

CHAPTER SIX

POLICY PRESCRIPTIONS

6.1 Introduction

In accordance with the objectives of the study we have estimated the impact of SHG membership status along with some selected socio-economic and demographic variables on earnings and empowerment level of rural women of Birbhum district in West Bengal. We have explored the factors that influence the holding of SHG membership in rural areas and address the problem of endogeneity associated with the SHG membership status. Based on the results of this research work, in this chapter we are going to suggest some alternative strategies and policy measures that can improve the condition of rural women and can ensure the viability and sustainability of SHG program in the Birbhum district.

In order to discuss the policy issues relating to the empirical work, we have organized this chapter into three parts. Section 6.2 deals with the major findings of the study. Various policy initiatives undertaken by Government have been discussed in the section 6.3. This section has three sub-sections. The constitutional provision for women, national policy and legislations for women and various administrative measures for women empowerment are discussed respectively in the three consecutive sub-sections of the section 6.3. Section 6.4 deals with the policy prescriptions and implications based on the empirical findings. Finally we conclude the chapter in section 6.5.

6.2 Major Findings of the Study

The detailed findings of this empirical study has been depicted and explained in the previous chapter. In this section we summarize all the findings and on the basis of which we are going to suggest policy measures relating to the empowerment of rural women in Birbhum. The major findings are as follows.

- (1) Mean income of the SHG members is higher than that of the non-SHG members. Participation in SHG is a crucial factor to enhance income of the rural poor women of Birbhum district.
- (2) Measured in terms of family earnings and agricultural land holding, most of the respondents' families are poor. There is no significant difference among the SHG members and non-members' families in terms of family earning and agricultural land holding.
- (3) The family size of the SHG members are significantly smaller than that of the non-SHG members and SHG members have the significantly lower dependency burden than the non-SHG members indicating that though all the sample women belong to poor families, some families are socio-culturally progressive and they have more general awareness and therefore have more access to the credit programs.
- (4) Empowerment of women is significantly increases women's earning. Existence of SHGs in the village level, SHG membership status, duration of SHG membership, access to formal credit, availability of training, the level of education, employability of them, social position, social participation, family support, and their involvement in the types of employment which are non-farm self-employment and wage employment are some factors having impact on women's empowerment.
- (5) Women SHG members have the higher decision making abilities in family matters than the women who are not holding SHG membership. The women SHG members are found more empowered than non-SHG members. It has been seen that women enjoy greater decision making abilities in exercising their democratic rights whereas they have the lower decision making ability in taking decision regarding their daughter's marriage.
- (6) The study has established that SHG members are more empowered than the non-SHG members. The probability of empowerment of respondents increases with the increase in duration of participation in SHGs. Thus, the long term participation accelerates the level of empowerment of women members.
- (7) The level of education has significant positive impact on women empowerment indicating that with the higher level of education empowerment status of women also increases.

- (8) The employability of women increases the likelihood of women to become more empowered. Employed women have the higher level of empowerment compared to the home makers or housewives.
- (9) Capacity building training has the significant impact on women empowerment. It has been found that the trained women are more empowered than the untrained women. Women who have the access to formal credit are more likely to be empowered than the women who do not have the access to formal credit.
- (10) Women enjoying higher social status in term of group leadership are more empowered than the women who are not in any leadership position.
- (11) Participation in social and community activities increases the probability of women empowerment among the rural women.
- (12) It has been revealed from the study that the women who have the family support in working outside the family are more empowered than the women who had not family support.
- (13) It has been found that the women from General Caste are less empowered than the women from the other caste which are SC, ST and OBC.
- (14) Respondents' occupation of agriculture has no significant impact on women empowerment. However self-employed women are found more empowered than the wage earners.
- (15) Women those who participate in social activities occasionally are not empowered but those who participate regularly are empowered compared to non-participants.
- (16) Family land holdings have no significant impact on women empowerment.
- (17) SHG membership increases the earning of the rural women of Birbhum district. It has been seen that SHG members earn higher than the non-SHG members.
- (18) Access to formal credit increases the probability of women to be empowered and to earn more compared to the women who have no access to formal credit.

- (19) Income distribution in favour of SHG members is more equal than that of the non-SHG members. That is, SHG members have the smaller degree of inequality associated with their income compared to the non-SHG members.
- (20) Membership in SHGs helps women members to improve their income distribution position over time. That is, income inequality associated with the income of the SHG members have been reduced compared to their previous year position.
- (21) The years of existence of SHGs in the village level have statistically significant impact on the holding of SHG membership. The probability of holding SHG membership increases with the increase in the years of existence of the SHGs in the village level.

6.3 Existing Policies and Programs for Women Empowerment

It is believed that women in ancient period of time had enjoyed equal status with their male counterpart. Works of ancient Indian grammarians such as Patanjali and Katyayana have shown that women in early Vedic period were literate. Rigvedic verses suggest that women married at a mature age and were probably free to select their husband. In Rig Veda and Upanishadas it is mentioned that there were several female sages and intellectuals like Gargi, Moitryee, Lopamudra etc. From the later Vedic period the status of women in India was gradually deteriorated over time. In the later period of time evil practices like ‘sati’, jauhar, devdasi, female infanticide and purdhas etc. confined women in a narrow domestic world. Some instances of these practices can also be seen in the present day in the remote areas of rural India. The purdha system is still found in some communities in India. Despite the fact that child marriage is illegal in India under current Child Marriage Restraint Act, 1976, it is still in vogue in remote areas of India. During the British rule in India there was a little development in women status. There were some great Indian reformers like Raja Rammohan Roy, Ishwar Chandra Vidyasagar, Jyotiba Fulle, etc. worked for the betterment of women status. Raja Rammohan Roy’s effort led to the abolition of sati in 1829. Vidyasagar’s effort helped codify the Widow Remarriage Act in 1856. In spite of all these efforts, we have seen the event of Roop Kanwar in Rajasthan and marriage of widow is still a rare event in modern India. In spite of very marginal changes in the lives of the Indian women, they very actively participated in the freedom movement. Few notable figures among them were Sucheta Kripalini, Kasturba Gandhi, Aruna Asaf Ali, Pritilata Waddedar, Vijaylaxmi Pandit etc. There was women regiment in Indian

National Army led by Netaji Subhas Chandra Bose. They had their great services in the history of INA. In modern India women have held high and prestigious position like Prime Ministership, presidentship, speaker of Lok Sabha, opposition leadership etc. Indira Gandhi was the long served (almost 15 years) prime minister in the world. In every sphere of the society such as politics, science, technology, art and culture, media, sports and education etc. we can see successful women.

So, these are the glimpses of Indian history of women. But, if we look into the hierarchy of Indian society, we find that almost half of the total population is female. Majority of them belong to the rural part of India and they are the poorest among the poor and more vulnerable than their male counterpart. Women in India have the position in the bottom of the social hierarchy. It is the fact that any society could not progress leaving its half of the population aside. The first generation leaders after independence had this realization. They made various constitutional and legal provisions for the empowerment of women. The successive Governments also have taken various legal and administrative provisions time to time for the betterment of women's lives. In the next section first, we discuss the provisions made in the constitution of India for women.

6.3.1 Constitutional Provisions for Women

After independence the constitution makers enclosed the principle of gender equality in the constitution in its preamble, fundamental rights, fundamental duties and directive principle. The Constitution guarantees equal rights opportunities for both men and women in the political, economic and social spheres in Article 14. Article 15 prohibits discrimination against any citizen on the ground of sex, religion, race, caste etc. Article 15(3) provides for equity of opportunities in the matter of public appointments for all citizens. Article 39 mentions that state shall direct its policy towards providing to men and women equally the right to means of livelihood and equal pay for equal work. Article 42 directs the state to make the provisions for ensuring just and humane condition of work and maternity itself. Article 15A(e) imposes a fundamental duty on every citizen to renounce the practice the derogatory to the dignity of women. The 73rd and 74th Amendments (1993) to the constitution of India provided for the reservation of seats (at least one third) in the local bodies of Panchayat and Municipalities for women. Another constitutional amendments (84th Constitutional Amendment Act, 1998) reserving 33 percent seats in Parliament and state legislatures is not yet implemented.

6.3.2 Various Legal Provisions for Women

The Indian Government has passed various legislations to safeguard the constitutional rights to women. These legislative measures are discussed below.

The Hindu Succession Act, 1956

The Act codified the laws relating to the unwilled succession among Hindu and others. As per the act Hindu women is to be held by her absolute property and she has the full legal rights to deal with and inherit as per her will. The act was amended in 2005 by the Hindu Succession (Amendment) Act, 2005. It revised the rules on property rights giving daughter equal right with the sons of the deceased.

The Dowry Prohibition Act, 1961

The act was passed and implemented in 1961. The objective of the Government is to protect women from the dowry system. The act was amended in 1984 and in 1986. In 2009 the National Commission for Women has suggested some changes in the existing dowry prohibition law. As a result a Review Committee was constituted in 2012. The committee after the consultation with women members of Parliament suggested many measures for the amendment of the act.

Medical Termination of Pregnancy Act, 1971

The act was enacted by the Government in 1971 in order to reduce the illegal abortion and consequent maternal mortality. The law included women with critical physical or mental health due to pregnancy, raped, unmarried pregnant women etc. As per the law pregnancy can be terminated within 12 weeks with the consultation of a single doctor in good faith and within 20 weeks after the consultation with two doctors. The act was amended in 1975 and 2002.

Equal Remuneration Act, 1976

This act seeks to provide for the payment of equal remuneration for equal works to men and women workers. The objective of the law is to protect women from the discrimination in case of remuneration against women. Remuneration includes wages, salaries, and any additional emoluments payable in kind or cash to an employed person.

The Indecent Representation of Women Act, 1986

The act was implemented for the purpose of prohibition indecent representation of women through writings, painting, advertisement and publication or in any other manners which can go against the dignity of women. As per the act if it is established that there is indecent representation of women by some individual or company, they will be punished up to two years imprisonment. The law was applicable to the print media but the Government has decided to amend the law and include the electronic and audio visual media and revising penalties. The bill was introduced in Rajya Sabha in 2012.

The Pre-Conception and Pre-Natal Diagnostic Techniques Act, 1994

In order to stop the female foeticides and to check the declining sex ratio the Government has implemented the act since 1994. The act banned the pre-natal sex determination.

The Protection of Women from Domestic Violence Act, 2005

The act was implemented by Indian Government since October 2006. The law was enacted to protect women from domestic violence. This is a civil law which meant primarily for the protection orders and not meant for penalizing criminally. This act first time in India provides a broad definition of domestic violence. Along with the physical violence, the law includes the sexual, emotional or verbal and economic abuse also. The law also broadens the definition of aggrieved women by including any woman who is or has been in a domestic relationship with the respondents and who alleges to have been subjected to any act of domestic violence by respondent. That is, the law involves all the domestic relation other than matrimonial relation.

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

This is a legislative act. It seeks to protect women from sexual harassment at their working place. The law was passed on 3rd September 2012 in Lok Sabha and on 26th February 2013 in Rajya Sabha. Finally, it came into force since 2013. The law covers all types of affected women irrespective of her age and employment status. It includes all the women whether she belongs to unorganized or organized sectors and covers clients, customers and domestic workers. However, it was reported by International Labour Organization (ILO) that few employers were compliant to this

act. According to FICCI-EY Report 2015, 36 percent of Indian companies and 25 percent of Multinational Companies are not compliant with the act. The Government therefore decided to take strong action against these employers who fail to comply with the act.

The Criminal Law (Amendment) Act, 2013

The definition of sexual assault has been broadened in this act. The stringent punishment for the rape case has been codified in the act. Offences like acid attack, sexual harassment, voyeurism and stalking and disrobing a woman has also been incorporated in this law. There is a provision for immediate healthcare facilities for a victim by the healthcare service providers and provision for greater accountability of public servants.

The Maternity Benefit (Amendment) Act, 2017

In order to increase the maternity leave from 12 weeks to 26 weeks for the working women the act was launched in 2017. This measure will definitely be helpful to increase the labour force participation of women in India.

The Government also set up Nirbhaya Fund to ensure women's security. Fifteen proposals amounting to rupees 2000 crores have been recommended under this fund. There is provision for medical aid, police assistance, legal counseling, psycho-social counseling and temporary shelter for the victim. There is 24 hours help line facility for emergency and non-emergency problems. Investigative Units for Crime against Women (IUCAW) in all districts, CCTV surveillance in the rail coaches and cell for cyber-crime prevention against women and children are also proposed to establish for the protection of women.

There is another initiative by the Centre which is known as Beti Bachao, Beti Padho, under which the aim of the state is to secure future of girl child, improving the child sex ratio and other related issues which are against women empowerment. The scheme extended in 161 districts with low female child sex ratio.

6.3.3 Administrative Measures for Women Empowerment

In this sub-section we have discussed the key interventions of the Government that have been undertaken with the aim of women's economic and social transformation. Empowerment is

continuous process which can be achieved when there is improvement of women's lives in terms of financial security, safety, education and health. Let us first discuss the health measures followed by educational and financial measures.

6.3.3(A) Healthcare Related Measures

Centre has been implementing various health measures to improve the health of the rural poor women by providing them with health care at affordable rate. National Rural Health Mission has been renamed as National Healthcare Services since 2005. The objective of this health mission is to improve the health care services by developing better infrastructure, availability of medicines, equipment and human resources in the health care sectors at different levels of rural areas.

Government has strengthened the Integrated Child Development Scheme (ICDS). It is one of the World's largest outreach program for maternal and child health improvement. It is the fact that majority of the rural women are malnourished. Report says that 35.6 percent of women in India suffer from malnutrition which is measured in terms of Body Mass Index (BMI). It adversely affects the health of women. It has been found that every third women in India are malnourished and every second women is anemic. To address the problem Government has opened 14 lakh Anganwari Centers all over the country. It covers all the blocks of the country. The target of the Government is to cover 1.9 crore pregnant and nursing mothers and 8.4 crore children under age of six.

Various efforts have been made by the Government in order to reduce maternal mortality rate (MMR). Government tries to promote institutional deliveries through the Janani Suraksha Yojana. There is no cost of delivery under this program. Janani Shishu Suraksha Karyakaram is another program where free institutional deliveries take place in case of caesarean section. There is Mother and Children Protection Card to monitor the service delivery for both mother and children. There is mother and children tracking system to ensure antenatal and postnatal care along with immunization services. It is reported that due to those measures MMR reduces from 212 to 178 per 1000000 live births in between 2007-2009 and 2010-12 (RGI-SRS Report).

6.3.3(B) Educational Measures

Education is one important force to empower women. So, Government has initiated various programs at all levels that are primary, upper primary, secondary and higher level of education. The important steps taken by the Government are as follows

Right to Education Act was implemented in April 2010. The act entitled the children to access free and compulsory education as their rights.

Sarva Shiksha Aviyan (SSA) has been implemented to universalize the access to education at primary and upper primary level. As a result of SSA, enrolment of girl child in both the rural and urban areas has been improved. The dropout rate also has come down. As per DISE (District Information System for Education) 2012-13, the gender parity index was 1.0 at primary level and 0.95 at upper primary level. Apart from the universal access to primary education, improvement in quality of education is also important. So, the Government implemented the program under SSA which is known as Padhe Bharat, Badhe Bharat. Under this program Government emphasized to improve the quality of reading, writing and mathematics among the class-I and II students at par world. The program aims at ensuring 200 teaching-learning days per year with 800 instructional hours.

Under SSA Government has made effort to include community and private sectors in Government schools across the country. This program is known as Vidyanjali (School Volunteer Program).

In order to enhance the access to secondary education and providing quality education Government launched Rashtriya Madhyamik Shiksha Abhiyan (RMSA) since 2009. The CBSE has introduced the Udaan Program for the girls. The project has been designed to address the low enrolment of girls' students in engineering colleges, improving the teaching learning of Mathematics and science subjects at school level by curriculum design, transaction and assessment. Girl students under this scheme are provided free online/offline resources.

Government has initiated another project known as Rashtriya Uchchatar Shiksha Abhiyan for the development of higher education system. Anew web based portal Vidyalakshmi under Pradhan Mantri Vidyalakshmi Karyakram has been launched to provide higher education loan. Students can apply through a single window system for education loan and scholarships.

Government of West Bengal also initiated some projects towards the way of women's empowerment. Among them, Kanyashree Prakalpa is the flagship programme of the state Government. The programme was initiated on 14th August 2013 with the objective to improve the living standard of the girls who belong to economically backward families. It is the fact that till now in India a large number of girls from poor families get married during their childhood. According to District Level Health Survey-3, 2007-08 West Bengal ranked fifth in the prevalence of child marriage. Malda, Murshidabad and Birbhum are some of the districts where the incidence of child marriage was very high. There are numerous grave consequences of child marriage. The child marriage results in becoming mother at the childhood and it hinders their physical and mental development. It leads to dropping out from school. It also becomes a device for the human trafficker to exploit girls. In viewing this Women Development and social welfare department of the state Government has initiated the scheme which is basically a conditional money transfer to the unmarried girl students aged 13 to 18. The scheme has the two components – annual scholarship of Rs 500 and one time grant of Rs 25000. The scheme is applicable to the students who belong to the family with annual income less than Rs 120000, physically challenged, residents of J.J. Home and who have lost their parents. Till now under this scheme 37,96,857 annual scholarships have been sanctioned and 2,29,930 one time grant has been disbursed. The scheme has been internationally recognized by the United Kingdom's Department of International Development and UNICEF.

Sukanya Scheme is another scheme introduced by the state Government to empower women. The objective of the scheme is to train the girl students studying in class VIII and above in martial art. It helps protect them in case of any attack. It intends for self-defense of the girls.

The Government has decided to initiate gender budgeting with the objective to formulate suitable schemes for women empowerment. State Resources Centre for Women (SRCW) has also been established with the objective of socio-political empowerment of women in the state.

State Government also successfully implemented various central schemes designed for women. These are Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) - Sabala which helps in accessing health related measures, vocational training and accessing public services. Under Swabalanban scheme women from weaker sections of the society are trained for employment generation. Support to Training and Employment Program for Women (STEP) is also a scheme

with the objective of skill up gradation for the rural women. Swayamsidha Scheme has been designed to empower women by protecting their rights within family and society.

6.3.3(C) Financial Security Measures

Indian Government has taken various schemes and programs in order to provide financial access and employment opportunity to the poor women. Some of the flagship programs of the Government are discussed below.

SHG-Bank Linkage Program

The SHG-Bank linkage program was launched in 1992 under the initiative of NABARD. The objective of NABARD is to link the SHGs with the Banks. There are some agents of NABARD such as commercial banks, cooperatives and social workers etc. who organize the poor people into SHGs. These agents formed and nurtured the groups, provide valuable suggestions regarding rules and regulations of the group and maintenance of the group account. Initially the groups started with internal savings. After six month of opening of the group, it is linked with bank and bank provides loans amounting to one time of their total savings (Bagli, 2015). The group extends loans to its members on priority basis. As per instruction of NABARD, banks can increase the loan amount up to four times of the total internal savings considering the resources management policy of the group. In 1992 only 255 SHGs were linked with the banks. Up to 1998-99 there was a slow growth of SHG-Bank linkage program; but after that the linkage taken place at an exponential rate. It has been seen that up to 2015-16 there was 79.03 lakh of SHGs all over India with 13691.39 crore amount of internal savings and 37286 crore of disbursed credit. We have seen that 88.92 percent SHGs are women SHGs with 92.29 percent of total credit (NABARD Report, 2016).

Swarna Jayanti Gram Swarojgar Yojana (SGSY)

In order to alleviate poverty in rural areas the Government of India introduced a program which is known as SGSY. The scheme was implemented in 1999. The objective of the program is to improve the living condition of the poor by organizing them in SHGs. It is a credit-cum-subsidy program. Under this program 10-15 people are organized into groups by resource persons appointed by the block level for the purpose. Trainings are organized at the block levels for the development of skill and productive capacity of women. Initially the group members start with equal amount of savings within the group. After six months, the group has to pass Grade-I level to access to the

revolving fund from the bank. After completion of one year the group has to pass Grade-II level to get access to bank loans. The gradation system is developed by the Government. After six months SHGs under SGSY can start lending to its members from the pooled savings and revolving funds. Up to 2011-12 there was 18.3 percent credit linked SHGs under SGSY and it accrues 16 percent of total credit.

Sayamsiddha Scheme

The scheme was launched in West Bengal in 2001 as an additional program of Integrated Child Development Scheme (ICDS). It is centrally sponsored program to empower rural poor women under ICDS through SHGs. The Anganwari workers organize the women and nurture the group and finally they link the group with Banks. District level official organize various training program for the members and they are encouraged to start some income generating activities. But the scheme was not implemented throughout India and recently the Government stop funding the groups under the program. So, this type of short term scheme is not helpful for empowerment of rural women.

National Rural Livelihood Mission (NRLM)

This is one of the flagship programs of the Indian Government. The scheme was launched in 2011 after remodeling the SGSY for the purpose of eliminating the shortfalls of SGSY Program. This is basically a poverty alleviation program. The objective of the program is to organize the rural poor women into groups and make them capable of self-employment. The program also helps women secure their livelihoods along with the creation of rural assets.

Rastriya Mahila Kosh (RMK)

The Rastriya Mahila Kosh was established in 1993 as a society exclusive for women. It extends microcredit to poor and unprivileged women. The loan of the RMK is collateral free. NGOs and women cooperatives act as intermediaries. It provides regular fund and facilitate marketing linkage. It promotes women entrepreneur and SHGs. The RMK has been proposed to restructure as Non-Bank Financial Intermediaries (NBFC) from 2012-13. RMK also launched a scheme-Mahila E-Haat to encourage the women entrepreneur. This digitalized initiative help women access global market.

Pradhan Mantri Jana Dhana Yojana

Under this scheme thousands of women opened their bank account for the first time. It accesses the women to formal credit and thereby overcome the vicious circle poverty. It has been reported by Gate Foundation their third annual survey that 47 percent women in India have opened the bank account under this scheme.

Pradhan Mantri Kaushal Vikas Yojana was launched to help women secure decent employment to get rid of poverty and vulnerability. Sukanya Samridhi Yojana was implemented under Beti Bachao, Beti Padho scheme to secure the financial future of girl child. It is basically small savings scheme. Under this scheme 87 lakh accounts have been opened up to 2016. The National Skill Development Policy was launched to identify the sectors which can employ larger number of women and to enhance skill and employability of women.

6.4 Policy Prescriptions and Implications

In this empirical study we have measured women empowerment on the basis of decision making abilities of women. We have estimated the impact of SHG membership on the earning and on the level of empowerment of the sample women. The other factors responsible for women empowerment are also explored in the study. On the basis of these empirical findings in this section we are going to suggest some supplementary and alternative policies for women. These policies help the planners and policy makers implement the empowerment related measures in a better way in future. The suggestions which come out as a consequence of the empirical study are discussed as follow.

- First, one third of the sample women in the study are not empowered. One of the reasons for their low level empowerment is due to lack of financial security and lack of control over the household resources. Special treatment is therefore needed for them to change the condition of their lives. They have to be organized by the Banks, cooperatives and NGOs. These institutions should extend their support in generating their livelihood. Besides the institutional approaches like SEWA and DHAN Foundation are needed to be implemented. SEWA extends social security support to its members in terms of access to health care, shelter, banking services etc. DHAN Foundation in Tamil Nadu on the other hand provides its members with mutual insurance known as ‘People Mutuals’ for social security. These types

of initiatives safe guard the rural women in the district of Birbhum in West Bengal from risks and vulnerabilities through mutual solutions and collaboration with the insurance providers.

- Second, it is revealed from the research that below primary level, primary level, upper primary level and secondary level of education have no significant impact on women empowerment but with the increase in the level of education empowerment level of the women increases. So, women education is a very important factor for empowerment. In our sample more than fifty percent of women have only the primary level of education. Policy initiatives are needed to be undertaken to enhance the quality of education among the rural women. It is necessary to set up educational institutions for women and increase the number of such institutions. Administration has to monitor the enrolment of girls' students and to check the dropout rate of them in schools. Informal educational institutions should be established by NGOs, local authority and social organizations for the aged women in rural areas. Distance educational system can also be introduced by the state for them such as through Rabindra Mukta Vidyalaya, Netaji Subhas Open University, Indira Gandhi National Open University (IGNOU).
- Third, necessary steps should also be taken to reduce the dropout rate among the girl students. It has been found that many girl students leave their schools in adolescent period due to lack of proper sanitation facilities. It is reported that 71 percent of girls having no knowledge of menstruation before their first period (Bharatwaj et. al., 2014). It is found that they feel fear, guilt and frustration during this period. Till now 70 percent women in India cannot afford sanitary pad (Sinha, 2011). It has been seen that the drop-out rate during the age group 6-10 years is 5.51 percent and 6.87 percent among the boys and girls; but in the age group 11-13 years the drop-out rate is respectively 10.03 percent and 6.46 percent respectively for the boys and girls; that is, during the onset of adolescence, girls face problem in going to the school(Nanda et al, 2013).As per the report of UNICEF around 20 percent girl students during their adolescence leave their school. Lack of separate toilet facilities, low ratio of female to male teachers in the co-ed schools are some of the important causes for the girls to drop out from the schools. As per a study in 2012, 40 percent of all Government schools and another 40percent lack common toilet and separate toilet facilities respectively (Bala,

2014). Though both the central and state Government has addressed the above problems, more effective steps are needed to be taken to bring back the girls in the school premises.

The schools/colleges in the district of Birbhum in West Bengal are in a pitiable condition in respect of drop-out of girl students during their period of puberty. We suggest that installation of Sanitary Napkin Vending Machine in different girls' school and co-ed educational institutes will provide an alternative source to sanitary pad availability. Girls with a drop of a coin will have immediate access to napkins at the time of their menstrual emergencies. As a result, the absenteeism of the girls in schools/colleges will be reduced and this the base of women's empowerment.

- Fourth, it has been seen that the employed women are more empowered than the homemakers or housewives. Further, personal income of the women is also very crucial for the empowerment. It provides them a sense of economic freedom. So, we need the policy to create an environment that helps women participate in self-employment activities. Government should therefore take steps to implement financial assistance and capacity building training for them so that they are capable of starting micro-enterprise and thereby enhance their income. SEWA, a membership based organization for self-employment in Gujarat has been working for women since 1993 for their self-employment and empowerment. It works for self-employment and self-reliance for the women. The state should start SEWA like programs in the rural areas of Birbhum district for the employment and empowerment of women.
- Fifth, from the study it has been seen that family support, social status also helpful in empowering women; but it is to be remembered that our social structure is till now patriarchal, that is, male dominated. Women are generally not encouraged for free mobility, participation in social and politically matters. Breaking the pigeonhole of the social structure is therefore important. Campaign, advertisement, discussion, launch of mass awareness programs etc. in public sphere should be organized by the Government and local administration of Birbhum district. At macro level education policy, more participation of women in economic, social and political sphere should be provided to break the gender norms. Kabeer (2005) rightly said that financial services are able to make important

contribution to the economic productivity and social wellbeing of the poor women and their household but it does not automatically empower women any more than do education, political quotas, access to waged work or any other interventions.

- Sixth, access to formal credit is another important factor to the women empowerment. It has been seen in Birbhum district that women who have the access to formal credit are more empowered than those who have no access to formal credit. The banking and non-banking financial institutions therefore have to take special program to organize the poor and needy women and provide them with access to formal credit without collaterals. In this way they will come out from the grip of local money lenders and thereby from debt trap. The state should take steps to spread the banking activities through the expansion of branches. In some areas it has been found that if one or two commercial banks operate bank kiosk, it will be helpful for the rural people. If the branch expansion is not possible the functioning of bank kiosks is comparatively better approach to reach the rural poor in their door step in remote areas.
- Seventh, it has been found that trained women are more empowered than the non-trained. This is because of the fact that training helps them better their skill and technological knowledge. There are various types of training such as training for entrepreneurship development, training for generating awareness, skill etc. These types of training help women start their own micro-enterprise and generate livelihood. Apart from providing the rural women with credit, the Government therefore should take steps to impart training facilities to the women who are untrained in the district of Birbhum.
- Eighth, women who take part in social and community activities are found more empowered in our study. In the Panchayat level women should be encouraged to take part in Gram Sabha and Gram Samsad meetings to discuss openly their common problems and their possible solution. Women should involve in various types community works like social and health awareness programs, community development programs etc. These types of activities increase the communication of women toward the society. It helps them solve their common problem collectively and help them become more empowered at community level.

- Ninth, in the various Government organized credit and employment generation programs emphasis was given to the SC, ST and OBC and minority community as they belong to socially disadvantaged classes and as one of the objectives of the Government was to empower them; but in our study it has been found that there are some women who belong to General Caste and are poverty stricken and vulnerable and they are less empowered. So, they should be included in the various development programs effectively; if so it will be for the equity and justice for the society. The disbursement of financial benefits and employment opportunities should be well-thought on the criterion of economic consideration and not merely on basis of caste consideration
- Tenth, from the sample survey in the district of Birbhum in West Bengal, it has been noticed that rural women are ignorant of the legal rights and Government initiatives in favour of them. Lack of awareness is a cause of the low level of empowerment of rural women. The Government should therefore set up Cell at the village levels through the Gram Panchayat to provide them with legal counseling, psycho-social counseling without any cost. Social organizer should organize the meetings, group discussions, speeches to motivate rural people about gender equality and encouraging them to participate community development works.
- Eleventh, from the field study it has been seen that large numbers of women are out of microfinance facilities. They and their families totally depend on the local money lenders who charge high rate of interest and demand for collateral. In our empirical study, we have seen that membership in SHGs increases the access to formal credit of the rural women. It also helps them start income generating activities and enhance their income. Socially disadvantaged section of population is also included in this program. Therefore, in order to solve the problem of financial and social inclusion, more extensive and intensive implementation of SHG based microfinance programs is suggested in the district.
- Twelfth, if the rate of interest on the loans can be reduced it will be beneficial to rural poor and socially disadvantaged class. The Government can give subsidy on the loans taken by the poor women. The banks, cooperatives and NGOs provide loan to the poor women through the SHGs and thereby they shift the burden of loan to the SHGs. By doing this the cost of transaction and risks of asymmetric information between lenders and borrowers is reduced

and financial institutions can save time and human resources. The reduction of rate of interest will not be loss making. So, microfinance institutions can reduce the interest rates. It encourages rural women to hold SHG membership and thereby ensures their access to formal credit.

- Thirteenth, in rural areas various microfinance programs designed by both Governmental Organization and NGOs are functioning simultaneously. Many individuals shift from cooperative-led and NGO-led credit programs to SHGs under SGSY programs as in this scheme they can enjoy the subsidy provided by Government. This has created problem of non-repayment of loans under cooperatives and NGOs. So, better coordination is needed among the various microfinance programs functioning in the village level.
- Fourteenth, lack of good communication is also urgently needed in generating earning opportunities among the villagers of the district. There are remote areas in the district where there is no all-weather roads; further lack of sufficient transport facilities can be seen all over the district. All these act as impediments towards the expansion of off-farm activities and access to financial resources.
- Sixteenth, the district lacks industrialization severely. So, the Government needs to consider this exclusively in favour of the district. It is to be noted that improved communication facilities are very much related with the industrialization.
- Seventeenth, the agricultural activities in the district are mainly to meet the personal consumption needs. Further in the surveyed areas which are adjacent to Jharkhand are rocky and rain faded areas. So, diversification and commercialization of the agricultural activities in the district are needed to improve the standard of living of the rural people of the district. Horticulture and floriculture in these areas can be very good sources of income. Water pool can be used for fishery. More ponds can be dug and rain water should be reserved for the purposes. It is seen that poultry and goatery become important sources of income in some areas. In the surveyed areas a large number of people till now depend on the weaving. Steps can be taken for marketization and export of the apparel in foreign.

6.5 Conclusion

In this chapter we have summarized the major findings of the study, discussed the various administrative and policy measures undertaken by the Government for women empowerment and finally suggested the supplementary and additional policies for the empowerment of women in the district of Birbhum. Let us conclude the chapter and this study with the fundamental results of the empirical study. The results are as follows.

-  **Participation in SHGs enhances the empowerment level of the rural women in Birbhum district measured in terms of decision making abilities of women.**
-  **Earning of the rural women of Birbhum district increases due to the participation in SHGs.**
-  **Rural women in terms of educational level, types of occupations, access to formal credit and agricultural land holding are more likely to participate in SHGs.**
-  **There is no endogeneity problem associated with the SHG membership status in our empirical study.**

Therefore, rural women of Birbhum district in West Bengal will aspire to hold SHG membership as participation helps them come out as more empowered and with more income generating abilities. SHG is instrumental to the empowerment of women. Though, it should be noted that participation in SHGs is not the solution of all the problems of women. Access to quality education, health services and social and political participation are also some important factors for women empowerment. Beside this change in outlook of the society towards women, awareness of people to gender equity or in a nutshell, breaking the patriarchic structure of the society is badly needed for the emancipation of women.