CHAPTER - I

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INTRODUCTION

Women and Welfare Policy in India

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women.

Within the framework of a democratic polity, our laws, development policies, Plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onward there has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the

The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development & Peace for the 21st century, titled 'Further actions and initiatives to implement the Beijing Declaration and the Platform for Action' have been unreservedly endorsed by India for appropriate follow up.

The Policy also takes note of the commitments of the Ninth Five Year Plan and the other Policies relating to empowerment of Women.

The women's movement and a wide-spread network of non-Government Organizations which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women.

However, there still exists a wide gap between the goals enunciated in the Constitution, legislation, policies, plans, programmes, and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. This has been analyzed extensively in the Report of the Committee on the Status of Women in India, "Towards Equality", 1974 and highlighted in the National Perspective Plan for Women, 1988-2000, the Shramshakti Report, 1988 and the Platform for Action, Five Years after- An assessment"

Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few
decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations. Discrimination against girl children, adolescent girls and women persists in parts of the country.

The underlying causes of gender inequality are related to social and economic structure, which is based on informal and formal norms, and practices.

Consequently, the access of women, particularly, those belonging to weaker sections including Scheduled Castes/Scheduled Tribes/ Other backward Classes and minorities, majority of whom are in the rural areas and in the informal, unorganized sector – to education, health and productive resources, among others, is inadequate. Therefore, they remain largely marginalized, poor and socially excluded.

A. STATUS AND PROBLEMS OF WOMEN

India is one of the few countries where women enjoy a comparatively better status than many women in other parts of the world. True Indian women face many problems and are subject to the same social pressures which women experience in other parts of the world. But relatively speaking, their situation is much better than what it used to be in the pre-independence era.

On the positive side women have made rapid strides in every aspect of modern life. The Indian Constitution guarantees equal opportunities and, where necessary, provides necessary safeguards from possible exploitation or injustices. Indian women of today are not afraid of voicing their opinions or joining forces with other women in the local community to fight against social maladies and injustice. They have opportunities to take bold decisions or lead
unorthodox lives, which might have made them vulnerable to social ridicule and family pressures few decades ago. Undoubtedly, women of today in India enjoy better status and freedom.

On the negative side, Indian women suffer from many disabilities and social injustices. This is true for all Indian women, to whatever religion they may belong, except where their status, roles and responsibilities are directly influenced by religious beliefs such as marriage and inheritance. Indian women rank high in terms of girl children neglected, abused or often sold purely for economic reasons, and women living below the poverty line or forced to do physical labor even when they are pregnant or sick. And speaking of the sexual attitude of Hindu males...we know they are not much different from their counterparts in other religions.

It is difficult to generalize the situation of women in India due to the heterogeneous nature of Indian society. Women belong to different social and economic strata and what is true in case of one particular category may not be true in case of others. So much has been happening in Indian society as of late that, it is difficult to make objective conclusion about the situation of women in India without inviting an opposite reaction. And this often gives scope for distortion and misinterpretation of the facts.

The INTERNET itself is a glaring example of such distortions. There are many websites on the INTERNET today that present a very pathetic situation of Indian women, especially Hindu women. Some of them do it to catch attention while some do it purely with malice and an aim to distort Hinduism for personal
or political reasons. Some of them quote from Hindu scriptures to prove their point, but fail to present the other side of the argument also. Obviously the people who publish one sided information about Hindu women of Hindu society have little sympathy and tolerance for whatever that Hinduism represents. Their approach is to convert people to other faiths or draw attention to themselves.

It is true that some of the ancient scriptures were very partial to women and treated them with disdain, but we have no evidence to suggest that people followed these scriptures to the word. In ancient India, there was a great deal of social diversity and hardly any organized political or religious machinery to implement the religious laws universally. Religion was then, as it is now, mostly a matter of personal choice. The scriptures or the law books of Hinduism had little impact on the day to day lives of a vast majority of the people. The kings and the nobility had little interest in the masses beyond collection of taxes. It is therefore incorrect to base ones conclusions exclusively on scriptural evidence.

The origin of the Indian idea of appropriate female behavior can be traced to Manu in 200 BC: "by a young girl, by a young woman, or even by an aged one, nothing must be done independent, even in her own house".

India is a multifaceted society where no generalization could apply to the nation's various regional, religious, social and economic groups. Nevertheless certain broad circumstances in which Indian women live affect the way they participate in the economy. A common denominator in their lives is that they are generally confined to home, with restricted mobility, and in seclusion. Other, unwritten, hierarchical practices place further
constraints on women. Throughout history, women have generally been restricted to the role of a home-maker; that of a mother and wife. Despite major changes that have occurred in the status of women in some parts of the world in recent decades, norms that restrict women to the home are still powerful in India, defining activities that are deemed appropriate for women. They are, by and large, excluded from political life, which by its very nature takes place in a public forum.

In spite of India's reputation for respecting women, including treating her as a Goddess, history tells us that women were also ill-treated. There was no equality between men and women. This is true of ancient, medieval and early modern times barring some revolutionary movements such as that of Basaweshwara, the 12th century philosopher in Karnataka, who advocated equality, casteless society, status for women, and betterment of the downtrodden. Reform movements in the 19th and 20th centuries led by great social reformers provided boost to women's legal status in India.

Independence of India heralded the introduction of laws relating to women. The Constitution provided equality to men and women and also gave special protection to women to realize their interests effectively. Special laws were enacted to prevent indecent representation of women in the media and sexual harassment in workplaces. The law also gives women equal rights in the matter of adoption, maternity benefits, equal pay, good working conditions etc. At the international level, the UN Charter, the Universal Declaration of Human Rights and Convention on Elimination of All Forms
of Discrimination against Women (CEDAW) sought to guarantee better legal status to women.

a. Gender, Development, Women's Movement

The above situation is especially visible in the world of development, and finds its clearest expression in proliferating references to "gender" in local, national and international forums, and activists. One repeatedly hears of gender bias, gender sensitization, gender planning and gender training, to mention just some of the more common examples of its contemporary use. To begin with, discussions were limited to only "women", rather than about systemic relations of inequality, involving the relations between both men and women.

The task in India then, as everyone seeks to take account of 60 years of independence from two centuries of British colonial rule, is to try and face up to this recent slice of history; a history we would like to claim as our very own. What would an assessment of half a century of development thinking and planning look like from the perspective of women? In the 1991 World Bank Report on Gender and Poverty in India, Lynn Bennett announces: "Now, researchers, women's activities, and government departments are reaching a new consensus: women must be seen as economic actors - actors with a particularly important role to play in efforts to reduce poverty". But, the Shramshakti report on self-employed women and women in the informal sector published in 1988 deplored women's extremely vulnerable working conditions across diverse occupations under high levels of discrimination, as
well as the range of health hazards women are exposed to on an everyday basis.

If the World Bank Report concluded that poor women are clearly more efficient economic actors, with greater managerial and entrepreneurial skills than men, the Shramshakti Report recommended that women require greater access to resources, especially credit and social services. Wider disparities exist among various women's groups culturally and socially. As a result one can perceive as difference in the cognitive, connotative, and consumption patterns of women residing in various spheres of social and economic layers. The victims of exploitation and oppression have been largely women of the third world countries in general and lower sections among them in particular.

Culturally:

- Gender specific specialization (work)
- Cultural definition of appropriate sex roles
- Expectation of role within relationship
- Belief in the inherent superiority of males
- Customs of marriage (bride price/dowry)
- Notion of the family as the private sphere and under male control
- Value that give proprietary right over women and girls

c. Economically:

- Limited access to cash and credit
- Limited access to employment in formal and informal sector.
Limited access to education.

As a result of the cultural and economic factors, women face discrimination right from the childhood. It is held that both in childhood and adulthood males are fed first and better. According to one estimate, even as adults women consume approximately 1000 calories less per day than men. The sex ratio in India stood at 933 females per 1000 males at the 2001 census and out of the total population, 120 million women lived in abject poverty. Lack of healthcare facilities and poverty has been resulting in India accounting for 27% of all maternal deaths worldwide. Death of young girls in India exceeds that of young boys by over 300,000 each year and every 8th infant death is especially due to gender discrimination.

d. India’s Female Population

At the 2001 census, India had a female population of 496 million. India accounts for 15% of world’s women characterized by vast regional differences and a variety of cultures. But, social discrimination and economic deprivation on the basis of gender is common to all, irrespective of religion, caste, community, and State.

According to Census 2011, Chittoor district has a livestock population of about 11 lakh, and nearly 5 lakh families eke out a living from the dairy units. Other one lakh families are indirectly dependent on these units.

Empowerment of women, gender discrimination, and violence against women, which have become serious subjects of sociological research in
contemporary times, was hitherto neglected. While contemporary social changes have exposed women to unprotected socio-economic, cultural and political environment, there are no corresponding protective social systems and institutions of social justice to safeguard their interests. There are many who are skeptical about women's ability to exercise equal rights with men and about their capacity to play equal role with men. But such apprehensions are ill-founded in the context of the broader opportunities available for women following mechanization of industry and agriculture, enabling women to compete with men successfully.

Innovations in science and technology have removed the disparity between men and women attributed to physical strength alone. Women are able to handle modern appliances which require intelligence and training and not merely physical strength. Thus, India has now several women working as pilots, driving locomotives, buses, tractors and machinery in workshops. Sex as maternal factor in the area of legal rights has practically disappeared. It is not therefore fair to relegate women as a group to an inferior position in society. The Constitution does not regard sex as a permitted classification and prohibits sex as a basis of differential treatment in all areas of legal rights.

Modernity has resulted in a growing flexibility and changes in the gender roles of men and women. The earlier conception that man was the provider of basic necessities for family and women the child bearer and care
taker of home, is no longer valid in the changing social structure and economic compulsions.

In spite of the progress made, rural women and those belonging to the Dalit, tribal, and nomadic communities remain unaffected. So is the case with Muslim women among the minorities. The latter are far from realizing their basic rights. For instance, the low level of political participation of Muslim women in India is not only a consequence of the lack of resources but also the result of the status of Muslim women in the community. Since women in India have little place in the public arena they also express less faith in the political process.

In spite of the United Nation Charter of Human Rights and the provisions of the Indian Constitution, women continue to be victims of exploitation. The view that the future generation of a family is carried on and preserved by boys-only has degraded the position of women in society. Similarly, it is noticed that majority of the women are lacking in the spirit of rebellion. If careful attention is not paid and major steps are not taken, the situation will become extremely critical.

Therefore, any attempt to assess the status and problems of women in a society should start from the social framework. Social structure, cultural norms, and value systems are crucial determinants of women's role and their position in society. In respect of the status, there is a gap between the theoretical possibilities and their actual realization.
e. Historical Background

It is very important to know the historical background, if we are to make a study of status of women in India. It is not easy to find answers for questions like when did women start losing their status or who was responsible for this situation. The position that women occupied in the medieval and later the colonial period is of utmost importance. Women were never put on high pedestal in the Shastras.

i. Ancient India

It cannot be clearly stated whether equal rights between men and women prevailed or not during the Vedic period. But available sources show that liberal attitudes and practices pertaining to women did exist. Women were actively involved in religious and social matters. They had some freedom to choose their partner in marriage and a widow was permitted to remarry.

As India started taking steps towards civilization, social discrimination increased. Jainism and Buddhism emerged as potent religious reform movements. According to Buddha, women's spiritual capacities were equal to men's. "Buddhism began as a religion that treated women as equal to men in their capacity for personal spiritual development."1 "The universal prejudices against women, who are said to be weak-minded, fickle, treacherous and impure are shared by the Jains and expressed in several passages of the canon and in the form of maxims."

The high status that women enjoyed during early Vedic period gradually started deteriorating in the late Vedic period. Lineage began to be
traced in the male line and sons were the sole heirs to family property. As the economic and social status of sons began to rise, the position of women saw a steep decline.

The position of women reached an all-time low during the age of the Dharmashastra. It is during this age that codes of conduct prescribing behaviour norms for women were evolved. This period saw the exclusion of women from both economic and religious sphere. During the period of Dharmashastra, child marriage was encouraged and widow marriage was looked down upon. The birth of girl child was considered as an ill omen and many parents went to the extent of killing the female infants. The practice of Sati became quite wide spread because of the ill treatment meted out to widows.

ii. Medieval India

The system of Purdah which was prevalent among royal families, nobles and merchant prince classes prior to the advent of Muslims spread to other classes also. During the medieval period, practices such as polygamy, sati, child marriage, ill treatment of widows already prevalent during the Dharmashastra age gained further momentum. The priestly class misinterpreted the sacred texts and created an impression that all these evil practices had religious sanction.

iii. Modern India

With the advent of the British, the status of women saw many changes. The East India Company (EIC) was mainly a trading company
involved in trade in India. To expand their trade network, they started acquiring territories. As they were a trading company, the question of law and order in the acquired territories posed a great challenge before EIC. Therefore, the company acquired the rights to make laws related to the criminal area. For dealing with civil matters, most importantly, dealing with matters which involved the personal laws, the EIC consulted Moulavis and Pundits. At that time, the customs were devised and sustained by male members. Women were not even consulted. Women's wrongs formed the theoretical basis for men's rights or more properly male duties towards moderating women's lust. Women were not given equal matrimonial rights to property, rights to widows to remarriage, adoption and divorce rights. This situation was severely criticized by the colonial authorities. In return, Indian cultural nationalism argued in favour of Indian tradition. Therefore, the 19th century is often termed as the century of social reform. The criticism angered the people of India and caused a serious threat to the longevity of colonial rule in India. Hence, the Queen's Proclamation of 1859 declared that British authorities will not interfere in religious matters of the people.

To bring reforms smoothly in India, legislations transforming the family structure were introduced in Princely States without much opposition. Baroda was the first to introduce divorce provision. The Princely state of Mysore enacted the Infant Marriage Prevention Act of 1894. Keeping pace with these princely states, Malabar part of Madras Presidency and Travancore introduced reforms. But the major drawback was that the
f. Gender Issues in India

Sociologically the word gender refers to the socio-cultural definition of man and woman, the way societies distinguish men and women and assign them social roles. The distinction between sex and gender was introduced to deal with the general tendency to attribute women's subordination to their anatomy. For ages it was believed that the different characteristics, roles and status accorded to women and men in the society are determined by sex, that they are natural and therefore not changeable.

As soon as a child is born families and society begin the process of gendering. The birth of a son is celebrated, the birth of a daughter is filled with pain; sons are showered with love, respect, better food and proper health care. Boys are encouraged to be tough and outgoing; and girls to be homebound and shy. All these differences are gender differences and they are created by the society. Gender inequality is therefore a form of inequality which is distinct from other forms of economic and social inequalities and stems from pre-existing gendered social norms and social perceptions. Gender inequity has adverse impact on development goals as reduces economic growth. It hampers the overall wellbeing because blocking women from participation in social, political and economic activities can adversely affect the whole society. Many developing countries including India have displayed gender inequality in education, employment and health. It is common to find girls and women suffering from high mortality rates and
vast differences in education level. India has witnessed gender inequality from its early history due to its socio-economic and religious practices resulting in a wide disparity between the position of men and women in the society.

g. Educational Problems

In spite of certain outstanding examples of individual achievements, and a definite improvement in their general condition over the years, it remains true that Indian women still constitute a large body of underprivileged citizens. Women of course do not form a homogenous group in class or caste terms. Nevertheless, they face distinctive problems that call for special attention. The Backward Classes Commission set up by the Government of India in 1953 classified women of India as a backward group requiring special attention.

The Ministry of Education clubs girls with Scheduled Castes and Tribes as the three most backward groups in education. The educational, economic, political and social backwardness of women makes them the largest group hindering the process of social change. It is inevitable that when this 'backward' group has the major responsibility of bringing up future generations the advancement of society cannot be rapid or take any significant form of development. In the report of the committee appointed by the National Council for Women's Education it was emphatically stated that what was needed to convert the equality of women from de jure to de facto status was widespread education for girls and women and a re-education of men and women to accept new and scientific attitudes towards each other and
to themselves.

A changing society and a developing economy cannot make any headway if education, which is one of the important agents affecting the norms of morality and culture, remains in the hands of traditionalists who subscribe to a fragmented view of the country's and the world's heritage. The differences between the positions of men and women in the society will not lessen; leave alone disappear, as long as there are differences between the education levels of men and women. Inadequate education or no education is the most important factor contributing to the backwardness of our masses, especially women. The low literacy among women brings down the national literacy. This gap which exists between the literacy rates of the two sexes also exists between the enrolment of girls and boys at all levels of education. Right from the primary school to the university, we find that the number of girl students is considerably lower than boys. According to Article 45 of the Constitution, universal compulsory and free education until the age of 14 was to be achieved by the year 1960. Looking at the present condition of primary education in villages, it is doubtful whether we can achieve 100% enrolment of girls. It is unfortunately true of our society that children are sent to school not according to their intelligence or aptitude but according to their sex. The reasons for not sending girls to school are both economic and social. In rural areas, girls are required to help in household work. The resources of the rural poor are so limited that they do not have anything to spare for children's education. If resources are available, it is the boy who is sent to school first.
Parents also do not see the value of educating especially a daughter who would get married and remain a housewife. Since they cannot see any direct relationship between education and economic betterment, they have very little motivation to send their children to school.

It is still not being realized that there is definite connection between education, good motherhood and efficient house management. The management of millions of households and the upbringing of millions of children is thus in the hands of illiterate women. It is here that a change is required if our democratic and socialistic intensions are not to remain a mere pretence. People can be motivated to have their children educated only if educational system is directly linked with economic and social development.

h. Domestic Violence

Globally, one out of every three women faces violence at the hands of their husbands, fathers, or brothers and uncles in their homes. Domestic violence can be described as when one adult in a relationship misuses power to control another through violence and other forms of abuse. The abuser tortures and controls the victim by calculated threats, intimidation and physical violence. Although men, women and children can be abused, in most cases the victims are women. In every country where reliable, large-scale studies have been conducted, results indicate that between 16 and 52% of women have been assaulted by their husbands/partners. These studies also indicate widespread violence against women as an important cause of morbidity and mortality. Such violence may also include rape and sexual
abuse. Psychological violence includes verbal abuse, harassment, confinement and deprivation of physical, financial and personal resources. For some women emotional abuse may be more painful than physical attacks because they effectively undermine women's security and self-confidence.

In India, violence within the home is universal across culture, religion, class and ethnicity. The abuse is generally condoned by social custom and considered a part and parcel of marital life. Statistics reveal a grim picture of domestic violence in India. The National Crimes Bureau, Ministry of Home Affairs, Government of India reports a shocking 71.5% increase in instances of torture and dowry deaths during the period from 1991 to 1995. In 1995, torture of women constituted 29.25% of all reported crimes against women.

The question arises as to why women put up with abuse in the home? The answer lies in their unequal status in the society. They are often caught in a vicious circle of economic dependence, fear for their children's lives as well as their own, ignorance of their legal rights, lack of confidence in themselves and social pressures. These factors effectively force women to a life of recurrent mistreatment from which they often do not have the means to escape. The sanctity of privacy within the family also makes authorities reluctant to intervene, often leading women to deny that they are being abused. This is equally common in the higher as well as in the lower segments of the society. A woman who lodges a complaint of abuse is often forced to withdraw the complaint or drop the charges not only by her family and society but also by the authorities. Social prejudices reinforce domestic violence against women.
They are treated as their spouses' property; husbands assume that this subordinate role gives them right to abuse their wives in order to keep them in their place.

Against this background is the traditional dowry, where the father of the bride is compelled to give the groom/groom's parents substantial cash and /or other assets. In a majority of Indian families a boy has inheritance rights while the girl is given a hefty sum at the time of marriage in lieu of her rights in the parental property. The evil of the dowry system has spread its tentacles in almost all parts of the country, all communities and all sections of the society. When the boy's parents' expectations of dowry become exorbitant, one can imagine the anxiety it may cause to bride over the consequences if her parents are unable to meet the demands. Women's physical and mental health is often permanently damaged and impaired and often resulting in 'dowry deaths'.

Official statistics show a steady rise in crimes related to dowry. More than 95,000 women are killed every year in India over dowry. While Bihar and Uttar Pradesh still record the maximum number of dowry crimes, Bangalore, India's fastest growing city also shows an alarming rise of dowry harassment and domestic violence. Cases of torture of women over dowry are the highest, accounting for 32.4% of all crimes against women in the country.

The Dowry Prohibition Act, in force since 1st July 1961, was passed with the purpose of prohibiting the demanding, giving and taking of dowry. Later the Act was amended in 1983 and 1984. Section 498-A was added to
the Indian Penal Code and Section 198-A to the Criminal Procedure Code in the year 1983. The Dowry Prohibition Act clearly stipulates that a person who gives or takes or helps in the giving or taking of dowry can be sentenced to jail for 5 years and fined Rs. 15,000/- or the amount of the value of the dowry, whichever is more. The Act also prohibits the giving and taking directly or indirectly any cash or other property or valuables in a marriage. The law stipulates limits to the value of gifts that may be given at the time of marriage and the recording of the names of those who have given gifts and their relationship to the married couple to be signed by both sides of parents. In 1986, the Act was amended empowering State governments to appoint Dowry Prohibition Officers, who not only had a preventive role but also had powers to collect evidence against people who took dowry.

Domestic violence has devastating repercussions on the family. Mothers are unable to care of their children properly. Often they transmit to them their own feelings of low self-esteem, helplessness and inadequacy. Violence against women, the most pervasive human rights violation in the world today, has got to be stopped. It needs support not only from the government, but also from the civil society. NGOs and women themselves. There is also a need to improve women's economic capacities that include access to and control of income and assets and also a share in the family's property. The government should strengthen and expand training and sensitization programs.
i. Crimes against Women

Crimes against women occur every minute; every day and throughout the year, though several such crimes go unreported. According to National Crimes Records Bureau, Government of India, there were over 32,000 murders, 19,000 rapes, 7,500 dowry deaths and 36,500 molestation cases are the violent crimes against women during 2006. While Madhya Pradesh is worst off among the states, the national capital New Delhi continues to remain the most unsafe city in India. It is a sad reflection on the country's law and order situation when its capital is a cauldron of crime. Delhi seems to be going down the slide year after year. For instance while the national crime rate declined by a negligible 0.02 % in 2006 Delhi's rate grew to 357.2 more than double the national average of 167.7.

Rape is the fastest growing crime in the country today and as many as 18 women are assaulted in some form or the other every hour across India. Over the last few months cases of rapes and assault have made it to the headlines with alarming frequency. For an affected woman, it is an ordeal to lodge a complaint with the police, who, besides being reluctant to file a proper FIR, adopt a most unsympathetic attitude putting the complainant to further shame by asking her to give a graphic description as to how she was sexually abused.

j. Problems of Working Women

Working women i.e., those who are in paid employment, face problems at the workplace just by virtue of their being women. Social attitude to the role
of women lags much behind the law. The attitude which considers women fit for certain jobs and not others, causes prejudice in those who recruit employees. Thus women find employment easily as nurses, doctors, teachers, secretaries or on the assembly-line. Even when well qualified women are available, preference is given to a male candidate of equal qualifications. A gender bias creates an obstacle at the recruitment stage itself.

When it comes to remuneration, though the law proclaims equality, it is not always practiced. The inbuilt conviction that women are incapable of handling arduous jobs and are less efficient than men influences the payment of unequal salaries and wages for the same job. A woman could still bear with these problems if she has control over the money she earns. But in most families her salary is handed over to the father, husband or in-laws. So the basic motive for seeking employment in order to gain economic independence is nullified in many women's case. Problems of gender bias beset women in the industrial sector when technological advancement results in retrenchment of employees.

Working women are often subject to sexual harassment even while going to work in the over-crowded public transport system. At the workplace, a working woman experiences sexual harassment from colleagues and her higher officers. The latter may often prove difficult to shake off, when the job is very important for the woman. When a woman is praised for her work or promoted on merit, her advancement is often attributed to sexual favours.
The psychological pressure of all this can easily lead to a woman quitting her job. Most of the problems that beset working women are rooted in the social perspective; that men are the bread winners and women are seen as the house-keepers and child bearers. This typecast role model continues to put obstacles for the working women. A fundamental change is required in the attitudes of the employers, policy makers, family members, and public at large.

k. Women in the Informal Sector

The Shramshakti report on self-employed women and women in the informal sector that published in 1988 was a crucial report on women in the informal sectors of urban and rural India. The report shows that women are extremely vulnerable to working conditions across diverse occupations, suffering high levels of discrimination, as well as a variety of health hazards. The report demands enlarging the definition of work to encompass all women engaged in production and reproduction and recognizing women as major rather than supplementary wage earners and calls for formulating strategies to enhance women's control over and ownership of resources.

The report suggests the appointment of a separate Labour Commissioner to ensure the security of employment of women in the informal sector. The Report throws light on the incredible range of tasks that poor women perform, their often greater contribution to household income despite lower wage earnings, their ability to make scarce resources stretch further
under deteriorating conditions etc. The report concludes that poor women are clearly more efficient economic actors, with greater managerial and entrepreneurial skills than men.

1. Legal Status of Women in India

India has a long and a continuing tradition extending over centuries of oppression of women. Women enjoyed an honorable position in the distant past. Subsequently patriarchy deprived women of their rightful status in India. During the Vedic period woman was given an honoured position. She was the mistress of her husband's home. During the time of Kautilya remarriage and divorce was permitted, even child marriages was on the rise especially between children belonging to age group from 8 to 12. But, a wife could inherit her husband's property only in the absence of a son. Even then she had only a widow's estate. She could not sell or otherwise dispose of her property which would, on her death, revert to the husband's other heirs. She was however entitled to stridhana that is property gifted to her by her parents, presents received etc. over which she had an absolute right. On her death this would devolve on her female heirs.

A woman was not entitled to adopt when her husband was living. An adoption was always permitted to man. In most schools of Hindu law, a woman could adopt with her husband's permission and in the absence of such authority with the consent of his kinsmen. A girl could not be adopted, as adoption was only a means for a man without son, who could alone save him from the hell.
Reference has already been made to the practice of Sati in certain parts of India and the passing of legislation prohibiting Sati. The Hindu Widow Remarriage Act, 1856, the Child Marriage Restraint Act, 1929 the Hindu Women's Right to Property Act 1937 and the Hindu Women's Right to Separate Residence and Maintenance Act 1946 were some of the measures that sought to improve social and economic status of women to a very limited extent.

The framers of the Indian Constitution rightly felt that it was not sufficient to confer some minor benefits on women, but it was necessary to declare in unequivocal terms, their right to equality with men and various other rights which would help them in attaining an equal status or an equal footing with men. These include Articles 14, 1523 and 39, among others, in the Constitution. Besides the provisions in the Constitution, the following legislations were passed since 1950:

- The Hindu Marriage Act, 1955
- The Hindu Succession Act, 1956
- The Hindu Adoption and Maintenance Act
- The Dowry Prohibition Act, 1961
- Equal Remuneration Act, 1976
- The maternity benefit act 1961

During ancient times when women were content to play the role of a wife and mother, they were treated with respect. Cases of molestation of women and outraging their modesty were few during those times. But
unfortunately in recent times cases of rape have become more common and violence against women has been on increase. To meet these atrocities against women, various stringent punishments have been provided in the law. These enactments have, to some extent, have enabled women in India secure social and economic justice; especially in case of Hindu women.

An important step was taken in securing social justice to women as the Hindu Marriage Act which gave women the right to divorce by mutual consent. Despite such legislation it has to be admitted that cases of divorce are rare in our country. If it is due the fact that there is harmony in marriage and there is no need for divorce, it would be a cause for satisfaction. But the truth of the matter is that divorce cases are rare because the divorcée is regarded as many as social outcast. So it is the attitude of Hindu society which society which Pregnancy Act even confers a right on a woman to cause her pregnancy to be terminated with male members. In Kerala, joint family system was abolished.

Under the law women are entitled to equal pay as men for equal work. They are further entitled to the maternity benefits under the Maternity Benefits Act. Today as we see women have secured an honorable position in all sectors of work. The employment opportunities for women are increasing day by day and they are preferred more than men.

Other legislative measures favoring women include the Guardians and Wards Act, 1890. Section 19 of the Act includes mother along with father as a fit person to be appointed as the guardian so as to remove gender inequality.
The Hindu Marriage (Amendment) Act has led to providing irretrievable break down of marriage as a ground for divorce. This amendment would be a welcome change if it would put an end to:-

- The toxic culture of making baseless and false allegations of abuse and cruelty to obtain divorce.
- The mindless practice of painting fathers as abusive and unfit parents and separating them from children.
- The business of daylight robbery in the name of alimony and maintenance to the wife.
- The custom of prolonged legal battles which end up destroying the lives of men, women and children.

Though under the Constitution and under the law women have equal political right as men so as to enable them to take part effectively in the administration of the country, even today there is no adequate representation of women in political field. Representation of women in Assemblies and Parliaments is dwindling with every election and does not exceed 10%. During elections, very few get a chance of being elected against a male candidate. In villages specially men have a dominant voice and are able to dictate to women whom they should vote. Most of them are illiterate and are dependent on their husbands or fathers. Unless and until women are educated and made aware of their rights and attain independence, one cannot expect a woman to take an active part in the administration of the country in large numbers. Also if some sort of reservation is not made for women in
the State Assemblies and Parliament, it is practically impossible for women to be elected in the male dominated world. A Bill to provide for 33% reservation for women in the State Assemblies and Parliament is yet to become a law.

The government of India has appointed the National Commission for Women to protect the interests of the women at large. The Commission is vested with powers of a Civil Court. It is entrusted inter alia with the task of looking into complaints, take *suomoto* notice of non-implementation of laws relating to women and non-compliance with policy decisions, guidelines and instructions aimed at mitigating the hardships and ensuring the welfare and providing relief to women.

Today women have attained a remarkable position in probably all fields and they are in no way inferior to men. India has a remarkable history with women from being the Prime Minister to the Governor and then to the President. There are many able doctors, lawyers, and top bureaucrats. Even in business they are occupying high positions. Women are in police force, air force and even scaling the Mount Everest is not beyond their capacity. Thus as we have seen, various laws have been made by the legislature in the interests of women. The need of the hour is for the women to realise their rights and be vigilant. Women are the present and the future of INDIA.
B. WELFARE PROGRAMMES FOR WOMEN

1. Indira Kranti Patham (IKP)

Project Objectives

The main objective of Indira Kranti Patham is to enable all the rural poor families in 22 rural districts of Andhra Pradesh to improve their livelihoods and quality of life. All households below the poverty line, starting from the poorest of the target group of Indira Kranti Patham.

Project Implementation

Indira Kranti Patham is implemented by the Society for Elimination of Rural Poverty (SERP), an autonomous Society registered under Public Societies Act. The Management of the society is vested with a 7 member Executive Council (EC). Hon'ble Chief Minister is the President of the General Body of the Society and the Hon'ble Minister for Rural Development is the Vice President of the General Body and the President of the Executive Council. The ex-officio members of the EC are Principal Secretary (Department of Rural Development), Commissioner (Rural Development), Commissioner (Tribal Welfare) and Chief Executive Officer (CEO) of the Society.

At the State level, the Project is managed by a State Project Management Unit (SPMU), comprising Chief Executive Officer (CEO) and Additional CEO assisted by Regional Project Directors and other functional specialists in institution building, training, gender, micro-finance, communications, livelihoods promotion, marketing, monitoring and learning. At the district level, there is a District Project Management Unit (DPMU), headed by a Project
Director (PD), assisted by functional specialists. The activities of District Rural Development Agency (DRDA) and IKP were integrated through a Government order and the PD, IKP is also the PD, DRDA. Specialists at both SPMU and DPMUs are drawn from Government, NGOs, and Open market. At the sub-district level, there is one Area Coordinator for 4 to 6 Mandals to concentrate on Institution and Capacity Building of the poor.

At the grassroots level, the Community Based Organizations - Mandal Samakhyas and Village Organizations - implement various project components. The Village Organization which is a Federation of all SHGs in a village is registered as a Cooperative Society under the Mutually Aided Cooperative Societies Act and the Mandal Samakhya is registered as a federation of cooperatives.

**Organization for program implementation**

The District Rural Development Agency (DRDA) translates the vision of rural development into service delivery at the district level. DRDA has traditionally been the principal organ at the district level to oversee the implementation of anti-poverty programs of the Ministry of Rural Development. The ASCI team therefore visited and interacted with the DRDA units in Mehboobnagar, Karimnagar, Adilabad, Cuddapah, Srikakulam, Chittoor and Kakinada.
Objectives and Organization according to the different schemes

The important schemes implemented by the rural Development department at the district level through DRDA include:

a) Indira Kranti Patham (IKP)

b) Swarnajayanti Gram Swarojgar Yojana (SGSY)

c) Revolving Fund

d) Pavala Vaddi

e) Gruhuni

f) Deepam

g) Old Age Pensions (OAP)

(a) Indira Kranti Patham (IKP)

Objective: The objective of Indira Kranti Padham is to enable the rural poor, particularly the poorest of the poor in AP to improve their livelihoods and quality of life by facilitating formation of self-sustainable institutions of the poor.

Brief description of the scheme

In this programme, women only permitted to become a member. IKP builds on more than a decade long, statewide rural women’s self-help movement. The focus is on deepening the process, providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. It is the single largest poverty reduction project in South Asia. The project mandate is to build strong institutions of the poor and enhance their livelihood opportunities so that the vulnerabilities of the poor are reduced.
Community Investment Fund (CIF) is the major component of the project, which is provided to the SHGs/ VO/ MSs to support wide range of activities for socioeconomic empowerment of the poor.

The project would help to create self-managed grassroots level institutions of the poor, namely Women thrift and credit S.H.Gs, their federations - Village Organizations (VOs) and Mandal Samakhyas (MSs).

- Support investments in sub-projects proposed by SHGs, VOs, and MSs.

- Improve access to education for girls to reduce the incidence of child labor among the poor.

- Support to disabled persons through social mobilization and access to livelihoods opportunities.

- Build capacities of established local institutions, especially the Gram Sabha/Gram Panchayat and line departments, to operate in a more inclusive manner in addressing the needs of the poor.

- Achieve convergence of all anti-poverty programs, policies, projects and initiatives at state, district, mandal and village levels.

**Organization**

It is implemented by Society for Elimination of Rural Poverty (SERP), Dept of Rural Development, Government of AP. SERP is an autonomous society registered under the Societies Act, and implements the project through District Rural Development Agencies (DRDAs) at the District level. SHG VOs MSs ZS 10-15 BPL Federation of Federation of Federation of Families BPL SHGs VOs MSs Key features of the micro-planning process:
- Mandal Samakhya (MS) as the Sub-project Implementing agency (SPIA) support Village Organisations (VOs) for implementing their micro plans and assume the responsibility of appraisal, sanction and disbursement, follow up, monitoring, recycling of recovered CIF, procurement etc.

- MS itself implement certain activities on its own which have influence on more than one village (for example food security and marketing interventions taken up, social development activities and Physical infrastructure created for the benefit of more than one village).

- Zilla Samakhya (ZS) is the SPIA for activities, which have influence on more than one mandal, for example, insurance. The grassroots level organization is the SHGs. Two members from each SHG are part of the village organization. About 200 SHGs comprise the village organization. The village organization is at the level of the panchayat. The village organizations are coordinated by Mandal Mahila Samakhya. The Mandal Mahila Samakhya is the basic financial agency. Federation of Mandal Mahila Samakhya is the Zilla Samakhya. Some funding goes through the Zilla Samakhya but most go through Mandal Samakhya. The Mandal Mahila Samakhya and Zilla Mahila Samakhya are funded by DRDA for institutional building. Assistant project manager is a facilitator for two Mandal Mahila Samakhya. The Assistant project manager also attends VOs meetings occasionally. At the Zilla Mahila Samakhya, there is a Zilla Manager. A Community Coordinator is appointed for about 10-12 village organizations. DRDA has area coordinators or assistant project officers (APO) at the block level. Usually about 5 Mandals
are covered by the APO. The APO attends all the 5 or 6 MMS meetings. They help in facilitating these meetings. They explain the policies and rules and also schemes. The area coordinator who is an APO reports to the project director. The area coordinator has an office cum residence at one of these locations. The role of Mandal Development Officer is very limited. The community facilitator is the one who certifies in most situations.

Services of Village Organization

• To encourage the SHGs to take up the social issues

• To provide financial support to members through SHG by extending loan

• To provide required technical training for livelihood activities

• To identify and train personnel for SHGs & VO's for book keeping

• Continuous monitoring through Committees

Services of Mandal Mahila Samakhya

Provide CIF to VO's to implement the Micro plans of member SHGs Capacity building activities that include organizing trainings to SHGs, VO's and staff of CBO's Continuous monitoring of VO's through Committees Collaboration with Line Departments & Others

The Mandal Samakhya is responsible to develop required social capital (SHG book keepers & Community activists identified from Community) to run the community based organizations with the help of MS staff i.e.

Personnel in the CBOs

a. Mandal Samakhya

• Asst. Project Manager (one for two Mandals)
• Community Coordinator (three per Mandal)

• Mandal Training Coordinator

• Master Book Keeper / community volunteers (three per mandal)

• Accountant

• Community facilitators

d. Village Organization

• Village organization book keeper / community activist

• Community resource person

• Health activists / village resource persons (HIV / AIDS)

c. Self Help Group

• One of the members is appointed as the Book Keeper

Field functionaries (Community Coordinators) are selected using written test, group discussion, village placement, and interview and posted in the Indira Kranthi Patham Project Mandals. Community Coordinators are trained on the basic concepts of Self Help Groups and Indira Kranthi Patham concepts with a practical session of using role-plays and other exercises. A community coordinator is appointed for a Mandal. There are usually 10-gram Panchayat in a Mandal. The Community Coordinator is a paid employee of Mandal Mahila Samakhya. In addition to the Community Coordinator, a Community Facilitator is present for each gram Panchayat and the Mandal Mahila Samakhya pays the honorarium. The Community Facilitator is appointed by the village organization and each of these Community Facilitator gets paid Rs.500 per month. They are usually the members from the SHGs. The Community Facilitator goes around
and helps informing groups. The Community Facilitator helps train in bookkeeping and maintaining accounts.

**Process of Implementation**

The process of implementation of CIF is very elaborate. The CIF is to be utilized for income earning activities like dairy, livestock, Drying Platforms for community use, etc. A micro credit plan is prepared by members of Self Help group (SHG) based on their skills and resources available. The SHGs are facilitated by the VO to prepare a list of all members along with their loan requests indicating the activity and loan amount. Here the preference is given to people Below Poverty line (BPL) or Poorest of Poor (POP). The members are facilitated to prepare the list of activities to be undertaken and compute the cost of implementation of these activities. Finally the group would appraise the loan request and determine the loan terms such as amount of loan, installment amount, repayment period etc, and prepare a Micro Credit Plan (MCP). Once the plan is ready it is sent to VO for appraisal. The appraisal is based on the regularity of savings of the group, lending of funds internally, maintenance of accounts, regularity of meetings, etc.

The VO also prepares a list of activities that are beneficial to the poor in the village such as food security, social development, infrastructure, etc. These along with micro plans of SHGs will become a Village Micro Plan (VMP).

The VMP is sent to Mandal Level Appraisal by Mandal Samakhyas. Finally the appraisal is sent to District Project Monitoring Unit for release of CIF.
The fund amount is given as a grant to MS. MS allocates this as a loan to VOs at an interest rate of 2-6 per cent. VO allocates this as a loan to SHG at an interest rate of 3-9 per cent. And finally the SHG release the funds to individual members as loan. The members have to repay the loan in 12-24 months to SHG. SHG repay it to VO with in 50 months and VO to MS within 100 months with interest. The implementation of the plans by members is monitored by the VOs.

Utilization Certificates are to be prepared by the SHGs, VOs, and MS to apply for funds in future.

(b) Swarnjayanti Gram Swarojgar Yojana [SGSY]

Objective

The objective of SGSY is to enable poor selected families (swarozgaris) in the rural areas to cross the poverty line.

Brief description of the scheme

SGSY came into existence in 1999-2000 duly merging the schemes of Integrated Rural Development Program (IRDP), Training for Rural Youth under Self Employment (TRYSEM) Development of Women & Children in Rural Areas (DWCRA) and Supply of Improved Toolkits to Rural Artisans (SITRA). The scheme aims to bring every assisted poor family above the poverty line by ensuring appreciably sustainable level of income over a period of time. This objective is to be achieved by organizing the rural poor in to Self Help Groups (SHG) through the process of social mobilization, their training and capacity building, and provision of income generating assets. This is by providing income generating assets and inputs to the target groups through a package of assistance.
consisting of subsidy and bank loan. The assistance is provided to individual beneficiaries or to groups. The activities include agriculture, horticulture, minor irrigation, animal husbandry, etc. Revolving Fund is provided to SHGs under this scheme. The funding pattern for the scheme between the central and state Government is in the proportion of 75: 25. Small farmers, marginal farmers, agricultural laborers, non-agricultural laborers and rural artisans whose annual family income is less than Rs. 13000/- (1999-2000) are eligible under the scheme.

Organization

The SHG bank linkage committee consists of three members. The branch manager fixes a meeting once a month with the Committee and the lists of overdue are prepared and discussed. The committee also provides information to the bank on any repayments and therefore helps updating information. The committee uses this meeting also to seek loans.

The Process of Implementation

There are two kinds of schemes in SGSY. 1) for individuals and 2) for Group Swarojgari.

The process of implementation is different for these two.

a. Assistance to Individual Swarojgari

- First of all the individual Swarojgari himself identifies the activities in which he/she requires finance.
- After identification the swarojgari applies for the SGSY funds with all the details including the personal information.
• The identification of the Swarojgari is done in a joint identification camp conducted by DRDA, MPDP, Mandal level officer and the banker, Surpanch and the VO in the village.

• Applications are processed by MPDO in close association and with the consent of the bank. Project reports are also prepared by MPDO.

• Project proposals are submitted to the DRDA for sanction.

• After careful scrutiny the sanction are accorded by DRDA along with proceedings to banker with a cheque.

• The loan formalities are completed in the bank and the individual is given the information on the credit sanctioned, repayment period, and the number of installments. The individual has to implement the project with the help of VO.

b. Assistance to Group Swarojgari

• In this scheme the swarojgari as a Self Help Group (SHG) can also apply for the loan. The group members can take up single activity or multiple activities.

• After obtaining the application from DRDA / VO, the duly filled in application is forwarded to the VO for approval.

• The VO approaches the service area bank for obtaining his consent for the loan.

• The bank and the DRDA form a committee to audit / scrutinize the application.

• After the scrutiny the bank approves the proposal for giving the loan.
• This proposal is submitted to Mandal Samakhya through VO is forwarded to DRDA.

• Sanction is accorded by DRDA and informed to MS.

• The bank sanctions the loan with a funding component in the form of Government subsidy to the MS within 15-30 days of approval from DRDA.

• The bank releases the loan to MS, MS to VO and again to the SHG by VO.

• The loan formalities are completed in the bank and the groups / members are informed of the credit amount, repayment amount and installment amount.

• The repayment takes place from SHG to VO, VO to MS, and MS to bank.

(c) Revolving Fund

Objective

The objective of this scheme is to strengthen the SHGs and enable their financial viability.

Brief description of the scheme

In order to increase the corpus of Self Help Groups, Government gives one-time assistance of Rs. 10,000/-. The group is expected to add this Revolving Fund amount with its thrift and rotate this corpus among its members for consumption and / or Production needs. The banks give Rs.15,000 loans to the SHGs and based on the consent letter of the bank for the above amount, an
amount of Rs.10,000 is provided by DRDA under the revolving fund scheme. In the case of the revolving fund, SHGs are free to charge their own interest rate at their discretion to the individual members.

**The process of implementation**

To avail this facility of matching grant from government the SHG has to meet certain conditions. The eligibility conditions to avail this facility are:

- SHG has to open an account in a bank with a name but not on individuals. If there are more than 20 members in the group they have to register the SHG.
- The group should have regular recorded savings.
- The group should hold regular meetings and the resolutions are minted. And
- The account should be up to date.

The SHG approach the Area Service Bank for a loan. The bank can sanction, depending on the performance of the SHG up to Rs.25000/- to the SHG for its activities. A sum of Rs.10,000/- is provided as subsidy on this loan as one time assistance to the SHG to utilize this fund as revolving fund. This fund helps the members of SHG for their activities. SHG pays the interest to the bank on the amount exceeding Rs.10,000/-. The SHG can use this money the way they want. The SHG has the freedom to charge the interest of its own.

(d) **Pavala Vaddi**

**Objective**

The objective of this scheme is to encourage income-earning activities among the poor by obtaining Micro Finance through bank linkage - to reduce the financial burden on SHGs.
Brief description of the scheme

Micro-finance through bank linkage is a 100% loan by the bank facilitated by the DRDA. The Government is giving a subsidy on the interest for the loan taken by the Group under SHG Bank Linkage Scheme. Micro finance is the major source of funding as CIF and SGSY is insufficient for funding all the SHGs. Also the SHGs get micro finance at 8.5 - 11% depending on the bank and also the nature of activity. The same interest is charged to the member. The CIF and SGSY funding is generally given to SC and ST groups and those that find difficult to get bank finance. Under the Pavala Vaddi scheme the micro finance gets an interest subsidy. Under the Pavala Vaddi scheme the members are pay only 25 paise per month, which therefore works out to 3% per annum. This source of funding is therefore the preferred one by the members of SHGs. Interest incentive in respect of active loans is released to the groups once in six months i.e. twice in a year based on the performance of the loan account obtaining as on September, 30th and March, 31st. Government has allowed payment of incentive to Self Help Groups on the interest charged by banks over and above 3% per annum, subject to the maximum ceiling of 6%, provided that there is 100% repayment of the loan by Self Help Groups. The Pavala Vaddi amount is expected to reach the member of SHG by November 15 and May 15. The loan accounts that are classified as overdue in the books of the bank at the time of half-yearly closing and that which are classified as Non-performing Assets at year-end closing are ineligible for the interest subsidy. However, if they resume on-time repayments and regularize the areas, they are eligible for
the incentive in the next half yearly period. Micro Planning begins with the SHG. SHG micro plan is the list of activities the members would like to take up and the cost of implementing these activities. SHG prepares the micro plan as per the process described below:

a. First the full details of members are obtained. This includes:
   - Members income and expenditure statement
   - Loan requests of members indicating activity and loan amount

b. The loan requests are then prioritized

All the above activities are taken up in the group meetings and recorded in the minute book.

Organization

SHG is the primary organization, which prepares the micro credit plan and through the VOs the plan is brought to the Mandal Level Bankers Committee. The members of the joint Mandal Level Bankers Committee are the service area branch managers, MPDOs, APMs (DRDA), MMS representatives. The other members include representatives from other departments like the BC and SC corporations, lead bank managers, AGM and NABARD. The sanctioned loan for which repayments are made get the half yearly reimbursement of interest. This amount is distributed through the VOs to the groups.

The process

- The SHGs who have availed the loan under SHG bank linkage scheme, and repaying the loan installments regularly and SHGs who conduct meetings once in a week and maintain books are eligible for Pavala Vaddi (3 per cent).
• The branch managers of banks who have sanctioned the loan to SHGs will submit a statement in a prescribed Performa, with details of date of sanction of loan, amount sanctioned, number of installments, amount repaid as on the date, rate of interest, total amount paid to the bank towards interest, 3 per cent interest and excess interest paid above 3 per cent. Generally the DRDA asks for these details. As the bank collects its loan they do not bother to send these details to DRDA. DRDA get the information after a lot of persuasion.

• On receipt of the statement from the bank, the DRDA will scrutinize them and calculate the interest as per the rate of interest of the concerned bank and arrive at the amount to be released to the group towards excess interest amount above 3 per cent.

• Such amounts will be released to the Mandal Mahila Samakhyas duly giving instructions to release the interest subsidy amount in turn to VOs. VOs will disburse the amount to the perspective groups through cheques.

Table - 1

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<tr>
<th>S. No.</th>
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<th>No. of IKP Groups</th>
<th>Amount in Lakhs</th>
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Diagram-1

Details of IKP Bank Linkages in Mandal wise

Diagram-2

Pavala Vaddi in Mandal wise

(e) Gruhini

Objective

The objective of Gruhini scheme is to provide shelter to the poor who do not have housing facility.

Brief description of the scheme

This scheme is meant for enabling members of Self Help Groups to construct a house from the subsidy assistance given by DRDA and credit from Banks. Subsidy entitlement per individual is Rs.12,500/-, Banks provide finance
of Rs.15,000/- per individual. Houses are constructed and given to the beneficiaries.

The beneficiaries under this scheme are selected in a gram sabha in which MMS, Sarpanch, SHGs Leaders are present and are recommended to the Project Director of DRDA. The DRDA disburses the subsidy amount under the scheme. DRDA also arranges for bank finance.

- The district housing agencies constructs the houses and, on completion, distributes the houses to the beneficiaries.

- Under Indiramma scheme housing is provided to the poorest of the poor with total government expenditure.

(f) Deepam

Another scheme which benefits the poor is Deepam. It is a programme where the beneficiaries are provided with a gas stove and a cylinder for cooking purposes. The identification of the beneficiary is done by the V/O gram sabha and recommended to the DRDA. The beneficiary has to pay Rs.225/- for gas cylinder and the stove. The application is processed and the sanction is made to the beneficiary. The beneficiary has to collect the cylinder with the concerned supplier. Problems: However there are some problems in implementing this scheme. There was delay in fulfilling the formalities. After getting the stove and the cylinder, the beneficiary is selling it for some profit. It was revealed that there was no proper supply from the gas companies. The people who have availed the benefit are changing their names and again asking for Government assistance.
Procedure to avail the benefits

The programme helps the SHG federations (VOS/MMS) to set up procurement centers, through which they can collectively market agricultural/horticultural/non-timber products, fertilizers, etc. by better learning about the trading practices in the market. It also helps the members in availing the job opportunities in the procurement centers, and gaining knowledge and information dissemination. To avail this benefit, Poorest of the poor and poor should be a member of SHG and membership cards are issued to them to avail the benefit.

At the procurement center, samples of different commodities and grade wise daily rates are displayed.

Problems in implementation

The DRDA implements many programmes for the rural poor, particularly to the SHGs through the machinery established at district and sub-district level. We I have discussed some of the programmes in detail and the process of implementation in the above pages. Though the implementation of these programmes is commendable, there are some problems which need to be addressed.

1. The DRDAs have prepared the citizen's charters and are readily available with them. In some of the DRDAs the citizen's charters are not displaced on the notice board. Those who come for assistance do not know about the activities of DRDA and the services they provide. The citizens have to enquire about them. Though this is a small thing it can be expedited.
2. There is a need for the preparation of Micro Credit Plan for assistance. The MCP needs to be prepared carefully as it involves listing of activities, materials required, and time frame, cost estimates, sustainability etc. Though VOs help them, they are not properly done and the project report is not scientific. This requires changes and it is time consuming, due to which there is delay in the processing of application and sanction. There is need for training for skill development.

3. In the identification of beneficiaries, all the institutions do not participate. The identification is done based on the advice of the village surpanch and the VO. Thus there will be some bias/subjectivity in the selection of the beneficiary.

4. It was observed that the beneficiaries do not utilize the money for which it was sanctioned. The money is used for household consumption, clearing old debts performing the marriages of their children, etc. Very small amount will be spent for which the loan is taken. This is a very common phenomenon in the rural areas.

5. It was revealed that sometimes the banks do not come forward to finance certain schemes.

6. In some districts, the beneficiaries change their name and apply for assistance. This creates problems for the implementing agencies.

7. It was observed that the beneficiaries sell their property acquired through the assistance provided by government and look for other avenues of assistance.
Old age Pension Scheme (OAP)

Indira Gandhi National Old Age Pension Scheme

Under the scheme, financial assistance is provided to the selected beneficiaries as per the following criteria:

- Age of the applicant (male or female) is 65 years or more.
- The applicant is a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through financial support from the family members or other sources.

The amount of Old Age Pension was increased fourfold i.e. from Rs. 100/- per month to Rs. 400/- per month during the financial year, which is shared equally by the Central & State Governments. Previously the Central Government contributed Rs. 75/- per person and the balance Rs. 25/- was contributed by the State Government. In order to improve delivery of services the Gram Panchayaties were conferred sanctioning authority, previously vested in the S.D.O.

Progress of Indira Kranthi Patham

a. Institutional and Human Capacity Building

The institution and Human Capacity Building facilitates the formation and strengthening of self-managed institutions of the poor and help in building social and human capital. There are 1,01,82,181 SHG members in 8, 50,671 SHGs organized into 35,525 village Organizations VOs and 1099 Mandal Samakhyas (MSs). The SHGs in A.P. constitute 25% of all SHGs in the country. In addition to above (MSs), there are 126 Mandal Vikalangula Sangams, 17
Chenchu Mandal Samakhya, 15 Fishermen Mandal Samakhya and 20 Yanadi Mandal Samakyas in the state. District Federations called zilla Samakhya (ZS) have come into existence in all the 22 district. 33,147 (935) Village Organisations and 1,086 (99%) Mandal Samakhya are registered under Andhra Pradesh Mutually Aided Co-operative Societies Act 1995, to provide a legal entity and status to the federations.
b. Micro Finance and SHG Bank Linkages

The SHG-Bank Linkages is a great success story in A.P. 25 Commercial Banks, 16 Regional Rural Banks and more than 4000 branches are participating in the programme. Bank lending has dramatically increased from Rs.197.70 Crores in 2001-02 to Rs.5882.79 Crores in 2007-2008. AP leads the country in SHG-Bank Linkage program with 50% of all bank loans given to SHGs in India and recovery of SHG loans is above 98%. The year-wise progress up to March 2008-2009 is given below

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<td>60</td>
</tr>
<tr>
<td>2004</td>
<td>261254</td>
<td>1017.7</td>
<td>1853</td>
<td>88954</td>
<td>68</td>
</tr>
<tr>
<td>2005</td>
<td>298711</td>
<td>2001.4</td>
<td>1851</td>
<td>69322</td>
<td>75</td>
</tr>
<tr>
<td>2006</td>
<td>366489</td>
<td>3063.87</td>
<td>3950</td>
<td>83601</td>
<td>93</td>
</tr>
<tr>
<td>2007</td>
<td>431515</td>
<td>5882.79</td>
<td>4000</td>
<td>1,36,329</td>
<td>108</td>
</tr>
<tr>
<td>2008</td>
<td>437003</td>
<td>7203.53</td>
<td>4150</td>
<td>1,64,839</td>
<td>105</td>
</tr>
<tr>
<td>2009</td>
<td>2236312</td>
<td>2571.74875</td>
<td>3034.8</td>
<td>41761.8</td>
<td>72,625</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2641.095409</td>
<td>50.24236</td>
<td>71.30467</td>
<td>39.44963</td>
</tr>
</tbody>
</table>

| Mean       | 283789             | 2571.74875                  | 3034.8          | 41761.8                | 72,625             |

| SD         | 123945.7           | 2641.095409                 | 50.24236        | 71.30467               | 39.44963           |
| CV         | 43.67530101       | 102.6964788                 | 0.926           | 0.9942                 |
| n-value    | 0.9887            | 0.9886                      | 0.9813          | 0.9842                 |
| LGR        | 17.63***          | 38.93***                    | 13.15**         | 31.84**                | 15.85**            |
| CGR        | 23.88***          | 66.58***                    | 23.21**         | 52.48**                | 19.97**            |

**: Significant at 1% level.
The linear and compound ground rates (LGR & CGR) obtained from the analysis exhibit there are increasing significant positive growth in the SHG Bank Linkages such as coverage in Groups; Loans; No. of Branches; Group finance and Group per branch during the study period from 2001-2009. The corresponding growth rates are highly significant at 1% level.

c. Financial Access and Pavala Vaddi Incentive

To encourage the women's groups further and also to achieve 100% repayment, the State Government has introduced the PAVALA VADDI scheme, where in the government is reimbursing the SHG member any interest paid by the SHGs over and above 3% per annum. This has led to significant improvement in loan repayment. Under this initiative, 4,75,164 SHGs were given Rs.52.67 Crores in 2004-2006. 2,90,825 SHGs were given Rs.50.02 Crores during 2006-2008 up to 2007 and 5,54,359 SHGs were given Rs.112.30 Crores during 2007-2008 up to March 2008. During the year 2008-2009, 195.31 crores interest subsidy was given to 7,14,930 groups. In the current financial year, up to June 2009, an amount of Rs.38.96 crores is given to 1,76,384 groups. Thus, an amount of Rs.450.26 Crores is given to 20,35,278 SHGs (repeated finance) as Pavala Vaddi incentive from inception of the Scheme.

d. Gender

The gender strategy envisages that the poor women are able to access and control over assets, incomes, all service available at village and individual level. Gender programme helps women to increase their understanding of intra family equity issues, decision making levels, free mobility and necessity of building a
safe environment.

Under this component, 516 Mandal Level Social action Committees are formed with the membership of 4734 members. Community Managed Family Counseling Centers run by SHG women are 238. Number of Village Organization Social Action Committees formed up to June 2009 are 11,832 with a membership of (VOSACs) in the villages to work on social agenda and gender discrimination cases. Number of cases dealt with by these committees and family counseling centers together are 15,549 and number of cases resolved are 11,302. SERP is playing important role to prevent infanticide by organizing women into Self Help Groups.

e. Abhaya Hastham

(Indira Kranthi Patham Pension and Insurance Scheme for SHG Women)

The Government regards social security as one of the important factors in improving quality of life and elimination of poverty. The need for income security in their old age, when their ability to earn from their physical labour would have reduced considerably has been voiced by SHG members in various meetings they had with the Chief Minister of Andhra Pradesh in the month of December 2008. Responding to the demand from the SHG women, the Chief Minister of Andhra Pradesh has conceptualized Abhaya Hastham.

Abhaya Hastham is a Co-contributory Pension Scheme for the women, above the age group of 18, belonging to the Self Help Groups in Andhra Pradesh. The scheme envisages contribution of Rs.30/- per month by SHG women and Government’s co-contribution of Rs.30/- per month into her Pension
account. The contribution of the member and the co-contribution of the Government are periodically transferred to Life Insurance Corporation of India, for investing diligently for securing better returns on the investment. The corpus thus generated till the age of 60 years, will be used for giving monthly pension amount to each women, on crossing 60 years of age.

Abhaya Hastham offers 3 kinds of benefits to its members, namely 1) Monthly pension on crossing 60 years of age, 2) Death and disability insurance cover including Scholarship to the children of the women. 3) Lump sum transfer of corpus which is accumulated in her account is transferred to the nominee in the event of her death.

- The monthly pension amount payable to the women depends on the number of years of contribution she makes till she crosses 60 years of age. In order to secure reasonable level of monthly pension, Govt. has decided to ensure that every women shall receive Rs.500/- or above pension every month, on crossing 60 years of age till her death. 3

- A women joining Abhaya Hastham at the age of 18 will be able to draw Rs.2,200/- per month pension on crossing 60 years of age. This amount is likely to be much higher, should the level of monthly contribution / co-contribution is stepped up after every 5 or 10 years.

- Every woman who joins Abhaya Hastham will have a Pass Book to record details of her contribution and she is entitled to receive an annual statement with the particulars of her contribution and co-contribution from the Govt and
interest earned on the corpus. On crossing 60 years of age, the monthly pension is adjusted to her Bank Account by LIC, every month.

Abhaya Hastham offers many more benefits to the women in addition to monthly pension on retirement. The other benefits are (a) death and disability insurance cover in respect of women in the age group of 15 to 59. In the event of her natural death, Rs.30,000/- is paid to the nominee. In the event of her accidental death, Rs.75,000/- is paid to her nominee. In the event of permanent disability Rs.75,000/- is paid to her. In case of partial disability Rs.37,500/- is paid to her. (b) The children who in studying 9th, 10th, 11th & 12th classes will receive a scholarship of Rs.1,200/- per annum (c) in the event of the death of the subscriber, the available contribution of the subscriber and Government's contribution along with accrued earnings on such contributions will be transferred to the nominee of the subscriber.

Govt. of A.P. have brought out a Legislation, A.P SHG Women Co-contributory Pension Act 2009. The bill was very recently passed by the AP State Legislature and AP State Legislative Council on 10th and 11th February respectively.
f. Project Expenditure

Cumulatively, the total expenditure of IKP up to June 2009 is Rs. 2075.93 crores. Expenditure of the for the last 9 years is given in the following table:

<table>
<thead>
<tr>
<th>Items</th>
<th>Institutional and Human Capacity Building</th>
<th>Community investment fund</th>
<th>Project Management</th>
<th>SPP</th>
<th>SPD</th>
<th>SERP Total</th>
<th>APSWEROES</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000-01</td>
<td>2</td>
<td>23.32</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4.32</td>
<td>0.04</td>
<td>4.36</td>
</tr>
<tr>
<td>2001-02</td>
<td>8.35</td>
<td>4.01</td>
<td>4.86</td>
<td>0</td>
<td>0</td>
<td>17.22</td>
<td>1.71</td>
<td>18.93</td>
</tr>
<tr>
<td>2002-03</td>
<td>22.16</td>
<td>47.73</td>
<td>11.17</td>
<td>0</td>
<td>0.04</td>
<td>81.11</td>
<td>35.44</td>
<td>116.54</td>
</tr>
<tr>
<td>2003-04</td>
<td>58.26</td>
<td>18.11</td>
<td>19.97</td>
<td>0.02</td>
<td>0.37</td>
<td>259.72</td>
<td>93.04</td>
<td>352.76</td>
</tr>
<tr>
<td>2004-05</td>
<td>77.49</td>
<td>221.35</td>
<td>22.11</td>
<td>0.12</td>
<td>0.9</td>
<td>332.47</td>
<td>90.80</td>
<td>423.26</td>
</tr>
<tr>
<td>2005-06</td>
<td>84.11</td>
<td>165.93</td>
<td>22.44</td>
<td>0.15</td>
<td>3.35</td>
<td>275.96</td>
<td>53.05</td>
<td>329.01</td>
</tr>
<tr>
<td>2006-07</td>
<td>125.85</td>
<td>135.68</td>
<td>23.81</td>
<td>0</td>
<td>6.23</td>
<td>291.57</td>
<td>57.14</td>
<td>348.71</td>
</tr>
<tr>
<td>2007-08</td>
<td>95.57</td>
<td>50.84</td>
<td>21.15</td>
<td>0</td>
<td>4.49</td>
<td>172.05</td>
<td>35.95</td>
<td>208</td>
</tr>
<tr>
<td>2008-09</td>
<td>94.82</td>
<td>82.68</td>
<td>27.14</td>
<td>0</td>
<td>2.33</td>
<td>200.97</td>
<td>35.57</td>
<td>236.54</td>
</tr>
<tr>
<td>2009-10 upto June, 2009</td>
<td>30.15</td>
<td>4.15</td>
<td>7.83</td>
<td>0</td>
<td>0.32</td>
<td>42.66</td>
<td>0</td>
<td>42.66</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>598.76</strong></td>
<td><strong>933.47</strong></td>
<td><strong>163.3</strong></td>
<td><strong>0.29</strong></td>
<td><strong>18.91</strong></td>
<td><strong>1676.83</strong></td>
<td><strong>481.03</strong></td>
<td><strong>2157.86</strong></td>
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<tr>
<td><strong>Mean</strong></td>
<td><strong>59.876</strong></td>
<td><strong>89.347</strong></td>
<td><strong>16.33</strong></td>
<td><strong>0.029</strong></td>
<td><strong>1.821</strong></td>
<td><strong>167.603</strong></td>
<td><strong>50.19</strong></td>
<td><strong>217.803</strong></td>
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<tr>
<td><strong>SD</strong></td>
<td><strong>42.2408</strong></td>
<td><strong>81.4831</strong></td>
<td><strong>8.993</strong></td>
<td><strong>0.067</strong></td>
<td><strong>2.1997</strong></td>
<td><strong>131.8413</strong></td>
<td><strong>34.3372</strong></td>
<td><strong>166.2226</strong></td>
</tr>
<tr>
<td><strong>CV</strong></td>
<td><strong>78.5471</strong></td>
<td><strong>91.1099</strong></td>
<td><strong>54.6965</strong></td>
<td><strong>195.3605</strong></td>
<td><strong>139.7979</strong></td>
<td><strong>72.7993</strong></td>
<td><strong>64.8095</strong></td>
<td><strong>143.8095</strong></td>
</tr>
<tr>
<td><strong>r-value</strong></td>
<td><strong>0.6234</strong></td>
<td><strong>0.9929</strong></td>
<td><strong>0.5906</strong></td>
<td><strong>0.0097</strong></td>
<td><strong>0.5376</strong></td>
<td><strong>0.2309</strong></td>
<td><strong>0.0010</strong></td>
<td><strong>0.2727</strong></td>
</tr>
<tr>
<td><strong>LGR</strong></td>
<td><strong>10.23</strong></td>
<td><strong>8.43</strong></td>
<td><strong>9.58</strong></td>
<td><strong>-0.65</strong></td>
<td><strong>2.36</strong></td>
<td><strong>7.00</strong></td>
<td><strong>1.43</strong></td>
<td><strong>10.43</strong></td>
</tr>
<tr>
<td><strong>CGR</strong></td>
<td><strong>11.95</strong></td>
<td><strong>10.62</strong></td>
<td><strong>10.06</strong></td>
<td><strong>-0.65</strong></td>
<td><strong>2.56</strong></td>
<td><strong>8.06</strong></td>
<td><strong>1.43</strong></td>
<td><strong>10.43</strong></td>
</tr>
</tbody>
</table>

NS Not significant at 5% level
** Significant at 1% level

There are increasing significant positive growth in different items of project expenditure such as Institutional and Human Capacity Building, Community investment fund, Project Management, SPD, SERP, and overall items. The corresponding growth rates are highly significant at 1% level. However there is insignificant decreasing negative growth in the SPP and the corresponding growth rate is not significant at 5% level. Also, there is insignificant increasing positive growth in the APSWEROES during the study period. The corresponding growth rates not significant at 5% level.
Table - 3
Overall performance of IKP as on June 2009

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Indicator</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No. of SHGs under the project</td>
<td>8,50,671</td>
</tr>
<tr>
<td>2</td>
<td>No. of members in women SHGs</td>
<td>1,01,82,181</td>
</tr>
<tr>
<td>3</td>
<td>No. of SHGs of persons with Disabilities</td>
<td>23,069</td>
</tr>
<tr>
<td>4</td>
<td>No. of persons with Disabilities in SHGs</td>
<td>2,13,197</td>
</tr>
<tr>
<td>5</td>
<td>No. of Village Organizations formed</td>
<td>35,525</td>
</tr>
<tr>
<td>6</td>
<td>No. of Normal Mandal Samakhya formed</td>
<td>1,099</td>
</tr>
<tr>
<td>7</td>
<td>Total No. of beneficiaries of Income Generating Activities</td>
<td>23,70,019</td>
</tr>
<tr>
<td>8</td>
<td>No. of households benefiting from Food Security</td>
<td>23,63,735</td>
</tr>
<tr>
<td>9</td>
<td>No. of acres of land purchased</td>
<td>4,539.24</td>
</tr>
<tr>
<td>10</td>
<td>No. of beneficiary families of land purchase</td>
<td>5,303</td>
</tr>
<tr>
<td>11</td>
<td>Amount of Bank Linkage up to June 09 in 2009-2010 (Rs. in Crore)</td>
<td>277.74</td>
</tr>
</tbody>
</table>

2. Indiramma Housing Scheme

The Government of Andhra Pradesh launched Integrated Novel Development in Rural Areas and Model Municipal Areas (INDIRAMMA) Programme to create a novel rural/urban Andhra Pradesh through development of villages and municipalities in an integrated manner.

Our government has introduced an innovative scheme INDIRAMMA (Integrated Novel Development in Rural Areas and Model Municipal Areas) to rectify the situation. We want To Provide Pucca Houses, education, proper health care, roads drainage, individual sanitary latrines, drinking water, electricity and pensions to all eligible in the villages. We have prepared a three year action plan to achieve this task. Our government’s target is to provide these
facilities every year to one third of population in each Mandal to ensure complete coverage over a three year period. Creation of infrastructure facilities in every village leading to improvement in living standards of the people is the mission of our government.

**YSR launches Indiramma Scheme**

West Kandriga (East Godavari): This tiny village in East Godavari district was named 'Indiramma Gramam' to mark the launching of the State Government's prestigious scheme 'Indiramma Pathakam' by Chief Minister Dr. Y.S. Rajasekhara Reddy on Saturday April 1st 2006. The scheme is intended to provide basic amenities to one-third of villages and one-third of wards in the urban areas.

As a matter of thank giving to the people of East Godavari district, who gave hospitality to Dr. Y.S. Rajasekhara Reddy for more than a week when he was sick during his 'padayatra' in the past, the Chief Minister launched the prestigious scheme at this village, which is 10 km from Kapileswarapuram Mandal headquarters in East Godavari. Most of the State Government's schemes or Congress programmes had been launched from Chevella Village in Ranga Reddy district in the past.

**Identified Activities:**

**Housing for all**

Every eligible houseless family shall be provided with house. BPL families living in thatched, semi permanent and rented houses will be covered. Incomplete and unoccupied houses of previous year programmes to be
completed and brought under occupancy.

Beneficiaries will have to pay Rs 220 per month towards loan repayment to make the programme sustainable. Gram Panchayats will educate the people to pay property tax and water tax on a regular basis to enable panchayats to provide better services on a sustainable manner.

Roads

Connectivity will be provided to all the Gram Panchayats through blacktop roads to ensure proper bus facility.

Sanitation - Individual Sanitary Latrines (ISLs)

The Government aims at having individual sanitary latrines in all the houses of the villages. Government will provide financial assistance in accordance with scheme guidelines to all the eligible people below the poverty line. For the others, the Gram Panchayats would undertake responsibility to encourage them to construct individual latrines. Massive awareness campaign would be taken up in each Gram Panchayats.

Gram Panchayat will make every effort to encourage the entire village to achieve the open defecation free status. Permanent and pucca drainage system will be provided in all the selected villages.

Drinking Water

Governments have formulated plans to provide drinking water to the villages where there is no potable water and where there is insufficient water. Quality affected (Fluoride) habitations will be taken up on priority. Government
will take up schemes to provide 40 liters of potable water per head per day in all the habitations.

Electricity to every household

Government is giving top priority to the power sector which is key to the Rural Development and is committed to provide electricity to every house in every village.

Primary Education

Steps would be taken to ensure that all the children between 6 to 10 years of age go to School with special focus on girl child. It would be our endeavor to completely eradicate the problem of drop outs. There would be one teacher for every 40 children ensuring their attendance compulsorily. Wherever necessary, additional class rooms will be constructed. Drinking water facilities and toilets will be provided in all the Primary Schools, Child labour system will be totally eliminated.

Health for all

Ensuring hundred percent deliveries in the health care centers. All the deliveries will be registered. Creating awareness for prevention of diseases like malaria, diarrhea and much dreaded HIV/AIDS. Strengthening of institutional setup to ensure better health care for the people.

The works that Gram Panchayats should take up

Creating infrastructural facilities in the village and its proper maintenance

- Taking up sanitation works.
- Registration of births.
- Eradication of child labour system.
Proper collection of house taxes, water tax and other taxes to ensure sustainable development of the village.

3. Mahatma Gandhi National Rural Employment Guarantee Programme

Implemented by the Ministry of Rural Development, Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth. The Act aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

The Programme came into force on February 2, 2006 and was implemented in a phased manner. In Phase one, it was introduced in 200 of the most backward districts of the country. It was implemented in an additional 130 districts in Phase two 2007-2008. As per the initial target, MGNREGA was to be expanded countrywide in five years. However, in order to bring the whole nation under its safety net and keeping in view the demand, the Scheme was extended to the remaining 274 rural districts of India from April 1, 2008 in Phase III.

National Rural Employment Guarantee Act (MGNREGA) - that guarantees wage employment at an unprecedented scale. The primary objective of the Act is augmenting wage employment. Its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and so encourage sustainable development. The process outcomes include strengthening grassroots
processes of democracy and infusing transparency and accountability in governance.

**Increasing Employment Opportunities**

In 2007-08, 3.39 crore households were provided employment and 143.5 crore person days were generated in 330 districts. In 2008-2009, upto July, 253 crore households have been provided employment and 85.29 crore person days have been generated.

**Enhancing Wage Earning and Impact on Minimum Wage**

The enhanced wage earnings have lead to strengthening of the livelihood resource base of the rural poor in India; in 2007-2008, more than 68% of funds utilised were in the form of wages paid to the labourers. In 2008-2009, 73% of the funds have been utilized in the form of wages.

**Increasing Outreach to the poor**

Self targeting in nature, the Programme has high works participation of marginalized groups like SC/ST (57%), women (43%) in 2007-2008. In 2008-2009, upto July, the participation is SC/ST (54%) and women (49%), strengthening Natural Resource Base of Rural India. In 2007-08, 17.88 lakh works have been undertaken, of which 49% were related to water conservation. In 2008-2009, upto July, 16.88 lakh works have been undertaken, of which 49% are related to water conservation.

**Financial Inclusion of the Poor**

The Central government has been encouraging the state governments to make wage payment through bank and post office accounts of wage seekers.
Thus far, 2.9 crore (upto July '08) MGNREGA bank and post office accounts have been opened to disburse wages. The Ministry is also encouraging the National Rural Employment Guarantee Act (MGNREGA) - External website that opens in a new window workers to obtain insurance under Jan Shri Bima Yojana.

Initial evidence through independent studies indicates enhancement of agricultural productivity (through water harvesting, check dams, ground water recharging, improve moisture content, check in soil erosion and micro-irrigation), stemming of distress migration, increased access to markets and services through rural connectivity works, supplementing household incomes. Increase in women workforce participation ratios and the regeneration of natural resources.

The vision of the Ministry is enabling MGNREGA become a transformative vehicle of empowering local communities to enhance their livelihood security. The Ministry has taken several steps to ensure the Scheme is implemented effectively like encouraging decentralized participatory management, improving delivery systems and public accountability.

The Rozgar Jagrookta Puruskar award has been introduced to recognize outstanding Contributions by Civil society Organizations at State, District, Block and Gram Panchayat levels to generate awareness about provisions and entitlements and ensuring compliance with implementing processes.

National Rural Employment Guarantee Act, in short MGNREGA/EGA, is perhaps one of the most progressive and interesting bills passed by the Indian
parliament in the recent time.

This bill seems to hold the potential to bring a huge change in rural India. This bill on one hand can reap the rich human resources available in rural India to develop the most essential infrastructural facilities and on the other hand stem the migration of farmers/rural workers to cities. Government of India has plans to gradually phase-in the implementation of this bill throughout the country. Phase 1 of it involves a pilot stage where EGA is being implemented in 200 districts.

Table – 4

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Mandal</th>
<th>No. of Job Cards Issued</th>
<th>No. of Families Provided Employment Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>K.V.B. Puram</td>
<td>367</td>
<td>6336</td>
</tr>
<tr>
<td>02</td>
<td>Vadamalapet</td>
<td>217</td>
<td>3732</td>
</tr>
<tr>
<td>03</td>
<td>Chandragiri</td>
<td>206</td>
<td>2565</td>
</tr>
<tr>
<td></td>
<td>( \chi^2 )</td>
<td>61.52**</td>
<td>1770.25**</td>
</tr>
</tbody>
</table>

**: Significant at 1% level

It is observed from the applications of \( \chi^2 \) test that the number of job cards issued are not uniformly distributed among the three Mandals. The corresponding \( \chi^2 \) value is given by 61.52 which is highly significant at 1% level. Further, the number of families provided employment opportunities are also not uniformly distributed among the three Mandals. The corresponding \( \chi^2 \) – Value is given by 1770.23 which is highly significant at 1% level.
4. National Pensions Scheme

WIDOWS AND HANDICAPPED PENSION

NEW DELHI: Rural Development Minister Raghuvansh Prasad Singh on Thursday launched the pension scheme for widows in the age group of 40 to 64 and severely disabled persons above 18 but below 65 and below the poverty line.

While the Centre will provide Rs. 200 a month, the States have been requested to contribute at least a similar amount to the beneficiaries, for a monthly assistance of Rs. 400.

Mr. Singh said 44,04,289 widows 200 per month and 15,56,004 disabled persons 500 per month with at least 40 per cent severity would benefit from the two new schemes that would entail an expenditure of Rs. 1057.03 crore and Rs. 373.44 crore respectively.

The Minister held a meeting with officials of all States and issued directives that the responsibility of identifying beneficiaries, enrolling and opening bank accounts would be that of the authorities. As in the case of
disabled persons, a team of doctors would have to be deputed at the block level to issue necessary certificates immediately.

**National Old Age Pension (NOAP) Scheme**

Under National Old Age Pension Scheme, Central Assistance is available on fulfillment of the following criteria:

- The applicant must be a destitute in the sense that he/she has no regular means of subsistence from his/her own source of income or through financial support from family members or other sources.

- The age of the applicant (male or female) should be 65 years or more.

The amount of old age pension is Rs 200 per month. This scheme is implemented in the State and Union Territories through Panchayats and Municipalities. Both Panchayats and Municipalities are encouraged to involve voluntary agencies as much as possible in benefiting the destitute elderly for whom this scheme is intended.

The Government of India announced a National Policy on Older Persons in January, 1999. This policy provides a broad framework for inter-sectoral collaboration and cooperation both within the government as well as between government and non-governmental agencies. In particular, the policy has identified a number of areas of intervention financial security, healthcare and nutrition, shelter, education, welfare, protection of life and property etc. for the well being of older persons in the country. Amongst others the policy also recognizes the role of the NGO sector in providing user friendly affordable services to complement the endeavours of the State in this direction.
Positive indicators

National Old Age Pension Scheme is found to be extremely beneficial to the old destitute. In general, it has succeeded in giving them a sense of security in life and has definitely improved their quality of life. The following are the positive indicators in implementation of the scheme.

As evident from the study, a majority (81.22%) of the NOAPS beneficiaries did not face any difficulty in availing the benefit. 82.12% of the respondents got the approval from the authority concerned within 6 months and for a good percentage of them (49.76%), the time lag between application and sanction has been only to the extent of 2 months. Even a majority of the non-beneficiaries interviewed expressed the view that as far as they knew, the implementation of the scheme was generally good.

Of the persons selected for the scheme, 81.16% received the benefit within 2 months of sanction, of which 31.54% received it within 15 days and another 30.35% within 15-30 days" time. Nearly 96% of the beneficiaries feel that the NOAP Scheme definitely made a perceptible change in the quality of their life at least to some extent. About 59% of the non-beneficiary respondents also think in similar directions. More than 94% of the non-beneficiary samples consider that it would also give a feeling of security to those who come under the scheme.

The Panchayat Raj system of Governance is one of the main sources, which has helped the needy to avail the benefits - both as source of information and in prompting them to apply for the benefit. It is evident from the study that the applications for availing NOAPS benefits are submitted in specified
application formats and majority of them are submitted in the Panchayat Raj institutions. Also, in cases of delayed payment of pension, the beneficiaries approach Panchayat Raj institutions for help.

Nearly sixty percent of the sample beneficiaries are found to be women. Socially backward communities like SC/ST/OBC constitute 83.79% of the sample population. Of these, the SC/ST beneficiaries form 54.25%. Majority (84.41%) of the beneficiaries are illiterate and 53.82% of their family members also belong to the same category.

**Areas for Improvement**

The scheme would serve its purpose even better if some improvements were made in certain areas like building awareness, reducing delays, selection of beneficiaries, etc. Some of the major points for consideration are given below:

- Less than 25% of the beneficiaries indicated their awareness about the selection procedures of the scheme. About 25% of the non-beneficiary interviewees reported that they did not apply for the benefit, as they are not aware of the scheme. Awareness programmes may be organised with the support of Panchayat Raj institutions.

- A significant 40% of the beneficiaries are reported to be not getting the pension on a regular basis. In the case of 18.83% of the sample beneficiaries, payment of pension is delayed for more than two months, and in case of delayed payment, most of them (78.31%) have to borrow from neighbours and relatives. This indicates the need for better planning in disbursement of the benefit.
• Difficulties in availing the benefit have been experienced by 18.77% of the sample beneficiaries. The major difficulty indicated is the non-co-operation of authorities.

• Though low in number, 2.53% of sample beneficiaries are reported to have paid more than Rs.20 as bribe for their pension.

• More than 23% of the respondents had to make four or more follow-up visits to meet the concerned authorities to speed up the process of sanction and disbursement of the benefit.

• Many beneficiaries (54.41%) are not aware of any follow-up action from the authorities concerned and 37.63% clearly indicated that there is no follow up to understand the problems in the scheme affecting the beneficiaries and the utilization of the amount and its impact on them. Only 8.29% of the beneficiaries reported that there is a follow-up.

• More than one years delay is noticed in 5.19% of cases in sanctioning the pension after submitting the application. Around 46.43% of non-beneficiaries revealed that their applications for NOAP are pending before authorities.

• Certificate to prove destitute status of the beneficiary has not always been insisted upon (only 37.24% of the beneficiaries have reported that they had to produce the certificate).

5. National Family Benefit Scheme (NFBS)

In general the NFBS scheme is found to be achieving the objectives for which it is setup. There is no doubt regarding the amount of social assistance the scheme is providing but there are areas, which need improvement.
Positive indicators

The scheme is definitely beneficial to the economically and socially backward as well as the weaker sections of the society. The following are some of the positive indicators of the scheme.

- Majority of the beneficiaries have expressed satisfaction over the benefit they have received. As many as 73.63% are happy to some extent and 24.06% are happy to a large extent. Only 2.31% beneficiaries have indicated that they are not at all happy with the benefits they have received. Even among non-beneficiaries, 95.04% feel that had they received the NFBS benefits, it would have definitely made a perceptible difference in quality of life at least to some extent.

- A majority (70.81%) of beneficiaries report that they did not face difficulties in availing the benefits. Around 28.51% beneficiaries received benefits within 2 weeks of sanction and 76.44% got it within 2 months of sanction.

- Most of the beneficiaries (87.76%) have reported that they have received benefits through cheque/money order/demand draft. This reduces the incidence of the beneficiaries being cheated by paying lesser amounts as against the actual eligible amount.

- SC/ST/OBC categories constitute 85.12% of the beneficiaries and 87.03% of the sample beneficiaries are women. More than 20.27% of the beneficiaries are aged above 50 years. 16.65% of the beneficiaries are either unable to work or not currently working.

- 71.87% of the sample beneficiaries are totally illiterate while 42.84% of their
family members also belong to the same category.

- The major sources of income are from wages and agriculture. The aggregate sample average annual household income works out to only Rs.7901. Only 2.1% of the families have indicated that the total earnings are above Rs.20,000/- per annum indicating that the BPL status is verified to a large extent while awarding benefits.

- Only 45.72% possess landed property. 76.82% of the beneficiaries live in kucha houses and only 6.44% own pucca houses and a majority of these houses are below 300 sq. ft. Only 6.25% live in houses above 500 sq. ft. Plinth area.

- Only 5.40% beneficiaries own TV sets and 7.36% own ceiling fan. Vehicles/ refrigerators, etc. are owned by less than 1% of the samples.

- Of the non-beneficiary samples, 53.10% say that the NSAP benefits are in general used for the purposes they are meant for and only 19.60% feel that the implementation of the programme is poor. The fact that the above two points are from the non-beneficiaries points that the scheme is in general performing well.

Other Aspects

The salient points, which have not been covered along with the earlier sections, are mentioned here.

Positive indicators

- It is noticed that there has been steady growth in disbursement of NSAP benefits. This indicates that the programme is progressing well.
• In most of the districts, DLCs have been constituted for monitoring and evaluation of the operation of the scheme.

• The schemes have helped to accelerate the social development. This evident from the response from the beneficiaries also.

• By and large the norms for selection, processing, disbursing, etc., are adhered to by the various states.

Areas for improvement

• The survey has revealed that separate accounts for each scheme are not maintained in all the districts. This is necessary for better monitoring and evaluation of the operation of the scheme.

• Implementing agencies differ from state to state and even among different districts within the states for the same scheme. This can lead to non-uniform practices in the implementation of the scheme.

The NFBS provides a lump sum family benefit of Rs. 10000 to the bereaved household in case of death of the primary bread winner irrespective of the cause of death. This scheme is applicable to all the eligible persons in the age group of 18-64. Attempt had been made to evaluate the efficiency of the scheme with the help of the field survey.

(a) Socio-economic conditions of the beneficiaries

Out of 32 beneficiaries, only 2(6.25%) were male and 30(93.75%) were female. Only 12(37.5%) were literate and 20(62.5%) were illiterate. Out of this 12 literate beneficiaries, 11(91.66%) had the qualification of primary and above level but below matriculation level and only, a single (8.33%) beneficiary had
the qualification of matriculation and above but below graduation level but not a single one could reach up to graduation level. Out of 32 beneficiaries only 2(6.25%) were small farmers, not a single one was a marginal farmer. 5(25.625%) hailed from North Bihar were agricultural laborers, and other 5(125.625%) hailed from Jharkhand were non-agricultural casual laborers. 14(43.75%) were non-agricultural self-employed, there was no one in the artisan group and only 6(18.75%) were others including housewives. It was clear that the non-agricultural self-employed had taken the maximum benefit from the scheme.

(b) Economic Structure and Viability of the scheme

Out of 32 beneficiaries, 30(93.75%) beneficiaries were the wives of the deceased and only 2(6.25) were sons of deceased. 28(87.5%) beneficiaries reported that they had paid the speed money to the block authority whereas 4(12.5%) of North Bihar reported that they had not paid it. No beneficiary was there who paid speed money below Rs. 101 to the concerned block authority. 3(10.71%) paid in between Rs. 101-200, 8 (28.57%) paid in between Rs. 201-300, 4 (14.28%) paid in between Rs. 301-400, and 13 (46.42%) in between Rs. 401-500 but not a single one was there to pay above Rs. 500. 10 (31.25%) beneficiaries reported that they had paid the speed money to the concerned district authority.

Beneficiary observations

Beneficiaries of the scheme had pointed out the following observations:

1. Procedural delay should be avoided by simplification of the process.
2. In case of death outside the local area, beneficiaries had to face a lot of problems in obtaining Death certificate. This created a lot of problems specifically in case of migrant labour. Alternative should be evolved to save the beneficiaries from harassment on the score.

Investigators observations and recommendations:

On the basis of cross-survey the Investigators confirmed that

i. Amount of seed money in the scheme was high as the Government pays Rs. 10000/- at a time.

ii. The authorities created a number of obstacles in case of no payment or less payment of seed money.

Suggestions:

1. The payment should be made in a time-bound framework and accountability should be fixed for any delay in way to extract maximum speed money from the beneficiaries.

2. Amount should be deposited in a fixed account for not less than a year.