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5.1 Introduction:-

“Economic policy can be defined as the action taken by the government to influence its economy”.

These policies influence economic development of any country and they show the intentions & beliefs of the governments or political parties of the country. They affect all dimensions like labor market, share market, commodity market, price mechanism, budgets, infrastructure, national security etc. International institutions like IMF, World Bank have definite impact on economic policies of any country.

Any good economic policy has goals and directions to achieve the goals. The target is economic growth and the areas can be addressing unemployment issues, inflations, poverty eradication, improving gender equality through improved degree of spending on women development and so on. On larger scale economic policies would deal with adjustments of available resources in the country for better economic development.

In this chapter I intend to cover all such economic policies that influence the subject matter of the thesis, that is ‘gender development’. By now we have understood how important the topic is for balanced development of any country. However, unless appropriate economic policies are in place, it is impossible to achieve balanced development.

5.2. Gender Policy:-

Gender policy is a document that defines short and long term goals to achieve gender equality in any country. It gives a clear direction of how to achieve the set goals. This also gives details like how to measure the developments, who is responsible to achieve the goals, time plan and budgets to succeed the goals and finally the reports about the plans and the achievements.

The Gender Policy underlines that equality and dignity of all human form the basis of a just and humane society. The Policy maintains that Women’s empowerment is central to achieving gender equality. The Gender Policy addresses the following areas of women’s concern - Marriage and Family; Education; Health; Income; Social Involvement such as Social Awareness, Promotion of women’s participation in public life / State political structures, Women and Economic independence, Women for Peace & Religious Harmony, Women and Environment; Special Areas of concern
namely Rights of Girl Child, Tribal and Dalit women, Women in difficult circumstances and Trafficking of women and Sexual abuse.

Within the framework of a gender polity, different laws, developmental policies, plans and programmes have prime aimed at women’s advancement in different spheres. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women in India. The National Commission for Women has set up by an Act of Parliament in 1990 to safeguard the right and legal entitlement of women. The 73rd and 74th Amendments (1993) in the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, to make the strong foundation for their participation in decision making at the local levels.

Having an idea of policy frame work, I am sharing an example of how the gender policy design work is done on various levels. This example is with respect to gender equality with respect to World Food Program (WFP) of UN. The guiding principle of this policy is `promoting gender equality and the empowerment of women in addressing food and nutrition challenges`.

The expected outcomes of the policy frame work are (a) increased capacity of WFP staff to incorporate a gender perspective into their work (b) improved and sustained gender mainstreaming in WFP operations (c) increased capacity of partner countries to address gender in food and nutrition plan and policies.

The action plans are clearly designed under this frame work. They are (a) food program for pregnant and lactating women, children above age 5 and adolescent girls. (b) Women as food entitlement holders and preventing risk of abuse or violence (c) equal representation of women in bodies related to food and nutrition & (d) access to education and reducing the gender gap in primary and secondary education.

It is not possible to give entire frame work here, however, from the above information it will be clear that the gender policy work (or any national and international policy frame work) has lot of clarity with respect to goals and their achievements. It’s a different matter that on ground level these action plans are not implemented as they are intended to.

In this chapter I intend to share some national and international policies related with the subject matter of the thesis.
5.3. Policies for Gender Development and Gender Equality at International Levels with reference to economic opportunities to women.

It is clear that a very small proportion of total opportunities and benefits go to women all over the world. According to 1993 UN report on human development says that there is no country in the world in which women’s quality of life is equal to that of men.

On one hand women have major contributions in economic, social and political lives, on the other hand their unemployment rate remains very high across the globe. Women are paid less than men, 60% of the rural poor are women. There are legal and political restrictions on women.

To face all these adversaries, international efforts are being taken for women development. I am trying to share some major international efforts taken so far in the subject matter.

5.3.1: United Nation Conference for Women:-

I have made some reference of this in chapter 1 of the thesis. Just to put it in short, UN has organized 4 conferences during 1975 to 1995. The forth conference held in Beijing in 1995 was the turning point for the topic of gender equality. `Beijing declaration and the platform for action` has been a key outcome of the conference. This declaration that was adopted by 189 countries unanimously; attended by 6000 government delegates, with more than 4000 accredited NGOs, has covered following 12 key areas of concern related with women development.

1. Women & poverty
2. Education and training of women
3. Women & health
4. Violence against women
5. Women and armed conflict
6. Women and the economy
7. Women in power and decision making
8. Institutional mechanism for advancement of women
9. Human rights of women
10. Women and the media
11. Women and the environment
12. The girl child

The follow up through five year review mechanism of Beijing declaration took place in 2000, 2005 & 2010.

In 2000, the review took place in New York. The result was political declaration and further actions & initiatives to implement Beijing declarations. In 2005 delegates adopted a declaration emphasizing effective implementation of Beijing declaration so that the international goals are achieved. In 2010, member state adopted declaration welcoming the progress made towards achieving gender equality, and pledged to undertake full and accelerated implementation of Beijing Declaration and Platform for Action. These conferences acted as an ignition point to address economic opportunities to women. Also since my thesis focuses on economic policies, I have tried to mention only those international policies that have direct economic impact on gender equality.

5.3.2: Gender Sensitive Parliaments.

To improve over all development of women under the theme of gender equality, it is essential that she is a part of decision making power at the government level. This power can be passed on to her only if the number of women occupying seats in parliament improves. This topic was dealt in 127th Inter Parliamentary Union (IPU) meet held in October 2012 at Quebec City. IPU is established in 1889 and has 163 member countries. It has a permanent observer status at UN and consultative status at economic and social council.

During 127th assembly, a `plan of action (POA) ` was adopted unanimously by member countries. Following are some key features of this plan of action document.

1. POA is designed to support parliaments in their efforts to become more gender sensitive.
2. A gender sensitive parliament has been properly defined with features like (a) a parliament that promotes & achieves equality in number of men and women across all bodies (b) develops gender equality policy frame work to suit the
national parliament structure (c) fostering internal culture to respect women rights & responds to the needs of realities of MPs (men and women, balancing the work and family responsibilities) etc.

3. It has identified 7 action areas that can be implemented by all parliaments. They are (1) increase the number of women in parliament & achieve equality in participation. (2) Strengthen gender equality legislation and policy. (3) Mainstream gender equality throughout all parliamentary work. (4) Institute or improve gender sensitive infrastructure and parliament culture. (5) Ensure that responsibility of gender equality is shared by all parliamentarians – men & women. (6) Encourage political parties to be champions of gender equality. (7) Enhance the gender sensitivity of, and gender equality among parliamentary staff.

It can be seen that there are real efforts being taken on international level through IPU to transfer economic decision making power to women through the tool of improving parliamentary membership of women. These kinds of action plans ensure the process to establish a permanent infrastructure to take care of the overall economic improvement with respect to women.

5.3.3: Some more UN & other international Initiatives in other areas:

A) Education, Training and Access to Technology: - UNESCO women report 11 activities in these areas are education and training for women. Under this program there are three projects that deal with the analysis of socio-economic factors, including modernization in rural areas and their implications on the status and role of women. One of the three projects attempts to look at educational strategies in relation with different socio-economic conditions, the co-ordination of formal and non-formal education as well as the relevance of education in rural development for enhancing employment. It is a global project two year project. The focus is to ensure that women have equal access with men to technology and to upgrading the level of technological training for all the population in rural areas.

B) Employment: - The generation of employment opportunities for rural women is specifically noted in the project description of three of the ILO activities and one each of UNFPA and the United Nations. The first ILO project offers employment
opportunities for rural women through organization, and evaluates existing projects. It also develops guidelines on projects for the employment and income promotion of rural women. The second project provides inputs for improved policies and action to government institutions and organizations, with a view to increasing the employment of rural women and raising their living standards. Another project deals with technological change, basic needs and the conditions of rural women. The objectives are (a) generating income and employment for rural women and (b) reducing their work burden through the introduction and use of appropriate technology in their activities.

C) Improved Policy inputs: UN is preparing a global study on the situation of women workers with respect to labour legislation and maternity protection. This will help to formulate improved or new international guidelines. The report is expected to provide information on rural woman and particularly on food, access to land and water, credit facilities and co-operatives. The introduction gives the background to the report and describes the methodology for selecting the activities relating to rural women being carried out by organizations of the United Nations System.

D) U.S. Commitment to women in Europe and Russia: With the thought that `full participation of women in society is a key factor in creating stable democracies, prosperous economics and peace`, the United States carries out programmes for women in the following areas:-

1. Political participation: - Leadership trains to help women participate in political decision making.

2. Economic Opportunities: - Entrepreneurial training, micro enterprise development, and greater access to credit help women develop their businesses.

5.3.4: Under Economic Opportunity following initiatives have been taken by US

1. Public – Private Partnership: - (a) In September 2002 50 American women CEOs partnered with 50 of their Baltic counterparts to share best practices and created partnerships for mutual prosperity at the Helsinki women business leaders summit sponsored by the U.S. embassy in Helsinki. (b) There was
plan in November 2002 that the European participants would spend a week at the companies of their U.S. partners.

2. **Entrepreneurial Training:** With U.S. funding, the public organization on support of entrepreneurship, women of vision, and the non-commercial partnership, Siberian educational consulting centre built a network of women across the Russian Far East to Advocate for women’s rights. The projects expected to create awareness of women’s issues, develop leadership skills, and foster regional, inter-cultural, and international exchanges. In October 2003, the United States made it possible for eight women from the women’s training centre in Estonia to attend an international ‘conference on women in a’ changing world in St. Petersburg. The conference helped women to formulate strategies for achieving equality in practice. In Bulgaria, the United States funded 8 courses in shoe making and sewing for 80 socially disadvantaged Roma women from the town of Dupnitsa and the Sub nub of Krainitsi. Each graduate will receive job placement in local factories.

3. **Micro – Enterprise Development:** For several decades, the United States has been helping the poor, who depend on micro-enterprises for their survival, to gain access to capital, information, inputs, technologies, and markets. Women are substantial beneficiaries of micro loans. In Azerbaijan, Mercy corps are raising the incomes of rural women micro-entrepreneurs by making available high quality and reasonably priced veterinary and animal husbandry services for livestock and poultry training and networking are also helping veterinaries expand their clients base and improve their ability to diagnose and treat.

4. **Credit Access:** Sponsored by ECA, emir Ismayilor of Azerbaijan is a “Contemporary issues follows” at the University of Michigan. In Azerbaijan he helped to develop local credit mechanisms for women. Today, in his work as a community development office with a non-profit agency, Ismayilor has helped financial institutions to revise lending methodologies, conduct outreach to women, and implement post loan trainings to minimize delinquency and business failure among women. The establishment of Creditworthiness among women has laid foundation for future access to funding and services from commercial financial institutions.
5. Business Development:- Eight women business leaders and entrepreneurs from Bosnia-Herzegovina, Bulgaria, Latvia, Norway, Romania, and Switzerland participated in a 3 week European Region; International visitor leadership program on “Business Development Issues for women Business Lenders” in June 2000, their programme provided practical insights into initiatives to promote the development of women business owners, introduced federal, state, and local policies designed advance women prominence in business leadership and provided opportunities for visitors to meet “with women” business leaders and owners in a variety of contacts throughout the United States and they shared personal success stories and challenges.

6. Tax policies favouring female labour force participation: Recognizing the potentially strong incentives given by tax policies, some UNECE member States have started to use taxation as a tool to stimulate female labour force participation. In Malta for example, mothers who return to the labour market after childbirth benefit from a one-year exemption from income tax for every child born from 2007 onwards. In some regions of Italy, tax breaks for enterprises hiring women were introduced as a measure to combat high female unemployment.

5.3.5: International Policies and India's Constitutional Provisions, Policies and Programmes for Women:-

i) UN Human Rights Instruments

- Universal Declaration of Human Rights - adopted in 1948
- International Convention on the Elimination of All Forms of Racial Discrimination - adopted in 1965 / entered into force in 1969, monitored by the Committee on the Elimination of Racial Discrimination (CERD)
- Convention on the Elimination of All Forms of Discrimination Against Women - adopted in 1979 / entered into force in 1981, monitored by the Committee on CEDAW
• Convention Against Torture and Other Cruel Inhuman or Degrading Treatment or Punishment - adopted in 1984 / entered into force in 1987, monitored by Committee Against Torture (CAT)

• Convention on the Rights of the Child - adopted in 1989 / entered into force in 1990, monitored by the Committee on the Rights of the Child (CRC)

i) Commitments at UN Conferences

• World Conference on Education for All (1990) Jomtien
• UN Conference on Environment and Development (1992) Rio de Janiero
• Second UN World Conference on Human Rights (1993) Vienna
• International Conference on Population and Development (1994) Cairo
• World Summit on Social Development (1995) Copenhagen
• Fourth World Conference on Women (1995) Beijing
• Second UN Conference on Human Settlements (1996) Istanbul
• World Food Summit (1997) Rome
• Education for All Dakar Framework (2000) Dakar

International presence

Delegations led by Smt Krishna Tirath, Minister of State (Independent Charge), Ministry of Women & Child Development for participated / visited in the following events / countries:

i. Attended the 57th Annual Session of the UN Commission on the status of Women (CSW) held on 4-8 March, 2013 in New York

ii. Visited Trinidad & Tobago & El Salvador from 29th May, 2013 to 03rd June, 2013 to meet Stakeholders connected with children, youth and women affairs for experience sharing.

iii. Visited Dhaka, Bangladesh from 17-19 June, 2013 for attending the Tenth Commonwealth Women’s Affairs Ministers Meeting.


(Source: “Year End Review (2013)” of Ministry of Women and Child Development (08 January 2014), Press Information Bureau Govt. of India)
5.4: Policies, Programmes and various Schemes for Gender Development and Gender Equality at National Levels:

The principle of gender equality is enshrined in the India Constitution in its preamble, Fundamental Duties and Directive Principles. The constitution not only grants equality to women, but also empowers the State to adopt measures of positive approach in favour of women.

The overall goal of the government’s gender equality and women’s empowerment plans of actions and policies always support economic growth and upliftment of women in the various areas. The prime objectives of government’s plan of action and different policies are to promote sustainable and equitable economic empowerment of men and women.

National policy framework plays a key role in influencing the magnitude and scope of gender gaps. Most countries around the world have instituted some form of national machinery to promote gender mainstreaming across various policy areas. Regional variations in the size and type of gender gaps correspond to different mechanisms established at country and regional level for addressing these specific gaps.

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

a) The Mexico Plan of Action (1975)

b) The Nairobi Forward Looking Strategies (1985)


d) The Beijing Declaration as well as the Platform for Action (1995) and

e) Outcome Document adopted by the UNGA Session on Gender Equality and Development and Peace for 21st century, titled “Further actions and initiatives to implement the Beijing Declaration and the Platform for Action” have been endorsed by India for appropriate follow up.

Indian governments have been taking initiatives since the 1st five year plan (1951-56) to pay attentions to various problems related with women. The 1st to 5th
Five Year Plans treated development of women as a subject of ‘welfare’. The Central Social Welfare Board (CSWB) was set up in 1953 to promote welfare oriented activities for women and children through involvement of voluntary agencies at the grass root level. However, till the sixth plan the efforts were more of ‘welfare’ nature. The major shift in the focus took place from 1980-85 that is from 6th five year plan. In the 6th Five Year Plan, the focus is on 3 important areas covering multi-disciplines related with women development they are health, education and employment. This plan has been acting as a base for all subsequent five year plans. The 7th Five year plan (1985-90) focused on raising economic and social status for women and to bring them in mainstream of economic development. There is a scheme like ‘Beneficiary Oriented scheme (BOS) which is extended direct benefits to women. The 8th Five year plans (1992-97) ensured benefits to women of development from different sectors and implement special programs with a mechanism to monitor the flow of benefits to women from others. The 9th Five Year Plan (1997-2002) has focused on ‘Growth with Social Justice and Equity’. It was developed in the context of four important dimensions like i) Quality of Life, ii) Generation of Productive Employment, iii) Regional Balance and iv) Self-Reliance. The specific objective regards women of the 9th plan as approved by the National Development Council is, i) empowerment of women and socially disadvantaged groups such as Scheduled Castes, Scheduled Tribes and Other Backward Classes and Minorities as agents of socio-economic change and development. ii) Promoting and developing people’s participatory institutions like Panchayati Raj institutions, Cooperatives and Self-Help Groups; iii) Strengthening efforts to build self-reliance. The 10th Five Year Plan, in the tenth Plan, for the first time, monitorable targets were set for a few key indicators of human development, which include reduction in gender gaps in literacy, wage rates and reduction in MMR. The Tenth Five Year Plan called for the three pronged strategy of social empowerment, economic empowerment and providing gender justice to create an enabling environment of positive economic and social policies for women and eliminating all forms of discrimination against them and thus advance gender equality goals. During the 10th Plan also, emphasis continued on empowerment of women through SHG movement. The 11th Five Year Plan (2007-2012) The National Development Council has approved the 11th Five Year Plan for the period from 2007 to 2012. The plan document is entitled “Towards Faster and More inclusive Growth”. For the first time in the history of Indian planning there is an
attempt to move beyond empowerment and recognize women as agents of sustained socio-economic growth and change. The Eleventh Five Year Plan acknowledges women’s agencies and tries to ensure that their needs, rights and contribution are reflected in every section of the Plan document. The Indian economy on the eve of 11th plan is much stronger than it was on the eve of 10th plan. The 12th Five Year Plan (2012-2017), A Working Group on “Women’s Agency and Empowerment” for the XII Five Year Plan was constituted by the Planning Commission vide its order no. PC/SW/1 23(1)/2010 dated 25th May 2011, under the Chairpersonship of Secretary, Ministry of Women & Child Development. The XII Plan seeks to improve this situation by aligning its goal of achieving faster, more inclusive and sustainable growth to making women from all sections of society equal partners in the development process, thereby fulfilling their rights and meeting aspirations.

Let’s see, some National Gender Policies and Schemes for women’s empowerment and their overall development. I have tried to point out major projects, plans, policies and schemes taken by Indian government to take care of gender development & gender equality at national level. I have specially focused on Economic Empowerment of Women.

5.5 Special Initiatives For Women

a) National Policy for Empowerment of Women (2001)
b) Economic Empowerment of Women
c) National Commission for Women in India (NCW)
d) National Mission for Empowerment of Women (NMEW)
e) Reservation for Women in Local Self –Government
f) Engendering National Policies
g) UNDP-GOI Project on Gender Equality
h) The Second East Asia Gender Equality Ministerial Meeting
i) The 10th International Women Health Meet (IWHM)
a) National Policy for Empowerment of Women (2001)

The Government adopted the National Policy for the Empowerment of Women on the 20th March, 2001. The aim of this policy is to bring advancement, development and empowerment of women. It encourages active participation of all stakeholders for achieving the goals set by this policy. Following are the objectives of this policy. (Page 82 all objectives to be taken)

i) Creating an environment through positive economics and social policies for full development of women to enable them to their full potential.

ii) The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres-political, economic, social, cultural and civil.

iii) Equal access to participation and decision making of women in social, political and economic life of the nation.

iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.

v) Strengthening legal system aimed at elimination of all forms of discrimination against women.

vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.

vii) Mainstreaming a gender perspective in the development process.

viii) Elimination of discrimination and all forms of violence against women and the girl child; and

ix) Building and strengthening partnerships with civil society, particularly women’s organizations.

Therefore, the National Policy for Empowerment of Women (2001) made concrete suggestions towards the introduction of a gender perspective in the budgeting process. Specifically, it promised.

- Developing “Gender Development Indices” (GDI), by networking with specialized agencies.
- Undertaking “Gender auditing and development of evaluation mechanisms”
• Undertaking the collection of “Gender-disaggregated data” by all primary data collecting agencies of the Central and State Governments as well as research and academic institutions in the Public and Private Sectors.

b) Economic Empowerment of Women

Here the focus is purely economical development of women and includes the following areas.

b-1: Poverty eradication:

Women population at large is below poverty line. Many of them are extremely poor. This problem is addressed through poverty eradication programs & macroeconomic policies. The women oriented programs are improved further. The focus is for mobilization of poor women and convergence of services. The capabilities of women will be enhanced.

b-2: Micro credit:

This included enhanced access of women to credit for consumption and production through micro credit mechanism. Ensuring adequate flow of credit through existing financial institutions and banks for better access to credit for women below poverty line is also a part of micro credit. Following the example will give clear idea of how micro credit concept works.

Women & Micro Finance

The Rashtriya Mahila Kosh (RMK), since its registration in 1993, has established its credentials as the premier micro-credit agency with its focus on women and their economic empowerment through the provision of credit to poor and asset less women in the informal sector. RMK mainly channelizes its support through Voluntary Organizations, Women’s Development Corporations, Women’s Co-operative Societies, and Block Samitis under the Swayamsidha programme. Achievements of RMK since its inception include - sanction of credit worth Rs. 109.73 crore benefitting 4.2 lakh women through 992 Voluntary Organizations/ NGOs; and disbursal of Rs. 82.38 crore up to February 2002. RMK has maintained a creditable recovery rate of 90 per cenin these years.

The initial corpus of Rs 31 crore was increased with additional allocation of Rs.10 crore in 2006-07, Rs.12 crore in 2007-08, Rs.31 crore in 2008-09 and Rs.16 crore in 2009-10, taking the principal corpus to Rs.100 crore. The corpus of RMK, which at present is Rs.100 crore, would be raised to Rs.500 crore during XII plan.

b-3: Women and economy:

This is inclusive way of making policies and institutionalizing women’s participation in the process of designing policies. It aims at drawing appropriate policies for providing recognitions to women entrepreneurs as well as women workers working in formal and informal sectors. It also takes care of appropriate policies for employment, working conductions of women.

b-4: Women and industry:

Women play important role in some industries like electronics, information technology, food processing, agro and textile. Here a comprehensive support is given in terms of labor legislations, social security etc. For example, in India women still do not work in night shift. Here the support will be provided through security and transport service to enable women to work in night shifts.

b-5: Support services

The Support Service includes crèches at workplace for taking care of children of women workers, educational institutions for women. Women friendly personnel policies to ensure effective participation are also a part of this initiative. Following information will give an idea of how this is being taken care of.

1. The Tenth Plan ensures at least 30 per cent reservation for women in services in the Public Sector as against the existing representation of 14.5 per cent in 1999.

2. To achieve this, efforts will be taken to increase the representation of women in Services through providing (a) coaching facilities (b) encouraging women to compete along with men in the competitive examinations (c) providing support services for working women to ensure mobility in the employment market. This means expansion of the existing support services like hostels for working women, creches/day-care centres at work places and homes for the aged and the disabled.

3. To introduce special concessions and relaxations, increase in the upper age limit, flexi-timings etc. for women.

4. To alter personnel policies to facilitate upward mobility for women in the services.
b-6 Employment and Income-Generation

Men and women record similar amounts of hours spent in income-generating work. However, women spend almost twice as much time as men undertaking housework, completing household chores for which they are not remunerated. As a result, women consistently work significantly more hours than men at each point in the life cycle.

The key objective of empowerment of women is to make them economically independent. They must be exposed to better wages and self-employment opportunities. Currently, there are many programs that aim to improve women economically. They are SGSY, SJSRY, PMRY, STEP, NORAD etc. Priority has been given to female-headed households and women living in extreme poverty. Example, the programme of Swayamsidha was further expanded to 2,000 additional blocks during the Tenth Plan. RMK is closely tied up with SHGs formed under Swayamsidha for financing various employment cum-income-generation activities.

Performance of RMK to March 31, 2013
1. Approve loan – 349.95 crore
2. Loan distribute – 286.90 crore

b-7 Women in the Un-organized/Informal Sector

Tenth plan onwards efforts have been made to address problems of unorganized sector for women. 90% of unorganized sector comprised of women hence it becomes immensely essential to pay attention to their suffering. They need safeguarding through legislative efforts. The legislations like minimum wages act need to be appropriately linked to these women also.

c) National Commission for Women in India (NCW)

This was set up in 1992 and covers all issues relating to safeguarding women’s rights and promotion of their empowerment. The Commission reviews laws, intervenes in specific individual complaints of atrocities and sexual harassment of women at the work place, and initiates remedial action to safeguard the interests of women, organizing Parivarik / Mahila Lok Adalats; legal awareness programmes/camps etc.
The National Commission for Women being the nodal agency for protection of the rights of women needs to be strengthened. The requirement of funds for the XI Plan for the activities of the Commission is estimated as Rs.90.22 crore.

The Commission maintains a complaints Cell as one of the Core Units of the Commission which processes both written and oral complaints and takes suo-moto action in matters relating to –

i) deprivation of women’s rights
ii) non-implementation of laws
iii) non-compliance of policy decisions
iv) guidelines or instructions aimed at mitigating hardships to women; and
v) Taking up issues arising out of such matters with appropriate authorities.

Most of the complaints received relate mainly to harassment for dowry, dowry deaths, torture, desertion, bigamy, rape, refusal to register FIR by the Police, discrimination in employment, domestic violence, incest, and cruelty by husbands and in-laws.

d) National Mission for Empowerment of Women (NMEW)

NMEW has identified a three pronged strategy to achieve its objectives of holistic empowerment of women through intervention at the policy level by reviewing studies/evaluations/impact assessment of programmes/schemes for gender equality, strengthening the implementation and delivery mechanism, and empowering women to demand their entitlements. Among the various initiatives planned, a new model of delivery i.e. the ‘Convergence Model’ has been launched in District Pali, Rajasthan and proposed to be started in another 31 districts of the country during 2011-12.

Attempts to bridge the gap between the demand and supply of the services related to women by undertaking realistic estimate of the demand, bringing greater awareness about the women based schemes and programmes of the Government, augmenting the demand for various services/schemes for women, connecting them with the service providers i.e. existing Government machinery across different departments/ministries.

The model will include introduction of convergence cum facilitation centers for women at the district, ward, tahsil/block and village levels. The approved outlay for the convergence model for the mission for 2 years was Rs. 141 cr. On the completion of two years, continuation and expansion of the activities of the Mission in the XII Plan will be decided after an evaluation is conducted.

The proposed outlay for NMEW for the XII Plan is Rs 655 crore.
e) Reservation for Women in Local Self-Government

The Panchayat Raj, a system of self-governance, was introduced in 1959, following the submission of Balwant Rai Mehta Committee Report of 1957. The Balwant Rai Mehta Committee had recommended that besides 20 members of the Panchayat Samiti (block level body), there should be two women as co-opted members. This may be said to be the first official declaration for women to enter active politics at the grassroots. Following this, the Maharashtra Zilha Parishad (district body) & Panchayat Act of 1961, provided for nomination of one or two women to each of the three bodies, in case no women were elected. As it happened, out of a total of 320 women representatives of Panchayat Samities & Zilha Parishads in Maharashtra 1978, only 6 were elected members. In many parts of India, women were recruited to the Panchayat Raj by co-option rather than through election. The 64th Constitutional Amendment Bill was introduced in Parliament in 1989, which provided for 30% reservation for women. But it could not be passed. The Bill was defeated by a narrow margin in the Upper House. The Bill was reintroduced in September 1991, as the 72nd & 73rd Constitutional Amendment Bills with an additional provision such as one-third representation for women in chairperson positions. The Bills were finally passed on December 1992. Ratified by half the states by April 1993, they came into operation as the 73rd & 74th amendments to the Constitution of India on the 24th April 1993.

The provisions of the 73rd & 74th Amendment had far reaching consequences. It provided for direct elections to all the seats for the Panchayat – from the village level to the intermediary block committee (Panchayat Samiti) to the district level (Zilha Parishad) for a period of five years. The act is most significant for the reservation for women & Scheduled Caste (lower caste) & Scheduled Tribes.

There are certain general features, which could be taken advantage of by women. Such as direct elections for membership & Sarpanch (village head or chairperson) post, at the local as well as the block level. If the states so desired, they could make provisions for reservation to the membership for chairpersons to citizens of backward classes.
Local self governments are panchayats and other local bodies. It was essential that some seats are reserved for women to take care of various issues of women on the village level.

Ministry of Panchayati Raj plays greater role in women empowerment:
Panchayat Mahila Evam Yuva Shakti Abhiyan (PMEYSA) was launched in the year 2007. The Scheme has two components namely, (i) Panchayat Mahila Shakti Abhiyan (ii) Panchayat Yuva Shakti Abhiyan.

The main objectives of Panchayat Mahila Evam Yuva Shakti Abhiyan (PMEYSA) are:

(i) To enable Women and young Panchayat Leaders to come together,
(ii) To articulate their problems as Panchayat leaders,
(iii) To discuss issues regarding the institutional mechanisms for their empowerment and
(iv) To come up with a charter of issues to be mainstreamed into policy and advocacy support so that their concerns are addressed by the process of development adopted by the State and the three tiers PRI system.

This is a demand driven scheme and the funds are released to the States on the basis of their justified requests / proposals. Activities under the PMESYA include holding of State Sammelans and Divisional / District level Sammelans of Elected Women Representatives (EWRs), formation of Associations, setting up of State Support Centers, sensitization programmes for the Elected Women Representatives and Elected Youth Representatives (EYRs).

The budgetary provision to the Ministry of Panchayat Raj was ` 34 crore in 2008-2009 and ` 49 crore in 2009-2010. The Central Plan outlay of Ministry of Panchayati Raj for the year 2013-14 is Rupees 500.00 crore out of which Rupees 50.00 crore has been earmarked for North Eastern Areas and Sikkim. The outlay for Additional Central Assistance for State Plans under the Backward Regions Grants Fund (BRGF) is Rupees 6500.00 crore.

f) Engendering National Policies:

The 11th plan period will also seek to engender all important national policies and programmes right from their inception and formulation stage, and ensure that they
are thoroughly examined from a gender perspective, including fiscal and monetary policies, agricultural policies, policies pertaining to the non-farm sector and information, poverty alleviation schemes, public distribution system, public policy on migration, health insurance schemes, disaster management policies, media policy, and the legal regime among others. A coordination mechanism for this purpose i.e. Gender Budgeting Cell, located within the M/o WCD will have to be developed and strengthened in the 11th plan period.

g) UNDP-GOI Project on Gender Equality

In July 2004, India signed a Memorandum of Understanding (MOU) with UNDP for implementation of a project titled “Promoting Gender Equality”. A Standing Committee under the chairpersonship of Joint Secretary (Women Welfare) was constituted to facilitate programme implementation. Activities under this project in the year were as below:

- The process of Engendering of the Eleventh Five Year Plan formulation was taken up by Government of India through National Alliance of Women’s Organization (NAWO) under this Project in collaboration with UNIFEM. The objective of the process (that included five regional consultations and a national consultation) was to reflect on the impact of macro processes and policies on women at the grassroots.

- Training workshops on gender budgeting were conducted under this project for both Central and State government officials.

- Three studies on elderly, disabled and home based workers have been completed to identify options for reducing their vulnerability.

- International Conference on “Mainstreaming time use survey in the National Statistical System in India” was held and the report is under print.

- Conference on time use survey to collect data for systematically quantifying the economic contribution of women in the national economy and to study gender discrimination in the household activities was held.
Following activities are under progress:

- Films on women leaders - Enabling and constraining factors are identified through audio-visual documentation of women leaders in informal positions, especially in poorer and the North Eastern States.
- Preparation of a Women Development Report.
- Study on Gender and Trade in collaboration with UNCTAD.
- Preparation of gender related development index (GDI) and gender empowerment measure (GEM) (Source: - Annual Report 2007-08, page no. 9) (http://wcd.nic.in/ar0708/English/Chapter-1.pdf)

h) The Second East Asia Gender Equality Ministerial Meeting

Government of India organized the Second East Asia Ministerial Meeting in New Delhi on 6th and 7th December 2007. Kingdom of Cambodia, Republic of Indonesia, Malaysia, Union of Myanmar, and Republic of the Philippines, Kingdom of Thailand, and Socialist Republic of Viet Nam, together with Australia, People’s Republic of China, India, Japan, Republic of Korea and New Zealand participated in the meeting.

The Meeting was inaugurated by the Prime Minister of India. The inaugural address was followed by ministerial addresses. The issues taken up for discussion were Home Based Workers, Violence against Women and Women in Decision Making. The meeting ended with the adoption of a joint ministerial communication.

i) National Institute of Public Cooperation and Child Development (NIPCCD):

National Institute of Public Cooperation and Child Development is established on 28 February 1966 by the Planning Commission and registered under the Societies Registration Act, 1860 as an autonomous organization. The Institute functions under the aegis of the Department of Women and Child Development with its Headquarters in New Delhi. NIPCCD is an apex institution. This institution is engaged in promoting voluntary action, research, training and documentation in the overall domain of child development and welfare, women empowerment and related issues. The Ministry of Women and Child Development is administrative controls of NIPCCD.
The ultimate objective of the Institute is to promote voluntary action in social development with emphasis on need-based programmes for the holistic development of child and for creating awareness about gender issues and women rights - political, social and economic.

ii) Programmes and Activities:-

The Institute conducts training programmes under three broad categories, namely

(i) Regular training programmes,
(ii) Training of Integrated Child Development Services (ICDS) functionaries, and
(iii) Training programmes under other projects, in the areas of Public Cooperation, Child Development, Women’s Empowerment and related issues.

The Institute has been consistently trying to maximize the outreach of its regular programmes for officials and non-officials engaged in the area of women and child development with the resources available with it. During 2003-2004, the Institute organized 95 programmes against the target of 35 programmes for the year. 4802 participants attended these programmes against the target of 875 participants for the year.

During the year 2013-14, the Institute organised a total of 255 (up to December 2013) training programmes which were attended by 7977 participants. Out of these, 1146 programmes were organised on issues relating to Women and Child Development, including Child Protection and Juvenile Justice Act and 109 training programmes for the functionaries of ICDS which were attended by 4997 and 2980 participants, respectively.

j) The 10th International Women Health Meet (IWHM) :-

The 10th IWHM held in New Delhi from 21-25th September 2005 provided an opportunity to reflect on contentious issues within women’s health movement. Many of these concerns were raised in the presentation at the IWHM.

With the theme ‘Health Rights, Women’s Lives: Challenges an Strategies for Movement Building’ the objective of the 10th IWHM was to center-stage the issue of health as a right that is as fundamental as the right to life and living. The meeting attempted ‘simultaneously to bring back a holistic understanding of health (hence the linkage of health rights to women’s lives) while also working towards a
justifiable concept of health. So that understandings can be translated into enabling provisions and binding policy mandates’.

The focus of the IWHMs has been changing ever since the first meet in Rome in 1975 – a radical meeting in an abandoned monastery was abortion rights, sexuality and women’s rights were debated. From a spotlight on reproductive rights in 1970s and 1980s, the theme of 8th IWHM in Brazil in 1997 was women’s Health, Poverty and Quality of Life’ with an attempt to bring in a race and class issues. Concerns about environment impact were brought into the 9th IWHM in Canada which focused on ‘Women’s Reproductive Rights, the Impact of Violence an Impact of Environment on Women’s Health’.

The 10th IWHM in Delhi- planning for the Indian meeting began over two years age. To quote the IWHM concept note. The 2005 meeting is a significant one as comes at a moment in history when several national and international forces adversely impact on the women’s health.

Health Rights, Women’s Lives: Challenges and Strategies for Movement Building. Form 21-25th September 2005, more than 800 women (and few men) activists, researchers, artists, film makers and community organizers working on women’s health issues gathered in Delhi’s Hotel Ashoka at a huge international meeting. Participants from more than 70 countries in Asia, Africa, Latin America, Erupt, North and Central America provided a wide diversity in experiences and insights.

The broad sub-themes were 1: Public health, health sector reforms and gender, 2: Reproductive and sexual health rights, 3: The politics and resurgence of population policies, 4: Women’s rights and medical technologies and, 5: Violence of state, militarison, family and development and women’s health.. Participants had an opportunity of listening and interacting with well known names in women health movements. Betsy Hartman, Farida Akther, Janet Price, Rashida Bi, Imrana Qadeer, Rina Nissim Kausar Khan, Renate Klein, Dorothy Roberfs, Alibhe Smyth, “Guy” Estrada, and many others.

The meeting programme was not only restricted to speeches and discussions but they were parallel sessions in adjoining venues where films. Interactive expressions / workshops included: games, boards’ games, and art for creative transformation – a painting workshop etc.
5.6 Various Government Schemes for development of women

As we know by now that in order to address the concerns of women in society the government of India has established the department of women & child development within the ministry of human resource development. A national policy for the empowerment of women 2001 provides the framework for addressing women’s issues. The policy prescribes strategies and action points to bridge the gap between the equal status and unequal de-facto position of the women in the country. It seeks to guide action at every level and in every sector by mainstreaming gender perspectives into all laws, policies, programmes, regulations and budgetary allocations of the Government.

Time to time Indian Government announces various welfare schemes at all levels, for a cross section of the society. These schemes could be either Central, State specific or jointly collaboration between the Centre and States. The objectives of economic planning / policy in India is -

1) To increase production to the maximum possible extent so as to achieve higher level at national & per capita income.
2) The advancement, development and empowerment of women in all spheres of life.
3) To achieve full employment.
4) To reduce inequalities of income & wealth
5) To set up a socialist society based on equality & justice & absence of exploitation.
6) Creating an environment though positive economic & social policies for full development of women to enable them to realize their full potential.
7) Mainstreaming a gender perspective in the development process.
8) The de-jure & de- facto enjoyment of fall human rights & fundamental freedom by women on equal basis with men in all spheres – like political, economic, social, culture & civil.
9) Equal access to participation & decision making of women in social, political & economic life of the nation.
10) Increase the women’s life expectancy, education, & Income.
11) Equal access to basic social service including education & health.
12) Equal opportunities for participation in political & economic decision making.
13) Changing social attitudes & community, practices by active participation & involvement of both men & women.

14) Equal protection under the law.


16) Equal rights of citizens in all areas of life both public, such as the workplace & private such as the home.

17) Equal reward for equal work.

18) Implementation of international obligations/commitments and cooperation at the international, regional and sub-regional levels.

A) **Ministry of Women and Child Development:**

The ministry of Women and Child Development was a department earlier that was upgraded to ministry in 2006. The department was divided in six sections that were Integrated Child Development Services, Supplementary Nutrition, Women Welfare, Disabled Welfare, child Welfare and Social Defense.

The Ministry of Women and Child Development has introduced various schemes and programmes for the benefit of women and child. They address women’s need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition etc and their need for economic sustenance through skill development, education, and access to credit and marketing.

The schemes of the Ministry like Swashakti, Swayamsidha, STEP and Swawlamban enable economic empowerment. Working Women Hostels and Crèches provide support services. Swadhar and Short Stay Homes provide protection and rehabilitation to women in difficult circumstances.

The Ministry also supports autonomous bodies like National Commission, Central Social Welfare Board and Rashtriya Mahila Kosh which work for the welfare and development of women. These schemes were run in the Tenth Plan. Scheme-wise details are given in the following sections.

Following are the budgetary provisions of the ministry.
Table 5.1

Department of Women and Child Development
(Rupees in Crore)

<table>
<thead>
<tr>
<th>Year</th>
<th>Plan</th>
<th>Non - Plan</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>4794.85</td>
<td>47.83</td>
<td>4842.68</td>
</tr>
<tr>
<td>2007-08</td>
<td>211.90</td>
<td>16.17</td>
<td>228.07</td>
</tr>
<tr>
<td>2008-09</td>
<td>449.00</td>
<td>17.50</td>
<td>466.50</td>
</tr>
<tr>
<td>2009-10</td>
<td>359.00</td>
<td>26.13</td>
<td>385.13</td>
</tr>
</tbody>
</table>


The Plan outlay of the Ministry in 2014-15 is `21,100.00 crore including `2,110.00 crore for the benefit of North Eastern Region.

Let us now know more about various schemes / programs for women:

Scheme 1: Rashtriya Mahila Kosh – RMK (National Credit Fund for Women):

The National Credit Fund for Women known as Rashtriya Mahila Kosh (RMK) was set up in 1993, as a national-level organisation under the Ministry of Women and Child Development, Government of India to meet the credit needs of poor and asset less women in the informal sector. RMK was started with an initial corpus of Rs.31.00 crore bolstered up to Rs.41.00 crore with an additional allocation of Rs.10.00 crore in 2006-07 which has grown over to Rs.88.00 crore due to prudent investment, credit and recovery management.

The main **objective** of RMK is to provide micro-credit to poor women for various livelihood and income generating activities at concessional terms in a client-friendly credit delivery process and thereby bringing about their socio-economic development.

Credit is disbursed to the women SHGs both rural and urban through intermediate organizations like NGOs, Co-operative societies, Government autonomous organizations, not-for-profit Section 25 Companies, State Women Development Corporations, registered bodies and federations of women etc. There is no collateral.
**Interest Rate** - The following policy decisions were taken during the year in favour of poor women:

i. The loan amount against Loan Promotion Schemes was enhanced from Rs.5 lakh to Rs. 10 lakh.

ii. Similarly loan limit under Main Loan Scheme has been increased from **Rs.300 lakh** to **Rs.600 lakh**.

iii. Loan limit under Housing Loan Scheme was increased from Rs 50 thousand to Rs. 1 lakh. This scheme is for providing loan for construction /repair and maintenance of houses to women who are members so Self-Help Group / Joint Liability Groups (JLGs). The organization can avail a maximum loan up to Rs. 1,00,000/- per beneficiary for construction of low cost house.

iv. Interest Rate from 8 % reduced to 6 % on reducing balance for NGO/VOs. Similarly the interest charged by NGOs/VOs for the SHG members reduced from 18 % to 14 %.

**Following data will make it clear of the performance of the RMK scheme:**

**Cumulative Performance of RMK since inception:**

(A) The performance of RMK as on 31.12.2007:

a. Loans Sanctioned    Rs. 229.40 crore

b. Loans Released    Rs. 184.26 crore

c. number of Women Beneficiaries    5,95,937

During the year from January 2007 to December 2007 RMK sanctioned loans amounting to Rs.19.96 crore and disbursed loan of Rs. 25.71 crore benefiting 28,440 women. (Source: - Annual Report 2007-08)

(B) The performance of RMK as on 31.3.2013:

a. Loans Sanctioned    Rs. 349.95 crore

b. Loans Released    Rs. 286.90 crore

c. number of Women Beneficiaries    727,159 crore

The scheme was reserved with an initial corpus of Rs. 31 crore. The principal corpus as on 1.4.2013 has been Rs. 100 crore
Some Major Activities under RMK: Just to give an idea of some qualitative initiatives taken up under RMK scheme:


This was conducted on behalf of the Ministry of Women and Child Development, in collaboration with the SAARC Division of the Ministry of External Affairs. Apart from India, delegates from Afghanistan, Bangladesh, Maldives, Nepal, Pakistan and Sri Lanka attended the conference. A future road map was laid for economic, social and political empowerment of women especially the marginalized and the poorest of the poor ones, in the SAARC region.

(ii) Vatsalya Mela at India International Trade Fair, Pragati Maidan

RMC on behalf of The Ministry of Women and Child Development organized ‘Vatsalya’ in the India International Trade Fair from 14.11.2007 to 27.11.2007 at Pragati Maidan, New Delhi. The objective of the Mela was to provide the poor women a platform to display their products and gain appreciation by the visitors at the India International Trade Fair where a large scale business opportunity is available. The mela was visited by lakhs of people every day. This event was recorded as a grand success.

(iii) The East Asia Gender Equality Ministerial Meeting held on the 6 – 7th December, 2007.

Here Executive Director of RMK participated as Moderator for the Theme – ‘Home based workers’. The Ministry of Women and Child Development organized this Second East Asia Gender Equality Ministerial Meeting, which was held in New Delhi in the month of December 2007. The themes were i) Women’s participation in decision-making, ii) Violence against women and iii) Home based workers.

Scheme 2: Balika Samriddhi Yojana (BSY):-

The scheme was launched in 1997 with the specific objective to change the community’s attitude towards the girl child. A mother of a girl child born on or after 15th August 1997 in a family below the poverty line in rural and urban areas is given a grant of Rs. 500. The scheme was revised in June 1999, and now provides that Rs.
500 is deposited in the name of the girl child when she is born and an annual scholarship is given to her when she starts attending school.

**The main objectives of the BSY are as below:**

- To change negative family and community attitudes towards the girl child at birth and towards her mother
- To improve enrolment and retention of girl children in schools
- To raise the age at marriage of girls
- To involve women in local level planning
- To assist the girl to undertake income generating activities

**The girl children eligible under BSY are entitled to following benefits:**

If the girl child is born on or after 15/08/1997 and covered under BSY, she will become entitled to annual scholarship as under for each successfully completed year of schooling:

<table>
<thead>
<tr>
<th>Class</th>
<th>Amount of Annual Scholarship</th>
</tr>
</thead>
<tbody>
<tr>
<td>I-III</td>
<td>Rs. 300/- per annum for each class</td>
</tr>
<tr>
<td>IV</td>
<td>Rs. 500/- per annum</td>
</tr>
<tr>
<td>V</td>
<td>Rs. 600/- per annum</td>
</tr>
<tr>
<td>VI-VII</td>
<td>Rs. 700/- per annum for each class</td>
</tr>
<tr>
<td>VIII</td>
<td>Rs. 800/- per annum</td>
</tr>
<tr>
<td>IX-X</td>
<td>Rs. 1000/- per annum for each class</td>
</tr>
</tbody>
</table>

Source: [http://arunachalswwcd.gov.in/content/central%20plan/Balika-Samridhi-Yojna.html](http://arunachalswwcd.gov.in/content/central%20plan/Balika-Samridhi-Yojna.html)

**Table 5.3**

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount Allotted (Rs.)</th>
<th>Money Spent (Rs.)</th>
<th>Number of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-10</td>
<td>10 crore</td>
<td>1,36,46,330</td>
<td>1,32,684</td>
</tr>
<tr>
<td>2008-09</td>
<td>1 crore</td>
<td>2,38,87,660</td>
<td>30,263</td>
</tr>
<tr>
<td>2007-08</td>
<td>50 lakhs</td>
<td>51,41,882</td>
<td>26,031</td>
</tr>
</tbody>
</table>

In the financial year 2009-10, in order to encourage the enrollment of maximum number of beneficiaries, the allocation of grant under the scheme was raised from Rs 1 crore to Rs 10 crore, by the state government.

**Scheme 3: Hostels for working women (1972):**

This scheme takes care of working women who have to leave their place and migrate to the place of the job. Government of India introduced a scheme in 1972-73 of grant-in aid for construction of new/ expansion of existing buildings for providing hostel facilities for working women with their children in cities, small towns and also in rural areas where employment opportunities for women exist.

All over the country, there are 2849 hostels have been sanctioned from 1984-85 to 2012-13 under the scheme since its inception with a sanctioned capacity of about 66,299 women and 8532 children in 323 Day care centers.

The scheme is implemented through the Voluntary Organizations. Financial assistance to the extent of 50% of the cost of land and 75% of the cost of construction of the hostels is given to voluntary organizations.

**The specific objective of the Scheme:**

1) To provide accommodation to separate working women, unmarried, widows, divorced.
2) To provide accommodation to women who are being trained for employment for one year to five years.
3) To provide financial assistance to NGOs and Local Bodies, Educational Institutions and Public Sector Undertakings for construction/expansion of hostel buildings for working women.

**Beneficiaries:**

Following categories of working women and girls can get benefits from this Scheme.

1) Working Women, Widow, Divorced, Separated / Single, married but whose husband or immediate family does not reside in the same city /area, reservation for physically challenged in the hostel.
2) Girls up to the age of 18 years and boys up to the age of 5 years, accompanying working mothers will be provided accommodation, with their mothers. Working mothers may also avail of the services of the Day Care Centre, as provided under the scheme.
3) Those women can get benefits from this scheme, their gross income does not exceed Rs. 30,000/- consolidated (gross) per month in metropolitan cities, or Rs. 25,000/- consolidated (gross) per month, in any other place.

4) **Reservation** - 15% for Schedule Cast (SC), 20% for Schedule Tribes (ST) and 5% for widows or women in distress of the seats are reserved.

5) Working women can not stay more than three years. But in exceptional cases, the District Women’s Welfare Committee (DWWC) may, for reasons to be recorded in writing, allow working women to stay in hostel. Beyond the three years period women can stay next six months at one time. The total stay of the working women, with extensions, shall not exceed five years.

6) the hostel provides accommodation to working women whose income does not exceed Rs.16,000/- consolidated (gross) per month or Rs.15,000/-consolidated (gross) per month as the case may be. .

Following data shows the progress of this scheme:

**Table 5.4**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Year</th>
<th>No. of Hostels Sanctioned</th>
<th>No. of Beneficiaries</th>
<th>Actual Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Working Women</td>
<td>Children in Day Care Centre</td>
</tr>
<tr>
<td>1.</td>
<td>1984-86</td>
<td>34</td>
<td>1930</td>
<td>490</td>
</tr>
<tr>
<td>2.</td>
<td>1986-87</td>
<td>31</td>
<td>1978</td>
<td>410</td>
</tr>
<tr>
<td>3.</td>
<td>1987-88</td>
<td>52</td>
<td>3571</td>
<td>774</td>
</tr>
<tr>
<td>4.</td>
<td>1988-89</td>
<td>55</td>
<td>3441</td>
<td>587</td>
</tr>
<tr>
<td>5.</td>
<td>1989-90</td>
<td>49</td>
<td>3205</td>
<td>720</td>
</tr>
<tr>
<td>6.</td>
<td>2000-01</td>
<td>830</td>
<td>58744</td>
<td>7668</td>
</tr>
<tr>
<td>7.</td>
<td>2008-09</td>
<td>887</td>
<td>64922</td>
<td>8442</td>
</tr>
<tr>
<td>8.</td>
<td>2012-13</td>
<td>911</td>
<td>68,196</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>2,849</td>
<td>2,05,987</td>
<td>19,091</td>
</tr>
</tbody>
</table>

Source: - “Women & Development” (page no. 35)

During the year 2013, nine new projects have been sanctioned and an amount of Rs. 16.08 crores has been released on 23rd December, 2013. It is expected that the demand of working women hostels in the country will increase and so will the
proposals received under the scheme. The budgetary requirement has proposed for the XII Five Year Plan is Rs. 100 crore

**Scheme 4: Support to Training and Employment Programme for Women (STEP):**

The Ministry of Women and Child Development launched a Central Sector Scheme named Support to Training and Employment Programme for women (STEP) at the beginning of the Seventh Plan, in the year 1986-87. The training was considered here as an essential requirement to develop skills as it provides a basic platform for women to empower themselves. The course covers training for women in floriculture, knitting, tailoring and beautician courses.

**Objectives of STEP programme:**

- To increase the self-reliance and autonomy of women by enhancing their productivity and enabling them to take up income generating activities.
- To provide proper training for skill up-gradation to problematic women who are engaged in the traditional sectors viz. agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries sericulture, social forestry and wasteland development.
- To provide support services for further improving training and employment conditions of women. It seeks to support women’s work by providing a range of inputs with special focus on training for skill up-gradation, marketing and credit linkages to ensure sustainable employment.

**Target Group:** - The Scheme of STEP focuses mostly on –

- Poorest, the most marginalized and asset less women in rural and urban area.
- Less wage labourers, unpaid family workers, female-headed household, migrant women or labours.
- Tribal and other dispossessed groups. Special focus on SC/ST households, women headed households and families below the poverty line.

The scheme was revised in the year 2009-10 and covers 10 traditional sectors of employment besides the option of supporting the locally appropriate sectors.
SERVICES:
The Scheme aims at providing as integrated package of the following services to women to enable them economically more viable, independent and raise their socio-economic status.

- Upgradation of skills through training.
- Better and sustainable employment opportunities
- Backward and forward linkages
- Facilitation of organization of women
- Support services with the coverage of
  - Health Check-ups
  - Referral Services
  - Mobile creches
  - Education facilities

Under the programme, 90% of the project cost is funded by the Government of India. The remaining 10% funded by the implementing agency from its own resources or from sources other than the Government of India.

Rs.1705.62 Lakh fund released for women beneficiaries under STEP in the year 2007-08 and Rs.1602.28 Lakh funded in the year 2008-09 (Source: - Statistics on Women in India 2010 (Page No, 275)

A plan provision or Rs. 100 Lakh was made for the scheme for the financial year 1989-90. For the year 2010-11, a budget estimate (BE) of Rs. 25 crore was earmarked. Out of which Rs. 10.79 crore was an actual expenditure up to 15-01-2011.

For the year 2013-14, a BE of Rs. 20.00 crore has been earmarked. Out of which Rs. 5.22 crore has been sanctioned so far. A total of 18087 beneficiaries have been covered under the programme this year.

Considering the upper limit of the cost of Rs. 16,000 per beneficiary, a sum of Rs.260 crore is proposed for the scheme in the XII FY Plan (2012-17)

Sectors Covered:-
Details of the sectors covered under the scheme at present and an illustrative list of few activities that can be taken up by women are indicated in the table below.
<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Sector</th>
<th>Suggested Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture</td>
<td>Mushroom Cultivation, Bee Keeping, Medicinal Plants Cultivation, Horticulture, Floriculture, Vermiculture, Backyard Vegetable Cultivation</td>
</tr>
<tr>
<td>2</td>
<td>Dairying</td>
<td>Small Milk/Dairy Animal (Buffalo, Cow) Rearing Units, Milk Collection &amp; Selling, Milk Processing (Ghee, Paneer,)</td>
</tr>
<tr>
<td>3</td>
<td>Animal Husbandry</td>
<td>Goat/Sheep Rearing for Meat/Wool, Backyard Poultry &amp; Indigenous Birds (Ducks, Quails), Piggery, Rabbit Rearing, etc.</td>
</tr>
<tr>
<td>4</td>
<td>Fisheries</td>
<td>Fish Rearing/Seed Production in Small Ponds, Fish Processing (Drying, Fish Pickle), Fishing Net Making &amp; Repair, Fish Feed Production, Small Hatcheries, Wage Employment (Through Feeding, Watch &amp; Ward, De-weeding of Ponds, Harvesting)</td>
</tr>
<tr>
<td>5</td>
<td>Handloom</td>
<td>Weaving, Processing (Dyeing, Bleaching, Mercerising), Packaging,</td>
</tr>
<tr>
<td>6</td>
<td>Handicrafts</td>
<td>Production of Handicraft Items, Processing Activities (Polishing, Colouring)</td>
</tr>
<tr>
<td>7</td>
<td>Khadi &amp; Village Industries</td>
<td>All activities approved by KVIC/KVIB</td>
</tr>
<tr>
<td>8</td>
<td>Sericulture</td>
<td>Mulberry Cultivation, Cocoon Rearing, Reeling of Yarn</td>
</tr>
<tr>
<td>9</td>
<td>Social Forestry&amp; Forest Based Activities</td>
<td>Raising Nurseries, Cultivation of Forest Species on Forest Land/Wastelands, Collection of Minor Forest Produce (Gum, Berries, Medicinal/Herbal Products, Honey)</td>
</tr>
<tr>
<td>10</td>
<td>Waste Land Development</td>
<td>Raising Nurseries, Cultivation of Fodder, Fruit and Timber Crops, Watershed Development Activities, Developing Wadis,</td>
</tr>
<tr>
<td>11</td>
<td>Food Processing *</td>
<td>Fruits and Vegetable Processing for making Jam, Jelly, Murabba, Petha, Chips/Wafers, Noodles, Papad, Pickle, Bakery Products</td>
</tr>
<tr>
<td>12</td>
<td>Services Sector *</td>
<td>Health, House-keeping Services, Tourism, Security Services, Organized Retail Marketing (Sales Women in Shopping Malls), Construction Based Activities (Mason, Plumber, Electrician), etc.</td>
</tr>
<tr>
<td>13</td>
<td>Other Locally Appropriate Sector</td>
<td>These sectors may be added from time to time by MWCD in consultation with the State Governments.</td>
</tr>
</tbody>
</table>
These two sectors have been newly added to the list of eligible sectors based on consultations held with State Governments. Feasible proposals covering activities under these sectors will be considered for sanction w.e.f. April, 2011 onwards.

Women in the dairying sector have been receiving the maximum support, keeping in view the nature of demands. This is followed by handlooms, handicrafts, sericulture and poultry.


Scheme 5: SABLA- ‘Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)

The ‘Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)–‘SABLA’, a Centrally-sponsored scheme introduced in the year 2010-11 on a pilot basis. SABLA aims at all-round development of adolescent girls of 11-18 years (with a focus on out of school girls) and is being implemented in 205 districts from all the States/UTs.

The scheme has two major components: Nutrition and Non Nutrition Component. While the nutrition component aims at improving the health & nutrition status of the adolescent girls the non-nutrition component addresses the developmental needs including IFA supplementation, health check-up & referral services, nutrition & health education, ARSH counseling /guidance on family welfare, life skill education, guidance on accessing public services and vocational training (only 16-18 year old adolescent girls).

In the financial year 2010-11, the total fund released for Scheme of SABLA Rs.29673.41 lakh. In 2011-12 the states had an availability of Rs 80491.50 lacs against which Rs 49582.26 lacs were utilized i.e. around 61.6per cent. The fund utilization in 2010-2011 was around 21 percent.

In 2013-14, the scheme has a budgetary outlay of Rs. 650 Crore and targets to provide nutrition to 1 crore adolescent girls. Against which a sum of Rs. 542 crore (approx.) has been released to States/UTs benefitting 94 lakh Adolescent Girls. The allocation of SABLA for the year 2014-15 is 700.00 crore.
Scheme 6: Swayamsidha:-

This scheme was started in January 2001. It was launched for a period of six years from 2001, however was extended for one year upto 31.03.2007. This scheme was formed by re-casting of **Indira Mahila Yojana (IMY - 1999)** and its merging with **Mahila Samriddhi Yojana (1993)**.

It is an integrated scheme for women’s empowerment through the formation of Self Help Groups (SHGs). It seeks to empower women through awareness generation, achievement of economic strength through micro-level income-generating activities and establish convergence of various services such as literacy, health, rural development etc.

The scheme has been implemented through the State Governments. Total 69,803 SHGs were formed against a target of 65000 with 10.02 lakh beneficiaries during the I phase. 600 block level federations and 9095 clusters were formed. 56% SHGs have availed of bank loan, 85% are involved in income generation activity etc.

**Swayamsidha** has resulted in tremendous improvement in the socio-economic status of rural poor women and it has helped in providing skill enhancement to the poor women for income generating activities. The evaluation report of an external agency in 2005 indicated that women in SwayamSidha Blocks have strengthened their social standing in society and the awareness of social evils like alcoholism, dowry & female feticide is visible. Economic status of women has definitely improved after joining the SHGs. Number of women members in Panchayat levels has increased and some of them have been elected to local bodies.

As per the policy decision of the central government, the Scheme ended on 31.3.2007. It was expected by Govt. of India that the State Governments should take over Self Help Groups formed under the Swayamsidha scheme till the launch of the second phase of the program. This was considered that in Phase II Swayamsidha would be extended to all blocks in the country.
STRATEGY OF SWAYAMSIDHA PHASE-2:

The following are the main features of Swayamsidha Phase-2. This phase continues till the date.

- The scheme will cover all the blocks in the country.
- Duration of the scheme is 10 years.
- Formation of SHGs, clusters and federations, income generation activities etc. will be undertaken in the first 5 years.
- Strengthening of clusters, federations, group income generation activities etc. will be undertaken in the next 5 years.
- New SHGs will be formed wherever required.
- Efforts will be made to take women’s SHGs formed under other schemes of Government, NGOs, private companies, banks, individuals, etc. under Swayamsidha fold for formation of clusters and block federations
- Strengthening of such SHGs will be undertaken
- By the end of the scheme, all women participating in the scheme will be part of strong, self reliant and functional SHGs, clusters and federations.

A sum of Rs. 1700.00 crore is proposed for the Swayamsidha Phase II in the XII Plan. (Source: - Economic Survey 2001-2002, Govt. of India) http://pib.nic.in/archive/ecosrvy/ecosrvy2002/ecosrvyp7.html)

The Involvement of the women in Self-help Group:-

The Government of India and State authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the ground of gender. In reality, however, rural women have harder lives and often discriminated against with regards to land and property rights and in access to medical facilities and rural finance.

Women’s empowerment has long been a central feature of the partnership between IFAD (International Fund for Agricultural (rural) Development) and the government of India. Key instruments for supporting women’s empowerment are self-help group whereby 10-20 rural women from the same village, mostly poor women
come together from the same village, mostly poor women, come together to contribute two weekly or monthly dues as savings and provide group loans to their members. Through promoting self-help group IFAD funded projects have contributed to improving the overall status of women in terms of income, empowerment, welfare etc. another important feature of SHGs has been establishment of links between SHGs and the formal microfinance institutions and commercial banks.

![Diagram](image)

Table 5.5

Growth of Members of SHGs

<table>
<thead>
<tr>
<th>Year</th>
<th>Group Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999-2000</td>
<td>2,307</td>
</tr>
<tr>
<td>2000-2001</td>
<td>4,523</td>
</tr>
<tr>
<td>2001-2002</td>
<td>10,170</td>
</tr>
<tr>
<td>2002-2003</td>
<td>26,519</td>
</tr>
<tr>
<td>2003-2004</td>
<td>36,546</td>
</tr>
<tr>
<td>2004-2005</td>
<td>45,711</td>
</tr>
<tr>
<td>2005-2006</td>
<td>53,152</td>
</tr>
<tr>
<td>2006-2007</td>
<td>45,508</td>
</tr>
<tr>
<td>2007-2008</td>
<td>50,648</td>
</tr>
<tr>
<td>2008-2009</td>
<td>51,732</td>
</tr>
<tr>
<td>2009-2010</td>
<td>47,380</td>
</tr>
<tr>
<td>2010-2011</td>
<td>47,814</td>
</tr>
</tbody>
</table>

Structure and Functions of SHGs

The following different types of diagrams are given to discuss about the structure and functions of SHGs.
Scheme 7: Mahila Samakhya Scheme

Mahila Samakhya (MS) is for women’s empowerment that was initiated in 1989 to translate the goals of the National Policy on Education into a concrete programme for the education and empowerment of women in rural areas, particularly those from socially and economically marginalized groups.

The critical focus within MS is the centrality of education in empowering women to achieve equality. MS aims to create a collective awareness and understanding of women’s subordinate contexts and build their capacities to challenge it.

The objectives of the Scheme are:

(i) to enhance the self-image and self-confidence of women,
(ii) to create an environment where women can seek knowledge and information which empowers them to play a positive role in society,
(iii) to establish a decentralized and participative mode of management,
(iv) to enable Mahila Sanghas to actively assess and monitor educational activities in the villages,
(v) to provide opportunities for education for women and adolescent girls and
(vi) to bring about greater participation of women and girls in both formal and non-formal education programmes.

The programme is being implemented in ten States viz. Andhra Pradesh, Assam, Bihar, Chhattisgarh, Jharkhand, Karnataka, Kerala, Gujarat, Uttar Pradesh & Uttaranchal spread over 121 districts and covering approx 36,792 villages. Action was initiated to start the programme in the State of Rajasthan as well.

The budgetary allocation for the financial year i.e. 2011-12 was ` 50.00 crores and for the current financial year i.e 2012-13 is ` 60.00 crores. The amount of ` 70.00 crores has been proposed as outlay for the financial year i.e. 2013-14.

**Scheme 8: Priyadarshini**

The Women & Child Development Ministry is an administering IFAD assisted pilot project since December 2009 as central sector scheme namely Women’s Empowerment and Livelihoods Programme in Mid Gangetic Plains "Priyadarshini" in 13 Blocks spread over 5 Districts in Uttar Pradesh and 2 Districts in Bihar.

The programme aims at holistic empowerment (social and economic) of vulnerable groups of women and adolescent girls in the project area through formation of women’s Self Help Groups and promotion of improved livelihood opportunities. Over 1, 08,000 households are to be covered under the project and 12,000 SHGs will be formed during the project period ending 2016-17.

Though the focus of project is on livelihood enhancement, the beneficiaries will be empowered to address their, political, legal and health problems issues through rigorous capacity building. The project has been rolled out in the field from April, 2011.

For the year 2010-11, a BE of Rs. 29.79 crore has been earmarked. Out of which Rs. 5.88 crore has been actual expenditure up to 15-01-2011. (Source: - Locating Gender in the Twelfth Five Year Plan Approach: Issues Emerging from a Gendered Analysis, page no. 28)
During 2013-14 a total amount of Rupees 9.00 crore has been released to NABARD and a total number of 11,647 beneficiaries have been covered during the year (upto Nov. 2013)

An out lay of Rs. 140.00 Crore is required for the project for the period 2012 -16.

Scheme 9: Swadhar:-

Swadhar was launched in 2001-2002 for the benefit of women in difficult circumstances, like destitute widows deserted by their families in religious places; women prisoners released from jail and without family support; women survivors of natural disasters who have been rendered homeless and are without any social and economic support; trafficked women/girls rescued or runaway from brothels, victims of sexual crimes, who are disowned by the family or who do not want to go back to their respective family for various reasons; women victims of terrorist violence who are without any family support and without any economic means for survival; mentally disordered women who are without any support of family or relatives, etc.

Objective

Following are the objectives of the scheme:

i. To provide primary need of shelter, food, clothing and care to the marginalized women/girls living in the difficult circumstances who are without any social and economic support;

ii. To provide emotional support and counseling to such women;

iii. To rehabilitate them socially and economically through education, awareness, skill up gradation and personality development through behavioral training etc.;

iv. To arrange for specific clinical, legal and other support for women/girls in need of those intervention by linking and networking with other organizations in both Govt. & Non- Govt. sector on case to case basis;

v. To provide for help line or other facilities to such women in distress; and

vi. To provide such other services as will be required for the support and rehabilitation to such women in distress.
Target Group/Beneficiaries under SWADHAR

• Widows deserted by their families and relatives;
• Women prisoners released from jail and without family support;
• Women survivors of natural disaster who have been rendered homeless;
• Trafficked women/girls rescued or runaway from brothels
• Women victims of terrorist/extremist violence who are without any family support and without any economic means for survival;
• Mentally challenged women (except for the psychotic categories who require care in specialized environment in mental hospitals) who are without any support of family or relatives.
• Women with HIV/AIDS deserted by their families and without social/economic support.

The package of assistance under the scheme includes provisions for shelter, food, clothing, health care and counseling for such women; measures for social and economic rehabilitation through education, awareness, skill upgradation and personality development through behavioral training, helpline for such women in distress, etc.

The implementing agencies can be the social welfare / women and child welfare departments of state governments, women’s development corporations, urban local bodies, reputed public/private trusts or voluntary organizations who are willing to take the responsibility of rehabilitating such women.

Updates:

1. In 2008-09, 287 Swadhar Shelter Homes started in the country.
2. For the year 2010-11, a Budgeted Estimate of Rs. 34.2 crore was allocated. Out of which Rs. 24.62 crore was actual expenditure up to 15-01-2011. (Source: - Locating Gender in the Twelfth Five Year Plan Approach: Issues Emerging from a Gendered Analysis, page no. 28).
3. Since 1.1.2013 till 24.12.2013, the amount of Rs.63.76 crores has been released to 226 implementing agencies which are mainly NGOs.
Table 5.6
Projects Sanctioned under Swadhar Scheme and Funds Released, 2008-09

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>India / State /UT</th>
<th>Amount Released Rs. In lakh</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2007-08</td>
</tr>
<tr>
<td>1.</td>
<td>Andhra Pradesh</td>
<td>145.53</td>
</tr>
<tr>
<td>2.</td>
<td>Assam</td>
<td>37.76</td>
</tr>
<tr>
<td>3.</td>
<td>Bihar</td>
<td>9.69</td>
</tr>
<tr>
<td>4.</td>
<td>Chhattisgarh</td>
<td>5.27</td>
</tr>
<tr>
<td>5.</td>
<td>Delhi*</td>
<td>8.97</td>
</tr>
<tr>
<td>6.</td>
<td>Gujarat</td>
<td>24.22</td>
</tr>
<tr>
<td>7.</td>
<td>Haryana</td>
<td>5.06</td>
</tr>
<tr>
<td>8.</td>
<td>Himachal Pradesh</td>
<td>2.86</td>
</tr>
<tr>
<td>9.</td>
<td>Jharkhand</td>
<td>3.56</td>
</tr>
<tr>
<td>10.</td>
<td>Karnataka</td>
<td>190.80</td>
</tr>
<tr>
<td>11.</td>
<td>Kerala</td>
<td>7.95</td>
</tr>
<tr>
<td>12.</td>
<td>Madhya Pradesh</td>
<td>80.31</td>
</tr>
<tr>
<td>13.</td>
<td>Maharashtra</td>
<td>130.25</td>
</tr>
<tr>
<td>14.</td>
<td>Manipur</td>
<td>87.25</td>
</tr>
<tr>
<td>15.</td>
<td>Mizoram</td>
<td>24.30</td>
</tr>
<tr>
<td>16.</td>
<td>Nagaland</td>
<td>18.21</td>
</tr>
<tr>
<td>17.</td>
<td>Orissa</td>
<td>187.02</td>
</tr>
<tr>
<td>18.</td>
<td>Punjab</td>
<td>6.26</td>
</tr>
<tr>
<td>19.</td>
<td>Rajasthan</td>
<td>20.54</td>
</tr>
<tr>
<td>20.</td>
<td>Tamil Nadu*</td>
<td>52.41</td>
</tr>
<tr>
<td>21.</td>
<td>Uttar Pradesh</td>
<td>90.23</td>
</tr>
<tr>
<td>22.</td>
<td>Uttrakhand</td>
<td>23.11</td>
</tr>
<tr>
<td>23.</td>
<td>West Bengal</td>
<td>62.25</td>
</tr>
</tbody>
</table>

Source: - Statistics on Women in India 2010 (Page No, 304-305)

**Scheme 10: National Mission for Empowerment of Women (NMEW)**

This is a merger of The Indira Gandhi Matritva Sahyog Yojana (IGMSY) and ‘Umbrella Scheme for Protection and Development of Women’. It was launched on 8\(^{th}\) March, 2010, with a view to empowering women socially, economically and educationally.

The Mission aims to achieve empowerment of women on all these fronts by securing convergence of schemes/programmes of different Ministries/Departments of Government of India as well as State Governments. This mission also monitors and reviews gender budgeting by Ministries/Departments.
IGMSY – a Conditional Maternity Benefit (CMB) scheme is a pilot intervention in selected 53 districts of the country using the framework of the existing Integrated Child Development Scheme (ICDS). It is a mitigative measure in the form of conditional cash transfer to provide part compensation of wage loss as maternity benefit to women during pregnancy and lactation period. The allocation for IGMSY for the year 2014-15 is `400.00 crore.

Under NMEW, Pregnant women of 19 years of age and above for first two live births are entitled for benefits under the scheme. All Government/PSUs (Central & State) employees are excluded from the scheme as they are entitled for paid maternity leave. The beneficiaries are paid Rs.6000/- in two equal installments per pregnant and lactating women on fulfilling specific conditions related to maternal and child health to partly compensation for wage loss to mothers/women during pregnancy and period of lactation. The cash incentives through provision of Conditional Cash Transfer (CCT) would, not only, contribute to better enabling environment but also encourage and promote health and nutrition.

Later this scheme was covered under Direct Benefit Transfer (DBT) programme under which 16 districts have been included under Phase-I and Phase-II of the implementation.

The allocation of NMEW for the year 2014-15 is `90.00 crore.

Scheme 11: Grants-in-aid Scheme:-

The Ministry of women and child Development is running a `Grant – in – aid Scheme’ for the welfare of women labours. This scheme has been running since Sixth Five Year Plan (from the year of 1981 -82). Under this Scheme, Voluntary Organizations / NGOs are being provided funds by way of grants-in-aid to take up action-oriented projects for the benefit of women labour. Projects relating to awareness generation campaigns for women labour.

Following are the objectives:

- This Scheme was introduced with the intention of furthering Government’s policy of helping women workers become aware of the rights and opportunities available to them under various Schemes of the Government.
- Educating and Organizing Working women for aware or give education about their rights or duties, legal aid to working women.
The specific aim of Grants-in-aid is that raising awareness and general consciousness of the society about the problems of working women or women labours through seminars, workshops etc.

The focus of the Scheme is creating awareness among women labour about wages, like minimum wages, equal remuneration, etc. to disseminate information on various schemes of Central/State Government Agencies available for the benefit of women labour.

Table 5.7
Year-wise details of funds allocation/released during last five years is as below:

<table>
<thead>
<tr>
<th>Year</th>
<th>Fund</th>
<th>Expenditure</th>
<th>No. of NGOs</th>
<th>No. of women</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-08</td>
<td>50.00 lakhs</td>
<td>37.81 lakhs</td>
<td>48</td>
<td>60000 (approx)</td>
</tr>
<tr>
<td>2008-09</td>
<td>50.00 lakhs</td>
<td>13.55 lakhs</td>
<td>28</td>
<td>33774</td>
</tr>
<tr>
<td>2009-10</td>
<td>46.00 lakhs</td>
<td>15.03 lakhs</td>
<td>20</td>
<td>68700</td>
</tr>
<tr>
<td>2010-11</td>
<td>75.00 lakhs*</td>
<td>13.51 lakhs</td>
<td>21</td>
<td>29850</td>
</tr>
<tr>
<td>2011-12</td>
<td>68.00 lakhs*</td>
<td>15.28 lakhs (approx.)</td>
<td>39</td>
<td>52630</td>
</tr>
</tbody>
</table>

* Combined allocation for Women Cell and Planning Unit
Source: - [http://labour.nic.in/content/division/grant-in-aid-scheme40.php](http://labour.nic.in/content/division/grant-in-aid-scheme40.php)

To evaluate the proposed recommendations on GIA Scheme on Women & Child Labour, a 3 members committee compromising Pr. Secretary of Madhya Pradesh, Maharashtra and Haryana has been set up. A three member Committee in a meeting held on 24.10.2011 has agreed to the above recommendations with certain modifications. The Committee has accepted the above recommendation with following modifications:

- Provision for conducting the women labour camps also with scaled down strength of 50 should also be provided. Accordingly the funds requirement for one day / two day programmes should be worked out.
• Need for conducting regional workshop on the various provisions of the Child and Women Labour scheme may be worked out.

**Scheme 12: Gender Budgeting Cell: -**

Gender Budgeting (GB) was adopted by the Government of India in 2005 which entails maintaining a gender perspective at all stages of formulation of policies, schemes, programmes, implementation, monitoring, review and impact analysis. GB is a process to help translate Government’s policy commitments on women’s empowerment into budgetary allocations. Gender budgeting is being used as a tool for gender mainstreaming and ensuring gender equity across the States. The 11th plan proposes to give the highest priority to universalisation of Gender Budgeting and Gender Outcome Assessment, in all Ministries/Departments at the Centre and the States. The Gender Budgeting Cell of the Ministry accordingly needs to be strengthened.

• Gender Budget Cells have been set up in nine Departments/Ministries namely, Health, Family Welfare, Elementary Education and Literacy, Labour and Employment, Rural Development, Social Justice and Empowerment, Tribal Affairs, Urban Employment and Poverty Alleviation and Small Scale Industries

**Institutionalizing Gender Budgeting:**

Over the years, the number of Ministries/Departments reporting in the GB Statement has gone up from 9 (2005-06) to 30 (2013-14). Also the magnitude of GB allocations as a percentage of total budgets has gone up from 2.79 percent in 2005-06 to 5.83 per cent in 2013-14.

**Scheme 13: Awareness Generation Programme**

The Awareness Generation Project for rural & poor women is one of the major development programmes of the Central Social Welfare Board. The Scheme was reformulated in 1986-87 in order to enlarge the scope of the scheme by incorporating components leading to enhancement of socio-economic status and renamed as Awareness Generation Project. During the year 2012-13, total numbers of 9011 camps were sanctioned and Rs.548.57 lakhs was released for benefiting 2,25,275 women.
Scheme 14: Kishori Shakti Yojana (KSY)

This was introduced in the year 2000. It was decided that this scheme would use the ready infrastructure of Integrated Child Development Services Scheme (ICDS). It was to take care of the transformational phase between childhood and womanhood and aimed at mental, emotional and psychological well being of girls in this phase.

The AG Scheme is implemented through Anganwadi Centres in both rural and urban settings. Under the Scheme, the adolescent girls who are unmarried and belong to families below the poverty line and school drop-outs are selected and attached to the local Anganwadi Centres for six-monthly stints of learning and training activities. The objectives of the Scheme are to increase self-confidence, boost moral and give dignity. The adolescent girl’s scheme has been designed to include two sub-schemes viz. Scheme- I (Girl to Girl Approach) and Scheme-II (Balika Mandal). The Scheme-I has been designed for adolescent girls in the age group of 11-15 years belonging to families whose income level is below Rs. 6400/- per annum. The Scheme-II is intended to reach to all adolescent girls in the age group of 11-18 years irrespective of income levels of the family. It may, however, be mentioned that even under Scheme-II, younger girls in the age group of 11-15 years and belonging to poor families get a definite preference in the identification process. The AG Scheme has been sanctioned in 507 ICDS blocks throughout the country.

The main focus of this scheme was to improve the nutrition and health status of girls in the age –grow up of 11 to 18 years, to equip them to improve and upgrade their home- based and vocational skills, and to promote their overall development, including awareness about their health, personal hygiene, nutrition and family welfare and management. Thereafter, the Nutrition Programme for Adolescent Girls (NPAG) was initiated as a pilot project in the year 2002-03 in 51 identified districts across the country to address the problem of under-nutrition among AGs. Under this programme 6 kg of free food grain per beneficiary per month was given to under nourish AGs.

The objectives of the scheme are to:

(i) enable self-development and empowerment of AGs;
(ii) Improve their nutrition and health status;
(iii) spread awareness among them about health, hygiene, nutrition, Adolescent Reproductive and Sexual Health (ARSH), and family and child care;

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(iv) upgrade their home-based skills, life skills and vocational skills;
(v) mainstream out-of-school AGs into formal/non formal-education; and
(vi) inform and guide them about existing public services, such as Post Office, Bank, Police Station, etc.

Coverage: Total Number of blocks covered under KSY in the country: 6118
Target Group: Adolescent Girls (11-18 yrs.)
Infrastructural facilities: Existing ICDS infrastructure
Financial Norms: Rs. 1.10 lakh per ICDS project per annum

Table 5.8
Statement indicating funds released/utilized and % expenditure incurred under KSY during last three years

<table>
<thead>
<tr>
<th></th>
<th>2003-04</th>
<th>2004-05</th>
<th>2005-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds released</td>
<td>Funds utilized</td>
<td>% expenditure</td>
<td>Funds released</td>
</tr>
<tr>
<td>2200</td>
<td>1056.69</td>
<td>48.03</td>
<td>2200</td>
</tr>
</tbody>
</table>

Source: - http://wcd.nic.in/KSY/ksyexp.htm

Scheme 15: Condensed Courses of Education for Adult Women

The Scheme of Condensed Courses of Education was initiated in the year 1958 by CSWB to cater to the needs of adult girls/women who could not join mainstream education system or who were drop outs from formal schools. The scheme aims to provide educational opportunities to girls/women above the age of 15 years along with additional inputs of skill development/vocational training.

During the year 2012-13, a grant of Rs.615.66 lakhs was sanctioned and Rs.350.00 lakhs was released to support 540 courses benefitting 13,500 beneficiaries under this Scheme.

The Norwegian Agency for International Development (NORAD) assisted a programme for training and skill development and promotion of self-reliance through income generation for women in non-traditional trades. The programme was started in the country in 1982-83. At present, the NORAD share constitutes about 33% of the total outlay. Under the programme, popularly known as NORAD, 109 projects have been sanctioned to benefit 7585 women during the year (up to 8th February 2000) under report.

Government not only makes the policies, programmes and Schemes for women’s development but also provides the fund for effective results. This fund provides Central government, State government and both. The following table throws light on total expenditure on women by government of India.

Table 5.9
Total Expenditure of Government of India and Summary of the Allocation on Women (Rupees in Crore)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Expenditure in Union Budget</th>
<th>No. of Ministries</th>
<th>Part A</th>
<th>Part B</th>
<th>Grand Total Part (A+B) (BE)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2005-06*</td>
<td>5,14,344</td>
<td>9</td>
<td>-</td>
<td>-</td>
<td>14,378.68 (2.79)</td>
</tr>
<tr>
<td>2006-07</td>
<td>5,63,991.13</td>
<td>18</td>
<td>9,575.82 (1.69)</td>
<td>19,160.71 (3.39)</td>
<td>28,736.53 (5.09)</td>
</tr>
<tr>
<td>2007-08</td>
<td>6,80,521</td>
<td>27</td>
<td>8,795.47 (1.29)</td>
<td>22,382.49 (3.28)</td>
<td>31,177.96 (4.58)</td>
</tr>
<tr>
<td>2008-09</td>
<td>7,50,884</td>
<td>27</td>
<td>11,459.61 (1.52)</td>
<td>16,202.06 (2.15)</td>
<td>27,661.67 (3.68)</td>
</tr>
<tr>
<td>2009-10</td>
<td>10,20,838</td>
<td>28</td>
<td>15,715.68 (1.53)</td>
<td>41,141.93 (4.03)</td>
<td>56,857.61 (5.56)</td>
</tr>
</tbody>
</table>

Note: Figures in parentheses are in percentage

Part A presents women specific provisions under programmes/schemes where 100 percent provisions are for women.

Part B presents women specific provisions under programmes/schemes with at least 30 percent provisions for women.

*Allocations were not divided in Part A and Part B during 2005-06.

i) ‘Beti Bachao Beti Padhao Campaign’

A new scheme namely, ‘Beti Bachao Beti Padhao Campaign’ has been introduced in the regular budget, 2014-15, which is a Central Sector Scheme under Child Development. A provision of `100.00 crore has been made for the scheme during 2014-15.

ii) Nirbhaya Fund

The Union Budget 2013-14 had allocated Rs. 1000 crore to the ‘Nirbhaya’ Fund to empower women and ensure their security. The Ministries/Departments concerned were requested to formulate proposals to utilise the resources under the Fund with a view to enhance the safety and security of women in the country. However, the amount allocated to the Fund remained unutilised in 2013-14.

- In the Union Budget 2014-15, three programmes pertaining to women’s safety under the Nirbhaya Fund have been announced.
- A pilot testing a scheme on “Safety for Women on Public Road Transport” by the Ministry of Road Transport and Highways with an allocation of Rs. 50 crore
- A scheme to increase the safety of women in large cities by the Ministry of Home Affairs with an allocation of Rs.150 crore
- Setting up of “Crisis Management Centres” in all government and private hospitals; across all districts of NCT of Delhi this year (2014).

The Fund remained unutilized in the year 2013-14. It is only this year that a few programmes, introduced in a pilot phase, have been sanctioned under the Nirbhaya Fund. Moreover, the Fund has been allocated a meagre amount of Rs. 1000 crore, which is hardly 0.05 percent of the Total Budget Expenditure of the Union Government. This does indicate the lack of priority that has been accorded to it.
Government could have used this opportunity to introduce a comprehensive set of measures to enhance women’s safety and security.

iii) Requirement of funds during the XII plan:

For the implementation of above mentioned schemes, the requirement of funds for the XII Plan is estimated as Rs. 7575.72 crore. Scheme-wise/organization wise break-up of the requirement is given in the table below.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Scheme/Organization</th>
<th>Amount (Rs. crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Support for Training and Employment Programme</td>
<td>260.00</td>
</tr>
<tr>
<td>2.</td>
<td>Working Women Hostel</td>
<td>100.00</td>
</tr>
<tr>
<td>3.</td>
<td>Priyadarshini</td>
<td>140.00</td>
</tr>
<tr>
<td>4.</td>
<td>Swayamsidha</td>
<td>1700.00</td>
</tr>
<tr>
<td>5.</td>
<td>National Mission for Empowerment of Women</td>
<td>655.00</td>
</tr>
<tr>
<td>6.</td>
<td>Strengthening of implementation of laws</td>
<td>450.00</td>
</tr>
<tr>
<td>7.</td>
<td>Scheme to setup One Stop Crisis Centers</td>
<td>150.00</td>
</tr>
<tr>
<td>8.</td>
<td>Women’s Help line</td>
<td>60.00</td>
</tr>
<tr>
<td>9.</td>
<td>Ujjawala</td>
<td>50.00</td>
</tr>
<tr>
<td>10.</td>
<td>Swadhar Greh</td>
<td>675.00</td>
</tr>
<tr>
<td>11.</td>
<td>Compensation to Rape victims</td>
<td>1300.00</td>
</tr>
<tr>
<td>12.</td>
<td>Central Social Welfare Board (Schemes &amp; Establishment)</td>
<td>1000.00</td>
</tr>
<tr>
<td>13.</td>
<td>Support for Gender Training</td>
<td>5.00</td>
</tr>
<tr>
<td>14.</td>
<td>Gender Budgeting scheme</td>
<td>5.00</td>
</tr>
<tr>
<td>15.</td>
<td>Distance Learning Programme on Rights of women (New)</td>
<td>0.50</td>
</tr>
<tr>
<td>16.</td>
<td>Scheme for coaching classes to increase representation of women in Central Government jobs etc</td>
<td>15.00</td>
</tr>
<tr>
<td>17.</td>
<td>National Commission for Women</td>
<td>90.22</td>
</tr>
<tr>
<td>18.</td>
<td>Rashtriya Mahila Kosh</td>
<td>400.00</td>
</tr>
<tr>
<td>19.</td>
<td>Media Plan</td>
<td>500.00</td>
</tr>
<tr>
<td>20.</td>
<td>Planning, Research, Evaluation and Monitoring Scheme*</td>
<td>20.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>7575.72</strong></td>
</tr>
</tbody>
</table>

**Source:** - XII Five Year Plan Report of the Working Group on “Women’s Agency and Empowerment”, Ministry of Women and Child Development Government of India, (page no. 97)
1.7. Constitutional Provisions for Women

The legal system is an important tool for social change and reform. It is capable of establishing an equitable and transparent framework for the functioning of a civilized society and for protecting the rights of vulnerable groups including women. Many constitutions of the world recognize equality before the law and prohibit discrimination on the basis of sex. Statutory laws aim to reform discriminatory customary practices, and an active judiciary can further protect women’s social, economic, and political rights.

The principle of gender equality is enshrined in the India Constitution in its preamble, Fundamental Duties and Directive Principles. The constitution not only grants equality to women, but also empowers the State to adopt measures of positive approach in favour of women.


- **Article 14:-** Equal right and opportunities in political economic and social spheres.
- **Article 15:-** Prohibits discrimination on grounds of sex. The State not to discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them
- **Article 15 (3):-** Enables affirmative discrimination in favor of women. The State to make any special provision in favour of women and children.
- **Article 16 :-** Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State (Article 16)
- **Article 16(2) makes a specific mention that “on citizen shall on ground only of SEX be ineligible for of discrimination against in respect of any employment or office under state”.
- **Article 39:-** Equal means of livelihood and equal pay for equal work.
- **Article 39(A):-** To promote justice, on a basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in any other way to
ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities.

- **Article 39 (a)** states that the citizens, men and women, equally, have the right to an adequate means of livelihood.
- **Article 39 (d)** “that there is equal pay for equal work for both men and women workers”.
- **Article 42**: The State to make provision for securing just and human conditions of work and maternity relief.
- **Article 46**: The State to promote with special cares the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation.
- **Article 47**: The State to raise the level of nutrition and the standard of living of its people and the improvement of Public Health.
- **Article 51 (A) (e)**: To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women.

- **Article 243 D (3)**: Not less than one-third (including the number of seats reserved for women belonging to the scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a panchayat.
- **Article 243 D (4)**: Not less than one-third of the total number of offices of chairpersons in the panchayats at each level to be reserved for women.
- **Article 243 T (3)**: Not less than one-third (including the number of seats reserved for women belonging to the scheduled castes and the scheduled tribes) of the total number of seats to be filled by direct election in every municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a municipality.
- **Article 243 T (4)**: Reservation of offices of chairpersons in municipalities for the scheduled castes, the scheduled tribes and women in such manner as the legislature of a State may by law provide.
Drawing the strength from the constitutional commitments, the Government of India has been engaged in the continuous endeavor of concretely translating all the rights, commitments and safe guards incorporated in the Indian Constitution for women from de jure to de facto status.

5.8: Legislations and laws for women

The State enacted several women-specific and women-related legislations to protect women against social discrimination, violence and atrocities and also to prevent social evils like child marriages, dowry, rape, practice of Sati etc. The recently notified Prevention of Domestic Violence Act is a landmark law in acting as a deterrent as well as providing legal recourse to the women who are victims of any form of domestic violence. Apart from these, there are a number of laws which may not be gender specific but still have ramifications on women.

i) **Equal Remuneration Act of 1976** provides for equal pay to men and women for equal work.

ii) **Hindu Marriage Act of 1955** amended in 1976 provides the right for girls to repudiate a child marriage before attaining maturity whether the marriage has been consummated or not.

iii) **The Marriage (Amendment) Act, 2001** amended the Hindu Marriage Act, Special Marriage Act, Parsi Marriage and Divorce Act, the Code of Criminal Procedure providing for speedy disposal of applications for maintenance; the ceiling limit for claiming maintenance has been deleted and a wide discretion has been given to the Magistrate to award appropriate maintenance.

iv) **The Immoral Traffic (Prevention) Act of 1956** as amended and renamed in 1986 makes the sexual exploitation of male or female, a cognizable offence. It is being amended to decriminalize the prostitutes and make the laws more stringent against traffickers.

v) **Dowry Prohibition Act of 1961** - An amendment brought in 1984 to the Dowry Prohibition Act of 1961 made women’s subjection to cruelty a cognizable offence. The second amendment brought in 1986 makes the husband or in-laws punishable, if a woman commits suicide within 7 years of her marriage and it has been proved that she has been subjected to cruelty. Also a new criminal offence of ‘Dowry Death’ has been incorporated in the Indian Penal Code.
vi) **Child Marriage Restraint Act of 1976** rises the age for marriage of a girl to 18 years from 15 years and that of a boy to 21 years and makes offences under this Act cognizable.

vii) **Medical Termination Pregnancy Act of 1971** legalizes abortion by qualified professional on humanitarian or medical grounds. The maximum punishment may go up to life imprisonment. The Act has further been amended specifying the place and persons authorized to perform abortion and provide for penal actions against the unauthorized persons performing abortions.

viii) **Indecent Representation of Women (Prohibition) Act of 1986** and the Commission of Sati (Prevention) Act, 1987 has been enacted to protect the dignity of women and prevent violence against them as well as their exploitation.

ix) **The Protection of Women from Domestic Violence Act, 2005** provides for more effective protection of the rights of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family and for matters connected therewith or incidental thereto. It provides for immediate and emergent relief to women in situations of violence of any kind in the home. (Source :- Report of the Working Group on Empowerment of Women for the 11th Plan, Ministry of women & child development, Govt. of India (page no. 5)
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