CHAPTER - V

WOMEN EMPOWERMENT PROGRAMS AND STRATEGIES OF GOVERNMENT OF INDIA AND KARNATAKA
5.1. INTRODUCTION

It is not surprising that development programs, which do not take into account the aspirations of women are not effective in achieving their objectives. The failure to include women in the development process runs counter to the true spirit of democracy, and to the provisions enshrined in the constitution. In addition, excluding women means the underutilization of vibrant, vital, and productive resources, which can eventually have only beneficial impact on the nation’s growth. The growing realization that rural women are not inarticulate, illiterate, and ignorant objects of welfare, but are in fact, productive, hardworking adults who have coped with the battle for survival from a very young age, makes their participation in the development process increasingly necessary and imperative. Policy makers and planners are now convinced that productive potential of women, at the moment largely untapped and that woman must be integrated into the process of development.

A special session of the U.N. General Assembly convened in the early 80s emphasized that the development of women is an important precondition for overall economic development. A resolution passed then read “All countries will pursue the objectives of women in all aspects of the development process on equal basis as both beneficiaries and participants during this decade a substantial improvement in the status of women will take place.” This and other concerns of equitable and overall socio-economic development in the country have led to some major shifts in the Sixth and Seventh Five Year Plans and women are now recognized as equal partners with men, not only as recipients of benefits, but also as active participants as agents of development.
Until 80s, women in rural areas were not identified as a special group for development programs except welfare. It is this reality that led to a package approach using employment as a core strategy. This involved the formation of organizations at the gross roots level, which could later become channels for delivery of basic services such as healthcare, mother and child care, education etc., ensuring women's role in society and development. A special component plan for women in all development schemes was suggested in this context. While the Sixth Plan [1980-1985] emphasized economic independence as essential for women's equality and directed that they should be included as targets of anti-poverty programs, it was only in the Seventh Plan [1985-1990] that emphasized that 30% of the IRDP beneficiaries should be women.

Over the years, however, it was found that not much has been achieved to help and empower women. One major flaw in the strategies was the assumption that placing women as sub-target in the over all target of anti-poverty programs would be sufficient for the development of women. This assumption did not recognize that:

1] women are viable economic entities.

2] women's ability to earn and control income is one of the most powerful determinants of their status in the family.

3] along with the policy measures to stimulate overall growth, specific measures are needed to ensure that women have access to

A] fundamental rights as citizens.

B] credit, employment, income, and property ownership.

C] education, health care, & skill training etc.,

D] technology, raw materials, and natural resources

E] local government and other institutions.
5.2. STRATEGIES ADOPTED BY THE GOVERNMENT FOR WOMEN EMPOWERMENT:

The development of women has always been the central focus in development planning since independence. Of course there have been various shifts in policy approaches of the government towards women in the last 50 years from the concept of 'WELFARE' in the 1970s to 'DEVELOPMENT' in the 1980s and now to "EMPOWERMENT" in 1990s.

The Department of Women and Child Development since its very inception has been implementing special programs designed to improve the socio-economic status of women. The independent Indian Government has taken a number of measures particularly in the sectors of health, education, employment, rural and urban development, with a view to promote the development and welfare of women.

The Five Year Plans launched by the government have paid due attention to enable women to attain greater economic participation. In some of the areas such as factories, offices, mining, clerical posts, teaching, nursing, banking, tea and coffee plantations etc., Women employees are found in a large number. To protect the economic interests of the employed women various legislations such as Minimum Wages Act, 1948, Equal wages Act 1976, The Factories Amendment Act 1976 etc., have been under taken. The Karnataka Government has also reserved some jobs for women in government sector.

5.2.1. EMPLOYMENT AND TRAINING FOR WOMEN:

The program of support to training cum youth employment for women [STEP] was launched in 1987. Its aim was to strengthen and improve the skills for employment opportunities for women below poverty line in traditional sectors of agriculture, small scale industries, animal husbandry, hand looms, handicrafts, cottage and village industries, sericulture etc, where women are employed on a large scale.
The scheme of condensed courses of education and vocational training; [CCE&VT] for adult women started in 1958. It was implemented by the central social welfare board.[CSWB]. It aims at providing new vistas of employment through continuing education and vocational training to women and girls, particularly to school dropouts. During the years 1997-1999 as many as 2000 courses were sanctioned to benefit about 50,000 women and girls.

WOMEN'S NATIONAL TRAINING INSTITUTE:

This was started in 1977 and regional units in places such as Bombay, Bangalore, Thiruvananthapuram, Culcutta were also opened. The regional training institute at Bangalore gives basic and also modern training to about 1426 girls and part time training to about 141 girls every year.

5.2.2. SOCIO-ECONOMIC PROGRAMME:

Under this program, the Central Social Welfare Board gives financial assistance to the voluntary organizations. These organizations undertake a wide variety of income generating activities which include production of central components in ancillary units, handlooms, handicrafts, agro based activities such as animal husbandry, sericulture and fisheries and self employment ventures like vegetables and fish vending etc.

THE DAIRY SCHEME:

Focuses exclusively on women's organizations having at least 20 members, including mahila mandals, Indira Mahila Kendras, Self Help Groups and organizations already assisted under STEP scheme. The benefits of the scheme are meant for women whose families are below poverty line.
MAHILA SAMRIDDHI YOJANA :

This scheme was launched on 2nd October 1993, through a network of 1.32 lakh rural post offices to promote thrift among rural women and to empower them with greater control over their household resources. After the completion of 2 years of implementation of this yojana, it was decided to launch a new scheme which would cover approximately 885 blocks in which about 20 lakh women would be benefited.

RASHTRIYA MAHILA KOSH : [RMK]

The National Credit Fund for Women called Rashtriya Mahila Kosh was set up in 1992-93 with a corpus fund of Rs.31 crores with a major objective of meeting credit needs of poor women, particularly in the informal sector. The minister of state for women and child development is the chairperson of this kosh. The RMK has sanctioned loans of Rs. 47.85 crores up to 31st March 1998 to benefit 2.50 lakh women through 256 NGOs.

WORKING WOMEN’S HOSTELS :

Working Women’s Hostels have been established in towns and cities mainly to provide boarding and lodging facilities to rural women who move on to urban centers to obtain jobs.

THE NATIONAL COMMITTEE FOR WOMEN WELFARE is instituted for framing appropriate policies for women welfare to suit the changing needs of time.

THE CENTRAL SOCIAL WELFARE BOARD : [CSWB]

This is unique, in the sense that it was the first organization in post independence era, set up in 1953 to achieve people’s participation for implementation of welfare programs for women and children through NGOs.
The CSWB established by the planning commission has its own women welfare programs such as providing housing protection to weak and helpless women, fallen women, helpless widows; creating centers of social education for women and adult education centers. Condensed courses of education and vocational training for women and girl's awareness generating projects for rural and poor women, family counseling centers, holiday camps for children's, welfare extension projects in border areas, opening centers for giving healthy entertainment to the women, giving assistance to crèches and hostels for working women etc., The Board gives financial subsidy of Rs 50,000 annually to those NGOs which provide good service to the women. Presently, more than 18,000 NGOs are receiving financial assistance and guidance from the Board.

**INDIRA MAHILA YOJANA : [ IMY ]**

Aims at organizing women at the gross root level to facilitate their participation in decision making and empowerment, was launched on 20th August 1995 in 200 Integrated Child Development Services [ICDS] blocks. Group dynamics is the strength of this scheme. The objectives of the scheme are...1] awareness generation among the women from rural areas and urban slums and 2] economic empowerment of women.

**NATIONAL COMMISSION FOR WOMEN: [ NCW ]:**

The National Commission For Women is a result of sustained effort and campaign over a period of time by NGOs for a National Apex Body to promote and protect the interests of women.

The National Commission For Women [NCW] was set up as statutory body on 31st January, 1992 under the National Commission For Women Act, 1990 [ Act No. 20 of 1990 of Government of India ] to review the constitutional and legal safeguards for women. This commission recommended remedial legislative measures, facilitate redress grievances and advise the Government on all policy matters affecting women.
The Commission pursues its mandatory activities namely, review of legislations, interventions in specific complaints of atrocities and remedial action to safeguard the interests of women. The Commission has accorded highest priority to secure speedy justice for women. The Commission Constituted Expert committees for law and legislation, political empowerment, custodial justice for women, social security, panchayati Raj, women and media, development of scheduled tribe women, of women of weaker sections, of women of minority communities, transfer of technology in agriculture for development of women. The Commission interacts and networks with NGOs and State Commissions for ensuring gender equality and empowerment of women. The Commission also interacts with media, social activists and academicians to suggest ways of ensuring due representation of women in all aspects. The Commission conducts seminars, workshops and conferences and sponsors such events by providing financial assistance to reach organizations and NGOs.

The important areas so far covered include violence against women, sexual exploitation of women at work place, educational, health and employment aspects, women in agricultural sector, women in Panchayat Raj, custodial death, mental health institutions etc. The Commission has committed itself for the realization of the empowerment of women and has tirelessly worked for the purpose through the above activities. The Commission has always appreciated positive efforts made by various agencies of the civil society to make Indian women's movement successful and invites experts on various issues related to the empowerment of women. Though constitutional safeguards and progressive legal enactment have endowed jurisdictional equality, but right to equal status and opportunities in education, law and political participation influencing the key decisions having serious imprints on socio-economic structures have been still a dream which needs urgent attention. The National Commission for Women is consistently endeavoring to develop a comprehensive methodological framework.
Indian women's movement finds itself associated with the larger mass movement for the social development that envisions an empowered society with empowered women as its inherent ingredient. Women are the vanguard of civilization and its future.

MAHATMA GANDHI correctly pointed out that "to call women the weaker section is a libet; it is man's injustice to women. If by strength is meant brute strength, then indeed in women, less brute than man. If by strength, is meant moral power, then women immeasurably superior to man. Has she not greater intuition, is she not more self sacrificing, has she not greater power of endurance, has she not greater courage?, with out her, man could not be. If non violence is the law of our being, the future is with women". [ In Young India, 30th April, 1930 ].

: KHADI AND VILLAGE INDUSTRIES BOARD : The Khadi and Village Industries Board promotes women's co-operative Boards in particular industries. The board gives working capital grants, seed capital and assists in marketing of the product.

DEPARTMENT OF INDUSTRIES AND COMMERCE : [ DIC ]

The Department of Industries and Commerce assists women's organization of two types, a] co-operatives and b] societies. Women's industrial program of the department has the following components; a] share participation in co-operatives, b] schemes for societies running industrial enterprise, c] aid to women's industrial units for participation in exhibitions.

DEPARTMENT OF CO-OPERATIVES :

This department gives financial assistance to start women's co-operatives and to expand and diversify their activities. The priorities are consumer and marketing co-operatives, and primary agricultural credit societies.
5.2.3. DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS:

[DWACRA]

The evolution of programming for women in itself is indicative of a growing awareness of women in the variety of roles they perform as mother, home makers, citizens, wives, entrepreneurs and decision makers. DWACRA is a program which builds on the strength of rural women in the poverty sector. Women are to be enabled to actively decide on what issues they want to tackle and how they should work. Women of the DWACRA group decide and manage activities they plan to become empowered through independent women’s collective action.

Improving the status of women through literacy, skill improvement and enhanced income earning capacity by way of more gainful employment on one hand coupled with their empowerment through access to information, economic independence resulting from income generating activities and collective action on the other, need to be the focus of future strategies.

The poorer sections of the community, the women are more, over burdened and under nourished than their men. This necessitates more specific focus on poor women in rural areas “women will usually convert their income in to resources to meet the basic needs of the family. If women earn cash income, they usually increase their status as decision makers within the family.”

In the light of this realization, a new scheme to attend to all factors that would contribute to the development of women, particularly in rural areas named, DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS [DWACRA] was introduced in 1982-83 by the Department of Rural Development, Ministry of Agriculture, Government of India. During the Seventh Plan, it covered 162 districts and is being extended, in a phased manner, to all districts in the entire country during the Eighth Five Year Plan period.
AIMS AND OBJECTIVES OF DWACRA:

1] Improving the status and quality of life of poor women and children in rural areas

2] Enabling women to improve their earning capacity.

3] Involving the community in planning and implementing the program so that this need based development activity will be carried on by the community even after outside assistance is withdrawn. DWACRA provides...

1] Income generating skill and activities for poor women in rural areas.

2] Access to appropriate technology and skill up gradation.


8] Access to safe drinking water.

9] Information on better environment.

10] Build capacity of women to improve their status and quality of life.


12] Access to resource and credit for purchasing income generating assets.

13] Awareness about political and social situation.
APPROACHES OF DWACRA:

The overall objective of DWACRA is to improve the quality of life of poor women in rural areas and empower them to improve their status in their families and the community.

The objectives can be realized through following specific approaches;

1) Provide income generating asset, skill and group support for better access to social services.

2) Provide information and support of forward linkages.

3) Making rural women understand the needs for a hygienic environment, clean drinking water, nutritious food, schooling facilities etc.,

4) Inculcate sense of responsibility and confidence in bringing up children to be better citizens and develop them to face the world confidently.

5) Promote self help, self sustenance and growth of economic activities pursued by women assisted under the scheme.

SALIENT FEATURES OF DWACRA:

1] Linkage with Integrated Rural Development Program [IRDP]

DWACRA is linked to IRDP, and as a sub scheme, it is concerned with the poorest of the poor women of rural areas. The DWACRA target group is the families having annual income of less than Rs.11,000. These women are formed into a group of 10-15 members. The revolving fund under DWACRA is available only for the group.

2] Participatory Approach:-

Organization of women into groups is fundamental in the DWACRA strategy. Involving people whose lives would be affected and sought to be changed through development programs need to be done from the early stages of the project and this is the essence of participatory approach.
3) **Group Approach:-**

DWACRA program focuses on organization of women in groups to foster a collective approach to their problems and improve their lot by enhancing their bargaining power, and to resist exploitation. Further when organized into functional groups, women can pull many resources of the governmental program in the villages for their benefit.

4) **Economic Activities:-**

A woman's income is found to have positive co-relation with the nutritional and educational status of the family and enhancement of the positive attitude towards the status of women. Cash income in the hand of the women has been seen to have great chance of reaching the children. It has been found that if the women become economically independent, their status in the family and society improves.

5) **Training and awareness:-**

Training of women in new skills and upgradation of their existing skills has been incorporated as an integral part of DWACRA.

6) **Integrated Approach:-**

DWACRA integrates child development and welfare into women development programs.

7) **Revolving Fund :-**

Under DWACRA a lump sum of Rs.15,000 is provided to the women's group as a one time grant. The group members can use it collectively or share its prorata to be used in selected activity.

8) **Thrift and Credit :-**

One feature of DWACRA is the “thrift and credit society’ with in the group. Women are encouraged to save their own money regularly [Rs.5/-,
Rs.10/-, Rs.20/-] in a common fund. Rules are made, money is lent and recovered and the fund is managed by women themselves.

Drawbacks in the implementation of DWACRA

1] Resistance to women’s groups;-

Men in the family, cultural and traditional barriers and superstitions resist group based activities by women.

2] Problems in the Group formation;-

Growing individualism, scattered settlements, difficult terrain, difficulties encountered in registration etc, have rendered group formation a difficult task.

3] Growing number of Dormant groups;-

Groups that have internal quarrels or external opposition often stop functioning, became dormant.

4] Lack of infrastructure;-

Lack of work shed, training centers and accommodation of gross root functionaries also stand in the way of efficient implementation.

5] Poor Planning;-

This has resulted in wrong identification of beneficiaries/activities, lack of dedicated staff, poor coordination, lack of quality consciousness in the implementation machinery, absence of marketing linkages etc.

6] Inadequate support services:

7] Low level of skills:
Rural women seldom get proper training and this results in insufficient income.

8] Inadequate banking services;-

There is hesitation among bankers for providing loans to rural women.

9] Un use of revolving fund;-

The revolving fund is not being used at all or it is not used as desired.

However, major reforms have been made for the proper implementation of DWACRA project in rural areas.

5.3 BASIC APPROCHES ADOPTED BY NGOs AND WOMEN ORGANIZATIONS

Women empowerment program initiated by the non-government organizations and women organizations at the gross roots level have basic approaches as follows:

1] EMPOWERMENT THROUGH INTEGRATED RURAL DEVELOPMENT PROGRAMME.

2] EMPOWERMENT THROUGH ECONOMIC INTERVENTIONS.

3] EMPOWERMENT THROUGH CONCIOUS RAISING AND ORGANISING WOMEN.

4] EMPOWERMENT THROUGH RESEARCH, TRAINING AND RESOURCE SUPPORT.

1] EMPOWERMENT THROUGH INTEGRATED RURAL DEVELOPMENT PROGRAMME;-

Poverty alleviation is the prime objective in this approach to empowerment.
In the Indian context it aims at addressing both women's immediate practical needs as well as strategic needs, centered on self managed, self reliant gross roots organizations of the poor women at village level as well as horizontal net working. In this approach the services and schemes designed to tackle both gender poverty and gender discrimination are used to empower women, for example,

A] Provision of development programs and services to women, such as health care, agriculture extension/development, water supply, alternative cooking fuel, cooking stores environmental regeneration schemes etc.,

B] Economic development schemes, including credit, vocational training, marketing support, skill up gradation, etc.,

C] Educational inputs including functional education, adult literacy, informal education for girls etc.,

D] Formation of federations of village based organizations for taking over development activities from NGOs.

By and large NGOs in this category use two basic strategies for organizing women. Their basic goal centers around 'conscious raising' 'awareness building' 'gender sensitization' etc,. The idea is to build a strong women's group which serves as a vehicle of women's participation in different activities and process. Typically this group will also engage in savings, credit and income related activities. Women would be the recipients of literacy, legal education, health awareness and other information inputs. They would also be encouraged and supported to tackle social evils like dowry, early marriages alcoholism among men, discrimination against girl child etc,

2] EMPOWERMENT THROUGH ECONOMIC INTERVENTIONS;

In this approach the economic power is considered as the basic source of all other kinds of power in the society.
Women's low status is seen to stem from their lack of access and control over economic resources, resulting in dependence and lack of decision making power.

In this approach NGOs use three main strategies:

A] Organizing women’s involvement by launching some kind of economic activities, e.g., savings and credit groups, skill training, income generation or supplementary income schemes,

B] Building groups on the basis of area or occupation, raising awareness and consciousness followed by interventions to strengthen economic status,

C] A combination of the above i.e., where both the economic activities and conscious raising are concurrent.

A combination of all the key activities is found using this approach...

1] Organizing women and creating awareness about their economic position, nature and causes of exploitation.

2] Credit related schemes to ensure women’s access to low interest or interest free loans in appropriate amounts. In some cases women’s banks have been set up as alternative financial institutions accessible and accountable to women.

3] Training and skill development either to enhance existing skills or develop new skills.

4] Setting up production centers or producers/ workers co-operatives.

5] Providing continuing support to women until their economic activities become viable and also for growth and expansion.
6) Providing or enabling women to set up 'forward' and 'backward' linkages e.g. marketing, accessing new markets, raw materials, pricing, access to new technology.

7) Setting up other support systems such as child care, health services, literacy, legal education and legal aid etc.,

8) Formation of women’s worker’s union or associations.

The nature of struggle for economic empowerment is obviously linked to the ‘democratic space’ of the given country. Tactics range from dharnas, marches, rallies, gheraos, formation of trade unions and strikes for better wages or payment of minimum wages etc.,. The methods used and degree of success varies depending upon the political environment.

5.4 SPECIFIC ECONOMIC STRATEGIES:

Specific Economic Strategies of the organizations fall in to the following categories;-

A] Financial interventions- [increased access to credit]

B] Enterprise Development [increased access to skill/business/management, training and improved technologies/ production packages etc.,]

C] Marketing strategies [increased access to markets]

D] Bargaining [for higher wages/better working conditions, job security.]

E] Social- Political strategies.

A] Financial interventions;-

Organizations such as [CDP] Co-Operative Development Federation [WDF] Women’s Development Federation, access to credit has actually formed the base for organizing women for empowerment.
In most of other organizations considerable amounts of savings and loans have nevertheless been accumulated and dispersed.

B] Enterprise Development;-

While access to credit is usually a necessary condition for women's involvement in productive activities in the formal sector, it is rarely sufficient one. Normally, a range of other services are required to assist women to absorb the credit in a productive manner, especially if it is to be used for purposes other than the most traditional activities at the household levels.

C] Market Strategies;-

A common problem with programs that promote women self employment is that insufficient attention is given to market trends and marketability of the products produced by women labor. Market constraints can be of two types, a] product may be one for which there is no effective demand because the market is flooded, b] even though there may be a demand for the products, but women may not be able to sell it because, they either do not know where the markets are? Or they have no access to the market, for e.g. sericulture, tailoring, weaving and brick making. The NGOs often have internal technology development capacity which is used to provide improved technologies to help diversify the range of enterprise options to women. In case of market information, there are also good examples of effective strategies for access to market. WDF finds market for their produce by supplying them with market information in general or by linking them directly with a prospective buyer.

D] Bargaining;-

In many regions, women's means of livelihood is through casual wage labor, rather than through self employment. In general remuneration is below minimum wage rates, working conditions are very bad and often hazardous. Normally there is little or no job security involved.
NGOs / WOs attempt to help women trapped in bad conditions in two ways. First, some have introduced the financial enterprises development / marketing strategies. This will assist women to move out of casual labor in informal sector, and into self employment. Second, the organizations mainly with a union background have assisted women workers to organize to bargain for their due shares.

E] Socio-Political Strategies; - The NGOs and WOs main aim is achieving women’s empowerment through economic empowerment. There have been often some constraints. In order to achieve economic empowerment, it is necessary to adopt one or more socio-political strategies.

A major set of constraints to women’s economic empowerment lies in well entrenched customs and modes such as observation of purdah, traditional religious and cultural attitudes towards women and power relation ship with in the family and larger community, all of which aim to maintain the subordinate position of women. A variety of strategies have been used by NGOs and WOs to help women overcome these constraints. Another set of socio-political constraints facing women’s economic empowerment relates to legal barriers and adverse policy measures.

3] THE CONSCIOUS- RAISING AND WOMEN’S COLLECTIVE BUILDING APPROACH;-

This approach is process oriented rather than program oriented. The main strategy here is to train women in activities that create a separate, ‘time and space’. The collective building up of women at the village level and neighborhood level will result in units through which women attempt to challenge their sub-ordination at different levels and increase their access and control over resources. As women’s conscience about their condition and position is raised, they throw up issues and priorities. Activists help them to learn more about potential position and power.
EMPOWERMENT THROUGH TRAINING, RESEARCH AND SUPPORT AGENCY APPROACH;-

At the level of training, women activities include, A] Research on women issues and generating innovative feminist research methodologies.

B] Training of activists at different levels, gender sensitization, programs for policy makers, administrators etc.,

C] Audio-visual materials, slide shows, videos, audio tapes etc., on wide range of women's issues.

D] Information materials.

E] Strengthening traditional media like street plays, folk theater, message songs etc.,


G] Net working at regional, national and international with other women's organizations working on issues affecting women.

It is estimated that India is home to 92 million working women, though 90 percent of them are working in the unorganized sector. The female work participation rate [WPR] increased from 14.2 percent in 1971 to 22.3 percent in 1991. Women's share in the organized sector has increased from 11 percent in 1971 to 15 percent in 1997. The need of the hour is economic independence for women. To translate this hope in to reality the Department of Women and Child Development [DWCD] has taken up various projects directed towards advancement of women. The concept of a "WOMEN'S COMPONENT PLAN " was mooted in the Ninth Plan document. This is an important strategy to ensure that not less than 30 percent of funds/ benefits from other development sectors flow to women.
The scheme includes the support for training and employment program [STEP] which aims to raise the incomes of rural women by updating their skills in the traditional sectors such as dairy development, animal husbandry, sericulture, handloom and social forestry. Since its inception in 1987 this program has benefited 4,480,000 women.

Assistance extended by Norwegian Agency for Development Cooperation [NORAD] for training and skill development and also for promotion of self reliance through the generation of income for women in non-traditional trades. Till date 1745 projects have been sanctioned to benefit 2,49,000 women. The Department of Rural Employment and Poverty Alleviation of the Ministry of Rural Development have initiated several schemes in which 30-40 percent of the benefits are reserved for women below the poverty line. The underlying philosophy of these schemes is to encourage entrepreneurship and self help among women.

SWARNA JAYANTHI GRAM SWAROZGAR YOJANA SCHEME [SGSY] :

The amended and merged version of the erstwhile Development of Women and Children in Rural Areas [DWACRA], Integrated Rural Development Program [IRDP] and Training of Rural Youth for Self Employment [TRYSEM] was launched in April 1999. It is a holistic credit-cum-subsidy program, covering all aspects of self employment. The stipulated 40 percent reservation for women will be implemented through the panchayat samithis.

JAWAHAR ROZGAR YOJANA; [JRY];

JRY provides facilities for women through training and employment. Indira Awas yojana a part of JRY aims at providing houses free of cost to rural people. The houses allotted to women members, or in the joint names of the husband and wife to enable women to own assets. The Government launched a new scheme called the TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND DEVELOPMENT [TREAD].
It was designed to generate self employment for 45,000 women in rural areas and in urban areas.

The NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

[ NABARD ] links banks with self help groups with the objective of meeting the credit needs of the poor. As many as 85 percent of the groups linked with the banks are women groups.

Employment Exchanges took special care to cater to the employment needs of the women registered with them. Women's cell under Directorate General of Employment and training [ DGE& T ] co-ordinates with the states for the vocational training of women. A task force has been constituted in 1999 to review all existing legislation and government schemes. This task force aims at enhancing the access of women to national resources and ensuring that they take their rightful place in the main stream economic development. The task force will also chalk out specific programs for observing the year 2001 as "WOMEN EMPOWERMENT YEAR".

This is one of the crucial areas of work that has been taken up by the government. The primary aim is to make women economically independent and help them gain full confidence in themselves.

Our Five Year Plans have also been giving place to the issue of women's development. The First Five Year Plan adopted an approach which spoke of women's welfare for strengthening their status in family as well as in the society. From Second to Fifth Five Year Plans there was a continuation of the welfare approach for women. These plans in fact tagged the women centric programs to those meant for other under privileged sections of the society. The Sixth Five Year Plan witnessed a paradigm shift from welfare to development which emphasized women's participation in the development process.
The Sixth Plan also identified three strategic sectors—health, education and employment for the development of women in India. This recognition was given a face with the launching of women centric employment programs.

The Seventh Plan emphasized women’s employment through education and training. During the Eighth Plan, a strategy was determined in order to formulate specific programs for women and facilitate their access to the benefits of other programs. Certain landmark steps in the direction of women's development were also taken in the Eighth Five Year Plan, some of them being a) National Commission For Women, b) establishment of Rashtria Mahila Kosh, c) the 73rd and 74th constitutional amendment Act that provided for 1/3 reservation for women in the elections of all the levels. By the advent of Ninth Five Year Plan, women's empowerment was a well established approach. The Ninth Plan determined the following parameters for the women's empowerment;

A] Leadership development, B] Active Participation in the decision making process [from family to community levels.]; C] Increased mobility;

D] Organization; E] Access to resource, especially economic resources;

F] Reach and access to the service providing institutions like bank, post offices and hospitals etc.,

The Ninth Plan also emphasized the need, facilitating women’s emergence as Partners of men. With the objective of women’s empowerment and equal status with men, the National policy for women’s empowerment was declared in the year 2001. The year 2001 also was observed as the year of ‘women’s empowerment’. Besides, the Union and State Governments were also directed to ensure the convergence of the existing resources, infrastructure/services facilities in all the fields related to women.
The governments were also directed to make provisions for ensuring women's access to a minimum or 30 percent of all the programs and schemes. This paved ways for gender budgeting in the later years.

The Tenth Five Year Plan continued with the approach of empowering women as agents of social change and development using three pronged strategy of social empowerment, economic empowerment and gender justice.

The strategy of Women's Empowerment in rural areas, was strategized through the movement of self help groups during the Tenth Plan. One of the six basic principles of governance laid down in the National Common Minimum Program is to 'empower women, politically, educationally, economically and legally'. In the year 2004-05 the Ministry of Finance, Government of India mandated the stemming up of Gender Budgeting cells in all the ministries/departments and highlighted the need for budget data to be presented in a manner that brought out the gender sensitiveness of the budgetary allocations.

In April 2006, ie, during the Tenth Plan itself, the planning commission constituted a working group on 'empowerment of women' for the 11th Five Year Plan with a view to carry out a review analysis and evaluation of the existing provisions/programs for women and make recommendations for the Eleventh Plan.

The 11th Plan [2007-2012] will follow fivefold strategy;

1] Economic Empowerment, with special focus on women in agriculture and on the effects of globalization.

2] Social empowerment and engendering social change.

3] Political empowerment; to facilitate entry and effective functioning of women in parliament, panchayat raj institutions and in premier government services.
4] Strengthening mechanism for effective implementation of women related legislations.

5] Creating institutional mechanism for gender mainstream and strengthening delivery mechanism for effective implementation of women related programs.

Women are changing governance in India. Some of the ways in which women, through PRIs are changing governance are evident in the issues they chose to tackle; alcohol, water, abuse, education, health and domestic violence. The basic provisions of the Indian constitution that guarantees justice, liberty and equality to all citizens and the specific articles and amendments that have been enacted to ensure that women enjoy the constitutional rights that assure their participation in society as equal partners to provide the frame work for women development in India. But mere legislation and constitutional provisions are not enough; true emancipation is required at individual levels.

It is only through empowerment of women that development of a society and the nation is possible. Not only should the removal of inequality and imbalance, but improvement in the quality and standard of life of women be our goal. We can quote Mahatma Gandhi “ as long as women of India do not take part in public life, there can be no salvation for the country.” So every effort should be made for women empowerment in the various administrations, political and economic perspective in this era of feminism.