CHAPTER III

EVALUATION OF WOMEN’S EMPOWERMENT SCHEMES
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CHAPTER III

EVALUATION OF WOMEN’S EMPOWERMENT SCHEMES

3.1 Introduction:

Despite efforts made over the past few decades, rural poverty in India continues to be significant. While the anti-poverty programmes have been strengthened in successive years and while in percentage terms, poverty levels have deduced from 56.44% of India’s population in 1973-74 to 37.57% in 1993-94 and to 27.1% in 1999-2000, the number of rural poor has more or less remained static and is estimated to be about 244 million persons. The effect of such a large percentage of poor on the country’s development is not difficult to appreciate. Quite obviously, we need to redress the situation quickly. It is in this context that the self employment programmes assume significance for, they alone can provide income to the rural poor and women on sustainable basis.

To begin with IRDP was the only self employment programme. Beginning with Training of Rural Youth for Self-Employment (TRYSEM), a number of allied programmes were added over the years such as Development of Women and Children in Rural areas (DWCRA), supply of Improved tool kits to Rural Artisan (SITRA), and Ganga Kalyan Yojna(GKY).

Above all these programmes for women & children development are resulted into a lack of proper, social intermediation, absence of desired linkages among these programmes inter se and implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue sustainable income generation. To rectify the situation, Government decided to restructure the self-employment programmes.

The Ministry of Women & Child Development as being a nodal agency for all matters pertaining to welfare, development and Empowerment of women has evolved schemes and programmes for their benefits. These schemes are spreads across a broader spectrum such as women’s need for shelter, security, safety, legal aid, justice,
information, material health, food, nutrition, etc. as well as their need for economic sustenance through skill development, education and access to credit and marketing.

The researcher has been also concentrated over the schemes implemented by the Central as well as State Government for the empowerment of women in general and Osmanabad District in particular.

The present chapter is covering all schemes of the ministry of central and state govt. like Swashakti and Swayamsidha, STEP and Swawlamban enables economic empowerment. Working women Hostels and crèches provide protection and rehabilitation of women in difficult circumstances. Central Social Welfare Board (CSWB) & Rashtriya Mahila Kosh (RMK) which work for the welfare and development of women. These schemes are proposed to continue in the Eleventh plan. I have been trying to draw attention scheme-wise in details in the chapter.

This chapter explains in brief the meaning & significance of “Women’s empowerment” in rural India. Therefore, the following factors related to the women empowerment are mostly covered. They are components of Empowerment, Indicators of Empowerment, Empowerment of women in India and various schemes implemented for the women Empowerment in Osmanabad District.

3.2 Meaning and concepts of Empowerment:-

The concept of Empowerment of poor women is relatively new especially in the realm of development. It is long term process that requires changes in knowledge, attitude and behavior of not only women but also man & Society at large. Empowerment of women in general and poor women in particular, it is thrust area of development initiative in India today(Karmar 1999).²

The concept of women Empowerment in the outcome of several important critiques and debates generated by the women’s movement throughout the world, particularly by the third world feminists. Its source can be traced from the interaction between feminism and concepts of “Popular Education” developed in Latin America in the 1970’s (Walters, 1991). The concept of Women’s Empowerment has its root throughout the world in women’s movement.
According to Chandra Shanti Kohli (1998):-

Empowerment in its simplest forms means “The manifestation of redistribution of power that changes patriarchal ideology and the male dominance.”

“Becoming Powerful” the liberal meaning of the term “Empowerment” is being used today in all spheres of life as a process to strengthen the elements of society. It is both a process and the result of the process. It is transformation of the structures or institutions that reinforces and perpetuates gender discrimination. It is process that enables women to gain access to and control of material as well as information resources. Gender disparity manifests itself in various forms, the most obvious being the trend of declining female ratio in population.  

The “Empowerment” approach was first clearly articulated in 1985 by Development Alternatives with Women for a New Era (DAWN). This term received prominence (Clearly) in early nineties in Western Countries.

In India the Central Government in its Welfare Programmes shifted the concept of development to empowerment only in the Ninth Plan (1997-2002) and observed the year 2001 as “Women Empowerment Year” (WEY).

3.3 DEFINITIONS :-

1) According to Bandura (1986) :-

“Empowerment is the process through which individuals gain efficiency, defined as the degree to which an individual perceives that he or she controls his or her environment.”


Defines Empowerment as, “the process of helping a group or community to achieve political influence or relevant legal authority.”

3) According to Shrilata Bhatiwa (1994) :-

“The process of gaining control over the self, over the ideology and the resources which determine power may be termed empowerment.”

4) According to Pillai J.K. (1995) :-

“Empowerment is active, multidimensional process which enables women to realize their full identify and powers in all spheres of life. Power is not commodity to
be translated; nor can it be given away as aims. Power has to be acquired and once acquired need to exercised sustained and preresved.⁸"

5) According to Ledamma(1994):-

“Empowerment is a dynamic and political process. Empowerment cannot mean power over others, power to control own greed, avarice (greediness) and violence; power to nurture, heal, care for others, power to fight for justice, ethics, morality; and power to achieve inner growth leading to wisdom and compassion.”⁹

6) According to Adams(1996):-

“Empowerment is the means by which individuals, groups and communities to take control of their circumstances and achieve their goals thereby, being able to work towards helping themselves and others to maximize the quality of their lives.”¹⁰

While discussing empowerment Rowjoland (1997) has defined four different forms of powers.

Power over – control or influence over others which is an instrumentation of domination.

Power with- a sense of the whole being greater than the sum of the individuals, especially when a group tackles problems together.

Power from within- the spiritual strengths & uniqueness that resides in each one of use & self-respect which extend, in turn, respect for acceptance of others as equals.

Though the interpretation ‘Power to and power with’ empowerment is concerned with the process by which people become aware of their interest.

It is difficult to measure empowerment. There is no single method for measuring it. It should be understood and defined through indicators.

Empowerment is also the process of challenging existing power relations and of gaining greater control over the sources of power.

The goals of women empowerment are to challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender discircumination and social inequality and enable poor women to gain access to and control both material and informational resources. It can be change existing power relations by addressing itself to the three dimensions of material, human and intellectual resources. Empowerment cannot occur as a revolution but only as evaluation."¹¹
3.4 Components of Empowerment :-

The components of Women Empowerment are as follows :-

STROMQUIST (1995), in her article on educational empowerment for women, interprets empowerment as a socio-political concept that goes beyond formal political participation. She argues that a full definition of Empowerment must include cognitive, psychological, political and economic components.

She explains that:-

- The cognitive component refers to women having understanding of the conditions and causes of their subordination at micro and macro levels. It involves making choices that may go against cultural expectations and norms.
- The economic components require that women have access to and control over productive resources. Thus ensuring some degree of financial autonomy.
- The Political entails that women have the capability to analyze, organize and mobilize for social change, and
- The psychological components include the belief that women can act the society in which they live.
- Stromquist notes that there is general agreement that there component are interrelated.

Empowerment as process of a community or a group there is gaining autonomy and control over ones life. In the context of gender development, empowerment should be viewed more as a process changing according to circumstances. It applies to the individuals as well as the collective. At the individual level empowerment involves building up the self image, and self confidence as well as critical faculties to think, decide and act. On a collectively to take control over of their lives, to set their own agenda to organize each other and make demands on the state and the society for change.

3.5 SIGNIFICANCE:-

The term ‘Empowerment’ has gained importance and prominence recently among policy makers and researchers in the field of women’s studies and social work it is viewed with a holistic perspective and it can be classified as social, educational, economical, political and psychological empowerment.

To quote Thomas Fisher and M.S. Stiram (1998) user participation in services and to the self help movement generally, in which group took action on their own behalf,
either in co-operation with or independently of the statutory services. Empowerment is concerned with how people may gain collective control over their lives, so as to achieve their interests as a group and a method by which social workers seek to enhance the power of people who lack it.\textsuperscript{13}

\textbf{3.6 Approach to Empowerment :-}

Empowerment can be activated through five strategies. Education to promote the level of awareness, knowledge, information and skills of women is an important part of the strategy.

Awareness is a pre-requisite for challenging the forces of oppression status-que. It results in greater participation of women in decision making within and outside the family.

The economic approach to empowerment seeks to alter the economic status of women by attacking the forces by which cause gender division of labour, gender gap in wages, lack of control for women over their material resources etc. The economic approach emphasis on development of women’s skills, promotion of their saving and investments and enlarged economic opportunities.

The third approach namely, development approach attributes poverty to third powerlessness and the lack of adequate access to health care, education and services resources. Yet another approach believes that women’s empowerment requires that awareness of a complex factors causing disempowerment of women.

This approach advocates collective organization of women as well as gender sensitization, gender planning and strategy and consciousness raising activities.

Finally, political approaches to empowerment believes that women can be developed on par with men, it politics are purged of violence, electoral malpractices, unscrupulous struggles, etc. and were made value based. This would, however, require greater participation of women in active politics.

Empowerment could take place at two levels, individual and collective, Individual empowerment is a process of personal empowerment involving self esteem, dignity, self-respect and self perception.

But the problems affecting the collectively of women require collective empowerment, collective empowerment aims at transforming collective consciousness,
values and attitudes. The problems of securing better access to education skills and employment, material resources and political power can be tackled only at the collective level. This requires effective organization among women, mutual help certain amount of sacrifice.  

3.7 Indicators of Women’s Empowerment:-

The draft country paper-India for the fourth world conference on women held at Beijing in 1995, proposed the following Qualitative and Quantitative indicators for evaluating women’s empowerment.

3.7:1 Qualitative Indicators

- Self-confidence understands what she wants, express it and tries to get it, feels proud of herself has positive self-image.
- Awareness about health, nutrition, legal right, political activities, govt. Programmes and policies.
- Changing role and, responsibilities within the families.
- Decrease in violence within the Family
- Changing attitudes towards tradition and customs like child marriage and dowry.
- Physical mobility-walk freely within the village, go to city or to bank, post-office, go for shopping, cinema, and exhibition and visit to relatives.
- Become member of women’s group or any other people’s organization.
- Self-identity-identifies herself positively
- Decision making power within the family regarding number of children.
- Education of children, marriage of Children, budgeting of family, income of family and purchase or sale of family property.
- Changed attitudes towards women’s participations in politics.
- Control over individual and family incomes.
- Access to resources like land, house, jewelry, house site, etc.
- Access of information, knowledge, and skills.

3.7:2 Quantitative Indicators :-

- Increase in age at marriage.
- Reduction in fertility rate or number of children
• Becoming beneficiaries of development programmes.
• Visible changes in physical status
• Improving in literacy level; and
• Becoming member of a political party or local self-government.

3.8 **Types of Empowerment:**

The various types of empowerment could be mainly economic, social, political, psychological & others, These basically relates to the different dimensions or aspects of women’s lives. All these may operate both at the individual and the collective levels.

The concept of economic empowerment as propounded by Moser(1993), was focused on the individual, with control over resources seen as the central means for redistribution of Power. Though the economic empowerment is recognized a crucial for addressing issue of gender inequality, it is not seen as a sufficient condition in itself. She argues that self-esteem and sense of self-confidence also play an important role in women’s potential to mobilize external strength for bringing about fundamental changes.

Further, more over, her concepts of empowerment is premised on addressing women’s strategic interests, which leads to transforming the structure of subordination at the family, civil society.\(^{15}\)

The theory of ‘alternative development’ propounded by ‘Friedman’ (1992) is premised on the concept of empowerment which emerges from within cultures indigenous to the political and social context of society. He distinguishes between three kinds of power: Social, Political and Psychological with the last of ten a result of successful action in the former two.

Stromquist (1995 as quoted by Brisnath), in her article on educational empowerment for women, interprets empowerment is a sociopolitical concept that goes beyond formal political participation and consciousness raising. She argues that a full definition of empowerment must include cognitive, psychological, political & economic components.
3.9 Empowerment of Women in India :-

Indian Constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realized. Still women continue to be discriminated, exploited and exposed is inequality at various levels. So the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance.

By empowerment women would be able to develop self-esteem, confidence, realize their potential and enhance their a continues of several interrelated and mutually reinforcing components Karl, Marilee (1995). They are –

Awareness, building about women’s situation, discrimination and rights and opportunities as steps towards gender equality. Collective awareness building provides a sense of group indent and the power identity of working as a group. Capacity building & skill development, especially the ability to plan, make decision, organize, manage and carry out activities to deal wit people and institution in the world around them.

Participation and greater control and decision making power in the home, community and society.

Thus empowerment is a process of awareness and capacity building leading to greater participation, greater decision making, power and control and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their in note ability through acquiring knowledge, power and experience.

Constitutional guarantee, legislative measures & policies advocating women’s concern & presented in the various ministries, documents namely women & child Development, Science & Technology, Ministers namely Health & Employment, Agriculture & Welfare had listed out their programmes and achievements.

The Ninth Plan (1997-2002) had made its commitments to the Objective of “Empowering Women as the agents of social change and development. The twelve silent strategies spelt out focused on empowering women by making women economically independent and through the National Policy for empowerment of women.
In Indian Committee on the Empowerment of Women was constituted on APR; 1997 to improve the status of women. It consisted of 30 members, 20 members of Lok Sabha, 10 members of Rajya Sabha of Indian Parliament. The women they also undertook on the spot visits in connection with the representatives of elected Panchayat Raj institutions and Municipal bodies.

Planning Commission of India (1999-2000); had given specific emphasis on empowerment of women, bodies the continuation of the important initiative programme like Rural Women’s Development and Empowerment Project (RWDEP) was introduced in the state of U.P., M.P. Bihar, Harayana, Karnataka and Gujarat for period of five years. The overall objective of the project is to enable empowerment of women by establishing Self-Help Groups (SHGs) which will improve the quality of their lives through greater access to and control over resources.17

In order to alter the scenario the year 2001 has been addition declared as the year of women empowerment and in order to help women focused on issue of importance, each month had a theme as follows:-

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<td>February</td>
<td>Economic Empowerment of Women</td>
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<td>March</td>
<td>Social Empowerment of Women</td>
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<td>April</td>
<td>Women in difficult circumstances</td>
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<td>May</td>
<td>Women &amp; Technology</td>
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<td>June</td>
<td>Women &amp; governance</td>
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<td>July</td>
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<td>August</td>
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<td>September</td>
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<td>October</td>
<td>Women &amp; Media</td>
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<td>November</td>
<td>Entrepreneurship in Women</td>
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<td>December</td>
<td>Vision for the Future.</td>
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Source :- (Women and child Development Department govt. of India.)
The growing international concern for women’s issues has motivated many governments, the world over, to study the problems of women and provide them same measure of social security and status. In India, we can discern (clearly) a tangible shift of attitude in Government and other social welfare organizations in trying to uplift the social and economic standards of women towards broader objectives and goals.

In fifties, the emphasis was on welfare both a government well as Voluntary Level. In 1953, the Central Govt. Set up the Central Social Welfare Board (CSWB). The function of this board was to make the funds available to voluntary agencies. During this period all the major women’s organizations in India depends upon CSWB for their grants and most of their activities were shaped by the kind of grant available to them.

Thus, Women’s issues were primarily viewed in terms of their welfare and the assistance given was of a marginal nature.

In 1992, the UN General Assembly had proclaimed 1975 as International Women’s Year (IWY) to promote equally between men and Women. The world conference of UN Mexico from 19th June, to 2nd July; 1975 on ‘Decade for Women’, adopted the new world plan of action for implementation of the objective of the International Women’s Year.

The Indian Government setup a committee to study the status of women. The status of women committee report was used to draw up National plan of 1976 based on UN world plan of Action for women.

This resulted in a new consciousness about focusing on women for national development in India, more as equal partners than as targets for welfare policies. The Indian Parliament supported this new approach to women’s development but in term of concrete action, there was not much of noticeable change.

The first noticeable change was in 1976 when the Ministry of Social Welfare setup a “Women’s Welfare and Development Burau” (WWDB) to look into matter of reality to welfare and development.

In 1980, a conference was held at Copenhagen for the first time to review the global situation of women comprehensively. A mid terms evaluation of women’s decade was done. On the basis of replies to questionnaires submitted by 96 Governments and
through 68 national reports. The world conference had helped to identify or to emphasize certain areas concerning women, which had hitherto received little attention.

In response to the UN initiatives the Govt. of India refocused its development programmes so as to benefit women. A separate department in Ministry of Human resources Development was setup for the development of Women. This department funds the Central Social Welfare Board to expand their programmes.

The department also plans and executes programmes for women, before monitoring programmes for women in other departments. Another strategy was the setting up of various Women’s Development Corporations in several states.

Maharashtra, for example had the Mahila Arthik Vikas Mahamandal (MAVIM), support for Training Employment Programmes (STEP); Training cum production centers for women, Awareness generating camps for Rehabilitation of women in Distress, working women’s Hostel, etc. were setup for assistance. Besides these there are many poverty alleviating programmes with special reservation for women.

The accent in most of the schemes for women is on
- Employment and income generation services;
- Support services or welfare.
- General awareness services and Legal support services.

This study “Analytical Study on Performance Evaluation of SGSY Scheme.” which are implemented for women’s empowerment, under headings such as –who are eligible for what?, with what documents one should apply and which organization one should get in touch with etc. The study have been tried to provide in detail information about each and every schemes in a following manner.

3.10 SCHEMES FOR WOMEN’S EMPOWERMENT

3.10:1 Integrated Rural Development Programmes (IRDP):

The Indian Society faces a paradoxical situation where one small section of people has leap forged into the jet age, while the bulk is still lagging for belief in throes of under development. Hence, it is against this unhealthy imbalance that the Govt. embarked on the Integrated Rural Development Programmes during the ‘Sixth Five’ year plan (1980 to 1985).18
“IRDP” mainly aims at raising the standard of living of the poorest families in rural areas above poverty line for good by giving them income generating assets.

It proposes to achieve this target through a package of subsidy and industrial credit, which will help a beneficiary in their vocation to generate income.

The programme of IRDP was implemented at the three level all over in India as central level, state level and Block level. At the central level the department of rural development in Ministry of Agriculture, Govt. of India, and New Delhi has the overall responsibility of policy formulation and evaluation of the programme. The department of rural development is responsible at the state level. A state level co-ordination committee is to assist the department in discharging its duties. And finally, District level, the programme is implemented through ‘DRDA’. DRDA are registered society as under the societies Registration Act. They are generally headed by the collector, Zillha Parishad. The Chairman of DRDA has power to form an Executive Committee to assist ‘DRDA’.

**Target Group** :-

The target groups consists of Women, families belong to categories and marginal farmers; rural artisans etc. under this programme priority given to 30% of the beneficiary families should belong to SC/ST, 30% of the beneficiary should be women.

**Funding and Subsidy Pattern**

The funds are released by the Centre to the state and the state in turn given it to the DRDA. The subsidy is to be provided in kind on the following pattern and it is gift not to be returned.

1. Small, marginal farmers, laborers, rural artisan’s women in drought prone area programmes (DPAP) will get a subsidy up to Rs. 4000 and Rs. 3000.
2. Trained families will be getting up to Rs. 5000.
3. Subsidy to a beneficiary under the ISB (Industries Services Business sector can be given up to Rs. 3000 for non-agricultural activities.

**3.10:2 ‘DWCRA’ (Development of Women and Children in Rural Areas):**

Development of Women & Children in Rural Areas (DWCRA) was formulated as a sub scheme of IRDP. DWCRA was started as a pilot project in 50 selected districts in all the states during the year 1986-87.
In Maharashtra, DWCRA started operating in Osmanabad and Bhandra and Later on extended to Dhulia and Nasik.  

**STRATEGIES TO ATTAIN OBJECTIVES:-**

Poverty is the greatest problem of the people living in rural areas. IRDP programmes was to assist families below poverty line; a mid review of it revealed that as women constituent 50% of the rural population it is of utmost important that they also brought in to sharper focus. With this view the following are the strategies were adopted to attain the objectives of DWCRA.

1. To create employment opportunities for rural women who are below poverty line by providing skills, vocational training, and enhancing productivity.
2. To organize the beneficiaries according to group activity.
3. To generate income for the rural poor.
4. To organize production enhancing programmes in rural areas.
5. To provide facilities for the children of working women by improved environment and by establishing crèche system / balwadies.

To attain the objectives of such scheme a ‘DWCRA’ block in chosen on the basis of economic background department. The activities implemented by the DWCRA block should be on the basis of group and not an individual level. For this purpose 15 to 20 women beneficiaries should come together for an activity of mutual interest to all.

* **Financial Assistance:-**

This assistance available to the group will be:-

1) Rs. 15000 as a one time grant contributed equally by Central, State Government and UNICEF, Which can be used as.
2) Revolving fund for purchase of raw materials & marketing.
3) Honorarium to the group organizer.
4) Infrastructure support for income generating activities.

**Funding Pattern Under DWCRA:-**

The pattern of funding under DWCRA is as follows:

1) If a group is registered under the Societies Registration Act, it can as a group takes a loan from the bank for its activities.
2) Individual’s women members are entitled to subsidy as per IRDP.
3) If the group is informal, but the activities in common, it may not be possible to get a loan from the bank.

Under the DWCRA scheme the Union Govt. and UNICEF released the tunes to the groups Rs. 5000 each and travelling allowance for the group organizer in one installment directly to DRDA.

Along with these funds, ‘DWCRA’ schemes had needed to provide training & development to run the project effectively.

The training was provided to both the organizer as well as rural women. The inputs needed are behavioral skill and vocational skills. In behavioral skills they needed confidence building, group working cultural, leadership skills and organizing skills, whereas vocational skills, involve learning income generating skills, according procedures, marketing and procuring raw materials.

During the year 1998-99 this scheme is measured into the ‘SHGs’ movement.

**3.10:3 Self-Employment Scheme for Women (SESW) :-**

This scheme has been sanctioned by the Govt. of Maharashtra, Social Welfare Cultural Affairs, Sport and Tourism Dept. on 1st April 1985, People below poverty line inevitably experience financial stringency in the family, either due to unemployment.

Causes such as migration, non-availability of local jobs, family disturbance and large size of family. To alleviate this financial strain, it is necessary to find out other means of subsistence. This scheme is very useful in augmenting the family income under such circumstance. The total grant sanctioned by the Govt. Of Maharashtra for the year 1988-89 was Rs. 11,87,500.

**Objective of This Scheme:-**

To encourage the women to undergo vocational training to become self employed, economically independent. To raise the financial status of the family above poverty line.

**Beneficiaries of this scheme**

Financial aid under this scheme was made available to a destitute, deserted, distressed, widowed, socially and morally exploited and financially backward women.
Authorities Responsible at various levels:-

For the proper implementation of scheme. At state level the scheme is under the Ministry of Social Welfare, Govt. of Maharashtra. And at the district level, it is the District welfare office which is actually disburses the funds to the chosen individual.

The scheme would provide financial assistance in kind up to a maximum of Rs. 500 per individual which is not payable.

3.10:4 Vocational Training Centers Scheme for Rehabilitation of Devdasi:-

Devdasis are supposed to earn their livelihood by begging in the name of God. However, insufficiency of income subjects them to exploitation on various accounts. To overcome this, the govt. has implemented this scheme and vocational training centers are made available to them curb the evil practice, to give them social status and promote their socio-economic conditions and enable them to chose a life of their own choice.

Under this scheme financial aid is provided to the Devadasis out of the total expenditure, 90% financial aid is sanctioned by the state govt. to the institution & 10% expenditure has to borne by the institute.

Presently, the vocational training centers are situated at the district level, it is under the District Social welfare officer, who are actually disburses the funds to the institute.

3.10:5 Stipends for Vocational Training in Different Crafts:-

The scheme is sanctioned nu Social welfare. Cultural affairs, sports and Tourism Department, Gove, of Maharashtra with effect from April-1985.

Normally women who have passed SSC or HSC but they are not capable of pursuing further education due to their financial position, find it difficult to get job. The jobs available need specialized technical knowledge.

The Maharashtra Government has sanctioned this scheme to stipends for vocational training in different crafts. The total grant sanctioned by the Govt. of Maharashtra for the year 2009-10 was Rs. 5,44,000.

The principal objectives of this scheme are to be

1. To help an economically backward women/girl in taking up technical courses required of a job or for self-employment.
2. To make a girl/women economically, socially and educationally independent.

The scheme provides any vocational training recognized by the govt. is available i.e. Nursing, Tailoring; Punch operating, telephone Operating, Typewriting and any Vocational Training at ITI etc.

The scheme would award a monthly stipend or Rs. 100 per individual for the duration of the course for a maximum of six months.

3.10:6 NORAD (Local Project for women):-

The Sixth Five Plan has emphasized the need for creating employment opportunities for women.

A number of programmes have been taken up by various developmental Ministries, at both the Central and State Govt. level, for this purpose.

But earlier effects in this direction have not achieved the desired results, primarily due to lack of proper co-ordination between training, supply of raw materials, vocational problems, proper supervision, quality control and assured marketing.

The Norwegian Agency for International Development (NORAD) has offered assistance for setting up projects for employment and Income Generating Training cum Employment, cum-Production Units for needy Indian Women.

The Ministry of Social Welfare in this context will assist the collaborating enterprises by providing financial assistance for training of the target group. This involve assistance in the form of Training cost, stipend amount, training kits, dormitory facility, seed money in initial capital money and day-care-centre.

The beneficiaries are selected from the rural poor women, women from weaker section i.e. SC/ST; war windows, poor women from Urban Slum areas.

The projects that are assisted at present under the scheme of

3.10:7 ‘NORAD’-

1. Electronics Training Programmes implemented by MAVIM at Pune, Nagpur & Aurangabad.
3. Small scale industries like coir industries, agro based poultry breeding electronic items; training schemes are implemented by ‘DCKL’ at Thane, Raigad & Ratnagiri districts.

**Hostel for Devadasis Children :-**

The Government of Maharashtra has implemented a novel scheme where by the children of Devadasis are rehabilitated by imparting education or training to them. The Hostel arrangement taken care of for these children by the government.

The objectives of this scheme are:-

1. To curb the evil practice of the age old Devadasis system by keeping the children away from it.
2. To give a social status to these children.
3. To promote their socio-economic condition & enable them to choose a life of their own.

For this, there are two such Hostels in our Maharashtra state which are namely Hostel for Devadasis children at Kolhapur districts and other is run by “Bhagini Nivedita Prathisthan” a voluntary organization at ‘Jath’ district Sangli.

The Hostel accommodates 80% children of Devadasis legitimate of illegitimate can be accommodated and 20% other than Devadasis children.

**Scheme for grant of Marriage Allowance to Daughters of Destitute, Deserted and Distressed women:-**

This scheme was sanctioned by the social welfare department, Government of Maharashtra, with effect form Oct. 1978.

Under the present Socio Economic conditions, generally, destitute, deserted and distressed windows find it extremely such girl out of frustration resort to certain extreme steps such as prostitution, suicides, etc. In order to tackle this problem at least to same extent, depending upon the availability of resources, the Govt. of Maharashtra Sanctioned this scheme for a grant of marriages of the daughters of destitute and deserted windows.
The principal objectives of the scheme are:

To provide relief to destitute or deserted windows, who being the sole parent has to shoulder the responsibility of the marriage of her daughter all by herself.

To enable such a window to incur the necessary minimum expenses of her daughter’s marriage.

Financial Aid:

The Government has sanctioned Rs. 1000 per window as a grant of marriage allowance enabling her to incur the necessary minimum expenses on the daughter’s marriage.

3.10:8 Rehabilitation of the Dowry Affected Women (MAHER)

The scheme has been sanctioned by the social welfare department of Maharashtra Government on Nov. 1987.

For last six decades that we have secured intendance, but attitudes of society towards a daughter still remains the same. A daughter is not welcomed because of evil practice of dowry. Though the law has ban it, The practice of dowry continues and incident of dowry deaths are on the increase.

Sometime a dowry affected women has to leave her husband’s house. In that case if she can’t get shelter either from in-laws, parents or any friends, she becomes a destitute women. To rehabilitate such women, that Govt. of Maharashtra sanctioned the scheme of ‘MAHER’ and it is implemented by various voluntary organizations.

The objectives are:

To provide temporary shelter.

To help illiterate women below the poverty line on take vocational training for self-employment.

To gain self-respect, self-awareness and independence.

The Scheme provides following facilities to the dowry affected women. Residential facility and foods are provided for two years. In case the affected women has an issue below five years of age.

Legal advice is given free of charge.

Free medical as well as psychiatric treatment an be given to her.
To make one self-reliance, vocational training such as tailoring, typing, handicrafts, & radio repairing is given to dowry affected women.

3.10:9 Schemes for Economic Empowerment :-

The ministry of women and child Development, as the model agency for all matters pertaining to welfare, development and empowerment of women, has evolved schemes and programmes for their benefit. These schemes were run in the Tenth Plan. It is proposed to continue some in the Eleventh Plan and also to take up new schemes. Scheme-wise details are given in the following manner.

3.10:10 1) Swa-Shakti :-

The project jointly funded by IFAD, World Bank and the Government of India was launched in October, 1999 and implemented on 30th June, 2005. The objective of the programme was to bring out socio-economic development and empowerment of women through promotion of women SHG’s micro credit & income generating activities. The project was conceived as a pilot project implemented in 335 blocks of 57 districts in 9 states. The project established 17,647 SHGs covering 2,44,000 women. This was a centrally sponsored project.

3.10:10:2 Swayam Sidh :-

This is integrated scheme for women empowerment through formation of Self-Help Groups (SHG’s) launched in Feb-2001 the long term objective of the programme is holistic empowerment of women through a sustained process.

The scheme has able to provide a forum for women empowerment. The scheme is expected to culminate in March, 2007.

The programme is implemented in 650 blocks of the country. 67,971 SHG’s have been formed benefiting 9,89,485 beneficiaries.

The estimated requirement during the Eleventh Plan period for both phase II of Swayam Sidha as well as the IFAD project is Rs. 3000 core.

3.10:10:3 Swawlamban Programme:-

Swawlamban Programme, previously known as ‘NORAD’ / Women’s Economic Programme, was launched in 1982-83 with assistance from the Norwegian Agency for Development Corporation (NORAD).
The objective of this programme is to provide training and skills to women to facilitate them to obtain employment on a sustained basis. The target groups under the schemes are the poor & needy women, women from weaker section of the society such as SC/ST, etc.

In order to ensure more effective implementation & better evaluation of the scheme, it has been transferred to the state Govt. from 1st April, 2006.

3.10:10:4 (STEP) Support to Training & Employment Programme:-

This programme seeks to provide skills and knowledge to poor and asset-less women in the traditional sectors. Under this project, women beneficiaries are organized into viable and cohesive groups. A comprehensive package of services such as health care, elementary education, crèches facility, market linkage, etc. provided besides access to credit.

Skill development is provided in ten traditional skills amongst women. This is a central scheme launched in 1987. A sum of Rs. 240 core is proposed for the scheme in launched in 1887. A sum of Rs. 240 core is proposed for the scheme in the Eleventh Plan.

3.10:10:5 Swadhar:-

This scheme was launched in 2001-02 for providing relief and rehabilitation to women in difficult circumstances.

The main objectives of the scheme are as follows-

1. To provide primary need of shelter, food, clothing & care to marginalized women living in critical circumstances.
2. To provide emotional support and counseling to them.
3. To provide help line or other facilities.

The beneficiaries covered under this scheme are women prisoners released from jail, trafficked women and women victims of terrorist, mentally challenged, women affected with HIV/AIDS, etc. At present 129 shelter homes are functional in the country.

3.10:10:6 Rashtriya Mahila Kosh (RMK):-

RMK was established in 1993 to provide micro credit in a quasiformal manner to the poor women for income generating, production, skill development and housing activates in order to make them economically independent.
RMK, specially, channelises its support through NGOs. VOs, SWDC, co-op societies and the women SHGs. It was started with an initial corpus of Rs.31 corers of loans. It has maintained a high recovery rate of over 90%.

During the Eleventh Plan RMK will upscale it operations to target assistance to about 20 lacks SHGs members and enhance the corpus to Rs. 500 core.

3.10:10:7 National Commission for Women:-

The national commission for women was setup in 1992 to support and safeguard the rights of women. The functions of the commission include receiving complaints, projects of women, providing counseling and legal awareness programme and organizing public Hearing.

National commission for women being the modal agencies for protection of women needs to be strengthened. The requirement of funds for the Eleventh plan for the activities of the commission is estimated as Rs. 35 corer.

Requirement of Funds during the Eleventh Five Year Plan:-

Requirement of funds for XI (Eleventh) plan is estimated as Rs. 9491 crore for the various activates detailed above. A scheme wise breakup of the requirement is given in the table 3.2

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of The Scheme</th>
<th>Amount (Rs. In Corer)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-</td>
<td>Swyam Sidha including IFAD project</td>
<td>3000</td>
</tr>
<tr>
<td>2.</td>
<td>Swadhar</td>
<td>1000</td>
</tr>
<tr>
<td>3.</td>
<td>Working women Hostel</td>
<td>500</td>
</tr>
<tr>
<td>4.</td>
<td>STEP</td>
<td>240</td>
</tr>
<tr>
<td>5.</td>
<td>General Basis-Cell</td>
<td>10</td>
</tr>
<tr>
<td>6.</td>
<td>Training Manual</td>
<td>50</td>
</tr>
<tr>
<td>7.</td>
<td>Women in difficult Circumstance</td>
<td>2000</td>
</tr>
<tr>
<td>8.</td>
<td>RMK</td>
<td>500</td>
</tr>
<tr>
<td>9.</td>
<td>NCW</td>
<td>035</td>
</tr>
<tr>
<td>10.</td>
<td>Rape Victims</td>
<td>250</td>
</tr>
<tr>
<td></td>
<td><strong>Total Requirement</strong></td>
<td><strong>7585</strong></td>
</tr>
</tbody>
</table>

Source: [www.nic.in](http://www.nic.in) June, 2008,Report page No. 41 Govt. of Maharashtra
3.11 IMPLEMENTATION OF WOMEN’S EMPOWERMENT SCHEMES IN OSMANABAD DISTRICT.

GOI prepared and implemented various plan & programmes for the overall development of women. “women’s Empowerment Policy-1993” of government of Maharashtra is one of the parts of women Empowerment has first declared by the govt. Of Maharashtra as a part of Women empowerment programme in India.”

As per the plan & policy -1993 of women’s empowerment programme, GOI had implemented ‘70’ schemes at various department of Central, State and Dept. of W.C.D.(Women & Child Development) under Zillha Parishad.

Out of total ‘70’ schemes of women empowerment ‘13’ schemes has been implemented in the Osmanabad district by WCD Dept. of the Maharashtra government, ‘19’ schemes were implemented by the Osmanabad WCD of Z.P. dept. and ‘38’ schemes by the office of GOI.

During Study period 2005-06 to 2010-11 in Osmanabad district the following Various Schemes has been implemented for women’s empowerment.

These schemes are – Stipend for Technical Training Programmes(STEP), Women Self-Employment programmes; Irradication of Dowry System; Grants for widows daughters marriage, Grants for multi purpose women’s Training Centers & Grants for (32) Ladies clubs; Personal Self-Employment Programmes, Grants for ladies representatives study tours, Awards to the Angtanwadi teachers and assistance and Women’s Medical awareness comps. etc.
### Table 3.3

**Year-wise and Scheme-wise Funds Utilized by the Department of WCD Osmanabad (Till 2011)**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Stipend for Technical Training</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>05</td>
<td>5000</td>
<td>40</td>
<td>40000</td>
<td>10</td>
<td>10000</td>
</tr>
<tr>
<td>2</td>
<td>Grants for Marriage</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>15</td>
<td>30000</td>
<td>3</td>
<td>6000</td>
<td>8</td>
<td>16000</td>
</tr>
<tr>
<td>3</td>
<td>Grants for Devadasi</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>11</td>
<td>35992</td>
<td>11</td>
<td>39600</td>
<td>11</td>
<td>35992</td>
</tr>
<tr>
<td>4</td>
<td>Awards for Teachers</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>12</td>
<td>7830</td>
<td>12</td>
<td>6910</td>
<td>24</td>
<td>15480</td>
</tr>
<tr>
<td>5</td>
<td>Grants for Self-employment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>25</td>
<td>12500</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>Study Tour for Women</td>
<td>10</td>
<td>3954</td>
<td>6</td>
<td>8502</td>
<td>-</td>
<td>-</td>
<td>9</td>
<td>11231</td>
<td>9</td>
<td>11893</td>
</tr>
<tr>
<td>7</td>
<td>Medical Awareness</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>Group</td>
<td>40853</td>
<td>-</td>
<td>36052</td>
<td>G</td>
<td>539952</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Cow/buffalo</td>
<td>61</td>
<td>549000</td>
<td>130</td>
<td>130000</td>
<td>44</td>
<td>387000</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Modern Chulla</td>
<td>2700</td>
<td>184500</td>
<td>3000</td>
<td>195000</td>
<td>2400</td>
<td>141464</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. Chilli Powder</td>
<td>-</td>
<td>-</td>
<td>60</td>
<td>603656</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. Floor Mill</td>
<td>-</td>
<td>-</td>
<td>21</td>
<td>181244</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3005</td>
<td>998648</td>
<td>3809</td>
<td>2571063</td>
<td>2539</td>
<td>661956</td>
<td>301</td>
<td>459932</td>
<td>391</td>
<td>763417</td>
</tr>
</tbody>
</table>

Table 3.3 reveals that the year-wise & scheme wise funds utilized and individual beneficiaries of various schemes since 2005-06 to till 2010-2011 of the department of WCD of Z.P. Osmanabad.

During year 2005-06 to 2010-2011 under the at schemes of Women’s Empowerment total funds was utilized Rs. 1,00,03,020 are disbursed among 11,787 women beneficiaries. At. The end of 2008-09 to 2009-10 in Osmanabad district under the self-employment schemes, the total amount of grants Rs. 84,60,142 are disbursed to 11,041 women beneficiaries for purchasing sewing machines, cross-breed cows, Modern Chullas, chilly powder Machines & Flour Mills etc.

During the study period out of total found 84.43% funds was utilized on the various scheme. It is clears that department of WCD of Z.P. Osmanabad has been more concentrating on self-employment & Economic Empowerment of Women.

As against, the amount spent on self-employment during since 99-00 to 2006-07, the amount spent under stipend for Technical training, Awards to the Anganwadi Teacher & Study tour of Women representatives Viz 83%, 98% and 80% respectively. It comparatively very major.

Moreover, it is indicated that under the WCD Dept. of Z.P. Osmanabad, the allowances to Devadasis, Grants for marriages of windows daughter was 65(2.26%); & 99(1.98%) comparatively very trifle.

It reveals that these schemes for windows & Devadasis are not reveals property implemented and consequently, those schemes are not reached concerned beneficiaries have not get the benefits.
Table 3.4
Statement Showing Women Empowerment Scheme of Govt. of Maharashtra Implemented in the Osmanabad District (2005-06 to 2010-11)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Stipend for Self Employment Women’s Training</td>
<td>59</td>
<td>53400</td>
<td>58</td>
<td>52200</td>
<td>22</td>
<td>11000</td>
<td>20</td>
<td>20000</td>
<td>11</td>
</tr>
<tr>
<td>2</td>
<td>Self Employment</td>
<td>164</td>
<td>82000</td>
<td>-</td>
<td>-</td>
<td>12</td>
<td>6000</td>
<td>80</td>
<td>40000</td>
<td>32</td>
</tr>
<tr>
<td>3</td>
<td>Programmes for Mitigation Dowry System</td>
<td>-</td>
<td>3000</td>
<td>16</td>
<td>8000</td>
<td>-</td>
<td>8000</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>Grant for Marriage</td>
<td>22</td>
<td>44000</td>
<td>25</td>
<td>50000</td>
<td>6</td>
<td>12000</td>
<td>2</td>
<td>4000</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>Grants for Devdasis</td>
<td>11</td>
<td>33000</td>
<td>13</td>
<td>39600</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>Grants for Multipurpose Training Centers</td>
<td>13</td>
<td>579680</td>
<td>13</td>
<td>276600</td>
<td>13</td>
<td>471238</td>
<td>13</td>
<td>603200</td>
<td>13</td>
</tr>
<tr>
<td>7</td>
<td>Grants for Ladies Club</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>269</td>
<td>735080</td>
<td>109</td>
<td>426500</td>
<td>55</td>
<td>607238</td>
<td>115</td>
<td>667200</td>
<td>57</td>
</tr>
</tbody>
</table>

Source: WCD.Gov.of Maharashtra, Osmanabad Programme of Mitigation dowry system. * Grants for devdasi Z.P. Osmanabad.
Table 3.4 Clearly shows that the schemes which were declared by the state & central
govt. of which during 2005-06 to 2010-11 ‘Seven’ schemes are implemented o behalf of the
WCD Dept. of Maharashtra Govt., in Osmanabad district for women empowerment.

During the study period the total amount of grants of Rs. 47,21,112 are spent among the
‘1302’ women beneficiaries on various schemes by this dept. out of total amount of grants
77.90% i.e. Rs. 36,80,412 are spent on ‘91’ women’s. Multipurpose Institutions for their
different women’s empowerment activities.

Where as, the study reveals 8.70% i.e. Rs. 4.12,00 amounts of grants was spent on
various schemes of women self-employment programme i.e. cross-breed cows, chilly powder
machines, sewing machines & flour Mills. The total women beneficiaries of this schemes was
‘824’ during the study period.

In addition to, above schemes of women’s empowerment Training programmes with the
object to provide technical information about self-employment. Under this schemes stipend
facilities are also provided to ‘301’ women individuals, for their economical empowerment &
social upliftment.

The Department of WCD of Maharashtra Govt. implemented “Women’s Multipurpose
Training Centers” & “Eradication of Dowry System” programmes in Osmanabad district.
During the year 00-01 to 2006-07 the total amount of grants Rs. 36,80,412 (77.90%) & 31,000
(0.65%) are spent respectively.

The above study obviously reflects that the various schemes are implemented for
women’s empowerment through the dept. of WCD of Maharashtra Govt. and WCD committee
of Z.P. in Osmanabad District.

Table 3.5
Scheme wise Individual beneficiaries and Fund Utilised
(Department of WCD Committee Z.P. Osmanabad)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Scheme Code</th>
<th>No. of Individual Beneficiaries</th>
<th>Amount (Rs.)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A</td>
<td>84</td>
<td>84,000</td>
<td>0.83%</td>
</tr>
<tr>
<td>2</td>
<td>B</td>
<td>99</td>
<td>1,98,000</td>
<td>1.98%</td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td>65</td>
<td>2,26,784</td>
<td>2.26%</td>
</tr>
<tr>
<td>4</td>
<td>D</td>
<td>76</td>
<td>98,820</td>
<td>0.98%</td>
</tr>
<tr>
<td>5</td>
<td>E</td>
<td>359</td>
<td>1,79,500</td>
<td>1.79%</td>
</tr>
<tr>
<td>6</td>
<td>F</td>
<td>61</td>
<td>81,095</td>
<td>0.80%</td>
</tr>
<tr>
<td>7</td>
<td>G</td>
<td>Group Beni.</td>
<td>6,94,679</td>
<td>6.92%</td>
</tr>
<tr>
<td>8</td>
<td>H</td>
<td>11041</td>
<td>84,60,142</td>
<td>84.43%</td>
</tr>
</tbody>
</table>
The above table 3.5 displayed that the total amount of grant and the ratio of individual beneficiaries of women empowerment programmes which are implemented by the WCD dept. of state govt. and WCD of Z.P. Committee Osmanabad.

Table 3.6
Statement showing the scheme wise individual beneficiares and Total Fund(Dept. of State Govt.)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Scheme Code</th>
<th>No.of Individual Beneficiaries</th>
<th>Amount (Rs.)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A</td>
<td>301</td>
<td>3,77,600</td>
<td>8.00%</td>
</tr>
<tr>
<td>2</td>
<td>B</td>
<td>824</td>
<td>4,12,000</td>
<td>8.71o%</td>
</tr>
<tr>
<td>3</td>
<td>C Groups</td>
<td>61</td>
<td>1,22,000</td>
<td>2.58%</td>
</tr>
<tr>
<td>4</td>
<td>D</td>
<td>24</td>
<td>69,600</td>
<td>1.47%</td>
</tr>
<tr>
<td>5</td>
<td>E</td>
<td>91</td>
<td>36,80,412</td>
<td>77.95%</td>
</tr>
<tr>
<td>6</td>
<td>F</td>
<td>01</td>
<td>28,500</td>
<td>0.60%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1302</td>
<td>47,11,112</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source :- Dept.of WCD Maharashtra Govt.of Osmanabad.

The table No. 3.5 & Table No. 3.6 show that the total number of individual beneficiaries and amount of grants.

Table 3.6 represent that total amount was spent & Rs. 47,31,112 on 1302 individual women beneficiaries of women empowerment programmes by the WCD Dept. of State Gove. In Osmanabad district.

Whereas, the table 1.5 indicate tat the WCD Committee of Z.P. are more than one Corer on 11,787 women individual beneficiaries of Women Empowerment programme.

It has obviously cleared that the total 13,089 number of women beneficiaries are economically empowered through various empowerment schemes of these two dept. in Osmanabad District.

3.12 CONCLUSION

From the above study it is identify that following important factors which are contributed to the failure of the above women & children development programmes. Therefore, Government of India has been launched new revised programme in the form of “Swarnajayanti Gram Swarozgar Yogana” (SGSY) since APR; 1999.
According to above study it reveals that-

There was wrong identification of the beneficiaries to the extent of 20% to 30% at the all India level. This has been pointed out as one of the major short-comings of the IRDP.

The researcher would like to draw his attention of the following two major empowerment programmes. TRYSEM was launched on 15th Aug. 1979 as a centrally sponsored Scheme.

1) The scheme is an integral part of the IRDP and is aimed the same target group as the IRDP. The programme equipped trainees with some skills but they did not develop confidence in them to setup independent self-employment ventures.

2) During 1997-98, the draft report of current evaluation studies on ‘TRYSEM’ by the IIM (Indian Institute of Management Maharashtra), was submitted to rural Development Department. The evaluation studies conducted on the implementation of TRYSEM have revealed the following issues.

There are lacks of appropriate technology in the training imparted. Selection committee established for selection of trainees should be active and all members of the committee should be associated in the process. Each district in the country should have at least one composite training center. The training programme was not geared towards the employment needs of industries particularly in industrial estate as like Maharashtra.

To cure the situation to some extent a women component of IRDP has been designed which called the ‘Development of Women and children in Rural Areas” (DWCRA). DWCRA was launched in September, 1982 as sub scheme of IRDP, with objective of focusing attention women below the poverty line so as to improve their economic status by creating opportunities for income generation activities.

The above conclusion shows that due to the following problems ‘DWCRA’ is failure in Osmanabad districts.

1) The management and skill development training of the beneficiaries are not standardized.

2) In Osmanabad District, training of the beneficiaries are not yet been identified.

3) Forward and backward linkages are not established properly.

4) The literacy status of the target group is another barrier.

5) Funds release procedure from state to ‘DRADA’ is lengthy and complicated.
### 3.13 References:

<table>
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<tr>
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<td>3.</td>
<td>Walters</td>
<td>(1991)</td>
<td>The long &amp; winding road from structural change to structural transformation center for Edu,Doc,Mumbai</td>
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</table>


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