CHAPTER - III

DEVELOPMENT PROGRAMMES FOR WOMEN IN URBAN INDIA/ANDHRA PRADESH
3.1 INTRODUCTION:

Change is an inevitable process in development. But in any culture, changes do not occur in all aspects of life at the same time or with the same speed. Change in one aspect leads to change in other aspects as the individual components in a culture are interlinked.

The core structure composed of religion and social structure is the hardest to change. Materialism, economic and social organisation which form the outer components of culture are changeable with certain stimuli. Normally these undergo maximum change in spheres and later their respective the core structure also comes under pressure of change.(1)

3.2 CORE VALUES & WOMEN DEVELOPMENT:

Development of women in India confirms this theory. Considerable changes has come over in Indian women. They have accepted change in the tertiary and secondary fields like dress, education, occupation, social behaviour, etc. But the core values such as attachment to tradition, devotion to husband, responsibility for domestic harmony and progress, religious values, social customs and manners, etc. have not changed or the best have changed imperceptibly and these have often been in conflict with the warranted changes in the outer components of culture.
An examination of women's role in the development process requires an understanding of women in their historical, social, cultural, psychological, political and biological contents. In any economic system, men and women are perceived as both ends and means, and in both aspects they often play roles of interdependence. The complementarity between men and women is very much terene in economic sphere as well, since the basic unit in the economic system is not an individual as man or woman but the household. And as long as we live in families, the individuality of men and women cannot be pressed too far.

Added to this characteristic, is the problem of non-homogeneity of women. Any appraisal of economic role of women has to be separated for specific segments differentiated by socio-economic, cultural and locational characteristics as well as by degrees of adjustment to economic process. Women workers, therefore, can not be considered as homogeneous group. For instance, employment of women in India is related to a variety of factors when compared to other advanced countries. Those factors include age, education, family's or husband's income, location of residence, family composition and job opportunities and most importantly the level of poverty.

Arising from the fact that neither individuality nor homogeneity can be claimed as unique characteristics of women in the labour force the attitudinal differences towards work are many faced. The working population of the labour force is that part of the total population currently available to work for the production and distribution of economic goods and services. This is more conveniently called the "economically active population"\(^{(2)}\). In India, the economic contribution of women labour force cannot be more substantial than in the rest of the world, because women's work force in India is a small proportion - only 20% of the women population. 90% of this women work
force is in agriculture and other lowest paid occupations. Official estimates state that 13% of the women workers are in rural and 7% in urban areas. This low proportion of participation is coupled with another limitation viz., an enormous level of illiteracy of women workers. Naturally the share of GNP contributed by women in India is not significant (3).

Irrespective of the differing rates of work participation of women, there is a general agreement that women are subjected to labour market discrimination and are segregated to low paying and low status jobs (4). The argument is that women are pushed to periphery in terms of their employment. This is sometimes referred to as 'feminisation' of occupation which contribute to marginalising the economic role of women in the process of development. Many socialist feminists consider that capitalism and patriarchy result in women's confinement to home and to inferior jobs (5). The separation between production and reproduction under capitalism and hierarchal structuring of capitalist enterprise give rise to segregation and marginalisation of women's work. Female marginalisation (FM) can be manifested many ways throughout the world.

Thus, all over the world, there has been a sizeable increase in the female workforce participation more because of inflation than of emancipation. It is the right thing to observe the role of work participation, of women's workforce in India in general and urban in particular.

3.3 CHANGING WORK FORCE RATES FOR MALES & FEMALES:

Work has been defined as "participation in any economically productive activity" by the Census of India. The Census further elaborates, such participation may be physical or mental in nature. Work involves not only actual work but also effective supervision and direction of work (6). The National
Sample Survey Organisation (NSSO) defines work as 'gainful activity' or 'the activity pursued for pay, profit, or family gain or in other words the activity which adds value to the "National Product". Normally, it is an activity which results in production of goods and services for exchange. Hence work is defined as "any economically productive activity which bring returns in cash or kind, including family enterprise or business that sells some or all of its produce. The rate of work force participation depends on a complex set of factors including labour market conditions, the economic status of the households, the cultural and social environment and absence or presence of skills or education. It is now widely held that the participation rate of poor urban women is much higher than the average for the country reported by either the Census of India and the National Sample Survey Organisation (NSSO). This means that the poor cannot afford to be without work applied as much to the female as to the male.

According to National Institute of Urban Affairs Research study series it is said that while the macro-level studies have shown that women especially those from low-income household, participate in the workforce to a much greater extent. This is primarily because incomes are low and it is virtually impossible to survive if only adult members work. Often the incomes are low in the first place because, the male members are either unemployed, disabled or do not contribute adequately toward household expenditure. As Jose pointed that it would also be worthwhile investigating whether there is a section of the female work force which is invisible and difficult to identify through the schedules canvassed at present and the methods used by the investigators.
However, in the 1991 Census to net the workers more effectively, particularly those working as unpaid workers on farm or family enterprise, the words "including unpaid work on farm or in family enterprise" were added in the questionnaire itself. This was done to remind the enumerators that a large number of workers who work on farms or in family enterprises as unpaid workers tend to be omitted and that they should be netted by probing whether any such person is there in the household. Most of such workers usually happen to be women. There is also a special emphasis on capturing the female work force through the trained enumerators and supervisors. That's why there is a marginal increase in the female work participation rate in 1991 due to these factors.

Therefore, this chapter includes an analysis of the provisions for dealing with women in development issues in planned interventions in urban India.

3.4 POLICIES & PROGRAMMES FOR ADVANCEMENT OF WOMEN:

The hierarchical structure of Indian Society with its diverse and complex socio-economic institutions, organisational patterns and cultural values makes it difficult to introduce uniform policies and programmes to be equally effective with different groups. Therefore, even the planned interventions launched through Five Year Plans could not bring forth the expected changes in the socio-economic status of women in India.

The 1991 census represents 48.1 per cent of women in the country's total population and in absolute, members 407.1 million. The development of women in India must be the centre-stage in our development planning, or else we could not achieve the economic development of our country. However, it
was in the 1980s that women were recognised as a separate target group and given their rightful place in developmental planning by including a separate chapter viz., "Women and Development" in the Sixth Plan Document (1980-85) since our independence.

The situation remained more or less the same till early seventies. It was in 1971 that a breakthrough was made when a Committee on "The Status of Women in India" (CSWI) was set up to undertake a comprehensive examination of all the questions relating to the rights and status of women in the context of changing socio-economic milieu in the country and problems relating to the advancement of women.

The recommendations of the committee have led to a comprehensive programmes of legislative and administrative measures aimed at removing the economic and social injustice, disabilities and discrimination to which women continued to be subjected. Followed by this were the two important events, viz., the International Year of the Women (IWY) in 1975 and the International Women's Decade (1975-85). The mid-way between these two international events had given an opportunity to the state and its people to make self-assessment of their success and failure in fulfilling their commitments towards the betterment of women.

The International Women's Decade which ended in 1985 left a lasting impact on the member countries to take up both long term and short-term measures in achieving the Forward Looking Strategies for the Advancement of Women upto the year 2000. The first step taken in this direction by the Government of India was to revitalise the Governmental machinery at the national level by setting up a separate department of 'Women and Child Development' under the newly created Ministry of Human...
Resource Development. The Women's Welfare Department (WWD), Bureau under the erstwhile Ministry of Social and Women's Welfare has become part of the new Department and continues to be national machinery for the advancement of women in India.

Thus the Women's Bureau in the Department of Women and Child Development being the national machinery for the advancement of women in India and is made responsible for mainstreaming women into national development by raising their overall status on par with that of men. The Bureau, in its nodal capacity at the Central and State level, formulates policies and programmes, enacts/amends legislations affecting women and coordinates the efforts of both governmental and non-governmental organisations working to improve the lot of women in the country. The programmes of the Bureau include - 'Employment and Income Generation, Welfare and Support Services and Gender Sensitisation and Awareness Generation Programmes'. These programmes play the role of being both supplementary and complementary to the other general development programmes in the sectors of health, education, labour and employment, rural and urban development, etc. Some of the important on-going interventions of the Bureau are detailed below which empowers the women.

3.5 EMPOWER STRATEGIES : GOVERNMENTAL INTERVENTIONS FOR THE EMPLOYMENT & INCOME GENERATION PROGRAMMES

In addition to the women specific and women related policies enunciated in various plan documents, the Government has also been creating an enabling policy environment in which women's concern can be reflected, articulated and redressed by the Government, the voluntary sectors and
the corporate world. Some of the important policy-guiding documents include such as:

i) The National Plan of Action for Women (NPA) which was adopted in 1976 became a guiding document for the development of women till 1988, when a 'National perspective plan for women' was formulated.

ii) The National Perspective Plan (NSP) for women (1988-2000) drafted by a Core-Group of experts is more or less a long term policy document advocating a holistic approach for the development of women.

iii) Shram Shakti - The Report of the National Commission on Self-employed Women in Informal Sector (1988) examines the entire gamut of issues facing women in the unorganised sector and makes a number of recommendations for the betterment of women in the Informal Sector relating to employment, occupational hazards, legislative protection, training and skill development, entrepreneurship development, marketing and credit facilities.

In line with the Eighth Plan strategy, the nodal Department of Women and Child Development has reset its priorities to accord special emphasis on "Employment and Income Generation Activities for Women". The ultimate objective in all these efforts is to make women economically independent and self-reliant. Some of the important programmes initiated by the Department in this direction are listed as below.
3.5.1 SUPPORT TO TRAINING & EMPLOYMENT PROJECTS (STEP)

The programme of STEP, launched in 1987, aims to upgrade skills of poor and assetless women, mobilise, concentrate and provide employment on a sustainable basis to women in the traditional sectors such as agriculture, dairying, fisheries, sericulture, handlooms, handicrafts, etc. In addition to training and employment support the three special features which this programme includes are 'Gender Sensitisation', Women in Development (WID) Inputs and Provision of "Support Services'. Since the inception of the programme till March, 1994, it has provided employment opportunities for 1,03,791 women with a total expenditure of Rs.43.91 crores. The Eighth Five Year Plan (1992-97) has earmarked a plan provision of Rs.57.00 crores to provide additional employment to 50,000 women.

3.5.2 TRAINING-CUM-EMPLOYMENT-CUM-PRODUCTION CENTRES

The second major programme of 'Training-cum- Employment-cum-Production Centres' which is commonly known as "NORAD" assisted Training Programmes for Women' extends financial assistance to Public Sector Undertakings/Corporations/Autonomous bodies/Voluntary organisations to train women in non-traditional trades and provide employment on a sustainable basis. Priority is given for training in modern and up-coming trades like Electronics, Electricals, Watch Assembly and Manufacturing, Computer Programmes, Printing and Binding,

Handlooms, Garment making, Weaving and Spinning, Hotel Management, Fashion Technology and Beauty Culture, Tourism, Bakeries/Confectionery and Office Management, etc. Since the inception of the programme in 1983, more than 42,000 women and girls have benefitted both
from training as well as employment opportunities. A total expenditure of Rs.22.20 crores incurred under this programme during the last 10 years has been fully reimbursed by the Norwegian Agency for International Development (NORAD). During the Eighth Plan, a plan provision of Rs.20 crores exists to train or upgrade skills for about 25,000 girls and women in non-traditional trades. On the whole this programme not only plays a preventive role in keeping the young and adolescent girls away from early marriages but also keep them gainfully engaged with economic independence and self-reliance.

3.5.3. SOCIO-ECONOMIC PROGRAMME (SEP)

The third major programme of Employment and Training for women is the Socio-Economic Programme (SEP) implemented by the Central Social Welfare Board (CSWB). SEP provides 'Work and Wage' to needy women such as destitutes, widows, deserted, economically backward and handicapped. Since the inception of the programme in 1958 till today, it could provide "Wage and Work" to 1.54 lakh needy women with a total expenditure of 54.18 crores. SEP takes care of both literate, semi-literate and illiterate women. Trades promoted under this programme include both traditional and agro-based industries besides non-traditional trades.

3.5.4 SPECIAL INITIATIVE : RASTRIYA MAHILA KOSH (RMK) :

Setting up Rastriya Mahila Kosh - a "National Credit Fund for Women" in 1993 is an innovation. The Kosh, as visualised, aims to reach the poorest of the poor and assetless women who are in need of credit but cannot reach the formal banking or credit system through the mediation of thrift and credit groups of NGOs. This would help develop a national network of credit
services for women in the Informal sector and expect to boost the "Self-
Employment Ventures". This Kosh would lend to NGOs working in the field,
who in turn would lend to poor women in the Informal Sector. During the first
six years, the Kosh hopes to cover over 2 lakh women. In Guntur City, the
new initiative is adopted and implemented by the voluntary organisations called
'Guntur Zilla Nava Nirmana Samithi' and the evaluation study also prepared by
me for the District of Guntur.

3.5. SCHEME FOR SELF-EMPLOYMENT TO EDUCATED UNEMPLOYED
YOUTH (SEEUY) :

The scheme for providing Self-Employment to Educated Unemployed
Youth has been formulated by the G.O.I, for providing opportunities for gainful
self-employment to the educated/un-educated youth who are not able to
muster their own capital. It is also known as the "Gramodaya Scheme".

The main objectives of the scheme is to encourage the educated
unemployed youth to undertake self-employment ventures in industry service
and business through the provision of a package assistance. This scheme was
initiated by the Prime Minister Late Smt. Indira Gandhi since 1983 and it has
been extended upto the end of the 7th Plan Period.

The Scheme provides for sanction of composite loan to the
entrepreneur for an amount not exceeding Rs.35,000/- for the Industrial Sector
and Rs.25,000/- and Rs.15,000/- for both Service and Business sectors
respectively. District Industries Centres is consultation with the lead bank of the
respective district would function as the nodal agency.
3.5.6 SELF-EMPLOYMENT PROGRAMMES-FOR THE URBAN POOR (SEPUP)

This programme is to promote self-employment through subsidised credit was started by the Central Government in 1986 as the first major income generating and initiative for the urban poor. Under this scheme, persons whose family income is less than Rs.600/- per month can take a loan of Rs.5,000/- for starting a small scale enterprise. One fourth of the loan amount is given to the beneficiaries as subsidy. This programme is implemented through selected branches of public sector banks in all the urban centres above the population size of 10,000. There is no fixed quota for women in the programme and evaluation done so far indicate that in reality very few women have benefitted from it.

3.5.7 STREE SHAHTI PACKAGE (SSP):

The State Bank of India has launched the 'SSP' for women entrepreneurs since 1988. It provides whole range of assistance to various schemes which are set up and run by the women. This scheme provides financial assistance to the women-professionals like Doctors, Engineers, Lawyers, Painters, etc., or interested in small trade and business like Beauty Parlour, Laundries, Sewing Machine for job work, or Fair Price Shops, Shops Selling Lasalas, Papads, Pickles or Village Cottage Industries, etc. The basic condition for the eligibility to get loan is they must have the basic qualification or experience in the selected ventures. The total available loan amount ranges between Rs.25,000/- to Rs.10.00 lakhs depending upon the selected venture. An important element of SSP is the conduct of Enterpreneueal Development Programmes (EDPS), exclusively designed by women entrepreneurs. Under
this scheme, two types of training programmes will be performed viz., (1) "Awareness Programmes for Self-Employment Activities" (APSA) and the other is "Entrepreneurial Education Programme" (EEP) for small activities. The first one is designed for the activities below Rs.50,000/- and the second one is for the activities between Rs.50,000/- to Rs.5.00 lakhs. Some of the other banks are also implementing special programmes for women.

3.5.8 ECONOMIC SUPPORT SCHEME UNDER SLUM IMPROVEMENT PROJECT (E.S.S.U.S.I.P.)

Besides the developmental programmes for women, there is another project in operation under the Slum Improvement Project with the assistance from Overseas Development Agency (ODA), aided from U.K.

The objective of this project is to provide financial assistance for taking up self-employment ventures in order to improve the earning of the households and known as the Economic Support Programme (ESP). The financial assistance will be provided to the urban poor, whose annual income under the below poverty line i.e. 7,200/- as a cut off figure. The assistance will be provided under two systems such as:

1. Providing assistance through neighbourhood committees.

2. Providing assistance through the involvement of Nationalised Banks.

Under the first approach an amount of Rs.5,000/- to Rs.8,000/- has been transferred to the account of neighbourhood committee which can be utilised for sanction of loans of Rs.200/- to Rs.300/- to individuals identified by the neighbourhood committees and collected money will be again recirculated.
for a fresh batch and simultaneously a part of the amount can also be utilised as margin money for bank loans.

Under the second type, the UCD Agency (UCDA) in coordination with the District Administration has drawn up "Action Plan" for the respective years in order to provide financial assistance from Banks to the urban poor in the slums by way of self-employment and incremental income generation with the margin money provided by SC Corporation and BC Finance Corporation which covers 5000 households in slums with special emphasis under 1st and 2nd phase of UDA.

The target group under this scheme are classified into three categories as:

1. People living in the existing slums under SIP.
2. Displaced slum dwellers settled in the outskirts of the city.
3. Way-side hawkers and other urban poor This scheme is still working in Guntur city also.

3.5.9 NEHRU ROZGAR YOGANA SCHEME – (NRY) – OR SCHEME OF URBAN MICRO ENTERPRISES (SUME)

The NRY initiated in 1989 by the Central Ministry of Urban Development is aimed at combating urban unemployment and under employment. This scheme is designed to generate employment through (1) Setting up micro-enterprises and provision of training and infrastructure support, (2) generating wage employment through creating socially and economically useful assets in the urban local bodies, and (3) promoting employment and construction skills through housing and shelter upgradation in
low income urban neighbourhoods. All the components of the scheme are supposed to be implemented in all urban centres, but in Guntur the objective of the programme is to assist selected families below the poverty line in urban areas to cross the poverty line by taking up the self-employment schemes. The targeted urban people are classified into three categories such as (1) People living in the existing slums under SIP, (2) displaced slum dwellers settled in the out-skirts of the city and (3) way side hawkers and the other urban poor and this scheme is to be implemented in cities with population of 100,000 and above. About 30 per cent of the beneficiaries are supposed to be poor women as a special target group. The financial responsibility of this programme is to be shared by the centre, State Governments and local bodies.

Under Urban Micro Enterprises (UME), 25 per cent of the unit cost of a Micro-enterprises scheme subject to a ceiling of Rs.4,000/- per beneficiary belonging to the general category will be available as subsidy. The ceiling for subsidy for SC/ST women will be Rs.5,000/-. The subsidy amount will be released to the respective Bank Branches as soon as the identification is over. An amount of Rs.1.6 crores is released as subsidy component both the Central and State Governments under NRY - Urban Micro Enterprises Scheme to Guntur Municipal Corporation. The committee on Scheme of NRY or SUME is to meet once in a month with the members, with the Commissioner, Municipal Corporation, Project Director, UCD Project, Lead Bank Officer under the Chairmanship of the District Collector to review the progress of the scheme.
3.5.10 DEPARTMENT OF WOMEN & CHILD WELFARE:

The Department of Women Welfare has been set up to bring about an integrated development and emancipation of women from the rigidity of social customs and practices, to make them economically independent, socially equal citizens of India and enlist their active participation in nation building. In the beginning the Department used to work only for general welfare of women and during the Second Plan period the welfare activities were extended to children of destitute women.

The activities of the Department are mainly through four fold services, i.e., educative, preventive, rehabilitative and ameliorative all provided through institution and non-institutional schemes. During the year, 1975-76, the Department had taken up the ICDS Project for Women and Children in 1975, the A.P. Women's Co-operative Finance Corporation was established to provide right kind of infrastructural facilities in gainful employment to supplement their family income within the rural and urban areas.

It has formulated 100 schemes for the benefit of the individual women entrepreneurs and co-operative societies for opening of small of its existence. The corporation has provided a sum of Rs.193 lakhs benefitting about 65,000 women and also proposed to set up a women employed complex in each District. It is contemplated to impart training to the women of economically weaker sections and set-up training-cum-production centres in multiple schemes in the State. It is also proposed to place orders for Government, Semi-Government requirements such as clothes for children on these units.

At present, in Andhra Pradesh, there are 46 development programmes for women are initiated. But only 30 programmes are implemented effectively.
REFERENCES


8) Labour force is defined as the population in the working Age groups 15-59 years. Work force is the economically active population.


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