

## **CHAPTER-V**

### **CONCLUSION AND SUGGESTIONS**

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Government has a responsibility for the welfare of its citizens which can only be fulfilled by the provisions of adequate social welfare measures. In the case of a welfare state like India. It becomes more obligatory upon the Government to ensure that its people enjoy the basic conditions to attain standards of social welfare facilities as fundamental right irrespective of their race, religion, colour and political belief. Social differentiation with its attendant demarcation of groups and of status of individuals is very widespread feature of the human society. Mostly this status depends on the individual's achievements in various fields. This differentiation is visible in special rights for some groups and disabilities on others in the matters of dress, occupation and even food. In some communities the status of an individual is determined by birth. In Hindu society this theory of status by birth has been carried much farther. Differentiated groups in the matter of special rights and disabilities emerged. This class system influenced the modes of living, the ideals of the groups and the whole process of social selection. It manifested in the form of women welfare system denying opportunities. In India males always made an attempt to exploit women weaker sections of society.

The responsibility of socio-economic development of women welfare has been entrusted to the state under Directive Principles of state policy though Union Government is also playing an important role. Broad policy framework for welfare of women is prepared by government of India and resources as well as guidelines are provided to the states. It is a well established fact that any policy and programmes executed for the welfare of women can be successful only if it is accepted by the women welfare and active participation of the management can be achieved. Whether a particular strategy is successful or not can be evaluated only on the basis of its impact upon the section of the women welfare for whom, it was formulated. Whether the strategy adopted by government of India or state governments for women welfare is successful can

be determined only on the basis of their socio-economic development which has taken place as a result of this strategy.

The Government of developing countries is unable to deliver free health services, as the basic right of the citizen, in a holistic manner. India's large and diverse geographical terrain, size of the population and its ethnic and cultural variations make it a difficult task for administrators to make provisions for basic health care for all. To fill the gap indigenous health care systems attempt to meet the needs of the people by working with the community. The Indian system of medicine such as Ayurveda, Siddha, Unani and drugless therapies like Yoga and Naturopathy had been widely accepted in India for centuries. These systems offer a range of safe, pure, and cost effective preventive and curative therapies. Further, NGOs or voluntary Organisation involved health programmes supplement the efforts of the Government in health care delivery and related aspects; they bridge the gap between the people and the Government. The health infrastructure in developing countries has been inadequate because of poor surveillance, lack of manpower and funds. The health care sector in our country includes health care providers ranging from well qualified doctors of the allopathic system, homeopathy, Ayurveda, and Unani systems to untrained providers of Medical aid, herbalists and magico-religious practitioners. India has a strong disparity between the availability and utilization of health services in the organized and the unorganized sector.

Health care costs force the underprivileged to do without health care, suffer delayed or incomplete treatment, resort to self-medication, and depend on informal and ineffective sources of care. In urban health care systems, the middle and upper classes have access to both Governmental and non-governmental sectors for the best services while the lower class seeks from the mismanaged and non-organized section in various ways. The Government has from time to time declared deadlines for achievement of goals in various health and related areas.

Women welfare problems are becoming more and more complex due to several reasons. In this chapter, attempt has been made to discuss the

background of selected women welfare policy and programmes, their satisfaction with personnel aspects and their association.

The perceptions have been formulated on the basis of information given by the beneficiaries/ respondents, observations and discussion held. Various reform movements took place to mobilise people create public opinion to bring about reforms in women system. British government also took concrete steps in this direction. Mahatma Gandhi gave this movement the central push it needed. He was the leader of all classes and communities. He considered social discrimination a sin both against God and Men. His perception was that social discrimination could be tackled by bringing awareness and awakening in the society.

The founding fathers of our Constitution were fully conscious of the circumstances in which the alien ruler's had left the country. Constituent Assembly did all that was possible to remove the disabilities suffered by depressed women's. The practice of social discrimination was made an offence, punishable under the law, the right to entry in temple or the practice of any religion has been made a fundamental right of every citizen.

The Constitution of India, while guaranteeing the right to equality of opportunity, enjoins upon the state to reserve posts in public services in favour of women's. Reservation has been provided both in the field of education and employment. The welfare of women has been referred to the state list of the constitution. The Constitution of India enjoins upon the state to strive to promote the welfare of women by securing the protecting as effectively as it may, social order in which justice-social economic and political, shall inform all the institutions of national life.

Much to the deference to the wishes of founding fathers of nation and needs of depressed women's, both the union and state governments of independent India initiated various welfare measures to ameliorate the condition of women welfare. As most of the social discrimination were hoped to be removed with the help of various legislative measures, it was realise that

economic and educational development of women welfare is only key to their future progress.

It is in consonance of this ideal; an approach of protection and some sort of planned development was adopted in case of women's welfare. Development strategy has been adopted for the welfare of women under various Five Year Plans.

It was realised that upto the sixth plan period it was largely in the form of adhoc schemes and basically these schemes were covering only the educational aspect. That is why after 1980 the strategy for women welfare included two elements.

1. SCP (Special Component Plan) of the state and Central Ministry.
2. SCA (Special Central Assistance) to special component plan.

The strategy has been carried further in five year plans. But a holistic approach is needed to respond to specific problems and needs of women welfare.

Union Ministry of Social Justice and Empowerment is working as a nodal ministry at the central level to coordinate the working of various schemes for the welfare of women's. To safeguard their interests, a National Commission for Women Welfare has been constituted under the constitution. A National Commission for Women Welfare also functioning to recommend programmes for their welfare. A number of government and non government organisation have also been set up for the purpose. At the national level there are finance schemes for women welfare to bring them in the mainstream.

National Commission for Women and Finance Corporation has been set up to finance eligible beneficiaries belonging to women's self-employment schemes. The union government has no direct role to play in welfare schemes for women's but it provides special assistance and grants in aid to augment the efforts of states.

In the state of Haryana, there is Department of welfare for women's which is working for upliftment of women's. It provides loans to women's for self employment. At district level, there is District Women Welfare Office

responsible for execution of various welfare schemes for women's. Women Welfare office looks after these schemes at District level. Though an elaborate administrative structure has been set up from centre to the district level, yet there is a need to coordinate its activities.

Perception of respondents about these schemes reveals that thought the government has provided extensive network of services for women welfare schemes, yet this community is still characterised by social backwardness, inadequacy of economic assets and absence of common basic facilities.

Though the process of socio economic development is taking place yet it is at a very slow pace. Though women welfare residing in urban areas are in regular employment and thus able to enjoy the benefits of these schemes, yet those living in rural areas are still suffering from social discrimination and economic deprivation.

Under Economic Development sector, financial assistance is provided to individual or group of women welfare to undertake some gainful self-employment. Necessary training and skills are provided to them and then subsidies for economic ventures are given. Another important aspect is educational development. Education is perceived as an important cultural accomplishment on one hand and becomes a weapon against inequality and oppression on the other. A considerable amount has been spent on schemes meant for educational development.

Social security schemes are also being executed to inculcate a feeling of security among women welfare schemes against injustice and exploitation. Emphasis has also been laid on environmental protection of women welfare schemes basis aiming at improvement of their working and living conditions.

Thus crores of rupees have been spent by Government of Haryana on various schemes for welfare of women's yet their net impact upon the welfare of target group in anything to guess. Either for the reason of defective formulation or poor implementation, these schemes suffers from all the maladies generally associated with governmental schemes. Through recently the government of Haryana has announced several new schemes and revised some of the already

existing schemes yet the success yet the success of these measures would depend upon how truthfully these are carried out.

Presently, department is running the following major welfare schemes in the state. All schemes are implemented in the state through the district level offices of the department in association with the revenue and health officials. Directorate is monitoring all the schemes run in the state and takes care of its financial & physical matters along with the redressal of the grievances of the beneficiaries. It provides all the information as and when required by the Government. While implementing welfare schemes in the state, the department goes through lots of procedures, activities and public dealing at state, district, tehsil, revenue circle and village levels.

- A) PENSION
- B) HANDICAPPED WELFARE
- C) AGED WELFARE
- D) GRANTS IN AID
- E) DRUG ABUSE PREVENTION
- F) OTHER SCHEMES
- G) MINORITY WELFARE

While implementing welfare schemes in the state, the department goes through lots of procedures, activities and public dealing at state, district, tehsil, revenue circle and village levels. To make the old people capable socially and economically, the Government is assisting old aged people, physically handicapped and widows and destitute women by giving them monthly pension @ Rs.750/- p.m. per person. Near about 13 lakhs records of pensioners covered under

the old age, widow and handicapped pension schemes are processed, typed and monitored manually every month at Districts as well as Directorate level.

The eligible applicants are scrutinized, and selected for the benefits by District Level Committee formed under the Chairmanship of respective Deputy Commissioner. The application forms of selected beneficiaries are kept at

District Social Welfare Officer office who in turn updates records and report to the department at State Level about the number of beneficiaries for the sanction of necessary budget for disbursement of pension on monthly basis. Records of pension are sorted revenue circle wise and resorted village/ward wise because the circle revenue officer and patwari concerned disbursed the pension village/ward wise using the APR-cum-Feed back reports prepared by the officials of Distt. Social Welfare Officer every month.

- I- Pension Schemes
- II- Handicapped Welfare
- III- Aged Welfare
- IV- Drug Abuse Prevention
- V- Grant-in-aid
- VI- National Social Assistance Programme
  - a) National Family Benefit Scheme
  - b) National Old Age Pension Scheme
  - c) National Widow Pension Scheme
  - d) National Handicapped Welfare Pension Scheme

#### **Rajiv Gandhi Pariwar Bima Yojna (An Insurance Scheme)**

A self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of microcredit. A Self-Help Group may be registered or unregistered.

It typically comprises a group of micro entrepreneurs having homogenous social and economic backgrounds; all voluntarily coming together to save regular

small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations.

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial inter mediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

Many self-help groups, especially in India, under NABARD's *SHG Bank Linkage* program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivering microfinance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest.

Financing under Self Help Groups (SHGs) scheme is based on the concept of Microfinance which is a term for the practice of providing financial services such as microcredit, micro savings and micro insurance to the rural poor. As this program is going on for the last many years, the present study has been carried

out keeping in view the objectives that what is the impact of Microfinance on living standards, empowerment of women and poverty alleviation in the Kaithal district of Haryana. It has been found that there has been considerable increase in the income, savings and economic assets of the beneficiaries after joining the scheme. The increase in income and savings has raised the standard of living of the members.

It has also resulted in increasing their confidence and has helped in social justice and empowerment of women. Microfinance can be a success story if we adopt healthy practices adopted by Gramin bank of Bangladesh such as five members in SHGs. It is sad to observe that our approach in micro financing is ‘target oriented’ in terms of expenditure allocations which is required to be made ‘result oriented’. There is a scope of monitoring and evaluation by academicians rather than professionals and officials to make it unbiased.

To ensure inclusive growth which means including the excluded segments, caring the less cared and using the less used manpower, we need to control corruption, population and inflation. There is a strong case for monitoring and evaluation with good governance (SMART administration), manpower planning and inflation targeting for achieving the better results in making microfinance under SHGs a success story in India.

It is a well-established fact that an educated person can take more benefits of any programme. It indicates that 120 (24.0) percent respondents are having the qualification up to high or higher secondary level, followed by 112 (22.4) percent acquiring the qualification up to the middle level. Only 88 (17.6) percent of the respondents have got the education up to the primary level and 33(6.6) percent are illiterate, whereas only 147 (29.4) percent of them have acquired the qualification up to the graduation and post graduation level. The managements should make arrangements for the respondents’ education to make them aware of their rights.

Income distribution of the sample household together with their family size revealed that respective of the income group. it was found that the majority of respondents i.e. 52(34.66) percent in Sirsa block, 26(26) percent Nathu Sarai

Chopta block, 35(35) percent Naraingarh block and 43(28.66) percent in Ambala block are getting monthly income of Rupees less than 1000/- (One Thousand) of the selected areas.

In other categories of monthly income majority respondents 36(24) percent in Sirsa block, 31(31) percent in Nathu Sarai Chopta block, 19(19) percent in Naraingarh block, and 45(30) percent in Ambala block are in the income group of Rs. is 2001-5000/-, whereas 14(9.33) percent in Sirsa block, 14(14) percent in Nathu Sarai Chopta block, 25(25) percent in Naraingarh block and 30(20) percent respondents in Ambala block also fall in the income group of above 5001/- . It clearly indicates that nearly half of the respondents were below the poverty line.

The occupation of selected respondents' is significant in determining their standard of living and status there family occupies in the social structure. It clearly shows that the respondents on the basis of their occupations have not benefited from all the welfare schemes.

In Indian society, there has been a strong tradition of joint family system but as progress takes place joint family disintegrates to form nuclear family. An effort has been made to visualize the position of selected respondents about the trend of emergence of nuclear family system among them. out of the total 500 respondents in Sirsa (District) and Ambala (District), 60(40) percent, 65(65) percent, 50(50) percent and 58(38.67) percent respondents that they are living in nuclear family, whereas 55(36.66) percent, 22(22) percent, 28(28) percent and 43(28.67) percent replied that they are living in joint family, followed by 35(23.33) percent, 13(13) percent, 22(22) percent and 49(32.66) percent residing in single family. It is worthy maintained that the concept of joint family still exist.

Schemes are prepared and run by the Central Government funds alone. These are formulated by State Government according to the specific needs of the women's of the state. These women welfare scheme is being executed by Government of Haryana. During the study the selected areas is shown awareness about the implementation of women's welfare schemes in Haryana. level of

awareness of respondents about the implementation of women welfare schemes of Old Age Pension and Self Help Group schemes. The respondents awareness in the Sirsa block is concentrated at high level as 35 (23.33) percent of the respondents belong to this category, followed by moderate level constituting 45 (30.00) percent. The remaining 70 (46.66) percent of the respondents have low level of awareness.

The level of awareness of the respondents in Nathu Sarai Chopta indicates that 33 (33.00) percent respondents belong to high level category, 43 (43.00) percent moderate and the remaining 24 (24.00) percent respondents constitute low level category.

Again the respondents' awareness in the Ambala block is concentrated at high level 38 (25.33) percent of the respondents belong to this category, followed by moderate level constituting 54 (36.00) percent. The remaining 58 (38.66) percent of the respondents have low level of awareness. The available data shows the mixed trends about the awareness among women beneficiaries about the two schemes. The respondents' awareness in the Naraingarh block reveals that 22 (22.00) percent of the respondents belong to high level category, followed by moderate level constituting 42 (42.00) percent. The remaining 36 (36.00) percent of the respondents have low level of awareness. The level of awareness of the respondents in connection with women welfare schemes of old age pension and self- help group show the concentration at moderate level.

An attempt was made to know the total finance to allocate, release and expenditure for the National Rural Health Mission in Haryana. the total finance was allocated Rs. 626.14 Crores for the period 2008-09 to 2012-13 for the implementation of National Rural Health Mission programme in Haryana. Out of which Rs. 537.69 Crores (85.87%) were released for the same period. The total expenditure was Rs. 355.95 Crores (66.20%) against the release. The total expenditure was not sufficient for the implementation of National Rural Health Mission programmes in Haryana.

The scheme has the dual objectives of reducing maternal and infant mortality by promoting institutional delivery among the poor women. the

present level of awareness of respondents about the implementation of Janani Surksha Yojana. The respondents awareness in the Sirsa block is concentrated at high level as 51 (34.00) percent of the respondents belong to this category, followed by moderate level constituting 44 (29.33) percent. The remaining 55 (36.66) percent of the respondents have low level of awareness. The level of awareness of the respondents in connection with Janani Suraksha Yojana concentration at moderate level because 44 (29.33) percent of the respondents belong to this category. The respondents awareness in the Nathu Sarai Chopta block is concentrated at high level as 38 (38.00) percent of the respondents belong to this category, followed by moderate level constituting 23 (23.00) percent. The remaining 39 (39.00) percent of the respondents have low level of awareness. The level of awareness of respondents about the implementation of above schemes. The respondents awareness in the Naraingarh block is concentrated at low level 21 (21.00) percent of the respondents belong to this category, followed by moderate level constituting 47 (47.00) percent. The remaining 32 (32.00) percent of the respondents have high level of awareness. The respondents' awareness in Ambala block reveals that 52 (34.66) percent of the respondents' belong to moderate level, followed by high level constituting 54 (36.00) percent of respondents have high level of the awareness. The remaining 44 (29.33) percent of respondents' have low level of awareness.

It is important to promote these ideas especially the newly weds. Keeping in view the above objectives, a scheme by the name "*DEVI RUPAK*" is proposed to be introduced. Introduction of this scheme will also augment the existing family welfare services and will motivate more and more couples to adopt these norms.

The basic idea of "*DEVI RUPAK*" is to provide monthly incentive of up to Rs 500 per month to a couple accepting a terminal method of family planning (i.e. Vasectomy or Tubectomy as the case may be) upon the birth of the first child or upon the birth of the second child provided both the children are girls for a period of 20 years, from the date of such acceptance.

It is believed that scheme Swasthya Aapke Dwar plays an important role

in seeking assistance from the government to provide health services at door to door of the respondents, and they can approach more easily as compared to Sirsa and Ambala districts. Hon'ble Chief Minister, Haryana on "*Haryana Day*" announced that each and every citizen of Haryana will be medically examined at their doorstep under "*SWASTHYA APKE DWAR*" programme till. The present population of the State is 202 crore. Inhabited in 6955 villages and 106 towns.

The level of awareness of respondents' about the Swasthya Aapke Dwar schemes. The respondents awareness in the Sirsa block is concentrated at high level as 35 (23.33) percent of respondents belong to this category, again followed by moderate level of respondents' is constituting 45 (30.00) percent. The remaining 70 (46.66) per of the respondents' have the low level of awareness. The level of awareness of respondents' in Nathu Sarai Chopta indicates that 22 (22.00) percent respondents' belong to high level category, 42 (42.00) percent moderate level and the remaining 36 (36.00) percent respondents' constitute low level category. The respondents' awareness in the Ambala is concentrated at high level is 54 (36.00) percent of the respondents' belong to this category, followed by moderate level constituting 52 (34.66) percent. The remaining 44 (29.33) percent of the respondents' awareness in the Naraingarh block reveals that 33 (33.00) percent of the respondents' belong to high level category, followed by moderate level constituting 43 (43.00) percent. The remaining 24 (24.00) percent of the respondents have low level of awareness.

Schemes are prepared and run by the State Government funds alone. These are formulated by State Government according to the specific needs of the women's of the state. These women welfare ladli scheme is being executed by Government of Haryana. During the study the selected areas is shown awareness about the implementation of women's welfare ladli scheme in Haryana. the respondents' awareness in the Sirsa block is concentrated at high level as 38 (25.33) percent of the respondents belong to this category, followed by moderate level constituting 54 (00) percent. The remaining 58 (38.66) percent of the respondents' have low level of awareness. The level of awareness of respondents' in Nathu Sarai Chopta indicate that 22 (22.00) percent respondents'

belong to high level category, 42 (42.00) percent moderate level and the remaining 58 (38.66) percent respondents constitute low level category. Again the respondents' belong to this category, followed by moderate level constituting 45 (33.00) percent. The remaining (46.66) percent respondents' have low level of awareness. The respondents' awareness in the Naraingarh block reveals that 33 (33.00) percent of the respondents' belong to high level category, followed moderate level constituting 43 (43.00) percent. The remaining 24 (24.00) percent of the respondents have low level awareness.

For the effective implementation of vocational educational training programmes for women welfare, it is necessary to properly maintain the policy. In the absence of implementation and facilities for the women welfare faces the problems. that respondents' awareness in Sirsa block is concentrated that high level as 63 (42.00) percent of the respondents belong to this category, followed by moderate level constituting 52 (34.66) percent. The remaining 35 (23.33) percent of the respondents have low level of awareness. The level of awareness of respondents in Nathu Sarai Chopta indicates that 35 (35.00) percent respondents belong to high level category, 29 (29.00) percent moderate and remaining 36 (36.00) percent respondents constitute low level category. The respondents awareness in the Ambala block reveals that 35 (23.33) percent of the respondents belong to high level category, followed by moderate level constituting 69 (46.00) percent. The remaining 46 (28.00) percent of the respondents have low level of awareness. Again the respondents awareness in Naraingarh block is concentrated at high level 38 (38.00) percent of the respondents belong to this category, followed by moderate level constituting 28 (28.00) percent. The remaining 34 (34.00) percent of the respondents have low level of awareness.

To get this fact cross examines a similar question was asked to the women's to explain what are their views about the corruption in the implementation of women welfare schemes in Haryana state. 56(37.33) percent were agree and 48(32) percent were given No Response about the corruption, whereas 46(30.66) percent were Disagree, again 42(42) percent were agree and

35(35) percent were Disagree about the corruption in Nathu Sarai Chopta block. The table shows that 50 (50) percent were agree and only 14 (14) percent were given No-Response. In the last while asked about the remedial measures to check the corruption, certain respondents were of the opinion i.e. 46(30.66) percent were agree, 51(34) percent were disagree and 53(35.33) percent were not given any answer about the corruption in the Ambala block.

Department of Women Welfare is responsible for the implementation of welfare programmes and schemes in Haryana. But the department at the district level is also involved under section project/programmes. To know the views about the adequacy of funds, the beneficiaries were asked to whether there were adequate funds with the offices for the management of welfare schemes. that only 115 (23.00 percent) of the respondents replied that, they have adequate fund for the women welfare schemes. Among the remaining 296 (59.20) replied that, they had no adequate fund for the upliftment and development for women welfares. The rest 89 (17.80) replied that, there were not having adequate funds about the women welfare programmes and schemes.

It is shows that the position of relations between officials and respondents were not so good and it had adverse effect on the working of the department of women welfare in Haryana. Therefore, all the countries of the world are striving hard to work out policies and programme to ensure better women welfare programmes for the citizens of their respective countries. The design of administrative system was a basic aid to the achievement of its primary objectives if the design was unsound the achievement of objectives was likely to fall short of expectations.

The development of women welfare services had been promoted greatly by advances which had been made in the professional skills and technical proficiencies, but it seemed apparent that the parallel advance has not to be made in the art and science of women welfare programmes.

The delivery of women welfare services had become more cumbersome a process due to technological, social and economic advances. To reap the benefits of modernization, Report of UN had pinpointed that a growing awareness has

emerged for the need of more efficient administration, management and delivery of women welfare programmes, which will have to be adapted to local conditions.

The study deals with the perception of respondent about the impact of various women welfare policies, programmes and schemes executed for the women welfare of the selected areas.

No doubt that government has provided an elaborate net work for providing various women welfare programmes for the betterment of women. Particular in Haryana state number of policies and programmes have been evolved for the benefits of women's. Perception of respondents reveals that the implementation of different women welfare programmes though they are aware of various programmes and schemes for their socially and economically development, yet they are not able to make its use to the optimum.

Due to poor facilities for communication, beneficiaries have to face many difficulties in having access to these welfare facilities. The Beneficiaries who wants to avail any of the benefits has to approach the authorities not the other way round. The Beneficiaries have to face difficulties, cover a long distance as well as spend a lot of time in receiving the assistance from welfare institutions. They also felt that assistance provided was less their requirements. There is a felling of distrust among the respondents in regard to these schemes. Nevertheless these schemes have helped them in achieving some benefits. Though the process of providing the welfare facilities is very slow but it is taking place at a regular pace.

Living conditions of respondents have improved. They have made use of women welfare facilities provided by central or state government. They have started demanding more facilities for their betterment. So there is a need to make the development delivery system more efficient, effective and accountable so that the benefits of these schemes do not remain superficial and within the reach of the Beneficiaries.

### **Findings of the Study:**

- The strategy and approach to the welfare of women's has gained momentum only since sixth five year plan. The strategy of SCP (Special Component Plan) and SCA (Special Central Assistance) to SCP has been well perceived. This policy decision is to ensure flow of funds for the benefit of women's welfare schemes. But it has been found during the study that most of the Central Ministries/Departments have still to do necessary exercise to provide adequate flow of funds/benefits for women welfare schemes under various schemes. They are yet to evolve relevant schemes for fulfilling the development needs of women welfare. In most of the cases the target groups are not associated with formulation of schemes.
- Special Central Assistance is meant for filling the critical gaps in economic development programmes for women welfare schemes but in Haryana this money is being used in providing subsidy to various schemes. Though SCA is not bound to any scheme but indiscriminate use of SCA as subsidy without reference to the viability of schemes would be wasteful.
- Regarding the schemes related to educational development it is found the various facilities are being provided to respondents through Department of Social Justice and Empowerment. Most of these schemes are run though Department of Social Justice and Empowerment. It means that the facility is available for those who enroll themselves in women welfare. But unfortunately there is a majority of respondents who do not reach the school or college level. There are schemes which are not being managed by any educational institutional i.e. interest free loan, Book Bank Schemes and Schemes for upgradation of merit etc. These schemes have not been able to gather much coverage as well as significance.
- Organisational Problems: There is a shortage of suitable staff with these corporations. As the office of women welfare has not been computerized the staff of the corporations is busy in accounting work related to margin money and bank loans and they can not give attention to the monitoring of economic

assistance schemes. The development work also suffers as these officials are not qualified for formulation of economically viable projects. Their frequent transfers also hamper the working of these corporations.

- Financial Problems: If compared to the requirement of these corporations they are faced with very meager resources. Moreover, the recovery position in respect to these corporations has been very poor. As a result the funds cannot be recycled for the respondents of women welfare schemes.
- Social development of Women has been perceived as essential prerequisite for development of women's. But this is the most difficult of all. The women welfare schemes who are subjected to social discrimination are generally segregated from other groups in the society. Most of them are still engaged in low wage and obnoxious occupations like scavenging. Occupations like flying, tanning, leather work and scavenging are linked occupations. The traditional system has taken very deep roots which inhibits all efforts of tackling this problem. These schemes have been found to be popular among selected districts for study but the women welfare schemes still remain a segregated lot. Social mobility has not increased as it is evident from fewer society of incentive.
- It has also been revealed by the study that due to complex nature of administrative organisation the problem of communication and coordination is increasing day by day. The officers responsible for execution are also required to inform the beneficiaries about these schemes. But in most of the cases they remain busy with their routine activities. Due to increased burden of their regulatory work they do not find time for campaigning of these programmes.
- Though the government has made elaborate arrangements for the welfare of women's but due to illiteracy and unawareness on part of women community, complex administrative procedures, apathy of government officials absence of monitoring and follow up of programmes, women welfare have not been able to gain much benefit from this.

- There is no common agency for coordinating the activities/schemes related to welfare of women's. The non-existence of an agency to monitor and ensure proper implementation various schemes seriously affects the results of these schemes.
- It has been noticed during the study that the impact of welfare schemes measures is not homogenous on all sections of women's. Majority of the respondents feel that a particular section among them has benefited more from these programmes as compared to others. Most of the benefits of these schemes have been cornered by handful of women welfare. The other section of women's welfare continue to live in abject poverty and deprivation, remain victims of negligence by political leadership. This may be because of their small size, nomadic existence and high level of illiteracy. It seems that due to low numbers they do not matter much in the vote politics. Most of the respondents felt that urban people are being benefited more than the ruralites.
- Implementation of women welfare schemes is also defective. As it becomes clear from the study merely of the respondents were having complete knowledge about welfare schemes. Though majority of the respondents are at least aware of welfare schemes yet they do not know the method to avail these benefits. Though this is mainly due to illiteracy and ignorance on part of respondents but also low publicity of these schemes is also responsible for this. So mere formulation of these welfare schemes is not enough, their dissemination to the beneficiaries is also equally important.
- It becomes evident from the study that virtually no plan formulation is done at the district or tehsil level. Even the elected bodies at local levels i.e. municipal councils and panchayats do not appear to participate in formulation of women welfare schemes. All schemes are prepared by bureaucrats having access to all technical and economic data and having authority to prepare schemes. However, their approach to the formulation of schemes is found to be causal and perfunctory.
- As it is clear from the study that the schemes meant for educational

development have not been able to deliver the desired results. Women's especially those residing in rural area have not been able to receive education at higher level. This may be due to their inability to avail the benefits of schemes meant for higher education. This is the reason why most of women's belonging to rural areas cannot be seen in good office jobs in spite of reservation provided for them.

- It was found during the survey that amount of financial assistance provided for income generation is quite less than the actual requirement. Moreover the amount of loan disbursed is less than the amount sanctioned or demanded by the beneficiary. Hence beneficiaries find this amount insufficient to carry out the activity.
- There is an absence of follow up mechanism after the loan has been disbursed. The officers rarely visit the beneficiaries to verify the assets. There is no control or feedback information about the requirement of second instalment of loan as well as the position of recovery of loan amount.
- Majority of the respondents felt that procedure to avail various benefits available under welfare schemes is very complex and lengthy. A number of formalities are to be cleared before a person is able to avail this facility.

In addition to this, there is lack of coordination between different agencies and institutions, political interference and role of middlemen in execution of these programmes. It becomes imperative to evolve a sound administrative structure for translating policy decisions into concrete social actions.

### **Suggestions:**

On the basis of the filed observations and response of officials/respondents during the course of study, some suggestions have been put forth:

1. **Need to Reform the administrative Setup:** There is a need to reform the administrative set up for handling the women welfare assistance programmes. For the successful policy execution a sound administrative

system is needed. Hence different agencies responsible for women welfare schemes should be integrated so that all kinds of information are available for women. There should be transparency in the process of identification of beneficiaries, disbursement of funds etc. This is likely to create a feeling of trust among the beneficiaries.

2. **Need to Create Special Component Plan:** The government should decide to make the required funds available for Special Component Plan and if the adequate funds are not available then money has to be taken out from general plans of central ministries/department and state/UT's and is to be allocated for schemes relevant needs of women's. Only then level of Special Component Plan can be raised to fulfil the requirements of Women Welfare Schemes.
3. **Bottlenecks need to Checked:** Whenever a new plan or scheme is to be formulated for the welfare of women, there is a need to notice the gaps, bottlenecks and lacunae of the previous plan or schemes so that these can be removed and an alternative and improved schemes can be formulated.
4. **States to be given priority for women welfare schemes** The allocation made under Women welfare schemes should be used by the states in such a way that it should be in confirmation with the guidelines provided by the centre. It has to be used by the states only for income generating for women welfare schemes.
5. **Identification of Beneficiaries should be proper:** Most of the complaints in regard to women welfare schemes are about wrong identification of beneficiaries, unawareness on part of targeted communities. In this regard, it is suggested that efforts should be made to inform the people about these benefits. Wide publicity needs to be given to these schemes, have to be motivated to come forward and be benefited from these schemes. In this field, when the real deserving ones would voluntarily come forward, the problem of bogus entries would automatically vanish. The selection of respondents for specific schemes

should depend upon the requirement of the prospective beneficiaries. The procedure adopted for selection should be transparent and with the association of elected representatives from the community itself. This will help in ensuring that only the deserving one will be benefited through these schemes.

6. **Formulation of viable scheme for welfare of women:** There is a need to formulate appropriate and viable schemes for welfare of women's. Schemes need to be formulated on the basis of deep appreciation of the problems after vast study. So leaders or representative of women welfare can be invited in different forums of planning, programming and execution of various schemes. Village level officials can also play a vital role in formulation of women welfare schemes.
7. **Awareness among the rural area women needed:** The benefits from most of the schemes are not nor percolating the lower levels among women's but is being enjoyed by well-off section among them. Hence more emphasis needs to be given on women welfare schemes in rural areas. More women welfare schemes should be set up in rural areas and women should be motivated to send their especially girls to these schools. They need to be informed of various schemes for women welfare. When women's would be able to understand that they are not required to spend anything on the education of their areas, women's would not hesitate in sending girls to school. Women's are required to realise that their sufferings would come to an end if she become educated. Women's are needed to be informed that their brethren in urban areas are being benefited from these welfare schemes because urban women's are educated. The rural areas women are required to made aware of the important of education for their progress. Once they are able to receive education upto school level in their own village then nobody can stop them from availing the benefits available for their women's welfare.

8. **More efforts Needed in this direction:** Lot of efforts are being made by government in the welfare of women direction, which need to be continued and augmented so that more and more women's covered under these schemes and are provided with basic amenities of life.
9. **Dept of Social Justice & Empowerment needed update of Information:** Department of Social Justice and Empowerment is required to equip itself with all relevant information regarding the target group i.e. their academic background, traditional skills, aptitudes etc. Whether they have already been covered under any schemes, whether the performance under that scheme was satisfactory. All such information should be gathered and new scheme should be formulated on the basis of this information.
10. **Entrepreneur Development programme to be organised on Regular Basis:** There is a need to organize entrepreneur development programme for women welfare schemes. Such programmes can be developed in relevant fields like leather works, food processing horticulture, handloom, power loom, assembly of low technology electronic/electrical goods like radio, T.V., mixers, heaters, electric fans etc. Help for this can be sought from technical institutes and government organisations.
11. **HSDC According functions to be minimized:** The accounting and other procedural functions of the corporations should be minimized and more staff be engaged in close monitoring of the schemes so that the problems in execution of any scheme is sorted out at an earliest and critical gaps if any, are filled up quickly. The corporations need to review, reorganize and strengthen staff structure wherever necessary. If these corporations are strengthened than the schemes taken up by them would generate more income for target group.
12. **Officers of Dept. of Social Justice of empowerment should be provided training** As the issues related to welfare of women's are

complex and require a delicate handling, the professional skills of the officers of Department of Social Justice and Empowerment, need to be strengthened. This can be done by providing training to these officers in such matters. Such a training programme can be conducted at the District Level and in addition to it, once in a year training programme can be organised for all such officers by the state agency.

13. **Monitoring & Constant evaluation of Programmes to be done on regular basis:** Monitoring and constant evaluation are important aspects of the successful implementation of a programme or schemes. As different agencies are responsible for women welfare schemes for respondents in Haryana, such an agency becomes indispensable which would closely monitor and evaluate these schemes. There is also a need of an agency to coordinate the activities of these women welfare schemes. Hence, it is suggested that a coordinating agency should be set up at the state level as well district level which would closely watch the financial as well as physical progress of various schemes and in case any shortcoming and pitfalls come to the notice of such agency, responsibility of defaulters can be fixed up and remedial can be taken.
14. **Women Welfare schemes to be given publicity:** There is a need to publicise these welfare schemes so that even illiterate women's can become aware and be benefited by them. A social marketing communication system needs to be developed so that the target group can be reached. Use of folk media, interactive approach between NGO's, officials and community has to be encouraged. The local leadership needs to encouraged to participate in giving publicity to these schemes. The members of panchayats can play an important role in dissemination of information related to these women welfare schemes.
15. **Simplify the procedure:** There is a need to simplify the procedures to avail various benefits of women welfare schemes. Formalities have to be minimized so that illiterate and ruralities can also avail these benefits easily.

16. **Surprised visits be done:** It has been correctly said that what is not inspected is not done. Hence it is suggested that in addition to routine inspections there should be surprised visits by higher authorities from time to time. These visits would keep the government servants on their toes so that no laxity takes place on their part.
17. **Computerization of dept of district level:** In this era of technological advancement there is a need to computerize government departments at district level. If the records of government offices are computerized then it would facilitate the working of offices.

It is expected that suggestions offered above if implemented scrupulously would go a long way in enhancing the effectiveness of women welfare schemes for women's both qualitatively and quantitatively.

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