in the SHG.

In addition to prioritizing the key focus areas listed above, the 11th plan had followed the following five-fold strategy:

- Economic empowerment, with special focus on women in agriculture and on the effects of globalization.
- Social empowerment and engendering social change.
• Political empowerment to facilitate entry and effective functioning of women in parliament, PRIs and in premier government services.
• Strengthening mechanism for effective implementation of women related legislations.
• Creating institutional mechanisms for gender mainstreaming and strengthening delivery mechanisms for effective implementation of women-related programmes.32

APPROACH TO 12TH FIVE YEAR PLAN 2012-17

Contextualizing ‘Empowerment’: Emerging Issues and challenges:
1) To conceptualize women’s ‘empowerment’ and define what the twelfth plan seeks to achieve. To review the existing priorities, strategies programmes to see how it feeds into the notion of ‘empowerment’, highlighting conceptually what changes are required. Examine the perspective of women’s empowerment and fulfilment of women’s rights, both within the women specific and women-related sectors and within diverse regional contexts.
2) To highlight emerging issues, challenges and gaps in ‘empowerment’ from the perspective of these communities and women. This would emphasize the protection, development and empowerment of women and girls, especially the most vulnerable and deprived including the declining child sex ratio.
3) To suggest necessary interventions, including those related to the recent national mission for the empowerment of women, schemes related to adolescent girls and the rationalization of on-going programmes.

Legal Framework for women

4) To appraise the implementation of existing women-specific and women-related legislative frameworks, mechanisms for their implementation, identify areas for reform and suggest corrective measures.

Engendering Schemes and Programmes and Skill Development among women.

5) To assess how relevant flagship programmes related to rural/tribal/urban development, health, education, water, sanitation, livelihood, food security and
impacting upon women’s development and empowerment and to recommend interventions required for “engendering” the same as well as for their skill development under the national skill development mission.

6) To review the achievement of monitorable targets for women, resource allocations and utilization during the Eleventh five year plan. To suggest monitorable objectives and indicative resource requirements for women empowerment in the twelfth five year plan.

Women as Prime Movers in Governance

7) To review the effectiveness of women’s participation in existing institutional arrangements for the implementation of policies and programmes relating to women at national, state, district and local (panchayati raj institutions and urban local bodies) levels and suggest interventions for improving their effectiveness and ownership, as needed.

8) To suggest how the elected women members of panchayati raj institutions can be empowered as prime movers of social change, in partnership with community level women functionaries (ASHAs, AWWs, teachers) women self help groups, community based organizations, volunteer agencies and others.

9) To recommend how the role of women in governance can be and their rights to participation in improving public institutions and the delivery of public service realized.

Gender Mainstreaming and Effective Accountability Mechanism

10) To assess existing institutional capacity for the development, implementation and monitoring for women related programmes and gender mainstreaming including gender budgeting with qualitative analysis for improved effectiveness.

11) To suggest intervention for institutionalizing the ‘gender lens’ with recommendations for capacity development of key institutions for promoting gender mainstreaming.
GOVERNMENT POLICIES AND PROGRAMMES

With the broad goals laid down by the five year plans, the government has consciously fostered an enabling policy environment in which women concerns are properly reflected, articulated and seriously addressed. As part of this effort many policies instrument has been brought forth over the years. In addition to women specific policies which are listed below:

National Policy for the Empowerment of Women (2001):
The goal of this policy is to bring about the advancement, development and empowerment of women. The policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving goals. Specifically the objectives of this policy include:

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

- Swawlamban, the erstwhile Training cum Employment Programme for women provide skill training to facilitate their employment or self-employment on a sustained basis in traditional and non-traditional trades till December 2002, 902 projects including 262 continuing projects benefitting 58,458 women were sanctioned. Wef from 1.4.2006, 7660 beneficiaries availed benefits under the scheme.

- The department has initiated on the gender budget exercise to assess the impact and outcome of government spending on women. Gender budget cell has been setup in 9 Department/Ministries namely, Health, Family Welfare, Elementary Education and literacy, Labour and Employment, Rural Development, Social Justice and Empowerment, Tribal affairs, Urban Employment and Poverty Alleviation and Small Scale industries. For the first time union budget 2005-06, included in the budget document a separate statement highlighting the gender sensitivities of the budgetary allocation under 10 demands for grants. The total amount in 2005-06 according to the statement, is 14.379 crore, the union budget for 2006-07 and 2007-08 have incorporated enhanced information on gender budgeting. The union budget 2006-07 had a gender budgeting outlay of Rs 22852.74 crore under 21 demands for grants with 100% allocation for women and similar 21 demands for grants with women specific programmes. The outlay for gender budgeting has further has increased to Rs 31177.96 crore under the same demand for grants in 2007-08. While, the enhanced outlay for the gender budgeting substantiates the country’s commitment towards gender empowerment, the task needs to be further strengthen and extended to the remaining Ministries/Departments of the union governments.  

- Swayamsiddha, an integrated scheme for women’s empowerment, is based on the formation of the women into self help groups and aims at the holistic empowerment of women through awareness generation, economic empowerment and convergence of various schemes. Against the target of 65,000 SHGs, 69,803 women SHGs have been formed, covering total of 1.002 million beneficiaries till 2008. The scheme ended on 31.03. 2008.
Support and Training for Employment Programme (STEP), the programme seeks to provide skills and new knowledge to poor and assets less women in the traditional sectors. Under this project, women beneficiaries are organized in viable and cohesive groups or cooperatives. A comprehensive package of service such as health care, elementary education, crèche family, market linkages, etc. Are provided beside access to credit. Skill development is provided in ten traditional skills among women. This is a central scheme launched in 1987. The ministry is at present getting the programme evaluated. Based on the result of evaluation, the scheme is supposed to be revamped. Further, the possibilities of providing training and skills to women both in traditional and non-traditional sectors and integrating with Rastriya Mahila Kosh for credit linkages are being considered. A sum of Rs 240 crore is proposed for the scheme in the 11th plan since 2005-06, each year between 31,000 to 40,000 women benefit under STEP. So far women in dairying sector have received maximum support keeping in view the nature of demands. This is followed by handlooms, handicrafts, sericulture, piggery and poultry. \(^{37}\)

Rashtriya Mahila Kosh (National Credit Fund for Women), it was setup in 1993 with a corpus of Rs 31 crore, against the back drop of socio-economic constraints faced by poor women to access micro-credit from the formal financial system in the country, especially those in the rural and in unorganised sectors. The principle corpus has increased to Rs 100.00 crore by 2009-10. The main objective behind setting up the Rashtriya Mahila Kosh (RMK) under the Deptt of Women and Child Development (now ministry) was to provide micro-credit to poor women for various livelihood support and income generating activities at concessional and in a client friendly procedure to bring about their socio-economic development. The RMK now restructured as a NBFC (Non-Banking financial company) with a corpus of Rs 500.00 crore till 13.03. 2011, 6,87,512 women beneficiaries have been sanctioned Rs 307.52 crore and disbursed Rs 251.82 crore. However with the proposed induction of funds and conversion to NBFC, the projected yearly number of the beneficiaries and loans are at the end of five year period in FY 2015-16 is
likely to be 2,19,500 and Rs 492.02 crore respectively. An RMK sponsored ‘Impact Study’ of 2008 shows 84% of beneficiaries from rural areas and 16% from urban areas has undertaken activities like animal husbandry (41%), petty shops (19%), and agriculture (17%). Their monthly income has increased between Rs 2000/- and Rs 4000/-. 54% reported increase in household expenditure, 96% reported improvement in food consumption pattern, and 87% reported increase in household assets. Access to medical facility increased for majority of beneficiaries (88%). There is increase in social status of 87% of beneficiaries reported increase in their self-confidence and security with increased income through RMK. Majority (95%) of the beneficiaries reported improvement in their standard of living and participation in micro finance led to decrease in domestic violence.38

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG), ‘SABLA’, a centrally-sponsored scheme was approved by the government on 16.08.2010. The scheme being implemented in 200 districts across the country on the pilot basis. In the remaining districts kishori shakti yojana (KSY) continues to be operational as before. However SABLA has completely replaced Nutrition Programme for Adolescent Girls (NPAG) as all districts of NPAG are now part of SABLA. The scheme interlia aims at vocational training for girls above 16 years of age for their economic empowerment. SABLA is being implemented through the state governments and UTs with 100% financial assistance from the central government for all inputs other than the nutrition provision for which 50% central assistance to state is provided aganwadi centre is the focal point for the delivery of the services.

Objectives:

- Life skill education and accessing public services.
- Vocational training for girls aged 16 and above under National Skills Development Programme (NSDP)
- Successful implementation of sable requires convergence with development activities schemes of other department such as health, education, youth affairs, labours, PRIs etc.
Nearly 100 lakh adolescent girls per annum are expected to be benefitted under the scheme. Against the allocation of Rs 350 crore for the year 2010-11, a sum of Rs 350 crore (approx) has been realised to state UTs. The year 2011-12 will be the first complete year of the implementation of the scheme after which the physical and the financial achievements made vis-a-vis the target would be assessed. A sum of Rs 750 crore has been allocated for SABLA for 2011-12.

Central Social Welfare Board (CSWB). CSWB was setup on 12th August 1953 by a resolution of Government of India to act as an apex body at national level for the welfare and development of women and children. State social welfare board were estd in 1954 in some of the state capitals to support CSWB in achieving its objectives. Although the working group has recommended a 220% increase in CSWB allocation for the 11th plan, it has simultaneously indicated that it is proposed to review all the existing scheme of the CSWB and restructure them in lights of the current requirements. Several CSWB schemes are to be merged with ministry’s schemes. In the absence of any comprehensive evaluation of the CSWB, it is strongly recommended that the allocations be held in by the planning commission until there is greater clarity on the precise role of CSWB in the 11th plan towards the empowerment of women.

The scheme of working women hostel, envisages provision of safe and affordable hostel accommodation to working women, single working women, women working at places away from their home towns and for women being trained for employment.

The scheme has been revised with following salient features:

- The financial assistance for the construction of the hostel building to be given only on public land.
- Financial assistance available for the rent of the hostel which are run in the rented premises also.
- Provision for maintenance for grant of hostel building (max Rs 5 lakh) and onetime non-recurring grant for furnishing (@7500 per beneficiary)
• State government agencies, urban municipal bodies, cantonment boards, civil society organizations, panchayati raj institutions, self help groups, recognized college universities, and corporate or associations like CII, ASSOCHAM, and FICCI have been included under the revised scheme.

• The state governments have been advised to disseminate and send projects proposal as per the revised guidelines of the scheme. Since its inception in 1972-73, 890 hostels have been sanctioned under the scheme all over the country benefiting about 66,000 working women.41

Rajiv Gandhi National Créche Scheme: with a view to encourage women to join/continue with gainful employment, Rajiv Gandhi national créche scheme for children of working mothers (RGNCS) was introduced in 2006. The scheme seeks to provide day care facilities to the children in the age group of 0-6 years from families with the monthly income of less than Rs 12,000/- per month. In addition to being safe space for the children, emergency health care etc. The scheme provide grant of Rs 3532/- per month for a créche, limited to the 90% of the schematic pattern or actual expenditure whichever is less, and the remaining expenditure is borne by the implementing agencies. Honorarium to créche workers is fully funded under the scheme. Funds are separately provided to the implementing agencies for one time training of créche workers.42

Indira Gandhi Matritva Sahyog Yojana (IGMSY) – Conditional Maternity Benefit (CMB) scheme: is a conditional cash transfer for pregnant and lactating women to contribute to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers. It is being implemented initially on pilot basis in 52 selected districts using the platforms of ICDS. IGMSY is a centrally sponsored scheme introduced in the FY 2010-11, under which the grant in aid is released to states/UTs. The scheme envisages providing cash directly to pregnant and lactating women during pregnancy and lactation in response to individual fulfilling specific conditions. It would address short term income support objectives with long term objectives of behaviour and attitude change. The scheme attempt to partly compensate for wage loss to pregnant and lactating women to prior to and after delivery of child.43
<table>
<thead>
<tr>
<th>Cash transfer</th>
<th>Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 1500 (at the end of second trimester)</td>
<td>Registration of pregnancy within four months. One ante-natal check-up (minimum). Attending counselling session (minimum one).</td>
</tr>
<tr>
<td>Rs 1500 (three months after delivery)</td>
<td>Child birth registration immunization, attending growth monitoring and counselling session.</td>
</tr>
<tr>
<td>Rs 1000 (six months after delivery)</td>
<td>Exclusive breast feeding for six months and introduction of complementary feeding (self certification by mother). Immunization attending, growth monitoring and counselling session.</td>
</tr>
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Relief and Rehabilitation of Rape Victims: The Hon’ble Supreme Court in Delhi in Domestic working women’s forum v/s Union of India and other writ petition (CRL) No. 362/93 had directed the national commission for women to evolve a “scheme so as to wipe out the tears of unfortunate victims of rape”. The Supreme Court observed that having regard to the Directive Principle contained in the Art38(1) of the constitution it was necessary to set up a criminal injuries compensation board as rape victims beside the mental anguish frequently incur, substantial financial loss and in some cases are too traumatized to continue in employment. The court further directed that compensation for victims shall be awarded by the court on conviction of the offender and by the criminal injuries compensation board whether or not a conviction has taken place. The board shall take into the account pain, suffering and shock as well as loss of earning due to pregnancy and the expenses of the child birth if this occurs as a result of rape.44
Protection of women against Sexual Harassment at workplace bill 2010: The bill proposes a definition of sexual harassment, which is as laid down by Hon’ble Supreme Court in Vishaka v/s State of Rajasthan (1997). Additionally, it recognizes the promise or threat to a woman’s employment prospect or creation of hostile work environment as ‘as sexual harassment’ and expressly seeks to prohibit such acts. The bill provides protection not only to women who are employed but also to any women who enter the workplace as a client, customer, apprentice, and daily wage workers or in ad-hoc capacity, students, scholars in colleges/university and patient in hospitals have also been covered. Further, the bill seeks to cover in the unorganized sector. Employee who fails to comply with the provisions of the proposed bill will be punishable with affine which may extend to Rs 50,000/-. Since there is possibility that during pendency of the inquiry the women may be subject to threat and aggression, she has been given the option to seek interim relief in the form of transfer either of her own or the respondent or seek leave from work, the complaint committee are required to complete the inquiry within the 90 days and a period of 60 days has been given to the employer/district officer for implementation after the recommendation of the committee. The bill provides for the safeguards in case of false or malicious complaint of sexual harassment. However, mere inability to substantiate the complaint or provide adequate proof would not make the complaint liable for punishment.

National Mission for Empowerment of Women: the extent of empowerment of women from a holistic and micro-point of view is largely determined by three factors, viz-a-viz. economic, social and political identity. These factors are deeply intertwined and linked with many cross-cutting linkages. It implies that if efforts in any one dimension remain absent or weak, the outcome of momentum generated by the other components cannot be sustained. If only when all these three factors are addressed simultaneously and made compatible with each other than women can be truly empowered. Therefore, for the holistic empowerment of women, an inter-sectoral approach has to be adopted. The vision for socio-economic empowerment of women is to empower women economically and socially to end exploitation and discrimination enabling them to develop their full potential, to be active
participants in nation building sharing the benefits of economic growth and prosperity. To achieve this vision, the National Mission for Empowerment of Women (NMEW) was launched on 8th March 2010. The objectives of the mission are to:

- Ensure economic empowerment of women.
- Ensure that violence against women is removed with emphasis on safety and security.
- Ensure empowerment of women with emphasis on health and education.
- Oversee gender mainstreaming of programmes, policies, institutional arrangements and processes of participating ministries, institutions and organizations, and
- Undertake awareness generation as well as advocacy activities to fuel the demand for the benefits under various schemes and programmes and create, if required structures at district, tehsil and village level with the involvement of panchayats for their fulfilment.

Kasturba Gandhi Balika Vidyalaya: was setup in July 2004, for setting up residential school at upper primary level girls belonging predominantly to the SC, ST, OBC and minorities communities. The scheme is being implemented in educationally backward blocks of the country where the female rural literacy is below the national average and gender gap literacy is above the national average. The scheme provides for the minimum reservation of 75% of seats to girls belonging to SC, ST, OBC or minorities communities and priority for the remaining 25%, is accorded to girls from families below poverty line. The scheme is being implemented in 27 states/UTs namely: Assam, Andhra Pradesh, Arunachal Pradesh, Bihar, Chhattisgarh, Dadar & Nagar Haveli, Delhi, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Jharkhand and Karnataka, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Orissa, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakand and West Bengal. As on 31 January 2009, 2423 KGBV’s are reported to be functional (i.e 94%) in the states and 1,90,040 girls enrolled in them 50,630 SC girls (26%); 18,206 BPL girls (9%); 12,725 minority girls (7%). Out of the total 2578 sanctioned KGBVs, 547 KGBVs have been constructed and 1262 are in progress and 769 have been started. The Kastuba
Gandhi Balika Vidalaya Scheme has been merged with Sarva Shiksha Abhiyan in 11th plan with effect from 1st April 2007. 47

Delhi Government Schemes

- Stree Shakti: Having identified health, literacy and income generating skills as the three significant components affecting empowerment of women, it is necessary to ensure that existing health care facilities are availed by the target group of women and the existing literacy and income generation activities are brought to the notice of these women. The government of India has declared the year 2001 as the year of empowerment of women for the benefit of women in India. However while celebrating this event, the Government of Delhi realized that the multi-faceted and multi-dimensional problems of the marginalized urban poor women living in slum clusters could not be addressed in just one year or in one event. It is imperative that a programme be developed for these women, which would empathize with their needs and more importantly, would go beyond the conventional project that remain impersonal and limited. The mission of programme is to empower each woman in the community to achieve her fullest potential, protected from illness and injury – whether physical or emotional and able to lead a healthy and respectful life by promoting sustainable use of available resources. To achieve the objective of the Project Stree Shakti, intervention mechanisms used are:
  - Health facilities – preventive, curative and informative.
  - Linkages/skill building for income generation.
  - Legal awareness.
  - Forming self help groups.
  - Micro enterprise development. 48

It is proposed that the Stree Shakti project will be implemented as the overall ‘Bhagidari’ Scheme of Government of Delhi. Accordingly, the implementation of the project and will be jointly managed by various departments/agencies of the Government of Delhi and field NGOs. In addition, Umbrella NGO/Nodal Agency will
be coordinating and overseeing the work of the grass root NGOs as well as act as a bridge between them and the Government of NCT of Delhi.

The Department has successfully implemented the project “Stree Shakti” by means of organising the camps – So far 60,000 beneficiaries in all the 9 districts of Delhi have been benefited by “Stree Shakti” camps. 45 Grass-root NGOs having close rapport with the concerned communities have been involved in pre-registration of the beneficiaries. In addition, the staffs of Integrated Community Development Scheme (ICDS) Projects are also optimally utilized for creating awareness in the community. Besides these, other agencies such as AIDS Control Society, Legal Aid & Advice Board (Patiala House) and Delhi Commission for Women have also participated in Stree-Shakti Camp. However, The overall supervision and control of the Center rests with the Social Welfare Department.

Education work for prevention of Atrocities on women: under the scheme grants are extended to various agencies to conduct legal literacy camps, para-legal workers training, production of publicity material, seminars, and workshops to promote studies on gender and violence. The focus is on educating people on legislation and its enforcement to prevent social crimes against women. The main objective is to promote propaganda, publicity and research work for prevention on atrocities on women viz rape, dowry deaths, wife-beating, alcoholism, eve teasing etc. Implementing agencies which help in for this policies are voluntary organizations, universities, ITIs and other institution of higher learning. Target group/beneficiaries are women who have been subject to deprivation, brutality and extortion. Pattern of assistance are production and publication of educative journals, articles, books and publicity materials like pamphlets, booklets, hoardings, posters slogans etc.

The organisation who can have to participate in this camp should be working for social uplift and betterment of women and should ordinarily be in the existence for a period of 2 years and should have one of the following characteristics (a) Register under Societies Registration Act, 1860 (Act XXI of 1860); (b) A public trust registered under any law for the time being in force; or (c) a charitable company licensed under S.25 of companies act, 1858. Procedure for Applying Proposal in the prescribed format through the state government should be sent to Deputy Secretary...
Scheme of financial assistance to widows (pension to widows): In the year 1997-98, the scheme of Financial Assistance to Widows was started, whereby widows in the age group of 18 to below 60 years were given one-time assistance to start some livelihood programme. However, it has been noticed that in practice, very few women are able to actually utilize the assistance effectively; for most it is reduced to just a one-time assistance which they use for their daily use until the money runs out and they are back to square one. In addition, when the women get the assistance in lump sum, many unscrupulous people try to divest them of the money received. Additionally, the absence of any social security makes these women very vulnerable and at the mercy of others, resulting in their exploitation and a rise in corrupt practices. Government felt the need if to empower the women, in real sense it is important to accord them some regular pension which can help sustain them without giving in to unwanted pressures. Therefore, in order to maintain a continuous flow of money to the widows, a Scheme of Pension for Widows was decided to be introduced which would provide a regular source of income to the women on a quarterly basis.

Type of assistance: a pension will be paid quarterly @ Rs 600 per month per through ECS by RBI.

The widow should be in the age of 18 to 60 years, and should be domicile of Delhi or have been residing in Delhi for more than 5 years continuously preceding the date of application submitted, only those whose family income from all sources does not exceed 48,000 per annum, the applicant should not be receiving any pension or any financial assistance from NDC or NDMC or any other source as well.

Setting up of a crisis intervention centres for girls/women: the aim of the scheme is to provide protection and respite to women in grief. By providing, them short temporary shelter. This will have counselling centre to provide counselling, referral and rehabilitative services to women, victims of atrocities within the families, society. Training and personality building would be a
positive setup to boost the morale of the women. The complex Nirman Chhaya, a protective home in Delhi run by Social Welfare Department is under progress to start up the policy implementation. A piece of land has been taken over a Rohini and building plan had been agreed, the construction work will start shortly.\(^{51}\)

- **Girl child protection scheme:** was started on 3rd March 2008 by Government of Delhi. In an effort to set right the state skewed gender ratio, it is Conditional cash Transfer for Girl Child with Insurance Cover scheme. The scheme envisages building awareness among society for changing attitudes considering girl child as an asset and not a liability; to ensure proper education and all round development of girl child; to ensure a better rehabilitation and economic security for a girl child and to protect the child from discrimination and deprivations. The benefit of the scheme will be open to all an amount of Rs 5000/- will be deposited in the name of each girl child born in the govt. hospital/ local bodies, which can be drawn after the age of 18 years subject to her completing school education up to class 10\(^{52}\)

- **Financial assistance to poor widows for marriage of their daughters and financial assistance for orphan girl for their marriage:** the Department of Women and Child Development are implementing the scheme. The aim of scheme is to provide financial assistance of Rs 25,000/- to the poor widows for performing marriage of their daughters so as to enable them to meet expenses involved in solemnizing marriage of their daughters and also to orphan girls for their marriage. Application must be deposited before or after 60 days of the marriage only at District offices, of Social Welfare & Women and Child Development. The applicant must be bonafide resident of Government of Delhi for at least five years preceding the date of application. The age of daughter should not be less than 18 years. The annual income of applicant should not exceed more than 60,000/-.\(^{53}\)

- **Ladli Scheme:** the scheme was enforced in Delhi on 1\(^{st}\) January 2008. The girls born on or after this date will get benefit immediately after their birth. The girls born before this date will get benefit under this scheme with effect
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