

## **Chapter IV**

### **AN ANALYSIS OF WOMEN WELFARE PROGRAMMES**

This Chapter focuses on the women welfare programmes in India since independence. Women in India, not only comprise significant portion in the country's population but also they contribute in almost every economic activities of the country. Keeping this fact in mind, the Government of India had emphasized on the role of women in economic development of the country. Soon after attaining independence, the Government of India, decided to pave a path to bring about social change based on three major areas, viz., constitutional and legal reforms, planned development based on mixed economy and state support to social welfare activities. All these three steps have their impact on the status of women.

The Government of India has launched various programmes during the planning period which aim at development and empowerment of women. During the late seventies and eighties all the programmes were focused on the development of status of women in the country. The early nineties marked a shift in the Development paradigm from "Development to Empowerment". Accordingly, various programmes, which were directly focused on the empowerment of women, were launched during the Eighth Five Year Plan. Under the Ninth Five Year Plan, 'empowerment' was considered as one of the major objective. During this Plan, the strategies adopted for empowering women were through employment and economic independence, education and training, health and nutrition cover, welfare services and legal safeguard. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women.

#### **4.1 Constitutional Provisions for the Welfare of Women**

Indian constitution is a fundamental social document designed to achieve planned social change. By the time Indian Constitution came into force at international plane, universal declaration of Human Rights was already adopted in 1948 and India was a signatory to it. Among other things, it guaranteed equal status for women. Adoption of the constitution on 26<sup>th</sup> November 1949 and its coming into force on 26<sup>th</sup> January 1950 can be considered as a remarkable achievement especially towards emancipation and empowerment of women. A number of Articles of the Constitution specially reiterated the commitment of the constitution towards the socio-economic development of women and upholding their political right and participation in decision making.

Article 14 of constitution guarantees the equal protection of laws and equality before law to all. The equality before law is guaranteed to all, without regard to sex, race, colour or nationality. Article 15(1) prohibits discrimination against any citizen on the grounds of religion, race, caste, sex etc. Article 15(3) has been empowered to make special provisions for women and requires special treatment due to their very nature. Article 16(2) lay down the rule that no citizen can be discriminated for any employment under the State on ground only on religion, race, caste, or sex. According to the Article 39(a), the State shall direct its policy towards securing all citizens men and women. Article 39(d) prescribes equal pay for equal work for both men and women. Article 42 stipulates that the State to make provision for ensuring just and humane conditions of work and maternity relief. Article

51 (A) (e) prescribes to renounce the practices derogatory to the dignity of women.

Constitution 73<sup>rd</sup> Amendment Act, 1992 Article 243 D provides that in every Panchayat, State shall be reserved for SC & ST and not less than 1/3 seats shall be reserved for women and office of the chairperson in the Panchayat at village shall be reserved in such manner as the legislature of the State may by law provide. Constitution 74<sup>th</sup> Amendment Act, 1992 Article 243T provides that 1/3 seats in Municipal Corporations shall be reserved for women. Such seats may be allotted by rotation to different constituencies in the Municipality.

#### **4.2 Legislation 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.

##### **4.2.1 The Immoral Traffic (Prevention) Act of 1956**

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.

##### **4.2.2 Hindu Marriage Act, 1955**

Under Hindu Act, 1955 provisions have been made to prohibit Bigamy and by the Act Divorce can be given by wife, subject to fulfillment of certain conditions.

#### **4.2.3 Hindu Marriage Act, 1956**

By the Act, women have been given right of enjoyment of property rights and other entitlements to the women. The 1956 Act gave absolute share to the widow as well as daughters in the self acquired property of the husband and father respectively. Hindu Marriage Act of 1955 amended in 1976 provided the right for girls to repudiate a child marriage before attaining maturity whether the marriage has been consummated or not. The Marriage (Amendment) Act, 2001 amended the Hindu Marriage 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.

#### **4.2.4 The Law of Adoption and Maintenance Act, 1956**

The Act provide for maintenance of wife, widow, minor children and poor parents. It pays special attention towards women. Hindu women got the right to adopt a child. A women who is unmarried, widow or her husband renounced the world may adopt a child.

#### **4.2.5 Dowry Prohibition Act 1961**

Among all the social evils, dowry system is the most serious evil. To prohibit this evil, parliament enacted the dowry prohibition Act, 1961. An amendment brought in 1984 to the Dowry Prohibition Act of 1961 made women's subjection to cruelty is a cognizable offence. The second amendment brought in 1986 makes the husband or in -laws punishable, if a women 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.

#### **4.2.6 Child Marriage Restraint Act of 1976**

The Act raises 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.

#### **4.2.7 Equal Remuneration Act of 1976**

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

#### **4.2.8 Medical Termination Pregnancy Act of 1971**

The Act legalizes abortion by qualified professional on humanitarian or medical grounds. The maximum punishment may go up 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.

#### **4.2.9 Indecent Representation of Women (Prohibition) Act of 1986 and Commission of Sati (Prevention) Act, 1987**

The Act had been enacted to protect the dignity of women and prevent violence against them as well as their exploitation.

#### **4.2.10 The Protection of Women from Domestic Violence Act, 2005**

The 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. The Act provides for more effective protection of the rights of women guaranteed under the Constitution who

are victims 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.

#### **4.2.11 Criminal Law (Amendment) Act, 2013**

This Act is popularly known as NIRBHAYA Act in India. The Criminal Law (Amendment) Act, 2013 is an Indian legislation passed by the Lok Sabha on 19 March 2013, and by the Rajya Sabha on 21 March 2013, which provides for amendment of Indian Penal Code, Indian Evidence Act, and Code of Criminal Procedure, 1973 on laws related to sexual offences.<sup>1</sup> The Bill received Presidential assent on 2 April 2013 and deemed to came into force from 3 February 2013. This new Act has expressly recognised certain acts as offences which were dealt under related laws. These new offences like, acid attack, sexual harassment, voyeurism, stalking have been incorporated into the Indian Penal Code. Section 370 of Indian Penal Code (IPC) has been substituted with new sections, 370 and 370A which deals with trafficking of person for exploitation. If a person (a) recruits, (b) transports, (c) harbours, (d) transfers, or (e) receives, a person, by using threats, or force, or coercion, or abduction, or fraud, or deception, or by abuse of power, or inducement for exploitation including prostitution, slavery, forced organ removal, etc. will be punished with imprisonment ranging from at least 7 years to imprisonment for the remainder of that person's natural life depending on the number or category of persons trafficked.

#### **4.2.12 The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013**

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 is a legislative act in India that seeks to protect women from sexual harassment at their place of work. It was passed by the Lok Sabha (the lower house of the Indian Parliament) on 3 September 2012. It was passed by the Rajya Sabha (the upper house of the Indian Parliament) on 26 February 2013. The Bill got the assent of the President on 23 April 2013. The Act came into force from 9 December 2013. It is an Act to provide protection against sexual harassment of women at workplace and for the prevention and redressal of complaints of sexual harassment and for matters connected therewith or incidental thereto. The Act will ensure that women are protected against sexual harassment at all the work places, be it in public or private. This will contribute to realisation of their right to gender equality, life and liberty and equality in working conditions everywhere. The sense of security at the workplace will improve women's participation in work, resulting in their economic empowerment and inclusive growth.

#### **4.3 Women Welfare under Five Year Plans**

The First Five Year Plan (1951-56) focused on the need to provide adequate services for women's welfare. It planned for development of maternal and child health and family planning services. In line with the strategy adopted during the First Five Year Plan, the Central Social Welfare Board was established in 1953 to assist and coordinate the activities of the various voluntary organisations working in the area of development of

women, particularly, the rural women.

The second Five Year Plan (1956-60) stated that women should be protected against injurious work and it also suggested speedy implementation of the principle of equal pay for equal work.

The Third and Fourth Five Year Plans laid stress on the promotion of health and education among the women. The main thrust of the Third Five Year Plan (1960-66) was on the expansion of girl's education. The Fourth Five Year Plan (1969-74) measures to improve maternal and child health services, supplementary feeding for children and nursing and expectant mother were also introduced.

The Fifth Five Year Plan (1974-79) showed a shift from welfare to development of women to increase their capabilities for playing an active role in the development process. The new approach aimed at an integration of welfare with development services. Accordingly, several developmental programmes were implemented for improving the socio-economic status to improve the earning capacity of women by providing them employment opportunities in the agriculture and allied sectors like dairying etc. This plan emphasized on the integration of developmental and welfare programmes to improve the overall position of women, particularly, the rural women.

A separate chapter on women was introduced by the Sixth Five Year Plan (1980-85). This plan adopted a multi-disciplinary approach with a three pronged thrust on health, education and employment. The main

thrust of this Plan was to enhance the social and economic position of women in order to help them to cross the poverty line.

The main thrust of the Seventh Five Year Plan (1986-90) was in making women realize their role in the process of development. It stressed on economic independence. In the Seventh Plan beneficiary-oriented programmes were taken up in different sectors for providing employment and income generation opportunities for women so that their economic position would be improved resulting in their economic position resulting in their overall development.

By the time of the Eighth Five Year Plan (1992-97), emphasis was shifted from development to empowerment. In 1990, the National Commission for Women Act was enacted. The Eighth Five Year Plan strengthened the strategy already laid down in the Sixth and Seventh Plans for the development of women. The plan adopted a holistic approach towards the development of women as opposed to the restricted approach economic empowerment through the provision of employment in rural areas. The provision of proper nutrition and health facilities to the poor women was also stressed in this Plan.

The Ninth Five Year Plan (1997-2002) evolved certain new and novel strategies for the development is adopted as the main strategy for the development of women. The Plan advocated that empowerment of the women would follow in due course. The plan emphasised on free education to girls upto the college level and also greater vocational training to them.

The plan ensured participation of women in industrial development, and proposed the setting up of development banks for women entrepreneurs for providing them assistance to start small scale industries.

The Tenth Five Year Plan (2002-2007) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring ‘survival’ protection and development of children through rights based approach.

The crucial areas of concern themselves, to a large extent, suggest the thrust areas that are required to be kept in view in the Eleventh plan (2007-2012). While priority will continue to be laid on health, nutrition, education, income generating activities, relief and rehabilitation for women in distress, there are certain key thrust areas which need to be addressed with a sharper focus.

Twelfth five year plan (2012-17) has emphasized on single women by providing ‘quota’ in jobs. In previous plans, there was not much more attention on women’s cause. But it is widely believed that men enjoy all the power, position and privileges and women were treated as second rate and lower human spheres. The theory of patriarchy puts the question of women in a proper perspective. The Planning Commission is pushing for special dispensation for single women, particularly those who are single by choice, under various government schemes in the 12<sup>th</sup> five year plan. In addition to reserving a certain percentage of jobs for single women under centrally

sponsored schemes, the plan has proposed promoting and strengthening federations of single women at the block and district level.

#### **4.4 Women Welfare Programmes**

The prominent poverty eradication programmes in the country like the Integrated Rural Development Programme (IRDP), the Programme for Training of Rural Youth and Self-Employment (TRYSEM) and the National Rural Employment Programme (NREP), the Rural Land less Employment Programme (RLEGE), the Jawahar Rojgar Yojana (JRY), Indira Awas Yojana, Mahatma Gandhi National Rural Employment Guarantee Scheme, etc., were included special components for the women and they are viewed as special targeted group for proving assistance for undertaking various activities.

##### **4.4.1 Child Development Services (ICDS)**

Child Development Services (ICDS) was launched in 1975-76. Though the main objective of the scheme was to provide integrated package of health, nutrition and educational services to children below six years, this scheme also aimed to provide health and nutrition facilities to pregnant women and nursing mothers. Initially this scheme was started with 33 projects and 489 Anganwadi Centers (AWCs). By 1997, this programme implemented 5164 projects in about 3663 blocks and 260 urban slums in different States, which benefited around 20 million children and 3.50 million women through their services. It has been expanded continuously to uncovered areas of the country. This scheme has now been universalized with Government of India approving 7076 projects and 14 lakh AWCs including a provision for 20000 AWCs on demand. The scheme has also

been revised with cost norms, feeding and the sharing pattern between Central and State Government of India. Alongside gradual expansion of the scheme, its budgetary allocation has also been increased. The projects of this scheme are also assisted by the World Bank. World Bank provides assistance for ICDS projects for the additional components like construction of Anganwadi Building and Building for office-cum-godowns. The ICDS Projects located in certain States like Orissa, Bihar, Madhya Pradesh, Andhra Pradesh, etc., are getting financial aid from the World Bank for taking up several innovative schemes.

#### **4.4.2 DWCRA**

A special and innovative programme named as the Development of Women and Child in Rural Areas, (DWCRA) was launched in April, 1981 as a component of IRDP to accelerate the process of integrating the rural women into the development process through economic empowerment. Initially started in about 50 districts in different states, this scheme was extended to almost all the districts in India. By the end of Eighth Five Year Plan, under the DWCRA several thousands of selected women were encouraged to form self-help groups to undertake various economic activities with the funding provided by the central and state governments along with their own contribution as seed money. Its success is largely due to the formation of thrift and credit societies in large numbers which facilitated the mobilization of funds for undertaking productive activities without depending upon the outside agencies like private money lenders, Banks etc., this programme also helped the women to realise their inherent

potential for taking up income generating the activities on their own.

#### **4.4.3 Women's Economic Programme (WEP)**

Women's Economic Programme (WEP) was launched in 1982-83 with assistance from the Norwegian Agencies for Development Corporation (NORAD). This programme aimed at for extending financial assistance to institutions like 'women's Development Corporations', 'Autonomous Bodies', 'Pubic Sector Corporations' etc. Under this programme, a scheme, 'Empowerment Income Generating Training-cum-production Centers' was launched by the Government. The objective of the scheme was to train women belonging to weaker section of the society engaged in non-traditional sectors like electronics, electrical watches manufacturing, computer programming, printing and binding, garments making, tourism, bakery and confectioneries, etc.

#### **4.4.4 Support for Training and Employment Programme (STEP)**

Support for Training and Employment Programme (STEP) was launched in 1987. For encouraging employment and income generation, this programme provides a comprehensive package of up-gradation of skills through, extension of inputs and market linkage in the 10 traditional sectors viz., agriculture, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, social forestry and wasteland development through mobilizing them into cohesive groups.

#### **4.4.5 Rashtiya Mahila Kosh (RMK)**

Rashtiya Mahila Kosh (RMK) was set up in March 1993 for meeting

the credit needs of poor women and particularly of those who are in the unorganized sector and who would otherwise have rather difficult access to formal institutional credit instruments. In fact this scheme provides micro credit with a unique credit delivery model “RMK-Intermediary Organizations – SHFG - Beneficiaries”.

#### **4.4.6 Mahila Samriddhi Yojana (MSY)**

Mahila Samriddhi Yojana (MSY) was launched on October 2, 1993 as a Central Government scheme. This scheme aimed at to inculcate habit of saving among rural women. It also gives them possession and control over their household resources. This scheme had received an overwhelming response from all over the country.

#### **4.4.7 Indira Mahila Yojana (IMY)**

The Central Government has launched the Indira Mahila Yojana (IMY) in August 1995 as a mechanism to coordinate and integrate all the on going sectoral programmes of women development and to facilitate their convergence for the improvement of the economic conditions of the women.

#### **4.4.8 Indira Mahila Yojana (IMY)**

Indira Mahila Yojana (IMY) was launched in 1995-96 in 200 blocks of various States of the country. This scheme aimed at empowering women through organizing them in Self Help Groups (SHGs). Up to 1997-98, total 28000 small homogeneous women groups were formed under this scheme.

#### **4.4.9 Balika Samriddhi Yojana (BSY)**

A scheme, Balika Samriddhi Yojana (BSY) was launched on October 2,

1997. This scheme was launched with a specific objective to encourage the enrolment and retention of girl child in the school. Under this scheme, it was proposed that the mother of a girl child born on or after August 15, 1997 in a family below poverty line will be given a grant of Rs. 500/. Further, a scholarship will be also given for education of the child when she attends school. During 1997-98, 12 lakh girl children were benefited from the scheme.

#### **4.4.10 Rural Women's Development and Empowerment Project (RWDEP)**

Rural Women's Development and Empowerment Project (RWDEP) was launched in October 1998. This scheme was a centrally sponsored project which aimed to create an environment for empowerment for empowerment of women. Initially, this scheme was launched in Tamil Nadu on experimental basis and it was found to be successful in empowering women through awareness, participation and income generation. The scheme was replicated in other states, viz., Bihar, Haryana, Gujarat, Karnataka, Madhya Pradesh and Uttar Pradesh with the assistance from International Development Agency (IDA) and International Fund of Agriculture Development (IFAD).

#### **4.4.11 Swarnjayanti Gram Swarozgar Yojana (SGSY)**

On 1 April 1999, the IRDP and allied programmes, including the Million Wells Scheme (MWS), were merged into a single programme known as Swarnajayanti Gram Swarozgar Yojana (SGSY). The SGSY is conceived as a holistic programme of micro enterprise development in rural areas with emphasis on organising the rural poor into self-help groups, capacity-

building, planning of activity clusters, infrastructure support, technology, credit and marketing linkages. It seeks to promote a network of agencies, namely, the District Rural Development Agencies (DRDAs), line departments of state governments, banks, NGOs and panchayati raj Institutions (PRIIs) for implementation of the programme. The SGSSY recognises the need to focus on key activities and the importance of activity clusters. The programme has in-built safeguards for the weaker sections. It insists that 50 per cent of the self-help groups must be formed exclusively by women and that 50 per cent of the benefits should flow to SCs and STs. There is also a provision for disabled beneficiaries. The programme is credit driven and subsidy is back-ended. Funds under the scheme are shared between the Centre and state governments in the ratio of 75:25. The performance in reaching targets for women in SGSSY is seemingly impressive. While 50 per cent of the self help groups under SGSSY to be mobilized are meant to be women SHG's, who would then account for 40 per cent of the total swarozgaris.

#### **4.4.12 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)**

Swarna Jayanti Shahari Rozgar Yojana (SJSRY) in India is a Centrally Sponsored Scheme which came into effect on 1 December 1997. The scheme strives to provide gainful employment to the urban unemployed and underemployed poor, through encouraging the setting up of self-employment ventures by the urban poor living below the poverty line. This scheme was launched with a view to provide gainful employment to the urban unemployed or underemployed through encouraging the setting up of self employment ventures or provision of wage employment. The programme is

applicable to all urban towns with special emphasis on urban poor clusters. The percentage of women beneficiaries shall not be less than 30 per cent. Women beneficiaries belonging to women headed house-holds shall be ranked higher in priority than other beneficiaries.

#### **4.4.13 Sampoorna Grameen Rozgar Yojana (SGRY)**

In September 2001 both JGSY and EAS were replaced by Sampoorna Grameen Rozgar Yojana (SGRY). The Food for Work Programme was discontinued as a specific programme and the tasks it was supposed to perform were subsumed in the objectives of SGRY. SGRY is a wage employment scheme, which is self targeting, with wages paid partly in cash and partly in food grains, with minimum quantity of 5 kilograms per manday. SGRY, which has earmarked 30 per cent of employment opportunities generated by the program for women, has only been able to reach a low 12 per cent.

#### **4.4.14 Indira Awas Yojana (IAY)**

The Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development, Government of India to provide houses to the Below Poverty Line (BPL) families in the rural areas. Indira Awaas Yojana (IAY) was launched as a sub scheme of RLEGP during 1985-86. The IAY, thereafter, continued as a sub - scheme of Jawahar Rozgar Yojana (JRY) since its launch in April, 1989. The IAY was de-linked from JRY and made an independent scheme with effect from 1<sup>st</sup> January 1996. The objective is to provide financial assistance for shelter to the BPL rural households belonging to SC, ST and freed bonded labourer categories. The houses are

allotted in the name of female provide separate earmarking of provision and physical target for women. Though the program stipulates that the dwelling units should be invariably allotted either in the name of a female belonging to the beneficiary household or in the joint names of husband and wife.

#### **4.4.15 Swavalamban**

The Women's Economic Programme (WED) was renamed as 'Swavalamban' in the year 2001-2002 and annually more than a thousand projects are being sanctioned to train about 50000 women under this programme. Initially it was a centrally sponsored scheme. But in April 2006, this scheme was transferred to States.

#### **4.4.16 Mahatma Gandhi National Rural Employment Guarantee Act, 2005**

Under the aegis on MGNREG Act 2005, the Scheme was launched in February, 2006 to ensure livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult member volunteers to do unskilled manual work. Unlike the other poverty alleviation programs, MGNREG Scheme is less than a year old and is presently confined to 150 districts where existing work opportunities for the poor are sub-optimal. It has been described as a potential tool of empowerment for rural labourers since it, being a guaranteed employment, can protect them from economic insecurity, strengthen their bargaining power and help them to organize and fight for their rights.

The Act states that "priority" should be given to women in the

allocation of work in such a way that atleast one-third of the beneficiaries shall be women. Guaranteed paid employment close to home is a major step towards improving the status of women, with facilities for child care and promise of equal wages for both men and women. The empowerment of women is one of the objectives specifically written into the MGNREG Act, and that guaranteed employment would give them some economic independence. Women and older persons are also required to be given preference to work on sites close to their homes. If there are 5 or more children under 6 years at a particular worksite, the Act requires provisions to be made such that one of the women workers can be deputed to look after the children, who will then be entitled to receive the stipulated minimum wage. The scheme has huge potential to reduce the massive crisis of employment in rural India and improve both access to work as well as rural infrastructure and quality of life.

#### **4.5 Women's Component Plan (WCP) and Gender Budgeting**

A major strategy adopted during the Ninth Plan was to introduce a Women's Component Plan (WCP) and Gender Budgeting. The main objective of this strategy was to mainstream gender perspective in all sectoral policies and programmes to work towards the ultimate goal of elimination of gender discrimination and creating environment for gender justice and women empowerment. Gender budgeting is perceived as a powerful tool for tracking not only allocation of resources for women but also implementation issues and outcomes. This strategy proposed that not less than 30 per cent of the funds benefits should be specifically earmarked for women's development

programmes in all the women related sectors.

#### **4.6 Women Empowerment Year**

The Finance Minister of the Government of India in his Budget Speech of 2000-2001 had announced that the year 2001 will be observed as “Women Empowerment Year.” The announcement was made in the context of an urgent need for improving the access of women to national resources and for ensuring their rightful place in the mainstreaming of economic development. The objective of the Women’s Empowerment year was to create large scale awareness with the active participation of women themselves. It was proposed by Govt. of India to launch yearlong activities to bring about a change in the environment which will be conducive to develop self confidence and assertiveness among women and children, especially girls. Government of India drew up a yearlong Programme suggesting month wise themes for the celebration of the year 2001 and advised the State Governments to celebrate the year in a befitting manner.

#### **4.7 National Policy for the Empowerment of Women**

A National Policy for the Empowerment of Women was approved by the Indian Cabinet on March 20, 2001. The policy prescribed strategies and action points to bridge the gap between the equal de-jure and unequal the de-facto position of women in the country.

#### **4.8 Self Help Groups and Women's Empowerment**

The emergence and rapid multiplication of Self Help Groups (SHGs) based on micro credit is a phenomenon that is gaining increasing importance in the development scenario. SHGs have been viewed by the State as a strategy for both women's empowerment as well as poverty reduction. SHGs are a conduit for routing a wide range of government sponsored development schemes. A number of powerful players, like MFIs, NGOs, corporations and donors, all of whom have a significant and growing interest in the SHGs phenomenon, which centres on poor women have entered the arena. Credit is a right that poor women must have access to.

#### **4.9 Analysis of Women Welfare initiatives in India**

The significance of role of the women in development had been recognized by the Government of India right from the first five year plan. However, women in these earlier plans were considered as subjects of 'welfare' and category of disadvantaged groups such as destitute, disabled, aged etc. As a category women had been gained special importance since the sixth five year plan. It is noteworthy that seventh and eighth five year plan have emphasized on 'development' and 'empowerment' respectively. With the passage of time, 11<sup>th</sup> and 12<sup>th</sup> five year plan have focused on inclusive growth.

An analysis of the women welfare schemes incorporated in different plans reveals that these plans have rightly accorded highest priority to the health and educational development among the women in order to improve their social and familial status and make them aware of their rights

guaranteed by the constitution and also play their role as mothers and wives effectively. These Plans have also rightly given top priority to the provision of various services for the protection of health of mothers and children. The first five Plans had almost continued the same strategy of concentrating more on education and health programmes. The Sixth plan broke a new ground by shifting the focus from welfare to development as it realised that even after the implementation of five Plans, the women remained backward and the goal of gender equality was far away, and also the share of women in the benefits of planned development was very meager. From this plan onwards economic prosperity for empowering the women for bringing them into national activity as equal partners along with men has become the main objective of the Five Year Plans in so far as the women are concerned.

The various development strategies, schemes and programmes which were implemented during different plan periods with huge outlays for the all round development of women produced substantial results which improved their socio-economic conditions to a largest extent. Particularly, the women welfare, the women welfare interventions have brought about radical transformation in the conditions of women. The over-arching strategy of special component Plan for women development in the programmes and programmes resulted in the mobilization and convergence orchestrated by the women's groups. The mobilization of women under the strategies is expected to empowerment them and provide them a forum for articulating their felt needs and contribution of their perspectives to development. This will also enable them to participate in the decision-making process which

will result in the building grass root leadership capable to participating in the governance at the local level.

Needless to point out that the women specific development interventions over the last six decades have created enabling atmosphere which sensitised the women about their rights and responsibilities and also increased awareness about their inherent potential capabilities. A consequently the participation of women in the development process has increased and now they are playing a role equal to the men in indifferent spheres of national life. In particular, the political empowerment of women consequent of the 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendment Acts along with the social and economic empowerment resulted from the Self-Help Groups and other innovative strategies have greater impact on the economic position and psychological outlook of women.

No programme can be a success without the involvement of the people. The main reason for the failure of various programmes for rural uplift like the Community Development Programme, National Extension Service, etc. was due to the non-participation of people and their representatives at the planning and execution stages. At the same time, it has been seen that non-involvement of women in the development porgrammes is also a great concern and challenge in the process of rural development.

The findings of the Second Administrative Reforms Commission Report III provide a fair assessment of the various challenges while implementing schemes. The backdrop to this report is the Mahatma Gandhi

National Rural Employment Guarantee Act (MGNREGA). It is found that funds were not utilized in full. Lack of planning, untimely release of funds, and other such factors such as inability of the states to generate matching resources were important factors that led to low utilization of funds. Coverage of villages and the target group was extremely low. Majority of the beneficiaries received less than 30 days of wage employment in a year. Non-poor household were also found to have benefited from these programmes created income for the rural poor, but left very few durable assets. Participation of women was lower than the stipulated norm of 30 per cent.

To sum-up, it can be observed from the foregoing analysis that the Government of India has made strenuous efforts towards development of women since independence. So many developmental programmes had been launched for the empowerment of women besides constitutional and legal provisions. In the general welfare programmes too, reservation and targets are framed for women. Formation of Self-Help Groups has emerged as a tool to development of rural women especially.

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