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Indira Gandhi National Open University
School of Gender and Development Studies

MGS-004
Gender-sensitive
Planning and
Policy Making

Block

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GENDER AWARENESS

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UNIVERSITY AUTHORITIES

Prof. V.N. Rajasekaran Pillai
Vice Chancellor
IGNOU, New Delhi

Prof. Parvin Sinclair
Pro Vice Chancellor
IGNOU, New Delhi

Dr. Latha Pillai
Pro Vice Chancellor
IGNOU, New Delhi

PROGRAMME DESIGN COMMITTEE

Prof. Poonam Agarwal, Delhi
Prof. Jaya Indiresan, Delhi
Dr. Reena Ramachandran,
Gurgaon
Prof. Ratna Sudarshan, Delhi
Dr. Kiran Prasad, Tirupati
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Prof. Rajni Palriwala, Delhi
Prof. Shirin Moosvi, Aligarh
Dr. Chandra Iyengar, Mumbai
Prof. Veena Mistry, Vadodara
Dr. Vanishree J., New Delhi
Dr. G. Uma, New Delhi

BLOCK DEVELOPMENT TEAM

	Unit Writers
Unit 1	Dr. Rajini Menon
Unit 2	Dr. Rajini Menon
Unit 3	Dr. Rajini Menon
Unit 4	Dr. Rajini Menon
Unit 5	Dr. Rajini Menon and Dr. J. Vanishree
Unit 6	Dr. Rajini Menon

Unit Transformation
G. Uma
G. Uma
G. Uma
G. Uma
G. Uma
G. Uma

PROGRAMME COORDINATORS

Prof. Annu J Thomas
Programme Coordinator
School of Gender and Development Studies
IGNOU, New Delhi

Prof. Savita Singh
Director and Programme Co-coordinator
School of Gender and Development Studies
IGNOU, New Delhi

COURSE EDITORS

Course Chair and Editor
Dr. Sarala Gopalan, Former Secretary
Government of India

Inhouse Editing
Prof. Annu J Thomas
SOGDS, IGNOU

COURSE COORDINATORS BLOCK COORDINATOR

Prof. Annu J Thomas and Dr. G. Uma
SOGDS, IGNOU

Dr. G. Uma
SOGDS, IGNOU

PRINT PRODUCTION

Mr. B. Natrajan
Dy. Registrar (Publications)
MPDD, IGNOU, New Delhi

Mr. Jitender Sethi
Asstt. Registrar (Publications)
MPDD, IGNOU, New Delhi

Mr. K.N. Mohanan
Section Officer (Publications)
MPDD, IGNOU, New Delhi

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COURSE INTRODUCTION

A key arena in which the gender and development (GAD) approach finds expression is in policy formulation and programme implementation and monitoring. This course provides us with several insights into the rationale for gender-awareness in policy making and implementation and encourages us to reflect on the basic processes involved and how these can be moulded and shaped to respond to gender concerns.

The policy making process is elaborated both in the Indian and global contexts highlighting key concerns and issues. We will discuss the transition from emphasis on women's component plans to gender-responsive budgeting as well in the Indian planning experience. In addition to government, aspects of organizational culture and function are also discussed in the context of enhancing gender sensitivity.

We explore aspects of gender awareness in the context of policy formulation and implementation in Block 1. Block 2 focuses on gender-sensitive planning. In Block 3 we will explore gender-sensitive policies and programmes. Block 4 deals with gender considerations in need assessment. Block 5 focuses on management and administration issues and concerns in the context of gender-sensitive planning and policy making..

BLOCK INTRODUCTION

We explore aspects of gender awareness in the context of policy formulation and implementation in this Block. In Unit 1 we explain the rationale for gender awareness in policy formulation. What are the compelling reasons for adopting gender-aware policy formulation? This Unit provides some key arguments in its favour. In Unit 2 we take a look at existing policies, plans and programmes and examine them through a 'gender lens'. Often we encounter programmes highlighting gender-blind approaches. Such programmes do not focus on gender and its influence and do not even recognize its importance. In Unit 3 we review practices, especially focusing on an overview of gender-blind programmes. In Unit 4 we look at gender-aware policies, programmes and schemes. In Unit 5 cost-benefit analysis is explored in the context of gender-aware planning. What are the costs of gender-sensitive planning and what are its benefits. Are there net benefits from adopting gender-aware approaches? In Unit 6 we compare gender-blind and gender-aware programmes.

BASIC DEFINITIONS

A **plan** is a course of action one intends to follow in order to solve a problem or change an existing situation. Planning is a process for accomplishing purposes. It is a blueprint for growth and a road map for development. It helps in deciding objectives both in quantitative and qualitative terms. It involves setting of goals on the basis of objectives and available resources.

A **programme** is a single use comprehensive plan based on objectives and policies of organizations. Programmes are implemented through action plans indicating the activities to be performed and time allotted for each activity.

A **project** is a distinct cluster of functions and facilities for a definite purpose. It is a part of a general programme which can be designed and executed as a distinct plan in it. A project is a single-use plan having certain features of a programme. It may be defined as any scheme or a part of a scheme, for investing resources which can be analyzed and evaluated as an independent unit. As such, a project, can, therefore, be regarded as a work plan devised through scientific investigation and analysis, to achieve a desired objective within a particular period.

Inputs are defined as financial, human and material resources available to implement the plan. Outputs are services that a plan delivers to a target group to have an expected impact.

A **policy** can be described as a purposive course of action taken or adopted by those in power in pursuit of certain goals or objectives. Policies have been defined as 'decisions, giving directions, coherence and continuity to the course of action for which a decision making body is responsible'. Another definition regards policy as a 'proposed course of action of a person, group or government within a given environment providing obstacles and opportunities which the policy was proposed to utilize and overcome in an effort to reach a goal or realize an objective or a purpose'.

While an **approach** is a broad framework to understand a theme or subject, a **model** is a well constructed conceptual flow.



UNIT 1 RATIONALE FOR GENDER AWARENESS IN POLICY FORMULATION

Rationale for Gender
Awareness in Policy
Formulation

Structure

- 1.1 Introduction
- 1.2 Objectives
- 1.3 Need for Gender Planning
- 1.4 What is Gender Awareness?
- 1.5 Gender Mainstreaming – A Remedy
- 1.6 Identifying Gender Issues and Implications
- 1.7 Gender-aware Policy Making
- 1.8 Building Gender Issues into Policy
- 1.9 Gender-aware Policies: Linking Goals and Interventions
- 1.10 Summing Up
- 1.11 Glossary
- 1.12 Answers to Check Your Progress Exercises
- 1.13 References
- 1.14 Questions for Reflection and Practice

1.1 INTRODUCTION

Gender planning is a legitimate planning tradition all over the world taking gender differences into consideration. The social construct generally specifies gender roles and responsibilities viz. what men and women have to do. This awareness was created among policy makers and development practitioners after the publication of the much acclaimed work of Ester Boserup. You have learnt about Ester Boserup's work and WID and GAD approaches in MGS-001. This Unit acquaints you with the need for Gender Planning, meaning of Gender-Aware Planning and how to incorporate gender concerns into policy formulation and planning. Gender planning concepts are developed at the international level. These concepts and the rationale for incorporating gender concerns into the Planning process was initiated from the Seventh Plan Period Onwards (1987-1992). But formal earmarking of funds for women began with the Women's Component Plan in 1997-98. This Unit begins with introducing the rationale for gender planning. In the forthcoming Units we would be learning about the existing policies, plans and five year plans of the Government of India.

1.2 OBJECTIVES

After studying this Unit, you should be able to:

- explain the need for gender planning;
- define gender awareness;
- examine gender-aware policy making; and
- analyze gender issues in policy making.

1.3 NEED FOR GENDER PLANNING

Caroline Moser (1989) in her path breaking paper entitled “Gender Planning in the Third World: Meeting Practical and Strategic Gender Needs” provided an operational framework for gender planning. She postulated that “Gender Planning is based on the underlying conceptual rationale that because men and women play different roles in society, they often have different needs. Therefore, when identifying and implementing planning needs, it is important to disaggregate households and families within communities on the basis of gender. Moser further analyzed the need to build gender planning on the foundation of practical and strategic gender needs. Do you recall the meaning of practical and strategic gender needs? As you know, this classification was derived from the work of Maxine Molyneux (1985). We draw on her definitions of strategic and practical gender needs as follows:

Strategic gender needs are formulated from the analysis of women's subordination to men and deriving out of this the strategic gender interests identified for an alternative, more equal and satisfactory organization of society than that which exists at present, in terms of both the structure and nature of relationships between men and women.

Practical gender needs, on the other hand, are formulated from the concrete conditions women experience, in their engendered position within the sexual division of labour and deriving out of this their practical gender interests for human survival.

This brings us to the difference between gender-sensitive planning and gender planning. Gender-sensitive planning in our context translates into planning policy, schemes, projects and programmes sensitive to the needs and interests of women. However, gender planning, as envisaged by Moser derives from specific operational frameworks encapsulating gender differences in needs and interests. As she summarizes: “The methodological tools identified simplify complex theoretical feminist concerns relating both to the productive, reproductive and community managing roles of women and to the nature of their gender subordination, such that they can be translated into specific interventions in planning practice”. “Grafting” gender onto existing planning practice is not the solution. Therefore, we need to evolve and use a gender planning framework recognized in its own right as a specific planning approach.

There are several tools to carry out gender planning. Gender budgeting is one such tool referring to a method of looking at the budget formulation process, budgetary policies and budget outlays through the “gender lens”. The gender budget, with regard to the government at any level, does not refer to a separate budget for women. Rather, it is an analytical tool which scrutinizes the government budget to reveal its gender-differentiated impact and advocates for greater priorities for programmes and schemes to address the gender-based disadvantages faced by women. In fact, gender budgeting, as an approach, is not confined to government budgets alone; it also includes analyzing various socio-economic policies from the gender perspective.

According to the Council of Europe's Group of Specialists on Gender Mainstreaming, gender budgeting is an application of gender mainstreaming in the budgetary process. It means a gender-based assessment of budgets, incorporating a gender perspective at all levels of the budgetary process and restructuring revenues and expenditure in order to promote gender equality. Gender budgeting has been internationally recognized as a key tool for empowering women by incorporating gender perspectives and concerns at all levels and stages of development planning, policy, programmes and delivery mechanisms. The Government of India has adopted

gender budgeting for gender equity as a mission statement and is widely disseminating tools and strategies across ministries and departments. The importance of gender budgeting has been stressed time and again in different forum settings. A government budget is a financial statement of the expected revenue and intended expenditure of the government over a given period. The government budget is not simply a technical instrument for compiling and reporting on government revenue and expenditure plans but it is also a primary policy statement made by the government. The budget has three crucial economic functions: allocation of resources; distribution of income and wealth; and stabilization of the economy. Gender-responsive budgets seek to uncover the impact of resource allocations on women, men, girls and boys.

Gender budgeting serves varied purposes. These include, among others:

- Identifying the felt needs of women and re-prioritizing and/or increasing expenditure to meet these needs;
- Supporting gender mainstreaming in macroeconomics;
- Strengthening civil society participation in economic policymaking;
- Enhancing the linkages between economic and policy outcomes;
- Tracking public expenditure against gender and development policy commitments; and
- Contributing to the attainment of the Millennium Development Goals (MDGs).

Gender budgets

What are the major characteristics of gender budgets? They:

- do not propose separate budgets for women and men;
- focus on gender awareness and mainstreaming in all areas of budgeting at all levels;
- promote the active participation of women stakeholders and other disadvantaged citizens who are excluded from public decision-making;
- promote more effective use of resources to achieve gender equity and transparency;
- look at the links between inefficient and inequitable use of resources based on gender and poor use of resources based on other axes of disadvantage such as race, ethnicity, geographic location and age;
- stress re-prioritizing within and across sectors rather than only an increase in overall government expenditure.

Benefits of Gender-responsive Analysis for Governments

The benefits include:

- Improving efficiency and impact by ensuring that expenditure benefits those who need it most;
- Using the analysis to report on progress on the government's commitment to democracy, equitable economic development and women's rights and equality.
- Using the analysis to improve transparency and accountability and to help implement policies effectively;
- Using the analysis to track budgets and so reduce corruption;

Gender Awareness

- Providing a space for government to work with civil society to enhance development impact, democratic governance and transparency;
- Using the analysis to report on government's progress on compliance with national and international gender-related commitments, recommendations and action plans (e.g. national gender policies and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW));
- Strengthening advocacy and monitoring initiatives by citizens;
- Providing information to challenge discrimination, inefficiency and corruption and to propose feasible policy alternatives;
- Recognizing the ways in which women contribute to society and economy with their unpaid labour in bearing, rearing and caring for citizens;
- Providing a way of holding public representatives accountable for their performance; and
- Recognizing the needs of the poorest and the powerless.

Around the world, gender budgeting tends to focus on women because:

- Nearly two-thirds of the illiterate people in the world are women;
- In developing countries, maternal mortality continues to be a leading cause of death for women of reproductive age;
- Women are under-represented in decision-making in both government and business sectors, especially at senior levels;
- Women's 'economic' work continues to be very different in nature from men's. Women are engaged in less formal, lower status types of work and continue to receive less pay than men for the same work; and
- Women also continue to do most of the unpaid work of bearing-rearing and caring for children and other member of their families including the sick and the aged.

All around the world women and men live in social structures which are based on unequal gender relations. Gender roles restrict women to the domestic sphere and to biological and social reproductive responsibilities which are entrapping, time-consuming and not appreciated as real labour. In addition, these roles prevent women's physical and social mobility. Caroline Moser (1991) focuses on the triple roles of women: reproductive (child bearing and rearing responsibilities); productive (as secondary income earners) and community management (community management work undertaken at local community level in both urban and rural contexts). Gender roles also prescribe that men should be regarded as the prime bread-winners, as well as the main decision-makers in the family.

Gender planning is based on the understanding that because men and women play different roles in society, they often have different needs. Therefore, it is necessary for plans to disaggregate households and families within communities on the basis of gender, identifying men and women, boys and girls. It is this role and needs differentiation that provides the underlying conceptual rationale for gender planning and defines its long-term goal as the emancipation of women bestowing dignity to women and empowering her as an individual. The central issue relates to enabling women to take an equal place with men and participating equally in the development process in order to achieve control over factors of production on an equal basis with men. If planners are blind to the triple role of women and to the fact that those women's needs are not always the same as those of men, they fail to see the necessity of relating planning to women's specific requirements (Moser, 1991).

1.4 WHAT IS GENDER AWARENESS?

Although development agencies and Third World governments are presently in the process of trying to formulate and implement new policies on women's development, success with these policies depends on increased gender awareness among development personnel (Longwe, 1991).

Gender awareness brings recognition of gender issues. There are three essential elements in gender awareness: first, the recognition that women have different and special needs; second, that they are a disadvantaged group in terms of their welfare and access to and control over the factors of production; third, that women's development entails working towards increased equality and empowerment for women, relative to men (Longwe, 1991).

If the central issue in women's development is equality with men, then there is a need to spell out the different forms and levels of equality that constitute development. According to Longwe (1991), five different criteria form the basis for identifying women's empowerment. The five levels of the Longwe framework are empowerment-based. The levels in decreasing order are control, participation, conscientization, access and welfare. *Welfare* means the level of material welfare of women, relative to men in matters of food supply, income and medical care. Access refers to women's equal access to factors of production with men. *Conscientization* refers to consciousness raising, for example, developing the belief that sexual division of labour should be fair and agreeable to both sides and not involve economic or political domination of one sex by the other. Belief in sexual equality lies at the basis of gender awareness and provides the basis for collective participation in the process of women's development. *Participation* means women's equal participation in decision-making processes, policy making, planning and administration. *Control* refers to effective participation of women in the decision-making process. Such control is achieved through sustained conscientization and mobilization to achieve equality of control over factors of production and distribution of benefits.

There is an important consideration which we need to address. Why do we need to look at "gender and development" rather than women in isolation? When women were identified as the focus of the planning exercise, their problems were perceived in terms of their gender. As you know, sex refers to their biological differences compared to men while gender focuses on the social relationships between men and women, the foundation for their subordination. As Moser puts it:

Gender-aware approaches are concerned with the manner in which such relationships are socially constructed; men and women play different roles in society, their gender differences being shaped by ideological, historical, religious, ethnic, economic and cultural determinants.

In most developing countries, gender issues have not been satisfactorily incorporated because of reasons ranging from lack of recognition of gender as an important planning issue; male domination in decision making and their use of gender-blind approaches; lack of methodological tools enabling practitioners to translate gender awareness into practice. Also, existing planning disciplines may not lend themselves easily to incorporating gender as a crosscutting concern.

There continues to be confusion even in terminology. What term should planners use? While we recognize that women may have interests in common, we need to avoid "false homogeneity" deriving from lack of recognition of the influence of class and ethnicity on women's position. Hence we should emphasize the use of the term "gender interests" in the gender planning context.

1.5 GENDER MAINSTREAMING – A REMEDY

As we have discussed earlier in MGS-001 in Block 4 regarding definition of gender mainstreaming and the efforts taken by the government of India to mainstream gender into its policies, Gender mainstreaming has emerged as a feasible tool to ensure that a gender perspective is included at all stages of planning and implementation of policies, projects and programmes in various institutions and organizations. It ensures that gender needs and concerns are included in the formulation, planning and implementation of development projects from the start, rather than being added on through women-specific projects. The Beijing Platform for Action, the document that was negotiated at the UN Women's Conference in 1995, provided the original mandate to the UN System to pursue Gender Mainstreaming. The concept emerged from the Gender and Development (GAD) approach that had replaced earlier efforts in integrating women into development policies and programmes. Advocates of GAD criticized development interventions that had targeted only women and these approaches did not attack patriarchal structures that were structurally embedded in society primarily causing the oppression of women. So development experts argued that the goal of the approach was to address the power relationships in society and the GAD approach primarily talks about existing power relations negatively impacting women and how to overcome them. Gender mainstreaming is primarily a tool for addressing power relations. Usually women-specific projects provide benefits and services to women without taking into account the wider framework of gender inequality which is perpetuated throughout the development process. In other words, through gender mainstreaming, women's needs are properly taken into consideration in development policies while gender relations are tackled as an obstacle to achieving gender equality (FES, CRTDA, 2005). The adoption of the Gender Mainstreaming strategy by the UN agencies is a turning point. In 1997 the UN Economic and Social Council provided definitions for Gender Mainstreaming. Do you recall the gender mainstreaming definition which was already mentioned in MGS-001? The ECOSOC definition clearly states three important issues:

- use of gender mainstreaming as a strategy to incorporate gender concerns in organizations;
- integration of women's and men's concerns into policies and programmes; and
- emphasis on measures to achieve gender equality.

The gender mainstreaming strategy was also adopted and implemented by the World Bank and ILO. According to Jagan (1995), operationalization of gender mainstreaming can be considered to focus on institutional strategies, operational strategies and policy objectives. The institutional strategies encompass the assignment of responsibilities for gender mainstreaming, system accountability, coordination, monitoring, evaluation and personal practices. The second category includes approaches that the institutions have defined and the guidelines, knowledge, analytical tools, policies and programmes that they have developed to carry out activities. The third category deals with definition of objectives that organizations arrived at. This clearly shows us that gender mainstreaming can serve as a significant tool in gender planning.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

- 1) What do you mean by "Gender Awareness"?

- 2) List the international agencies/organizations which have implemented Gender Mainstreaming policies immediately after the passage of the Beijing Platform for Action.

1.6 IDENTIFYING GENDER ISSUES AND IMPLICATIONS

In an effective gender mainstreaming process, the first step is to have a diagnosis of the existing situation of gender disparity in a particular sector or in the whole community. This involves the collection of data and information on the key issues, concerns and roles. The main tool for this initial assessment phase is gender analysis.

As you have discussed in MGS-003, gender analysis refers to a study of the different conditions that women and men face and the differential effects that development policies and programmes may have on them because of their different situations. Gender analysis tells us who has access to resources and to decision-making power and who is likely to lose or benefit from a particular policy or programme.

Gender analysis involves both quantitative and qualitative research into gender relations; the social, economic, political status of women and men; as well as into the differential and gendered impact of development policies and projects. Quantitative research includes the collection, compilation and processing of gender-disaggregated data and indicators, while qualitative research involves the study of the broader cultural and historical trends that affect gender relations. Sex-disaggregated statistics and qualitative analysis are complementary to each other in understanding the gender situation in a given setting or sector.

Since women are not a homogeneous group and, in fact, reflect the diversity of the entire population, the data should further be disaggregated by age, race/ethnicity, class and disability in order to understand not only how women have life experiences different from those of men but also how different women have different life experiences and needs.

In gender analysis, both quantitative and qualitative gender-sensitive indicators are crucial since they are complementary to each other. For instance, in measuring the political representation of women, a commonly used quantitative indicator is the number of women parliamentarians. This measure enables researchers and policy designers to trace the changes in the numbers of women parliamentarians over time. While it is a useful statistic, a quantitative indicator may occasionally fail to draw a complete picture of the real levels of political representation of women in a given society. Qualitative indicators that focus on the perceptions of women parliamentarians themselves concerning their role in parliament as well as their response to questions such as how many times issues related to gender equity are raised in parliament, what legislation related to gender equity is passed and enforced and whether women's speeches are making an impact yield a more accurate and

wider understanding of the degree, level and aspects of women's political representation.

Without the existence of baseline data disaggregated by gender, the specific situations of women will be ignored or both sexes will be treated as though they were men. In case the details of women's and men's capacities, relationships and access to and control over resources are not made available through gender analysis, there is a risk that the newly initiated development projects will give way to the exacerbation of the gap between women and men in accessing and benefiting from the opportunities provided by development. Gender-disaggregated data also reveals the individual contributions of women in a particular sector which would otherwise go unrecognized thereby perpetuating inequities.

Let us take an example. In the case of primary education, gender analysis can tell us that a gender gap exists in most countries; that is, there is a gap between girls' and boys' enrollment and retention in school. In the majority of countries where there is a gender gap, the gap works against girls, but in others, it works against boys. In India, an average six year-old girl can expect to spend six years in school, three years less than a boy of the same age. Girls in rural areas are at an even greater disadvantage; their risk of dropping out of school is three times that of a boy. In Jamaica, however, it is boys who are at higher risk of missing out on education. Boys are often pulled out of school and sent to work to boost family income and thus, their drop-out rate is higher than that of girls. In their efforts to meet the needs of both girls and boys, governments are increasingly using gender analysis to investigate the root causes of the gap and what measures can be adopted to reduce the distortions in the educational system.

1.7 GENDER-AWARE POLICY-MAKING

Policy-making is the process of social and political decision-making about how to allocate resources for the needs and interests of society. The outcome of this process is a policy strategy. Planning is the process of implementation of a policy, with the end result being a clear plan. Implementation is the process of taking action to deliver the programme designed, often resulting in a completed product (Moser, 1993: 6). These three processes, according to Moser, can be used to describe the interrelated stages of gender policy. Since the gap between gender-aware policy and planning is significant in planning agencies, it is an area that needs to be addressed.

The need for gender-aware policy and planning arises from the demographic composition of the population. Women form a sizeable part of the population. Their contribution to social reproduction and unpaid work is a major contribution to national economies. However, women continue to have low status and are not afforded opportunities to become part of or gain benefits from, economic and political systems except at the lower ends. It is for this reason that gender-aware policy and planning become important tools to effect a positive change in women's conditions. Gender-aware policies and plans are more likely to respond to deep-seated patterns of discrimination against women when women themselves collectively analyze and contribute to policy-making and planning processes. In cases where men are not benefiting equally from development planning strategies, a gender-aware approach also enables interventions to correct these imbalances (Taylor, Vivienne, 1999).

Gender-neutral development policies and programmes fail to recognize the different living conditions of women and men and as such, they end up favouring men who have better access to the training and credit opportunities provided within development frameworks. Moreover, in cases where women are provided similar services through women-specific development programmes, the women

beneficiaries, most of the time, lack the skills to make the most of these services, as women-specific projects often tend to disregard the deeply embedded gender structures in the society which assign women and men different roles and as a result of which women and men have unequal degrees of decision-making power at their command.

The absence of a clearly established gender policy has been identified as a major problem in development planning. There are usually four major planning cycles through which most developing countries seek to respond to national needs and issues. These are: the macro/sectoral policy cycle, the budget cycle, the aid cycle and the project cycle (Taylor, Vivienne, 1999). The inclusion of a gender perspective throughout all four planning cycles and in the different stages of each cycle will strengthen the possibility of change from gender-blind to gender-aware policies, plans and programmes within institutions and will act as an internal guide for changes in the macro process.

Building gender issues into policies and programmes is the main component of the gender mainstreaming process. It involves gender-aware policy-making and programme implementation, that is, setting and carrying out policies and programmes that take into account the different roles, resources, needs and interests of women and men. Gender-aware policy-making should be informed by gender analysis carried out prior to each new development initiative.

Gender mainstreaming may take two forms. One is the integrationist version which refers to ensuring that gender equality concerns are integrated in the existing development paradigms without transforming the development agenda itself. As such, women's needs are incorporated into many programmes and sectors. However, sector and programme priorities usually remain intact without any change.

The other is the agenda-setting or transformative gender mainstreaming which involves the transformation of the existing development agenda. Agenda-setting gender mainstreaming implies the participation of women in all the stages of development decision-making and implementation. As opposed to the integrationist form, agenda-setting gender mainstreaming entails the recognition of not only women's needs as individuals, but also women's agenda as a whole within the development paradigm.

The first step in building gender issues into policies and programmes is to choose an appropriate policy area. Most policy areas are relevant for gender mainstreaming but it might be easier to start with those which are generally recognized as key areas for achieving gender equality, such as education, labour market, family policy, etc. (UNHCR, 1998).

1.8 BUILDING GENDER ISSUES INTO POLICY

There are different ways in which gender can be present or absent in policy interventions. Greater gender awareness in formulating policy requires recognizing the dynamic and differentiated nature of empirical reality and constantly checks our assumptions with this reality. Naila Kabeer (1994) has detailed that greater gender awareness may lead to three alternative approaches to policy. They are gender-neutral policies, gender-specific policies and gender-redistributive or transformative policies (Figure 1.1).

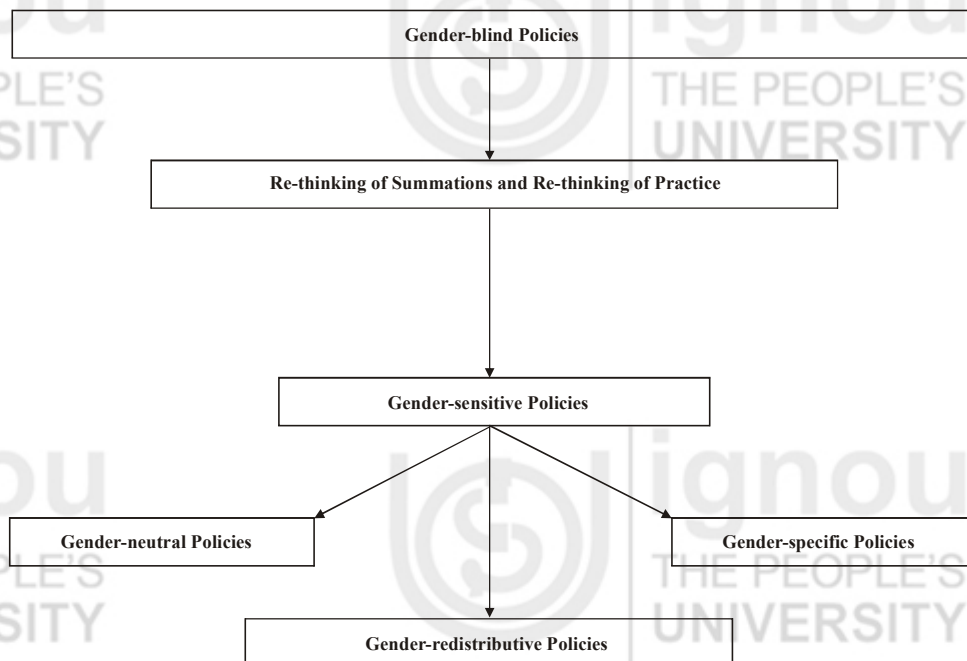


Figure 1.1: Alternative Approaches to Policy

Gender neutrality in policy relies on accurate information about the existing gender-based division of resources and responsibilities, in order to ensure that policy objectives are met in the most efficient way possible. Gender-neutral interventions are intended to leave distribution of resources and responsibilities intact.

Advocacy on behalf of women and recognition of the past neglect of women's gender-related needs gives rise to gender-specific policies which favour targeting activities and resources which women are likely to control or benefit from. Gender-specific policies seek to transform existing gender relations in a more democratic direction by redistributing more evenly the division of resources, responsibilities and power between men and women. Gender redistributive policy is the most politically challenging option which requires men to give up certain privileges and take on certain responsibilities in order to achieve greater equity in development outcomes. Gender-specific interventions are intended to meet targeted needs of one or other gender within the existing distribution of resources and responsibilities. Gender-redistributive policies are interventions intended to transform existing distributions in a more egalitarian direction.

The approaches adopted and the intervention they give rise to will depend on the kind of analysis used to identify the problem and seek solutions. Thus, while analyzing an intervention, the gender-aware policy approach must take into account the gender relations of the relevant institutional context within which specific activities are currently undertaken. Also, such an approach should analyze what aspects of these relations need to be challenged or reproduced before determining the possibilities for designing more gender-sensitive policy responses. It should focus on gender-linked implications of production and distributional practices. Such an analysis will help to clarify the extent to which institutional processes and outcomes are efficient and equitable (Kabeer, 1994).

Suppose the analysis of poverty within a certain context reveals that the poor belong to landless households and rely on various forms of self-employment for their survival. Their poverty reflects not only their lack of productive assets but also their related lack of access to financial resources to invest in their business. Intra-household analysis reveals that while women within low income households contribute to household livelihood strategies, they are disadvantaged in the distribution of resources within the households and also face even less favourable terms of access to financial resources.

Let us explore the multidimensional facets to provision of basic needs. Rather than seeking to meet household food needs directly through targeted feeding programmes, a more sustainable option would be to improve the productivity of the poor through provision of credit. This was a strategy adopted by the Working Women's Forum, Chennai. A second strategy would be to provide backing for the poor to build up their own resources. Community Development Foundation in Hyderabad adopted this strategy, i.e. seeking to build thrift and credit cooperatives for men and women from low income households. The third strategy was the creation of alternative financial institutions which sought to compensate for the exclusionary implications of conventional banking practices by a new set of rules and procedures which addressed the specific constraints which women in poverty face. This option was presented by Grameen and SEWA Banks. Each of these options can be seen as an attempt to develop appropriate institutional responses to the interacting distributional failures of households and formal financial institutions.

1.9 GENDER-AWARE POLICIES: LINKING GOALS AND INTERVENTIONS

Under the broad rubric of gender-aware policies we can distinguish different kinds of interventions, differentiated by whether they are seeking to achieve integration or transformation (Kabeer and Subrahmanian, 1999). The main thrust of integrationist advocacy is to point out that men and women have different roles and make different kinds of contributions and that these have to be built into policy design to ensure the most effective use of development resources. Integrationist advocacy can lead to gender-specific policies which are intended to target and benefit a specific gender in order to achieve certain policy goals or to meet certain gender-specific needs more effectively.

Boserup's advocacy that greater attention has to be paid to the education of women as a way of closing the growing productivity gap between men and women and the resulting gap in their ability to benefit from development is an example of advocacy which might lead to a gender-specific response. In societies where strict norms of female seclusion are observed, an introduction of home-based income generating projects for women may be an appropriate gender-specific response to objective constraints.

However, gender-specific interventions need not be limited to integrationist goals. Instead, they can be moulded by transformative advocacy which seeks to address not the manifestations of gender inequality but also their underlying causes. In Bangladesh, where the group-based lending to women was pioneered, there is striking contrast between the insistence on group formation in the context of credit delivery (whose goal is the creation of women entrepreneurs to compete with each other to be successful) and the denial, with government backing of the right to organize women working in the garment factories who have a collective interest in organization. Formation of women's groups in the context of development efforts is a gender-specific strategy which can have more limited integrationist or more open ended transformatory goals in mind.

Another example is that of an anti-liquor agitation mobilized by rural women in Andhra Pradesh which had transformatory potential. Reading material distributed in the literacy campaigns showed the plight of a poor village woman whose husband drank away at the local liquor shop. This example encouraged women to raise questions in the literacy classes about their own status and their potential to act.

However, gender-transformative policies are likely to be politically challenging because they inevitably require men to give up certain privileges or take on certain responsibilities in order to achieve gender equity in the development process. Hence,

planning for transformation entails strategic thinking and a grounded sense of what is possible.

In this context, Naila Kabeer (1999) proposes that we need to look at the relationship between an intervention and its impact. For example, the key question about 'access' to resources is not only the continuum in the extent of control, but about the difference access makes to shifting gender inequalities. Focusing purely on control ignores the multiple ways in which gender inequalities are manifested in everyday life and narrows the question of impact down to a single dimension.

Check Your Progress Exercise 2

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

1) State a few strategies to identify gender issues.

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2) How can gender issues be built into policies?

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1.10 SUMMING UP

This Unit starts with defining Gender – Aware Policies and explains the need for Gender – Aware policies. It also discussed the Gender Mainstreaming strategy and it explained that Gender Mainstreaming is a tool for Gender Planning to bring gender concerns into the policy process. Apart from this, this Unit also dealt with how to identify gender aware issues and the strategies to build gender issues into the policy making process.

Gender-sensitive planning in our context translates into planning policy, schemes, projects and programmes sensitive to the needs and interests of women. Gender planning, on the other hand, is based on the underlying conceptual rationale that because men and women play different roles in society, they often have different needs. Therefore, when identifying and implementing planning needs, it is important to disaggregate households and families within communities on the basis of gender. Thus, gender planning as envisaged by Moser derives from specific operational frameworks encapsulating gender differences in needs and interests.

Gender budgeting, one of the tools for gender planning, looks at the budget formulation process, budget policies and outlays through the 'gender lens'. In our context, it is an analytical tool which scrutinizes the government budget to reveal its gender-differentiated impact and advocates for greater priorities for programmes and schemes to address gender budgeting disadvantages faced by women.

The UN has promoted gender mainstreaming as a strategy to incorporate gender needs and concerns in organizations. The emphasis remains on measures to promote

gender equality. Gender mainstreaming should adopt a transformative rather than integrationist approach.

Gender-aware policies and plans are more likely to respond to deep-seated patterns of discrimination against women when women themselves collectively analyze and contribute to policy-making and planning processes. In cases where men are not benefiting equally from development planning strategies, a gender-based approach also enables interventions to connect these imbalances.

1.11 GLOSSARY

Quantitative Indicators : Quantitative indicators are defined as measures of quantity, such as the number of women users in a telecentre, the number of women trained in computer skills or the number of women who have access to the internet compared to men.

Descriptive Research : Descriptive research tells us “what is”. No manipulations of variables are attempted, only descriptions of variables and their relationships as they naturally occur. Descriptive research answers questions like “what do entry level women bank tellers know about customer satisfaction?” As with causal-comparative studies, there is no control of variables as in experimental research. Descriptive research methods range from the survey, which describes the status quo of variables, to the correlational study which investigates the relationship between variables.

Conceptual Framework : It is used in research to outline possible courses of action or to present a preferred approach to an idea or thought. Conceptual frameworks (theoretical frameworks) are a type of intermediate theory that attempt to connect to all aspects of inquiry (e.g., problem definition, purpose, literature review, methodology, data collection and analysis). Conceptual frameworks can act like maps that give coherence to empirical inquiry. Because conceptual frameworks are potentially so close to empirical inquiry, they take different forms depending upon the research question or problem.

Strategy : The word Strategy is of military origin refers to a plan of action designed to achieve a particular goal. The strategy is concerned with how different engagements are linked to achieve intended objectives. Now strategy is applied beyond traditional fields and applied to business, economics, game theory, planning and other fields. With regard to planning ways have to devised i.e. strategies to achieve goals.

1.12 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) Gender awareness brings recognition of gender issues. There are three essential elements in gender awareness: first, the recognition that women have different and special needs; second, that they are a disadvantaged group in terms of their welfare and access to and control over the factors of production; third, that women's development entails working towards increased equality and empowerment for women, relative to men.
- 2) The World Bank, International Labour Organization and the United Nations

Check Your Progress Exercise 2

- 1) In an effective gender mainstreaming process, the first step is to have a diagnosis of the existing situation of gender disparity in a particular sector or in the whole community. This involves the collection of data and information on key issues of concern. The main tool for this initial assessment phase is gender analysis.

Gender analysis refers to a study of the different conditions that women and men face and the differential effects that development policies and programmes may have on them because of their different situations. Gender analysis tells us who has access to resources and to decision-making power and who is likely to lose or benefit from a particular policy or programme.

- 2) There are different ways in which gender can be present or absent in policy interventions. Greater gender awareness in formulating policy requires recognizing the dynamic and differentiated nature of empirical reality and constantly checks our assumptions with this reality.

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1.14 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) Explain briefly how the gender mainstreaming strategy is helpful in gender planning.
- 2) Define and explain gender-aware policies.

UNIT 2 EXISTING POLICIES, PLANS AND PROGRAMMES

Existing Policies, Plans and
Programmes

Structure

- 2.1 Introduction
- 2.2 Objectives
- 2.3 Policies for Women: A Review of Development Plans in India
 - 2.3.1 First Five Year Plan to Fifth Five Year Plan (1951-79)
 - 2.3.2 Sixth Five Year Plan (1981-1985)
 - 2.3.3 Seventh Five Year Plan (1987-1992)
 - 2.3.4 Eighth Five Year Plan (1992-97)
 - 2.3.5 Ninth Five Year Plan (1997-2002)
 - 2.3.6 Tenth Five Year Plan (2002-2007)
 - 2.3.7 Eleventh Five Year Plan (2007-2012)
- 2.4 Nodal Ministry of Women and Child Development
- 2.5 Summing Up
- 2.6 Glossary
- 2.7 Answers to Check Your Progress Exercises
- 2.8 References
- 2.9 Questions for Reflection and Practice

2.1 INTRODUCTION

In the previous Unit, we have learnt about the significance of gender-aware Planning. In this Unit, we will review the development plans in India. The Indian Constitution guarantees equality for both men and women. But in reality, women lag behind men in several aspects. As we have already seen in MGS-003, a range of development indicators confirm that women do not enjoy equality with men socially, economically and politically. For example literacy rate of males is 82.14 whereas female literacy rate is 65.46 according to the 2011 Census (Provisional data). To address the inequality, Government of India designed, developed and implemented women-targeted programmes in the first five year plan onwards. But formal allocation of funds for women in the Government of India budget started in the eighth plan period (1992-1997) onwards. The international conventions paved the way for incorporating gender concerns in the Indian budget process. This Unit analyzes existing policies and programmes of Government of India from a gender perspective.

2.2 OBJECTIVES

After studying this Unit, you should be able to:

- analyze five year plans and programmes of Government of India;
- describe the role of the Ministry of Women and Child Development; and
- distinguish plans and programmes related to women and child development of the Government of India.

2.3 POLICIES FOR WOMEN: A REVIEW OF DEVELOPMENT PLANS IN INDIA

Policy planning for women involves formal and informal channels of planning which concern government. The formal channels are legislative, executive and political. The informal groups of policy making are the political parties and NGOs. In India the instrument of planning has been a positive indicator of policy formulation for women. Over the last decades, the planning process has increasingly recognized the need to address gender inequalities. This is clearly reflected in India's Five Year Plans. Let us study the First Five Year Plan onwards.

Historical Trajectory of Indian Planning: Transition from Women's Component Plans to Gender Budgeting

Over the last two decades, India's planning process has increasingly recognized the need to address gender inequalities. Formal earmarking of funds for women began with Women's Component Plans in 1997-98. However, gender sensitivity in allocation of resources started with the Seventh Plan. The plan documents have over the years reflected the evolving trends (Table 2.1).

Table 2.1: Historical Trajectory of Indian Planning

Plan	Focal areas
First Five Year Plan (1951-56)	Welfare of women was focused on along with the welfare of disadvantaged groups like the destitute, disabled, aged, etc.
Second to Fifth Five Year Plans	Welfare approach, besides giving priority to women's education, improved maternal and child health services, supplementary feeding for children and expectant and nursing mothers
Sixth Five Year Plan (1980-85)	Shift in the approach from 'welfare' to 'development' of women. Multi-pronged approach with thrust on health, education and employment
Seventh Five Year Plan (1985-90)	Aimed at raising women's economic and social status and bringing them into the mainstream of national development. The thrust was on generation of both skilled and unskilled employment through proper education and vocational training.
Eighth Five Year Plan (1992-97)	Emphasis on the development of women; continued with its strategy of empowering women as agents of social change and development.
Ninth Five Year Plan (1997-2002)	Significant changes in the conceptual strategy of planning for women's development. Attempted a focus on 'empowerment of women'. The Plan also aimed at 'convergence of existing services' available in both women-specific and women-related sectors

Tenth Five Year Plan (2002-07)	Continues with the strategy of 'empowering women' as an agent of social change and development through social empowerment, economic empowerment and gender justice
Eleventh Five Year Plan (2007-12)	Emphasis on gender equity, gender budgeting and creation of an environment free from all forms of violence against women

Source: A.K. Singh, S.P. Singh & D.S. Sataria (Eds.) Gender Budgeting and Women Empowerment in India, Serials Publication, New Delhi.

Table 2.2 summarizes key perspectives in “gendering” development planning from conceptualization of problems and solutions to identifying specific types of development intervention

Table 2.2: Perspectives in “gendering” development planning

Type of Project Goal	Concept of Problem	Concept of Solution	Type of Developmental Intervention
Welfare	Women's poverty, women's special needs, women as vulnerable groups, women's lower socioeconomic status	Provision of support services of health, nutrition, child care	Build maternity clinics, health clinics, immunization, health education, nutrition education
Economic self reliance	Women as under-employed, unproductive, dependent, lacking in skills	Promote self reliance and interdependence, provide productive skills, encourage women's productive enterprises	Income generating projects for women, women's clubs, soap making, school uniform making etc.
Efficiency	Women as previously overlooked resource in development planning, women as underdeveloped human capital	Identify actual productive roles of women, support women with skills, training and improved technology, invest in previously overlooked resource	Integration of women in development planning, mainstreaming of women's development, extension advice for women farmers, appropriate technology for women, increase women's access to factors of production.

Equality	Structure of inequality, discrimination against women in schooling, credit, access to land	Equality of opportunities for women in schooling, access to factors of production	Affirmative action to promote equal opportunity, revise development planning so that women are equal partners and beneficiaries in the development process
Empowerment	Unequal gender power relations, combating patriarchy, patriarchal resistance	Conscientization, mobilization, solidarity, collective action	Grassroots projects, support for women's collective action, project concerned with democratization and political action

Source: UNICEF, based on Moser, in ICECD (undated) Making Development Gender-sensitive, A Guide for Trainers, Ahmedabad, ICECD.

2.3.1 First Five Year Plans to Fifth Five Year Plans (1951-79)

The First Five Year Plan (1951-56) does not say anything about the share of women in development policy. The planners laid stress on promoting education of women through enrolling a larger number of girls in schools. However, in small and village industries, handicrafts and handlooms or even in agriculture nothing was recommended regarding measures to promote women's participation. In the First Plan women were not considered as an economically productive human resource. The Community Development Programme (CDP) was implemented in the First Five Year Plan. The extension system was provided for addressing special issues of nutrition, health and hygiene. In the CDP women extension workers like mukhiya sevikas and gram sevikas and mahila samajams were organized for welfare and training activities.

The Second Five Year Plan (1956-61) did not enunciate any new goals of development for women. The Plan contained discussion on the activities of the Central Social Welfare Board and its achievements. The need for promoting girl's education through educating parents, employing women teachers and discussions on maternal and child health was mentioned. However, there was no mention of women's involvement in the industry and credit facilities for women in the cooperative or banking sector. In the field of labour a view was expressed on the physical and "biological disabilities" of women at the work place while allotting types of work.

The Third Plan (1961-66) continued to lay emphasis on the welfare aspect of women. Maternal and child welfare services were to be linked up with general health facilities and referral institutions. The adoption of the oral pill, a new method of family planning, was recommended. The Plan advocated the adoption of several recommendations made by Council for Women's Education for accelerating girl's elementary education and placed special emphasis on the recruitment, training and housing of women teachers. The plan also emphasized the need to give women special scholarships at the university level and also grants to women's colleges. However, there was no mention of any special schemes for women in agriculture. The introduction of 'Ambar Chakras' for spinning khadi created employment

opportunities for women of about two hours a day for 200 days a year. The Fourth Plan (1969-74) did not innovate or offer any schemes meant only for women.

In the Fifth Five Year Plan (1974-79), there was a shift in the approach to women's development as a part of social welfare. The new approach aimed at a proper integration of welfare and development services. Yet, no initiative or policy statements favouring women were presented in the plan.

2.3.2 Sixth Five Year Plan (1981-1985)

The Sixth Five Year Plan (1981-85) was a watershed for women's development since a separate chapter on women and development was included in the plan document for the first time. It was a landmark in the history of women's development since women's development was recognized as one of the development sectors. Taking into consideration the Report of the Committee on the Status of Women, the Plan adopted a multi-disciplinary approach with a three pronged thrust on education, health and employment. The plan reviewed the situation and status of women in general and came to the conclusion that in spite of legal and constitutional guarantees, women lagged behind men in almost all sectors. The Plan clearly spelt out that economic independence would accelerate improvement in the status of women and suggested the setting up of cells at the district level for increasing women's participation through self-employment. The Plan stressed that science and technology, research and survey were to be instruments for assessing women's participation. It referred to the need for increasing enrollment of girls at the elementary level, promotion of functional literacy and encouraging women's education in backward areas. In the health sector, the Plan suggested the improvement of maternal and child welfare services. Women were also extended skill support and training for employment. The Plan's insistence on abolition of contract labour and ameliorating the conditions of construction workers was also due to employment of a large number of workers in these sectors.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

- 1) "The First and Second Five Year Plans emphasized welfare of women". Do you agree? Explain briefly.

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- 2) Which five year plan has incorporated a separate chapter on Women and Development? Give the emphasis areas.

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- 3) Comment on the contributions of the Fourth and Fifth Five Year Plans in the area of women's development.

2.3.3 Seventh Five Year Plan (1987-1992)

The Seventh Five Year Plan (1987-1992) continued with the multi-disciplinary approach evolved during the Sixth Plan. Efforts were made to inculcate confidence among women and to bring about an awareness of their own potential for development and also their rights and privileges. A significant step in this direction was the identification of 'beneficiary-oriented programmes' in different development sectors which provide direct benefit to women. Accordingly 27 beneficiary-oriented schemes were identified by the Prime Minister's Office and were specially monitored by the Nodal Department of Women and Child Development (this department is now a ministry). The Plan stressed a greater integration between health and family welfare and strengthening of primary health care which benefitted women. However, the plan did not mention any new programme for women in agriculture and industry but recommended the need for the generation of more skilled and unskilled employment for women through vocational training and proper education for women. Women's corporations for promoting employment through skill training were planned for every state with centre and state equity participation at 50:50 funding. In rural development, the Plan stated that women had not benefitted from the Integrated Rural Development Programme (IRDP) to the extent that they should have. The Plan recommended the need for the expansion of the Development of Women and Children in Rural Areas programme (DWCRA). It also commented on the setting up of Krishi Vigyan Kendras and involving more women in them.

2.3.4 Eighth Five Year Plan (1992-97)

The strategy in the Eighth Plan (1992-97) was to ensure that the benefits of development from different sectors do not bypass women and special programmes are implemented to complement the general development programmes. The latter, in turn, should reflect greater gender sensitivity. The flow of benefits to women in education, health and employment need to be monitored. Women must be enabled to function as equal partners and participants in development and not merely as beneficiaries of various schemes. Panchayati Raj institutions will be involved in the designing and implementation of women's programmes. The erstwhile programme of Maternal and Child Health services was recast as the Child Survival and Safe Motherhood (CSSM) programme and launched in 72 districts during 1992-93. The same was further expanded to cover 466 districts by the end of the Eighth Plan. Under the Universal Immunization Programme (UIP), the Tetanus Toxoid (TT) vaccination coverage of pregnant women increased from 40 per cent in 1985-86 to 76.4 per cent in 1996-97 and 80.93 percent in 1997-98. Under the Prophylaxis scheme, 119.59 lakh pregnant women were provided with Iron and Folic Acid (IFA) tablets during 1996-97 and 83.59 lakh women during 1997-98. Around 2.11 lakh Dais were trained during 1996-97. Under CSSM training, 22715 medical officers and 92365 para medical workers were trained till September, 1996. As many as 1022 First Referral Units (FRUs) were identified for Emergency Obstetric Care in five States viz. – Assam, Bihar, Madhya Pradesh, Uttar Pradesh and Rajasthan till 1997. These services of child survival and safe motherhood, as

revealed by various evaluation studies, contributed significantly to the reduction of Infant Mortality Rate from 79 to 72; Crude Birth Rate from 29.2 to 27.5 and Crude Death Rate from 10 to 9.0 during 1992 to 1996. An extensive network of 2424 Community Health Centres, 22,962 Primary Health Centres and 1,36,815 village level Sub-Centres was in actual operation by 1997 to extend primary health care services including safe motherhood and other family planning services to women in rural areas.

The National Nutrition Policy (NNP), adopted in 1993, made a commitment to reduce iron deficiency anaemia amongst pregnant women, blindness due to Vitamin A deficiency and iodine deficiency disorders. The supplementary nutrition to the expectant and nursing mothers continued through the universalized Integrated Child Development Services (ICDS) programme and about 3 million mothers were receiving supplementary nutrition by the end of the Eighth Plan. Special efforts were also made to impart nutrition education to mothers and women through the programmes of ICDS and Integrated Nutrition Education and thus create awareness, positive attitudes and good practice amongst women/mothers. Above all, the emphasis has been on the removal of the discriminatory feeding practices adversely affecting women and the girl child. In the field of education, emphasis was laid on increasing the participation of women in the educational process. Accordingly, efforts were made towards Universalization of Elementary Education (UEE) which resulted in a significant improvement in the enrollment of girls in schools and reduction in the drop-out rates at all levels. Under the Total Literacy Campaign (TLC), 422 districts were covered by the end of March, 1998 with a total coverage of 68.57 lakh beneficiaries, of whom 41.14 lakh were women. Another programme, viz., Non-formal Education (NFE), which provided education comparable to formal schooling to those who remained outside the formal schooling system, benefited 24.81 lakh girls at one lakh exclusive NFE Centres for girls by the end of 1995-96. The same increased to 29.80 lakh girls by March, 1998. Mahila Samakhya, a programme for women's equality and empowerment, operated in 35 districts of 7 States viz Uttar Pradesh, Karnataka, Gujarat, Andhra Pradesh, Bihar, Madhya Pradesh and Assam. This programme addressed many issues like drinking water, health services, managing non-formal education, provision of pre-school centres/ creche facilities etc. The village women of Mahila Samakhya were managing 529 NFE Centres and 241 Early Child Care and Education (ECCE) Centres also. The programme of Nutritional Support to Primary Education which was launched in 1995 in 40 Low Female Literacy Blocks provided a special boost to enrollment, retention and attendance of girls besides leaving an impact on the nutritional status of the girl children in primary classes. In order to extend support for SC/ST girls to continue their education beyond the middle school level, the number and the intake capacity of the girls' hostels were increased during the Eighth Plan by opening 602 additional hostels for 51299 Scheduled Caste (SC) girls and 261 hostels for 10440 Scheduled Tribe (ST) girls. During 1997-98, 78 more SC hostels for 12857 girls and 102 ST hostels for the benefit of 10200 girls were sanctioned. Special programmes like 'Women in Agriculture' were launched in 1993 to train women farmers having small and marginal holdings in agriculture and its allied programmes like animal husbandry, dairying, horticulture, fisheries, bee-keeping etc. Since the inception of the scheme, 210 Farm Women's Groups were constituted and training was provided to 4200 Farm Women in seven selected States. Another programme called Training of Women in Agriculture with DANIDA and Dutch assistance imparted training to 1.89 lakh women. In order to assist women in agro-based industries, 6866 Women's Cooperatives were formed with 100 per cent financial assistance from the Government. Under the programme of Operation Flood, rural women involved in dairy development on cooperative lines were given training in various activities relating to milk production, preservation and cooperative group formation. By the end of the Eighth Five Year Plan, 74,300 Dairy Cooperative Societies were organized. The percentage of women members

had risen from about 14 per cent, in 1987 to about 20 per cent in 1997 (approximately 19 lakh women members). By the end of 1996, there were 8,171 exclusive Women's Cooperative Societies (non-credit) with a total membership of 6.93 lakh women. Women's Milk Cooperatives were leading the movement in many States especially in Haryana, Punjab, Uttar Pradesh, Rajasthan and Karnataka. The Khadi and Village Industries Commission (KVIC) took several measures to generate more employment opportunities for women and thus increase their capacity to earn. Of the total 60.75 lakh persons employed under various programmes of KVIC, 46 per cent beneficiaries were women. An exclusive national level Training Institute for Women was also set up at Pune during the Eighth Plan. Two schemes viz. Prime Minister's Rozgar Yojana (PMRY) and Entrepreneurship Development Programme (EDP) in the Small-Scale Industries sector, were designed to help women to develop entrepreneurial skills and ventures of small-scale enterprises for self-employment. Under PMRY, 85012 projects during the Eighth Plan period and 28,467 projects during 1997-98 were sanctioned exclusively for women. Under EDP, 8828 women during Eighth Plan and 3714 women during 1997-98 received training. Training and upgradation of skills for women in the most modern and upcoming trades received high priority in the Plan. The National Vocational Training Institute at NOIDA (UP) and the 10 Regional Vocational Training Institutes for women imparted basic and advanced level vocational training with an annual turnover of 1864 candidates. By February, 1998, there were 223 women's Industrial Training Institutes (ITIs) and 235 women's wings in general/private ITIs with a total sanctioned strength of 36,114 seats. This included the expansion of 66 women's ITIs and 102 Women's Wings in General ITIs during the Eighth Plan. Accordingly, the number of women trainees also rose from 9316 in 1991 to 16,265 in 1998. During 1997-98, 93 additional ITIs for women were sanctioned with a total capacity of 15908 women. To alleviate extreme poverty amongst rural women, programmes like Integrated Rural Development Programme (IRDP), Jawahar Rozgar Yojana (JRY), Training of Rural Youth for Self Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), expanded their activities in the area of generating gainful wage and self-employment opportunities, with 30-40 per cent of benefits reserved for women. During the Eighth Plan, 1.36 lakh Women's Self-Help Groups (SHGs) were formed benefiting 21.82 lakh women. In 1997-98, 33032 additional SHGs were formed.

In the urban areas, poverty alleviation programmes like Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) contributed substantially to improve the quality of life of women slum dwellers. Under NRY, women were given preferential treatment for skill upgradation and were provided assistance for setting up micro-enterprises, wage employment through construction of public assets and shelter upgradation. Similarly, women and child beneficiaries received high priority under the programme of UBSP which sought to provide an integrated package of health care services for mother and child, supplementary nutrition, non-formal/pre-school/adult education; assistance to the handicapped and the destitute. By March, 1997, 5982 Neighbourhood Development Committees comprising primarily the urban poor women were set up in 360 towns for extending basic services to 82 lakh beneficiaries. Similarly, women also received benefits under the Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) which envisaged a holistic approach to eradicate urban poverty by creating a conducive environment for improving the quality of life of the urban poor. During the Eighth Plan, 10528 cases of self-employment and 18004 cases of shelter upgradation were approved, besides setting up of 1362 Thrift and Credit Societies; 303 Community Kendras; 24698 Neighbouring Groups; 1280 Neighbourhood Committees and 208 Community Development Societies. This programme was replaced by Swarna Jayanti Shahari Rozgar Yojana in December, 1997.

Under the National Social Assistance Programmes, special recognition was given to women-specific needs and a National Maternity Benefit Scheme (NMBS) was launched in August, 1995. The NMBS was exclusively aimed at extending financial assistance of ₹ 300/- to pregnant women for the first two live births. Under another scheme of National Family Benefit, women could receive financial assistance of ₹ 5000/- to 10,000/- in the event of the death of the prime bread winner of the family. The scheme of S&T Projects for Women started in 1983, continued to promote Research and Development (R&D) and adoption of technology for reducing the household drudgery of women and thus improve their quality of life, working conditions and opportunities for gainful employment especially in the backward rural areas and urban slums. Of a total of 289 Science and Technology (S&T) projects, which received financial support during the Eighth Plan, 137 projects were meant for women. During 1997-98, 30 additional projects were sanctioned exclusively for women. The Schemes of Hostels for Working Women, Creches for Children of Working/Ailing Mothers, National Creche Fund and Short Stay Homes for Women and Girls extend support services for women. The Scheme of Hostels for Working Women provide safe and cheap accommodation to working women/girls who come to cities/towns in search of employment. During the Eighth Plan, 178 additional hostels were sanctioned benefiting 15532 women and their 1586 dependent children. In 1997-98, 23 more hostels were sanctioned benefiting 2269 women. This has brought the total number of hostels sanctioned since the inception of the programme in 1973 to 811 benefiting about 57,000 working women. The Scheme of Short-Stay Homes continued to provide temporary shelter and rehabilitation to the women and girls in social and moral danger. Upto March 1997, a total of 361 SSHs were sanctioned, benefiting 10830 women/girls, of which 199 new homes were sanctioned during the Eighth Plan period. The setting up of Rashtriya Mahila Kosh (RMK) in 1993 fulfilled a long awaited initiative of having a national level mechanism to meet the credit needs of poor and assetless women in the informal sector. Till March 1997, total credit worth ₹ 35.14 crore was sanctioned and a sum of ₹ 20.51 crore disbursed to 1.91 lakh women through the medium of 170 NGOs. About 60000 women received credit during 1997-98. Right from its inception, RMK maintained a recovery rate of 92-95 per cent.

The programme of Mahila Samridhi Yojana (MSY), launched in 1993, promoted self-reliance amongst rural women by encouraging thrift and savings. For a maximum deposit of ₹ 300/- with a lock – in period of one year, the Government provided an incentive of ₹ 75/-. By the end of March 1997, a total of 2.46 crore MSY accounts were opened with a total deposit of ₹ 265.10 crore. Yet another major initiative undertaken during the Eighth Plan was launching of Indira Mahila Yojana (IMY) advocating social empowerment through awareness generation and conscientization programmes and economic empowerment through income generation activities on a sustained basis. The scheme was launched in 1995 in 200 ICDS blocks on a pilot basis. By July, 1998, 260 Indira Mahila Block Samities (IMBSs) had been registered out of which 140 IMBs were registered during the year 1997-98. Till March, 1998, 28000 self-help groups of women were formed with services of both income generation and awareness generation, of which 21,000 women's groups were formed in 1997-98. An integrated media campaign projecting a positive image of both women and the girl child through electronic media was undertaken extensively through a large number of TV spots, quickies, documentary films etc. Radio programmes with positive messages about the girl child and women were also broadcast on a regular basis. The Central Social Welfare Board organized more than 6000 Awareness Generation Camps during 1992-96 to make 2.10 lakh rural women conscious of their rights and privileges, besides imparting knowledge about community health and hygiene, technology application, environment, etc. The National Commission for Women, a statutory body set up in 1992 to safeguard the rights and interests of women, reviewed both women-specific and women-related legislations, investigated thousands of individual complaints/atrocities and

initiated remedial action wherever possible. It also set up Parivarik Mahila Lok Adalats and extended speedy justice to approximately 7000 women. The other issues taken up by the Commission during the Plan period included welfare of women prisoners and under-trials languishing in jails; women and children involved in the sex trade; reservation for women in Parliament and State Legislatures, Anti-Arrack movements etc.

In the year 1992, government of India passed 73rd and 74th constitutional amendments act to provide 33.3 per cent reservation to women in urban and rural local bodies. In the course MGS-001 Unit 15 titled “Gender Mainstreaming in Policy research programmes and schemes” discussed local body reservation and its implications.

Box 2.1

India’s Commitment in 4th World Conference for Women – Beijing Platform for Action

India accepted the Platform for Action without reservation. Additional commitments made by the Government of India in 1995 to promote gender equality included a promise to increase the education budget to 6% of GDP; universalization of the mother and child care programmes and the formulation and operationalization of a National Policy on Women; setting up a Commission for Women’s Rights to act as a public defender of Women’s Human Rights; and institutionalisation of a national level mechanism to monitor the implementation of the PFA. The policy framework within which efforts are being made to ensure gender equality has been spelt out by the National Policy for the Empowerment of Women (2001) and the Tenth Plan. The effort is to bring gender justice and make *de jure* equality into *de facto* equality. Several state governments have also formulated policies for women’s empowerment.

Reference: Platform for Action-Ten Years After Country Report – Ministry of Women and Child Development, Government of India.

2.3.5 Ninth Five Year Plan (1997-2002)

Special initiatives and achievements for the Ninth Plan (1997-2002) include adoption of Women’s Component Plan (WCP) to ensure that benefits from other developmental sectors do not by-pass women and not less than 30 per cent of funds/benefits flow to them from all the women-related sectors. Review of the progress of the WCP during the Ninth Plan reveals that funds flowing from one of the women-related Departments (viz. Family Welfare) was as high as 70 per cent of its Gross Budgetary Support of the Ninth Plan; launching of ‘Swa-Shakti’ to create an enabling environment for empowerment of women through setting up of self-reliant Self-Help Groups (SHGs) and developing linkages with lending institutions to ensure women’s access to credit facilities for income-generation activities (1998), ‘Stree Shakti Puraskars’ instituted for the first time in the history of women’s development to honour five distinguished women annually for their outstanding contribution to the upliftment and empowerment of women; setting up of a Task Force on Women under the Chairpersonship of Shri K.C.Pant, Deputy Chairman, Planning Commission to review the existing women-specific and women-related legislations and suggest enactment of new legislations or amendments, wherever necessary. The Task Force also suggested a thematic programme for celebrating the year ‘2001 as Women’s Empowerment Year’, besides reviewing 22 existing legislations; introduction of Gender Budgeting to attain more effective targeting of public expenditure and to offset any undesirable gender-specific consequences of previous budgetary measures (2000-01). Adoption of a National Policy for Empowerment of Women to eliminate all types of discrimination against

women and to ensure gender justice, besides empowering women both socially and economically; celebration of the Year 2001 as 'Women's Empowerment Year' to create awareness generation, remove negative thinking, besides building up confidence in women through the processes of conscientization so that they can take their rightful place in the mainstream of the nation's social, political and economic life (2001). Recasting of Indira Mahila Yojana as 'Swayamsidha' – an integrated programme for empowerment of women through a major strategy of converging the services available in all the women-related programmes besides organizing women into SHGs for undertaking various entrepreneurial ventures (2001); Launching of 'Swadhar' to extend rehabilitation services for 'Women in Difficult Circumstances'; introduction of a Bill on Domestic Violence against Women (Prevention) to eliminate all forms of domestic violence against women and the girl child (2002).

Table 2.1 Women's Component Plan: Some Facts and Figures (Rs. in millions)

Sl. No.	Name of Ministry/ Department	Ninth Plan (GBS)	Flow to WCP	Percent (GBS to WCP)
A	Women-specific (Nodal Department)			
	Women and Child Development	78104.2	78104.2	100.0
B	Women-related Ministries/ Departments			
1.	Health	51181.9	25812.5	50.4
2.	Family Welfare	151202.0	105412.6	69.7
3.	Indian Systems of Medicine & Homeopathy	2663.5	1331.8	50.0
4.	Education	203816.4	102124.4	50.1
5.	Labour	8991.2	3008.5	33.5
6.	Agriculture & Cooperation	91538.2	3499.6	3.8
7.	Rural Development	418338.7	174150.0	41.6
8.	Urban Employment & Poverty Alleviation	49312.2	4036.0	8.2
9.	Social Justice & Empowerment	66081.3	8148.1	13.2
10.	Tribal Affairs	*	600.0	*
11.	Science & Technology	14973.5	75.0	0.5
12.	Information & Broadcasting	6800.5	300.0	4.4

13.	Non-Conventional Energy Sources	21221.4	4010.0	18.9
14.	Small-Scale & Agro-related Industries	37868.5	8689.3	23.0
15.	Youth Affairs & Sports	8260.9	123.3	1.5
	Sub-Total (B)	1132550.2	441321.1	39.0
	Grand Total (A+B)	1210354.4	519425.3	42.9

Included in the Ministry of Social Justice & Empowerment

The total Gross Budgetary Support (GBS) of all Ministries and Departments for the Ninth Plan was Rs. 2,039,820 million. WCP as a percentage of the total GBS of the GOI for the Ninth Plan works out to 25.5.

Box 2.2 Women's Empowerment Policy 2001

Progress towards gender equality and women's empowerment in India has been built upon strong commitments by the government and unflagging effort by the women's movement. Gender inequality arising out of social norms and cultural traditions has been addressed through a range of direct and indirect measures and the aim of the National Policy for the Empowerment of Women (2001) has been to bring about social change – changes in attitudes towards women and women's empowerment. The policy itself reflects the aspirations of women and the women's movement. This document presents an overview of the achievements of the last ten years, with special focus on the period 2000-2005, as well as the remaining gaps and challenges which will guide future actions. India accepted the Platform for Action without reservation. The policy framework within which efforts are being made to ensure gender equality has been spelt out by the National Policy for the Empowerment of Women (2001) and the Tenth Plan. The effort is to bring gender justice and make *de jure* equality into *de facto* equality. Several state governments have also formulated a policy for women's empowerment.

The policy aims at:

- The advancement, development and empowerment of women in all spheres of life.
- Introduction of more responsive judicial legal systems that are sensitive to women's needs.
- Ensuring women's equality in power sharing and active participation in decision-making.
- Mainstreaming a gender perspective in the development process.
- Comprehensive economic and social empowerment of women.
- Strengthening and formation of relevant institutional mechanisms.
- Partnership with community-based organizations.
- Implementation of international obligations/commitments and cooperation at the international, regional and sub-regional levels.

2.3.6 Tenth Five Year Plan (2002-2007)

The Tenth Plan (2002-2007) advocated the following measures: National Plan of Action to operationalize the Women's Empowerment Policy; National Policy and Charter for Children; National Commission for Children to ensure protection of their rights; National Nutrition Mission; Pilot project for providing food grains to under-nourished pregnant and lactating mothers and to adolescent girls. In pursuance of the avowed objective of empowering women as agents of socio-economic change, the National Policy on Empowerment of Women was adopted in April, 2001. On this basis, the National Plan of Action, is being implemented which includes the following strategies: (a) To create an enabling environment for women to exercise their rights both within and outside their homes; (b) to reserve one-third of seats for women in the Lok Sabha and State Legislative Assemblies; (c) to adopt a special strategy for the Women's Component Plan to ensure that at least 30% of funds and benefits flow to women from all development sectors; (d) to organize women into self-help groups as a mark of the beginning of empowering them; (e) to accord high priority and ensure easy access to maternal and child health services; (f) to initiate steps for eliminating gender bias in all educational programmes; (g) to institute plans for free education of girls upto the college levels including professional levels; (h) to equip women with necessary skills in modern upcoming trades which would make them economically independent and self-reliant; and (i) to increase women's access to credit through setting up of Development Bank for women entrepreneurs in the small and tiny sectors.

Box 2.3

Monitorable Targets set by the Tenth Plan

- Reduce gender gaps in literacy and wage rates by at least 50% by 2007
- Reduce maternal mortality rate to 2 per 1000 live births by 2007 and to 1 by 2012
- Reduce infant mortality rate to 45 per 1000 live births by 2007 and to 28 by 2012
- Reduce poverty ratio by 5% by 2007 and by 15% by 2012
- Reduce the decadal rate of population growth between 2001 and 2011 to 16.2%
- Ensure that all children are in school by 2003 and that all children complete 5 years of schooling by 2007
- Increase in literacy rates to 75% within the Plan period
- Ensure that all villages have sustained access to potable drinking water within the plan period
- Provide gainful and high quality employment to the addition to the labour force over the Tenth Plan period.
- Increase forest and tree cover to 25% by 2007 and 33% by 2012
- Clean all major polluted rivers by 2007 and the other river stretches notified by the Government by 2012

Reference: Platform for Action-Ten Years After, Country Report, Ministry of Women and Child Development, Government of India

2.3.7 Eleventh Five Year Plan (2007-2012)

Responding to the need for promoting gender equity, the roadmap for the Eleventh Five Year Plan (2007-2011) included a five-fold agenda: (i) Ensuring economic empowerment; (ii) Engineering social empowerment; (iii) Enabling political empowerment; (iv) Implementing women-related legislations; and (v) Creating institutional mechanisms for gender mainstreaming and strengthening delivery mechanisms.

The Eleventh Plan recognizes that women and children are not homogeneous categories; they belong to diverse castes, classes, communities, economic groups and are located within a range of geographic and development zones. Consequently, some groups are more vulnerable than others. Mapping and addressing the specific deprivations that arise from these multiple locations is essential for the success of planned interventions. Thus, apart from the general programme interventions, special targeted interventions catering to the differential needs of these groups will be undertaken during the Eleventh Plan.

The gender perspectives incorporated in the Plan are the outcome of extensive consultations with different stakeholders, including a group of feminist economists. In the Eleventh Plan, for the first time, women are recognized not just as equal citizens but as agents of economic and social growth. The approach to gender equity is based on the recognition that interventions in favour of women must be multi-pronged and they must: (i) provide women with basic entitlements; (ii) address the reality of globalization and its impact on women by prioritizing economic empowerment; (iii) ensure an environment free from all forms of violence against women (VAW) – physical, economic, social, psychological etc; (iv) ensure the participation and adequate representation of women at the highest policy levels, particularly in Parliament and State assemblies; and (v) strengthen existing institutional mechanisms and create new ones for gender mainstreaming and effective policy implementation. The Plan lays down six monitorable targets: (1) Raise the sex ratio for age group 0-6 from 927 in 2001 to 935 by 2011-12 and to 950 by 2016-17; (2) Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children; (3) Reduce IMR from 57 to 28 and MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children of age group 0-3 years to half its present level; (5) Reduce anaemia among women and girls by 50% by the end of the Eleventh Plan; and (6) Reduce dropout rate for primary and secondary schooling by 10% for both girls as well as boys.

(http://planningcommission.nic.in/plans/planvel/fiveyr/11th/11_v2/11th_vol2.pdf)

Check Your Progress Exercise 2

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

1) Write a short note on the women's component plan.

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2) What is Swayamsidha?

Existing Policies, Plans and Programmes

2.4 NODAL MINISTRY OF WOMEN AND CHILD DEVELOPMENT

The erstwhile Department of Women and Child Development (now upgraded to Ministry of Women and Child Development) constitutes the National Machinery for Empowering Women in the country. The Ministry is responsible for mainstreaming gender in national development by attempting to raise the overall status of women on par with that of men. The Ministry, in its nodal capacity, formulates policies, plans and programmes and facilitates enactments/amendments/legislations affecting women and guides/co-ordinates/streamlines the efforts of both Governmental and Non-Governmental Organizations working to improve the status of women in the country. The programmes of the Ministry include: continuing education and training; employment and income generation; welfare and support services and gender sensitization and awareness generation. These programmes of an innovative nature play the role of being both supplementary and complementary to other general development programmes in the sectors of health, education, labour and employment, rural and urban development etc.

A most significant national level achievement for women's development is the setting up of the National Commission for Women through an Act. The Commission has the responsibility to monitor that the safeguards provided to women under the Constitution and the special laws enacted by the parliament for the protection and benefit of women are implemented effectively. Women's legal literacy programmes took a new dimension through the Legal Literacy Manual of Women. The major objective of the Manual is to create awareness about the existing laws that concern women i.e. working women, contract labour, bonded labour, Hindu Adoption and Maintenance Act, marriage and divorce, dowry and rape, kidnapping and abduction. Another achievement in the line of action towards the betterment of the status of the girl child is the formulation of the SAARC Decade of the Girl Child. The formation of a National Credit Fund for Women targeting the poorest of the poor and assetless women who need credit but are not served by banks, can also be considered a notable achievement. In the history of demographic records, for the first time, an attempt was made to capture women's work in the informal sector in the 1991 census. It was a joint effort of the erstwhile nodal Department Of Women and Child, the office of the Registrar General of India and of the United Nations Fund for Women.

The National Policy for the empowerment of Women (2001) has been placed at Annexure 1 of this unit.

2.4 SUMMING UP

This Unit broadly analyzes India's Five Year Plans. Economic Planning is considered in the context of the effective and optimal utilization of the resources. The planning process was started in India after the establishment of the Planning Commission in the year 1950. The first three Five Year Plans concentrated more on welfare of women like establishment of the Social Welfare Board and implementing schemes for women, children and the marginalized. After formal

earmarking of funds in 1997-98 in the form of the Women's Component Plan, gender sensitivity in allocation of resources started. The Seventh Plan introduced 27 beneficiary oriented schemes. The Eighth Plan recognized the need for separate flow of funds for the development of women. The Ninth Plan adopted the women's component plan as a strategy. The Tenth Plan also committed for budgetary allocation and implemented the Women's Component Plan and Gender Budgeting. The Eleventh Plan Committed for Gender Equity and worked towards it. This clearly shows that Government of India was also committed to bring gender equality and equity.

2.5 GLOSSARY

Central Social Welfare Board : The Central Social Welfare Board came into being in an era when welfare services for the disadvantaged sections of society were not systematized and the welfare infrastructure was not yet a formal construct. In the newly independent nation, visionaries such as Pt. Jawahar Lal Nehru, Pt. Govind Vallabh Pant and Sh. C.D. Deshmukh were preparing the blueprint for the holistic development of all sections of the community against the background of Partition and communal disharmony. Dr. Durgabai Deshmukh, veteran social worker, parliamentarian and member of the Planning Commission was entrusted the responsibility of standing at the helm of the nascent Board that was perceived as an interface between the resources of the Government and the energy and outreach of the voluntary sector. Voluntary effort in the field of welfare in India during the early fifties was largely an amorphous and individualistic attempt to provide 'fire fighting' measures in areas where extreme marginalization was taking place. In such a perspective the first aim of the Board was to promote voluntarism and the setting up of voluntary organizations. This could not be carried out without any preliminary baseline data that would provide a direction and purpose to the implementation of welfare programmes. In other words, the early days of the Board in an uncharted territory were a time of determining the felt needs of society and formulating programmes to address those needs, while simultaneously creating an environment of voluntarism at every level so that voluntary organizations that could implement these programmes could be established. This seemingly impossible Herculean task was given to the founder Chairperson of the Board, Dr. Durgabai Deshmukh. Over the years, the Board has been steadily evolving into a mature instrument of social change that has its anchor in the changing realities of our society. In order to maintain the topicality of its schemes and programmes and to remain responsive to the needs of society, the Board has been revamping and redesigning or formulating programmes that best fulfill emerging requirements.

Krishi Vigyan Kendras : Based on the recommendation of the Education Commission (1964-6), Consideration/review by the Planning Commission and Inter-Ministerial Committee and further recommendation by the committee headed by Dr. Mohan Singh Mehta appointed by ICAR in 1973 the idea of establishment of Farm Science Centres (Krishi Vigyan Kendras) was evolved.

The first KVK, on a pilot basis, was established in 1974 at Pondicherry under the administrative control of the Tamil Nadu Agricultural University, Coimbatore. In 1976-77, the Planning Commission approved the proposal of the ICAR to establish 18 KVKs during the Fifth Five Year Plan. With the growing demand for more such Kendras, 12 more KVKs were approved by the Governing Body of the Council in 1979 and established in the same year from Agricultural Produce Cess Fund (AP Cess). Pending clearance of the Sixth Five Year Plan scheme on KVK by the Planning Commission, 14 additional KVKs were again approved by the Council in 1981, which were established during 1982-83 from AP Cess Fund. The activities of KVKs include:

- On-farm testing to identify the location specificity of agricultural technologies under various farming systems.
- Conducting frontline demonstrations to establish its production potentials on the farmers' fields.
- Training of farmers to update their knowledge and skills in modern agricultural technologies and training of extension personnel to orient them in the frontier areas of technology development, functioning resource and knowledge centres of agricultural technology for supporting initiatives of public, private and voluntary sector for improving the agricultural economy of the district.
- Creating awareness about improved technology, a large number of extension activities will be taken up. The seeds and planting materials produced by the KVKs will also be made available to the farmers.

2.6 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) The Second Five Year Plan (1956-61) did not enunciate any new goals of development for women. The Plan contained discussion on the activities of the Central Social Welfare Board and its achievements. The need for promoting girl's education through educating parents, employing women teachers and discussions on maternal and child health was mentioned. However, there was no mention of women's involvement in the industry and credit facilities for women in the cooperative or banking sector. In the field of labour a view was expressed on the physical and "biological disabilities" of women at the work place while allotting types of work.
- 2) Sixth Five Year Plan
- 3) Welfare Aspect

- 1) Special initiatives and achievements for the Ninth Plan (1997-2002) include adoption of Women's Component Plan (WCP) to ensure that benefits from other developmental sectors do not bypass women and not less than 30 per cent of funds/benefits flow to them from all the women-related sectors.
- 2) Recasting of Indira Mahila Yojana as 'Swayamsidha' – an integrated programme for empowerment of women through a major strategy of converging the services available in all the women-related programmes besides organizing women into SHGs for undertaking various entrepreneurial ventures.

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2.8 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) Discuss the Schemes and Programmes implemented in the Eighth Five Year Plan.
- 2) Briefly explain the role played by Ministry of Women and Child Development for developing and implementing women-related schemes and programmes.

NATIONAL POLICY FOR THE EMPOWERMENT OF WOMEN (2001)

Introduction

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women.

Within the framework of a democratic polity, our laws, development policies, Plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

- 1.3 India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993.
- 1.4 The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development & Peace for the 21st century, titled "Further actions and initiatives to implement the Beijing Declaration and the Platform for Action" have been unreservedly endorsed by India for appropriate follow up.
- 1.5 The Policy also takes note of the commitments of the Ninth Five Year Plan and the other Sectoral Policies relating to empowerment of Women.
- 1.6 The women's movement and a wide-spread network of non-Government Organisations which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women.
- 1.7 However, there still exists a wide gap between the goals enunciated in the Constitution, legislation, policies, plans, programmes, and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. This has been analyzed extensively in the Report of the Committee on the Status of Women in India, "Towards Equality", 1974 and highlighted in the National Perspective Plan for Women, 1988-2000, the Shramshakti Report, 1988 and the Platform for Action, Five Years After – An assessment".
- 1.8 Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations. Discrimination against girl children, adolescent girls and women persists in parts of the country.
- 1.9 The underlying causes of gender inequality are related to social and economic structure, which is based on informal and formal norms, and practices.

- 1.10 Consequently, the access of women particularly those belonging to weaker sections including Scheduled Castes/Scheduled Tribes/Other backward Classes and minorities, majority of whom are in the rural areas and in the informal, unorganized sector – to education, health and productive resources, among others, is inadequate. Therefore, they remain largely marginalized, poor and socially excluded.

Goal and Objectives

- 1.11 The goal of this Policy is to bring about the advancement, development and empowerment of women. The Policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving its goals. Specifically, the objectives of this Policy include

- i) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential
- ii) The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil
- iii) Equal access to participation and decision making of women in social, political and economic life of the nation
- iv) Equal access to women to healthcare, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
- v) Strengthening legal systems aimed at elimination of all forms of discrimination against women
- vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.
- vii) Mainstreaming a gender perspective in the development process.
- viii) Elimination of discrimination and all forms of violence against women and the girl child; and
- ix) Building and strengthening partnerships with civil society, particularly women's organizations.

Policy Prescriptions

Judicial Legal Systems

Legal-judicial system will be made more responsive and gender sensitive to women's needs, especially in cases of domestic violence and personal assault. New laws will be enacted and existing laws reviewed to ensure that justice is quick and the punishment meted out to the culprits is commensurate with the severity of the offence.

- 2.2 At the initiative of and with the full participation of all stakeholders including community and religious leaders, the Policy would aim to encourage changes in personal laws such as those related to marriage, divorce, maintenance and guardianship so as to eliminate discrimination against women.

- 2.3 The evolution of property rights in a patriarchal system has contributed to the subordinate status of women. The Policy would aim to encourage changes in laws relating to ownership of property and inheritance by evolving consensus in order to make them gender just.

Decision Making

- 3.1 Women's equality in power sharing and active participation in decision making, including decision making in political process at all levels will be ensured for the achievement of the goals of empowerment. All measures will be taken to guarantee women equal access to and full participation in decision making bodies at every level, including the legislative, executive, judicial, corporate, statutory bodies, as also the advisory Commissions, Committees, Boards, Trusts etc. Affirmative action such as reservations/quotas, including in higher legislative bodies, will be considered whenever necessary on a time bound basis. Women-friendly personnel policies will also be drawn up to encourage women to participate effectively in the developmental process.

Mainstreaming a Gender Perspective in the Development Process

- 4.1 Policies, programmes and systems will be established to ensure mainstreaming of women's perspectives in all developmental processes, as catalysts, participants and recipients. Wherever there are gaps in policies and programmes, women specific interventions would be undertaken to bridge these. Coordinating and monitoring mechanisms will also be devised to assess from time to time the progress of such mainstreaming mechanisms. Women's issues and concerns as a result will specially be addressed and reflected in all concerned laws, sectoral policies, plans and programmes of action.

Economic Empowerment of women**Poverty Eradication**

- 5.1 Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macro economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps will be taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities

Micro Credit

- 5.2 In order to enhance women's access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit.

Women and Economy

- 5.3 Women's perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up. Such measures could include:

Reinterpretation and redefinition of conventional concepts of work wherever necessary e.g. in the Census records, to reflect women's contribution as producers and workers.

Preparation of satellite and national accounts.

Development of appropriate methodologies for undertaking (i) and (ii) above.

Globalization

Existing Policies, Plans and Programmes

Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

Women and Agriculture

5.5 In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector.

Women and Industry

5.6 The important role played by women in electronics, information technology and food processing and agro industry and textiles has been crucial to the development of these sectors. They would be given comprehensive support in terms of labour legislation, social security and other support services to participate in various industrial sectors.

5.7 Women at present cannot work in night shift in factories even if they wish to. Suitable measures will be taken to enable women to work on the night shift in factories. This will be accompanied with support services for security, transportation etc.

Support Services

5.8 The provision of support services for women, like child care facilities, including crèches at work places and educational institutions, homes for the aged and the disabled will be expanded and improved to create an enabling environment and to ensure their full cooperation in social, political and economic life. Women-friendly personnel policies will also be drawn up to encourage women to participate effectively in the developmental process.

Social Empowerment of Women

Education

6.1 Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination.

- 6.2 A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. This policy reiterates the national demographic goals for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR) set out in the National Population Policy 2000. Women should have access to comprehensive, affordable and quality health care. Measures will be adopted that take into account the reproductive rights of women to enable them to exercise informed choices, their vulnerability to sexual and health problems together with endemic, infectious and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension and cardio-pulmonary diseases. The social, developmental and health consequences of HIV/AIDS and other sexually transmitted diseases will be tackled from a gender perspective.
- 6.3 To effectively meet problems of infant and maternal mortality, and early marriage the availability of good and accurate data at micro level on deaths, birth and marriages is required. Strict implementation of registration of births and deaths would be ensured and registration of marriages would be made compulsory.
- 6.4 In accordance with the commitment of the National Population Policy (2000) to population stabilization, this Policy recognizes the critical need of men and women to have access to safe, effective and affordable methods of family planning of their choice and the need to suitably address the issues of early marriages and spacing of children. Interventions such as spread of education, compulsory registration of marriage and special programmes like BSY should impact on delaying the age of marriage so that by 2010 child marriages are eliminated.
- 6.5 Women's traditional knowledge about health care and nutrition will be recognized through proper documentation and its use will be encouraged. The use of Indian and alternative systems of medicine will be enhanced within the framework of overall health infrastructure available for women.

Nutrition

- 6.6 In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase, focussed attention would be paid to meeting the nutritional needs of women at all stages of the life cycle. This is also important in view of the critical link between the health of adolescent girls, pregnant and lactating women with the health of infant and young children. Special efforts will be made to tackle the problem of macro and micro nutrient deficiencies especially amongst pregnant and lactating women as it leads to various diseases and disabilities.
- 6.7 Intra-household discrimination in nutritional matters vis-à-vis girls and women will be sought to be ended through appropriate strategies. Widespread use of nutrition education would be made to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women. Women's participation will also be ensured in the planning, superintendence and delivery of the system.

Drinking Water and Sanitation

Existing Policies, Plans and Programmes

6.8 Special attention will be given to the needs of women in the provision of safe drinking water, sewage disposal, toilet facilities and sanitation within accessible reach of households, especially in rural areas and urban slums. Women's participation will be ensured in the planning, delivery and maintenance of such services.

Housing and Shelter

6.9 Women's perspectives will be included in housing policies, planning of housing colonies and provision of shelter both in rural and urban areas. Special attention will be given for providing adequate and safe housing and accommodation for women including single women, heads of households, working women, students, apprentices and trainees.

Environment

6.10 Women will be involved and their perspectives reflected in the policies and programmes for environment, conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation will be ensured in the conservation of the environment and control of environmental degradation. The vast majority of rural women still depend on the locally available non-commercial sources of energy such as animal dung, crop waste and fuel wood. In order to ensure the efficient use of these energy resources in an environmental friendly manner, the Policy will aim at promoting the programmes of non-conventional energy resources. Women will be involved in spreading the use of solar energy, biogas, smokeless chulhas and other rural application so as to have a visible impact of these measures in influencing eco system and in changing the life styles of rural women.

Science and Technology

6.11 Programmes will be strengthened to bring about a greater involvement of women in science and technology. These will include measures to motivate girls to take up science and technology for higher education and also ensure that development projects with scientific and technical inputs involve women fully. Efforts to develop a scientific temper and awareness will also be stepped up. Special measures would be taken for their training in areas where they have special skills like communication and information technology. Efforts to develop appropriate technologies suited to women's needs as well as to reduce their drudgery will be given a special focus too.

Women in Difficult Circumstances

6.12 In recognition of the diversity of women's situations and in acknowledgement of the needs of specially disadvantaged groups, measures and programmes will be undertaken to provide them with special assistance. These groups include women in extreme poverty, destitute women, women in conflict situations, women affected by natural calamities, women in less developed regions, the disabled widows, elderly women, single women in difficult circumstances, women heading households, those displaced from employment, migrants, women who are victims of marital violence, deserted women and prostitutes etc.

Violence against women

7.1 All forms of violence against women, physical and mental, whether at domestic or societal levels, including those arising from customs, traditions or accepted practices shall be dealt with effectively with a view to eliminate its incidence. Institutions and mechanisms/schemes for assistance will be created and

Gender Awareness

strengthened for prevention of such violence, including sexual harassment at work place and customs like dowry; for the rehabilitation of the victims of violence and for taking effective action against the perpetrators of such violence. A special emphasis will also be laid on programmes and measures to deal with trafficking in women and girls.

Rights of the Girl Child

- 8.1 All forms of discrimination against the girl child and violation of her rights shall be eliminated by undertaking strong measures both preventive and punitive within and outside the family. These would relate specifically to strict enforcement of laws against prenatal sex selection and the practices of female foeticide, female infanticide, child marriage, child abuse and child prostitution etc. Removal of discrimination in the treatment of the girl child within the family and outside and projection of a positive image of the girl child will be actively fostered. There will be special emphasis on the needs of the girl child and earmarking of substantial investments in the areas relating to food and nutrition, health and education, and in vocational education. In implementing programmes for eliminating child labour, there will be a special focus on girl children.

Mass Media

- 9.1 Media will be used to portray images consistent with human dignity of girls and women. The Policy will specifically strive to remove demeaning, degrading and negative conventional stereotypical images of women and violence against women. Private sector partners and media networks will be involved at all levels to ensure equal access for women particularly in the area of information and communication technologies. The media would be encouraged to develop codes of conduct, professional guidelines and other self regulatory mechanisms to remove gender stereotypes and promote balanced portrayals of women and men.

Operational Strategies

Action Plans

- 10.1 All Central and State Ministries will draw up time bound Action Plans for translating the Policy into a set of concrete actions, through a participatory process of consultation with Centre/State Departments of Women and Child Development and National/State Commissions for Women. The Plans will specifically include the following:
- i) Measurable goals to be achieved by 2010.
 - ii) Identification and commitment of resources.
 - iii) Responsibilities for implementation of action points.
 - iv) Structures and mechanisms to ensure efficient monitoring, review and gender impact assessment of action points and policies.
 - v) Introduction of a gender perspective in the budgeting process.
- 10.2 In order to support better planning and programme formulation and adequate allocation of resources, Gender Development Indices (GDI) will be developed by networking with specialized agencies. These could be analyzed and studied in depth. Gender auditing and development of evaluation mechanisms will also be undertaken along side.

- 10.3 Collection of gender disaggregated data by all primary data collecting agencies of the Central and State Governments as well as Research and Academic Institutions in the Public and Private Sectors will be undertaken. Data and information gaps in vital areas reflecting the status of women will be sought to be filled in by these immediately. All Ministries/Corporations/Banks and financial institutions etc will be advised to collect, collate, disseminate and maintain/publish data related to programmes and benefits on a gender disaggregated basis. This will help in meaningful planning and evaluation of policies.

Institutional Mechanisms

- 11.1 Institutional mechanisms, to promote the advancement of women, which exist at the Central and State levels, will be strengthened. These will be through interventions as may be appropriate and will relate to, among others, provision of adequate resources, training and advocacy skills to effectively influence macro-policies, legislation, programmes etc. to achieve the empowerment of women.
- 11.2 National and State Councils will be formed to oversee the operationalisation of the Policy on a regular basis. The National Council will be headed by the Prime Minister and the State Councils by the Chief Ministers and be broad in composition having representatives from the concerned Departments/Ministries, National and State Commissions for Women, Social Welfare Boards, representatives of Non-Government Organizations, Women's Organisations, Corporate Sector, Trade Unions, financing institutions, academics, experts and social activists etc. These bodies will review the progress made in implementing the Policy twice a year. The National Development Council will also be informed of the progress of the programme undertaken under the policy from time to time for advice and comments.
- 11.3 National and State Resource Centres on women will be established with mandates for collection and dissemination of information, undertaking research work, conducting surveys, implementing training and awareness generation programmes, etc. These Centers will link up with Women's Studies Centres and other research and academic institutions through suitable information networking systems.
- 11.4 While institutions at the district level will be strengthened, at the grass-roots, women will be helped by Government through its programmes to organize and strengthen into Self-Help Groups (SHGs) at the Anganwadi/Village/Town level. The women's groups will be helped to institutionalize themselves into registered societies and to federate at the Panchayat/Municipal level. These societies will bring about synergistic implementation of all the social and economic development programmes by drawing resources made available through Government and Non-Government channels, including banks and financial institutions and by establishing a close Interface with the Panchayats/Municipalities.

Resource Management

- 12.1 Availability of adequate financial, human and market resources to implement the Policy will be managed by concerned Departments, financial credit institutions and banks, private sector, civil society and other connected institutions. This process will include:
- Assessment of benefits flowing to women and resource allocation to the programmes relating to them through an exercise of gender budgeting. Appropriate changes in policies will be made to optimize benefits to women under these schemes;

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- b) Adequate resource allocation to develop and promote the policy outlined earlier based on (a) above by concerned Departments.
 - c) Developing synergy between personnel of Health, Rural Development, Education and Women & Child Development Department at field level and other village level functionaries'
 - d) Meeting credit needs by banks and financial credit institutions through suitable policy initiatives and development of new institutions in coordination with the Department of Women & Child Development.
- 12.2 The strategy of Women's Component Plan adopted in the Ninth Plan of ensuring that not less than 30% of benefits/funds flow to women from all Ministries and Departments will be implemented effectively so that the needs and interests of women and girls are addressed by all concerned sectors. The Department of Women and Child Development being the nodal Ministry will monitor and review the progress of the implementation of the Component Plan from time to time, in terms of both quality and quantity in collaboration with the Planning Commission.
- 12.3 Efforts will be made to channelize private sector investments too, to support programmes and projects for advancement of women

Legislation

- 13.1 The existing legislative structure will be reviewed and additional legislative measures taken by identified departments to implement the Policy. This will also involve a review of all existing laws including personal, customary and tribal laws, subordinate legislation, related rules as well as executive and administrative regulations to eliminate all gender discriminatory references. The process will be planned over a time period 2000-2003. The specific measures required would be evolved through a consultation process involving civil society, National Commission for Women and Department of Women and Child Development. In appropriate cases the consultation process would be widened to include other stakeholders too.
- 13.2 Effective implementation of legislation would be promoted by involving civil society and community. Appropriate changes in legislation will be undertaken, if necessary.
- 13.3 In addition, following other specific measures will be taken to implement the legislation effectively.
- a) Strict enforcement of all relevant legal provisions and speedy redressal of grievances will be ensured, with a special focus on violence and gender related atrocities.
 - b) Measures to prevent and punish sexual harassment at the place of work, protection for women workers in the organized/ unorganized sector and strict enforcement of relevant laws such as Equal Remuneration Act and Minimum Wages Act will be undertaken,
 - c) Crimes against women, their incidence, prevention, investigation, detection and prosecution will be regularly reviewed at all Crime Review fora and Conferences at the Central, State and District levels. Recognised, local, voluntary organizations will be authorized to lodge Complaints and facilitate registration, investigations and legal proceedings related to violence and atrocities against girls and women.
 - d) Women's Cells in Police Stations, Encourage Women Police Stations Family Courts, Mahila Courts, Counselling Centers, Legal Aid Centers and Nyaya Panchayats will be strengthened and expanded to eliminate violence and atrocities against women.

- e) Widespread dissemination of information on all aspects of legal rights, human rights and other entitlements of women, through specially designed legal literacy programmes and rights information programmes will be done.

Gender Sensitization

14.1 Training of personnel of executive, legislative and judicial wings of the State, with a special focus on policy and programme framers, implementation and development agencies, law enforcement machinery and the judiciary, as well as non-governmental organizations will be undertaken. Other measures will include:

- a) Promoting societal awareness to gender issues and women's human rights.
- b) Review of curriculum and educational materials to include gender education and human rights issues
- c) Removal of all references derogatory to the dignity of women from all public documents and legal instruments.
- d) Use of different forms of mass media to communicate social messages relating to women's equality and empowerment.

Panchayati Raj Institutions

15.1 The 73rd and 74th Amendments (1993) to the Indian Constitution have served as a breakthrough towards ensuring equal access and increased participation in political power structure for women. The PRIs will play a central role in the process of enhancing women's participation in public life. The PRIs and the local self Governments will be actively involved in the implementation and execution of the National Policy for Women at the grassroots level.

Partnership with the voluntary sector organizations

16.1 The involvement of voluntary organizations, associations, federations, trade unions, non-governmental organizations, women's organizations, as well as institutions dealing with education, training and research will be ensured in the formulation, implementation, monitoring and review of all policies and programmes affecting women. Towards this end, they will be provided with appropriate support related to resources and capacity building and facilitated to participate actively in the process of the empowerment of women.

International Cooperation

17.1 The Policy will aim at implementation of international obligations/commitments in all sectors on empowerment of women such as the Convention on All Forms of Discrimination Against Women (CEDAW), Convention on the Rights of the Child (CRC), International Conference on Population and Development (ICPD+5) and other such instruments. International, regional and sub-regional cooperation towards the empowerment of women will continue to be encouraged through sharing of experiences, exchange of ideas and technology, networking with institutions and organizations and through bilateral and multi-lateral partnerships.

Kind Attn.

Clarification Regarding Use of Women Component Plan

Vide letter no. PC/SW/1-3(13)/09-WCD, dated, 5th January, 2010, Planning Commission, Government of India, has stated that, “the concepts of Women Component Plan and Gender Budgeting are not complementary but often contradictory and the world over countries have moved to using Gender Responsive Budgeting as a tool for gender mainstreaming and ensuring gender equity” and has clarified that, “Women Component Plan should no longer be used as a strategy either at the Centre or at the State level. In its place as already initiated by the Ministry of Finance and Ministry of Women and Child Development, we should adopt Gender Responsive Budgeting or Gender Budgeting only”.

UNIT 3 REVIEW OF PRACTICES: OVERVIEW OF GENDER- BLIND PROGRAMMES

**Review of Practices: Overview
of Gender-blind Programmes**

Structure

- 3.1 Introduction
- 3.2 Objectives
- 3.3 Overview of Programmes: Impact of the Gender-blind Approach
- 3.4 Summing Up
- 3.5 Glossary
- 3.6 Answers to Check Your Progress Exercises
- 3.7 References
- 3.8 Questions for Reflection and Practice

3.1 INTRODUCTION

The aim of this Unit is to view government policies and programmes in a systematic way through the “gender lens”. This systematic analyses will gives us insight into whether particular policies or programmes are formulated to address gender issues. Analyses of past policies of the government clearly reflected that the government adopted a gender-blind or a gender-neutral approach in many policies. This will be the focus of this Unit. These analyses show that policy makers assumed that men are the key development actors. Biological differences and cultural determinism played a vital role in formulating policies.

3.2 OBJECTIVES

After studying this Unit, you should be able to:

- explain the gender-blind approach;
- examine policies and programmes based on the gender-blind approach; and
- distinguish gender-blind and gender-aware policies.

3.3 OVERVIEW OF PROGRAMMES: IMPACT OF GENDER-BLIND APPROACHES

Country experiences prove that macroeconomic policies continue to be gender blind. Liberalization measures have impacted women adversely. Economic reforms have adversely affected the rights of workers and their bargaining capacity vis-à-vis employers. Wage differentials, job vulnerability and unpaid work burden for women has increased, while their social safety nets have been eroded. Unequal access for women to schooling, land, credit facilities, alternate employment, skill training and technology has led to the crowding of women in the lowly paid jobs of most sectors. While trade unions have weakened, the militancy of the employers is on the rise. This has manifested in a significant increase in the incidence of lockouts and decline in the incidence of strikes. Women are preferentially hired based on their lack of affiliation to trade unions or workers’ organizations. They are also under-represented at the decision-making levels of mainstream trade unions.

Current employment policies fail to incorporate women's concerns or overlook gender relations of inequality. The Government of India's report to the Committee on Social, Economic and Cultural Rights (CSECR) acknowledges that women constitute the largest group of unskilled workers, concentrated in the informal economy as casual or piece rate workers with no redressal measures in sight.

In the employment scenario, the Maternity Benefit Act, 1961 does not cover all establishments. Illiterate or semi-literate women find it impossible to raise claims to proper authority/court. There are also instances in which pregnant women are often denied employment opportunities (PWECSR, 2008).

Microcredit was conceptualized as a social security product and network. It had notable successes but research shows that it has excluded the poorest and often becomes a debt trap when access to resources is denied at times of crisis. This, as a form of social protection for families and communities, moves state responsibility onto already overworked and overburdened women.

Development-induced displacement due to distorted and shortsighted policies is impacting the livelihoods of large populations in various parts of the country. State controlled forest cover has increased. On the other hand, forest dwellers are displaced for projects of development. Displacement has increased the vulnerability of households headed by women as livelihoods are destroyed. Women and young girls have become victims of a large-scale labour force in the unorganized sector, forced trafficking and prostitutions.

The absence of systematic and gender-disaggregated data on resettlement and rehabilitation, distribution of resource rights, income and assets reflect the apathy of the state machinery to the needs of those who are worst impacted by some development interventions. Women are seldom consulted or involved in the development spaces of such communities and the least likely to be considered in situations of displacement and eviction for allocation of land or compensation.

Twenty-five percent of slum women and an even higher proportion of rural women have no access to drinking water within reasonable distances. Planning for drinking water needs to be sustainable and cannot be left to the market. Issues regarding quality of water as well as monitoring of ground water levels need to be addressed. In addition, rural women's access to irrigation water for their fields and their equal participation in water user's associations are essential. The fragmentation of water management and the nature of policy making have restricted women's participation in decision-making regarding the use of water resources. Often women are not allowed to become members of water users associations, formed for irrigation water, since they do not own land (PWECSR, 2008).

In the provisioning of health, *anganwadis* are run by women employed by the State on a part-time basis for the ICDS programme. They are among the most overworked and underpaid workers and are often paid wages below the prescribed minimum wages for tasks that often require more than a full day's work. The Minimum Wages Act is inapplicable to them as the State declares them as "part-time".

Time-use data and agricultural census figures indicate that well over 50 percent of all agricultural work in the country is performed by women. Nearly 20 percent of rural households are now women-headed. However, less than 2 percent of women hold titles to land and have access to independent agricultural credit. The impoverishing impact of landlessness is exacerbated by social exclusion and discrimination for Dalit women. An existing Government of India directive (issued in 1992) on joint registration of land distributed under government schemes in the name of both husband and wife has been neither enforced nor monitored.

Recent amendments to legislation on Hindu women's property rights (Hindu Succession Amendment Act, 2005) have mandated equal inheritance rights for men and women in agricultural land and family property including dwellings. However, these amendments do not apply to non-Hindu women. The extent to which Hindu women will be able to take advantage of these provisions in a milieu where dowry is still prevalent, remains to be seen. Systems of monitoring and maintenance of land records are inadequate and do not provide gender and class/caste disaggregated data for a realistic assessment of land ownership and entitlement. Land reforms have served as a pretext for the state to acquire land amounting to thousands of acres. While some of this has been reportedly handed over to Dalits and Tribals, little is known of the utilization of the balance land mentioned in the government report to CECSR. On the contrary there is evidence of the state withdrawing such awards of land to the marginalized population and reallocating them to external private parties.

The most glaring gender disparity is between women's contribution to agriculture and their limited access to the cultivator's primary resource, namely land. Women's access to land must be increased through all channels – by improving their claims to family land, access to public land and access to subsidized credit for land purchase or lease. The issue of agricultural subsidies needs to be urgently re-examined especially since removal of import restrictions contributes to widespread agrarian distress and peasant suicides that affect seriously the lives of women and children. The problems of women agricultural labourers need special attention, including their wage levels, days of employment and access to basic social security. Crèches which are critically needed to enable them to work effectively have not gained attention among policy makers. Food security has emerged as a major problem, with particularly adverse effects on women and girl children. The neglect and decline of the public system for food procurement and distribution needs to be reversed. The PDS should be universalized, strengthened and made more flexible by including traditional food grains and responding to changing local needs.

Wage employment is the most important source of income for the rural poor, especially women. Women are paid lower wages in many rural areas on the assumption that women are less productive. In those parts of Kerala where harvesting is paid by a share of what is harvested, usually 1 to 6, one tends to find a larger proportion of harvesting done by women. Still, we have never heard a complaint from a landowner that women were not good at harvesting, or any claim that males could harvest more in a given period of time.

A growing proportion of migrant workers, especially short-term migrants, are women. Since there is no database on such migrants including commuters, policymakers have tended to ignore the phenomenon. There is no public policy for dealing with migration either at the point of origin or destination. Measures are required at different levels for the protection of and assistance to migrants at both ends, recognition of and protection from problems of violence and exploitation especially of women migrants and children and revamping the public service delivery to move away from residence-based qualification.

With regard to forestry, women are the principal users of forests which are still the most important sources of basic needs such firewood, fodder, food items and non-timber forest products (NTFPs) for millions of rural households. Ninety percent of rural women have to struggle daily for collecting fuel, spending long hours and travelling substantial distances. Much of what they collect is inadequate and also causes substantial indoor air pollution and contributes to female and child morbidity. Moreover, given that men and women draw on forests and village common lands in different ways, there are gendered differences in the knowledge about plants and species. Both equity and efficiency (better forest conservation) can thus depend centrally on women's participation in the institutions for forest management. Yet,

today, in the nearly 84,000 forestry groups protecting forests, involving around eight million persons, women have very limited space in decision-making or access to benefits.

In the realm of education, it is important for educational planning to pay specific attention to recruitment of female teachers from different social groups --by improving their living and travelling facilities and upgrading teaching skills of potential teachers. It is equally important to ensure security in public spaces and enhance the minimum age at marriage as a social norm. Special efforts will need to be made to bring into the fold children, particularly girls, with disabilities and those belonging to migrant families, squatters, pavement dwellers and other disadvantaged families. Expanding educational opportunities with job-oriented content for adolescent girls needs special attention. Admission norms to institutions like ITIs and other vocational schools need to be revised to allow entry with a Class 8 pass so that the large proportion of children (particularly girls) who now drop out in Class 8 will get an incentive and an opportunity to learn a vocation or trade and also acquire a general education (such as knowledge of legal rights, accounting, civic duties, environmental awareness and gender awareness. Secondary education is a critical level of education that needs more attention. Along with upgrading primary schools, hostel facilities for girls as well as scholarship schemes are necessary for dropout rates at this level to be effectively tackled. Efforts must also be made to address the backlog of adult illiteracy.

Besides themselves suffering from ill-health, women are severely affected by the morbidity and mortality within families as they not only have to cope with the impoverishment that is caused by ill-health but also with the additional burden of care that falls almost entirely on women. Recent findings from the National Family Health Survey-3 (2005-06) clearly point to the continuing neglect of health, the high levels of malnutrition of adolescent girls and women and of maternal mortality. Progress in reducing levels of malnutrition has been extremely slow despite the acceleration in growth. While income poverty and health status are closely interconnected, health outcomes are clearly influenced by many factors including women's position within the household and the increasing workload. More intensive efforts are needed to improve women's access to health care by improving access, recruiting more women health-care providers and extending the reach of public health education particularly to women from poor, socially disadvantaged and minority communities. The move to recruit additional anganwadi workers as well as appoint Accredited Social Health Activists (ASHAs) as part of the National Rural Health Mission shows the potential that exists for promoting employment opportunities for women in the health sector. However, the treatment of these two essential categories of female service providers as 'volunteers' and 'activists' and retaining them as low-paid workers without recognizing them as regular government staff is gender discriminatory.

Toilets for women are a particularly neglected need. The lack of toilets leads to severe health problems among women, loss of dignity and threat to security. Yet most rural and urban households lack toilets. For instance, 62% of slum dwellers do not have access to toilets. Every household in rural and urban areas, whether the dwellings are authorized or unauthorized should have a toilet and adequate financial provisioning is needed for this.

For women in general and poor women in particular, infrastructure is critical especially for cooking energy. There is an urgent need for schemes to increase the supply of non-smoky firewood, including schemes for increasing firewood availability in the short-term and all efforts are needed to help shift to low cost clean fuel such as biogas in the long-term. For poor households small size biogas plants should be designed to minimize need for bio matter and water. Village women should be trained to build and maintain such plants and paid an appropriate wage

for such skilled work. Local supply side bottlenecks need to be removed for households that can afford LPG in rural areas. Media campaigns are needed to focus on the ill-effects of smoky fuels on health, especially of women and children.

Women, especially poor women, are increasingly excluded from formal sources of finance and, as a result, have to resort to borrowing from moneylenders at high interest rates. Financial inclusion requires increasing women's access to all types of credit sources, especially from commercial banks and cooperatives and not just microfinance institutions. Such institutions have tended to overwhelm all other sources for women. While acknowledging the important role of microfinance in providing for women's needs, women need credit in much larger amounts than currently provided for. Financial inclusion should embody not just loans but include savings, various insurance services, as well as pensions. Evaluation of the success of credit programmes for women should not be linked only to immediate repayments but must be assessed in terms of their impact on women's livelihoods and acquisition of productive assets.

In addition to ensuring that public expenditures are gender-sensitive, it is equally important to recognize that taxation policies affect men and women differently as consumers and producers. The implications of new tax regimes for women and the poor need to be worked out in detail before they are introduced. There is further need for greater rationalization of existing taxes (direct and indirect) from a gender perspective.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

- 1) "Microcredit is a useful strategy for poor women but it can have disadvantages". Comment on this statement.

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- 2) View the Maternity Benefit Act, 1961 and Equal Wage Act through the "gender lens".

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- 3) What are the implications of NFHS-3 for improving health status of women?

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3.4 SUMMING UP

We have seen how gender-blindness is often rooted in the policies and programmes of government. They are not sensitive to gender needs and concerns. This results in critical failures in planning. To avoid this, policy makers, practitioners and analysts should check their assumptions with the realities on the ground. Not only checking the realities but proper interventions to develop gender-aware policies will bring fruitful results. We will examine gender-aware policies in the next Unit. Gender-Aware Policies will bring transformative outcomes. This will reflect the combined effects of the predisposition of individual planners, practitioners and the institutional constraints within which they must function, the socio-economic contexts in which they seek to intervene and the possibilities which it offers. In the case of Gender-Aware policies, we can clearly distinguish the interventions they made and the transformation they brought.

3.5 GLOSSARY

LPG

: Liquefied petroleum gas (also called LPG, GPL, LP Gas, auto gas, or liquid propane gas) is a flammable mixture of hydrocarbon gases used as a fuel in heating appliances and vehicles. It is increasingly used as an aerosol propellant and a refrigerant, replacing chlorofluorocarbons in an effort to reduce damage to the ozone layer. According to the 2001 Census of India, 17.5% of Indian households or 33.6 million Indian households used LPG as cooking fuel in 2001. 76.64% of such households were from urban India making up 48% of urban Indian households as compared to a usage of 5.7% only in rural Indian households. LPG is subsidized by the government.

National Family Health Survey :

The National Family Health Survey (NFHS) is a large scale, multi-round survey conducted in a representative sample of households throughout India. Three rounds of survey have been conducted since the first survey in 1992-93. The Survey provides state and national information for India on fertility, infant and child mortality, the practice of family planning, maternal and child health, reproductive health, nutrition, anemia, utilization and quality of health and family planning services. Each successive round of NFHS has had two specific goals: a) to provide essential data on health and family welfare needed by the Ministry of Health and Family Welfare and other agencies for policy and programme purposes and b) to provide information on important emerging health and family welfare issues. The Ministry of Health and Family welfare (MOHFW), Government of India, designated the International Institute of Population Studies

(IIPS), Mumbai, as the nodal agency, responsible for providing coordination and technical guidance for the survey. IIPS collaborated with a number of Field Organizations (FO) for survey implementation. Each FO was responsible for conducting survey activities in one or more states covered by the NFHS. Technical assistance for the NFHS was provided mainly by ORC Macro (USA) and other organizations on specific issues. The funding for different rounds of NFHS has been provided by USAID, DFID, the Bill and Melinda Gates Foundation, UNICEF, UNFPA and MOHFW, GOI.

ITIs

: Industrial Training Institutes & “Industrial Training Centres” are training institutes which provide training in technical fields and are constituted under Directorate General of Employment & Training (DGET), Ministry of Labour & Employment, Government of India. Industrial Training Institutes (ITIs) are government-run training organizations. Industrial Training Centres (ITCs) are privately-run equivalents. They provide post-school technical training. In 2002 there were 1800 ITIs, providing 373 000 training places and 2850 ITCs providing 305 000 places. About 400 ITIs in India, have been covered under the scheme – Upgradation into Centres of Excellence. This is a Vocational Training Improvement Project with World Bank Assistance. Normally a person who has passed 10 standard (SSLC) is eligible for admission to ITI. The objective of opening of ITI is to provide technical manpower to industries. These persons are trained in basic skills required to do jobs of say operator or a craftsman. The course in ITI is designed in a way to impart basic skill in the trade specified. The duration of the course may vary from one year to three years depending upon the trade opted. After completion of the desired period of training the person is eligible to appear in the AITT (All India Trade Test) conducted by NCVT (National Council for Vocational Training). After successfully passing AITT, the person is awarded National Trade Certificate (NTC) in concerned trade by NCVT. After passing ITI course a person may opt to undergo practical training in his trade in an industry for a year or two. Again the person has to appear & pass in a test to be conducted by NCVT to get the National Apprenticeship Certificate.

3.6 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) Liberalization measures have impacted women adversely. Economic reforms have adversely affected the rights of workers and their bargaining capacity vis-à-vis employers. Wage differentials, job vulnerability and unpaid work burden for women has increased, while their social safety nets have been eroded. Unequal access for women to schooling, land, credit facilities, alternate employment, skill training and technology has led to the crowding of women in the lowly paid jobs of most sectors.
- 2) Maternity Benefit Act 1961 – The object of maternity leave and benefit is to protect the dignity of motherhood by providing for the full and healthy maintenance of women and her child when she is not working. With the advent of the modern age, as the number of women employees is growing, maternity leave and other maternity benefits are becoming increasingly common. But there was no beneficial piece of legislation on the horizon which is intended to achieve the object of promoting social justice to women workers employed in factories, mines and plantations.

Act 53 of 1961

With the object of providing maternity leave and benefit to women employees, the Maternity Benefit Bill was passed by both the Houses of Parliament and subsequently it received the assent of the President on 12th December, 1961 to become an Act under short title and numbers “The Maternity Benefit Act, 1961 (53 of 1961)”. An Act to regulate the employment of women in certain establishments for certain periods before and after child-birth and to provide for maternity benefit and certain other benefits.

Equal Wage Act – The Wages in India are governed by the Central and each States’ own Legislature and Rules made for the purpose. Therefore, it would be wrong to explain a common description for the purpose. However, there are two main Central enactments which broadly govern the minimum wages and related benefits to all the employees in an establishment across India. These Acts also cover the equal wages aspects. States can improve upon these provisions in their own legislations for the purpose. These two Central Enactments are:

- The Payment of Wages Act, 1936
- The Minimum Wages Act, 1948

Additionally, another Act named The Equal Remuneration Act, 1976 has been enacted in view of the requirements of the work force in modern times.

- 2) Time-use data and agricultural census figures indicate that well over 50 percent of all agricultural work in the country is performed by women. Nearly 20 percent of rural households are now women-headed. However, less than 2 percent of women hold titles to land and have access to independent agricultural credit. The impoverishing impact of landlessness is exacerbated by social exclusion and discrimination for Dalit women. An existing Government of India directive (issued in 1992) on joint registration of land distributed under government schemes in the name of both husband and wife has been neither enforced nor monitored.

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3.8 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) How can we overcome the implications of the gender-blind approach?
- 2) What is the gender-blind approach?

UNIT 4 GENDER-AWARE POLICIES, PROGRAMMES AND SCHEMES

Gender-Aware Policies,
Programmes and Schemes

Structure

- 4.1 Introduction
- 4.2 Objectives
- 4.3 Various Schemes and Programmes for Women
 - 4.3.1 Agricultural Schemes for Women
 - 4.3.2 Small-Scale Industries Schemes for Women
 - 4.3.3 Schemes for Women Scientists
 - 4.3.4 Schemes for Mothers
 - 4.3.4.1 Indira Gandhi Matritva Sahyog Yojana
 - 4.3.4.2 Creches/Day Care Centres
 - 4.3.4.3 The National Creche Fund
 - 4.3.4.4 The Integrated Child Development Services Scheme
 - 4.3.4.5 ICDS Training Programme – UDISHA
 - 4.3.5 Programmes for the Girl Child
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- 4.6 Summing Up
- 4.7 Glossary
- 4.8 Answers to Check Your Progress Exercises
- 4.9 References
- 4.10 Questions for Reflection and Practice

4.1 INTRODUCTION

Gender-aware policies, by extension, are those which are based on the recognition that development actors are women as well as men; that men and women are constrained in different and often unequal ways, as potential participants and as beneficiaries in the development process; and that they may consequently have differing, and sometimes conflicting needs, interests and priorities. We have already discussed in Unit 3 how gender-blind policies are rooted and reflected. This was analyzed by policy makers and planners by conscious effort to bring transformation in the society, through gender-aware policies. We can explore gender-aware schemes and programmes of Government of India in this Unit.

4.2 OBJECTIVES

After studying this Unit, you should be able to:

- define gender-aware policies;
- describe the various programmes developed for the benefit of women and the marginalized; and
- analyze various schemes and programmes of Government of India from the point of view of using the gender-aware approach.

4.3 VARIOUS SCHEMES AND PROGRAMMES FOR WOMEN

Various schemes and programmes of Government of India have been formulated based on a gender-aware approach. These schemes are analyzed in this section.

4.3.1 Agricultural Schemes for Women

The Ministry of Agriculture and Cooperation is implementing special programmes and projects to provide training and extension support to women in the agriculture sector. The Scheme envisages motivating, mobilizing and organizing women farmers to form new groups or identifying and consolidating the existing groups of practicing women farmers. In order to ensure sustainability, each farm women's group, 'the Krishak Mahila Shakti Samuh' is registered as a society or with the panchayat/district agricultural office. The reports of the Review Mission have revealed that the Scheme had a positive impact on the production and income levels of women farmers. It had also increased their technological skills leading to overall empowerment – access to information, training, skill upgradation and capacity building. Extension Support to Central Institutes (2005-06) ensured that policies in agriculture reflected the national commitment to empowerment of women through the strategy of mainstreaming and agenda setting. The Agriculture Technology Management Agency (ATMA) provided extension support, with a minimum of 30% of funds under the ATMA scheme to be utilized for the benefit of women farmers. Under the revised Macro Management of Agriculture Scheme (2008-09), at least 33% of the funds have been earmarked for small, marginal and women farmers.

4.3.2 Small-Scale Industries Schemes for Women

Mahila Coir Yojana of the Ministry of Small-Scale Industries intends to provide self-employment to rural women artisans in regions producing coir fibre. Over the last two decades, production of coir fibre has substantially increased in India. Conversion of coir fibre into yarn on motorized ratts in rural households provides

scope for large-scale employment, improvement in productivity and quality of coir fibre, better working conditions and higher income, which ultimately leads to the improvement of standard of living of rural woman artisans. The Scheme envisages distribution of motorized ratts/ motorized traditional ratts in the ratio of 40:60 respectively for spinning coir yarn to trained women artisans. Not more than one artisan per household would be eligible to receive assistance under the Scheme.

The Coir Industry Act, 1953 enjoins upon the Coir Board the responsibility of formulating and implementing suitable schemes for the overall development of the Coir Industry and welfare of all others engaged in the Coir Industry. Coir Workers are among the most unorganized and socially and economically weaker sections of society. About 80% of the primary workforce consists of women. The Production Enhancement Linked Coir Workers Welfare Scheme introduced on an experimental basis during the latter half of 2005-06 provides basic amenities to the coir workers, most of whom subsist below the poverty line and are from economically and socially backward areas. The provisions such as work-shed, spinning shed etc. provide shelter to the women workers from the hot sun and rain and ensure uninterrupted production.

4.3.3 Schemes for Women Scientists

The “Women Scientists Scheme (WOS)” has been evolved by the Ministry of Science and Technology (DST) for providing opportunities to women scientists and technologists between the age group of 30-50 years who desire to return to mainstream science and work as bench-level scientists. Through this endeavour of the Department, a concerted effort would be made to give women a strong foothold in the scientific profession, helping them re-enter the mainstream and providing a launch pad for further forays into the field of science and technology, both from the point of view of pure science and its application in societal development.

Under this Scheme, women scientists are being encouraged to pursue research in frontier areas of science and engineering, on problems of societal relevance and to take up S&T-based internship followed by self-employment.

4.3.4 Schemes for Mothers

In this sub-section we will discuss the Indira Gandhi Matritva Sahyog Yojana; Creches and day care centres; National Creche Fund, ICDS and its training programme - UDISHA

4.3.4.1 Indira Gandhi Matritva Sahyog Yojana

The “Indira Gandhi Matritva Sahyog Yojana (IGMSY)” Conditional Maternity Benefit (CMB) Scheme targeting pregnant women aims to improve the health and nutrition status of pregnant and lactating women (of 19 years of age and above for the first two live births) and infants by promoting appropriate practices, care and service utilization during pregnancy, safe delivery and lactation; encouraging the women to follow (optimal) Infant and Youth Child Feeding (IYCF) practices including early and exclusive breast feeding for the first six months; contributing to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and lactating mothers. It would be implemented through the platform of the Integrated Child Development Services (ICDS) Scheme and the focal point of implementation would be the Anganwadi Centre (AWC) at the village.

The Scheme would cover adolescent girls in the age group of 11-18 years under all ICDS projects in selected 200 districts in all the States/UTs in the country. In order to give appropriate attention, the target group would be sub-divided into two categories, viz. 11-15 & 15-18 years and interventions planned accordingly. The Scheme focuses on all out-of-school adolescent girls who would assemble at the

Anganwadi Centre as per the time table and frequency decided by the States/UTs. The others, i.e., the school going girls would meet at the AWC at least twice a month and more frequently during vacations/holidays, where they will receive life skill education, nutrition and health education, awareness about socio-legal issues etc. This will give an opportunity for mixed group interaction between in-school and out-of-school girls, motivating the latter to join school.

4.3.4.2 Creches/Day Care Centres

The Scheme of Creches/Day Care Centres extends day care services for the children of casual, migrant, agricultural and construction labourers. Children of those women who are sick or incapacitated due to sickness or suffering from communicable diseases are covered under the scheme.

4.3.4.3 The National Crèche Fund

The National Crèche Fund which was set up in March 1994 envisages that 75 per cent of the Creches being assisted by the National Crèche Fund would be of general nature and 25 per cent of centres would be Anganwadi-cum-Crèche Centres. The general crèches assisted by the NCF would be on the pattern of the Crèche Scheme of the Ministry of Women and Child Development and would provide services for children below five years including day-care facilities, supplementary nutrition, immunization, medical and health care and recreation facilities. Children of parents whose monthly income does not exceed ₹ 1800 are eligible for enrolment. While an ordinary Crèche receives ₹ 18480 as a recurring grant and ₹ 4000 as a non-recurring grant per centre, an Anganwadi-cum-Crèche Centre receives assistance of ₹ 8100 per crèche per annum under a schematic pattern of assistance. This includes honorarium to two crèche workers per crèche @ ₹ 600/- per month and contingency and emergency expenditure @ ₹ 75/- per month.

4.3.4.4 The Integrated Child Development Services

The Integrated Child Development Services is a centrally sponsored scheme run by state governments through Anganwadi centres. The main objective of the scheme is to improve the nutritional and health status of children in the age group 0-6 years. Under this scheme, nursing and expectant mothers and women in the age group 15-45 years are also covered.

4.3.4.5 ICDS Training Programme – UDISHA

Training being the most critical component of ICDS, the Ministry of Women and Child Development formulated a comprehensive training strategy for different functionaries of ICDS such as Anganwadi Workers, Supervisors, Additional Child Development Project Officers (ACDPOs) and Child Development Project Officers (CDPOs), Medical Officers (MOs) and Paramedical Staff. The training component has been recast as UDISHA with assistance from the World Bank.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

1) Critically evaluate the schemes for women in agriculture.

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- 2) How is Ministry of Science and Technology encouraging women to come forward in mainstream science research?

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- 3) Would you consider “Indira Gandhi Matritva Sahyog Yojana (IGMSY)” a welfare programme?

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- 4) How do you rate the utility of the National Crèche Fund?

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4.3.5 Programmes for the Girl Child

We will discuss various programmes targeted at the girl child in this section.

4.3.5.1 Balika Samriddhi Yojana (BSY)

The Scheme of Balika Samriddhi Yojana (BSY) was launched on 2nd October, 1997 to extend a post-delivery grant of ₹ 500 for the mother of the Girl Child belonging to the Below Poverty line (BPL) Group. For this, the Government released an adhoc grant of ₹ 60 crore to cover 12 lakh girl children in the financial year 1997-98. The programme of BSY was recast in 1999-2000 with the following features of a post-delivery grant of Rs.500 per girl child upto two girl children born on or after 15th August, 1997 which would now, instead of being paid in cash, be deposited either in the Bank/Post Office in an interest-bearing account in the name of the girl child. A portion of the post-birth grant of ₹ 500 would also be permitted to be withdrawn towards the sole purpose of paying the premium on an Insurance Policy in the name of the girl child under the Bhagyashree Balika Kalyan Bima Yojana. Such utilization may be permitted with due authorization of the mother/guardian of the girl; (ii) annual scholarships would also be given to the girl child when she starts going to school. The rate of scholarships will be ₹ 300 each in classes I-III, ₹ 500 in class IV, ₹ 600 in class V, ₹ 700 each in classes VI and VII, ₹ 800 in class VIII and ₹ 1000 each in classes IX and X per annum; (iii) however, the amount of annual scholarships may be permitted to be utilized for purchase of text books or uniforms for the girl child, with due authorization of the mother/guardian of the girl. The amount of scholarship remaining after such utilization shall be deposited in the same interest bearing account in which the post-delivery grant has been kept. These deposits will be paid to the girl child on attaining the age of 18 years and remaining unmarried till then.

4.3.5.2 National Plan of Action for Children and the Girl Child

Ratification of the UN Convention on the Rights of the Child has given further impetus so as to achieve the goals set under the two National Plans of Action – one for children and the other exclusively for the Girl Child, adopted in 1992. These Plans of Action are expected to ensure survival, protection and development for children. Based on the National Plans of Action, the State Governments of Andhra Pradesh, Arunachal Pradesh, Bihar, Goa, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Manipur, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal and NCT of Delhi have formulated their own State Plans of Action. To monitor the progress of the implementation of these two Plans of Action, Inter-ministerial/Inter-departmental Coordination Committees have been set up both at the Central and State levels.

4.3.5.3 Kasturba Gandhi Balika Vidyalaya (KGBV)

The Government of India had approved a new scheme called Kasturba Gandhi Balika Vidyalaya (KGBV) for setting up 750 residential schools with boarding facilities at elementary level for girls belonging predominantly to the SC, ST, Other Backward Castes (OBC) and minorities in difficult areas. The scheme will be coordinated with the existing schemes of Department of Elementary Education and Literacy viz. Sarva Shiksha Abhiyan (SSA), National Programme for Education of Girls at Elementary Level (NPEGEL) and Mahila Samakhya (MS).

The scheme identified Educationally Backward Blocks (EBBs) where, as per census data of 2001, the rural female literacy was below the national average and gender gap in literacy was more than the national average. Among these blocks, provisions were made for schools to be set up in areas with concentration of tribal population, with low female literacy and/or a large number of girls out of school; concentration of SC, OBC and minority populations, with low female literacy and/or a large number of girls out of school; areas with low female literacy; or areas with a large number of small, scattered habitations that do not qualify for a school. The objective of KGBV is to ensure access and quality education to the girls of disadvantaged groups of society by setting up residential schools with boarding facilities at the elementary level. The components of KGBV include setting up of residential schools where there are a minimum of 50 girls predominantly from the SC, ST and minority communities available to study in the school at the elementary level; providing necessary infrastructure for these schools, preparing and procuring necessary teaching-learning material and aids for the schools; and putting in place appropriate systems to provide necessary academic support and for evaluation and monitoring; motivating and preparing the girls and their families to send them to residential school. At the primary level the emphasis will be on the slightly older girls who are out of school and were unable to complete primary schooling. At the upper primary level, emphasis will be on girls, especially adolescent girls, who are unable to go to regular schools.

In view of the targeted nature of the scheme, 75% girls from SC, ST, OBC or minority communities would be accorded priority for enrollment in such residential schools and only thereafter, 25% girls from families below the poverty line. Established NGOs and other non-profit making bodies will be involved in the running of the schools, wherever possible.

The scheme is implemented by State Governments through the Mahila Samakhya (MS) Societies in MS states and through the Sarva Shiksha Abhiyan (SSA) societies in case of other states. Funds are released as per SSA pattern to the State SSA societies. The monitoring and evaluation at the State and district level will be undertaken by the MS State Resource Centres and in non-MS states, through the committee created for the National Programme for Education of Girls at the Elementary Level in the SSA society. The SSA pattern of financing with a 75:25

ratio of sharing between the Centre and the States during the Tenth Five Year Plan, and 50:50 thereafter will be adopted for Kasturba Gandhi Balika Vidyalayas (KGBV) as well. Commitments regarding sharing of cost would be taken from the State Governments in writing.

(http://www.education.nic.in/kgbv_guidelines.asp)

4.3.5.4 National Programme for Education of Girls at Elementary Level (NPEGEL)

The National Programme for Education of Girls at Elementary Level (NPEGEL) is an amendment to the scheme of Sarva Shiksha Abhiyan (SSA) for providing additional components for education of girls at the elementary level. The NPEGEL will form part of the SSA and will be implemented under the umbrella of SSA but with a distinct identity. NPEGEL has been formulated for education of underprivileged/disadvantaged girls from class I to VIII as a separate and distinct gender component plan of SSA. The gender component is necessary to achieve UEE for girls in educationally backward areas.

The scheme is applicable in the educationally backward blocks where the level of rural female literacy is less than the national average and the gender gap is above the national average. Blocks of districts which have at least 5% SC/ ST population and SC/ ST female literacy rate below 10% shall also be taken up under this programme. The SSA State Implementation Society will be the implementing agency of the NPEGEL at State level. Therefore, funds for this programme will be routed through the SSA society of the State. At the State level a 'Gender Coordinator' will be appointed who will look after the NPEGEL. In States where the Mahila Samakhyas (MS) programme is operational, the SSA society will have NPEGEL implemented through the MS Society. In such States, the SSA society shall transfer funds to the MS Society for implementation of the programme. The monitoring and evaluation of the component will be done by the State SSA Society. In states where MS is not being implemented, the implementation of this component will be through a sub-unit called the 'Gender Unit' of SSA society and the existing mechanism for implementation of SSA will be followed. State Mahila Samakhyas Societies (MSS), wherever set up under the directions of the Government of India, will provide direction and support to the programme. The MS society will ensure the representation of SC/ST women's organizations in the State Resource Centres of MSS. In States that do not have an MSS, a sub-committee of the SSA society with nominees from relevant departments of the State Government, Government of India, experts in girls' education and representatives of SC/ST women's organizations will be set up for the purpose. Components of the programme include a Model Cluster School for Girls. This girl child-friendly infrastructure will be used by all the schools in that cluster, by rotation. It shall have facilities in terms of teaching-learning equipment, books, equipment, games, etc. Facilities available, like books will also be circulated to the schools in the clusters. Facilities will be used for learning through computers, film shows, reading material, self-defence, life skills, riding bicycles, reading, games etc. Instructors will be hired for the day or on contract for imparting vocational and other training. These would be aimed at improving the achievement of girls, fostering an interest in education among them, and raising the importance of girls' education in the community. The facilities will also be used for teacher training in the cluster. While selecting the location of the model cluster schools, the density of the SC/ST population would also be taken into consideration.

Recurring Grant to Model Cluster Schools

A maximum amount of ₹ 20,000 per annum will be provided to each cluster to meet the requirements of expenditure on various activities for promotion of girls' education in that cluster including maintenance of the school and engagement of

Gender Awareness

part-time instructors for additional specified subjects provided that no instructor would be hired for more than 3 months in an academic year and he/she would not receive remuneration of more than ₹ 1,000/per month.

Awards to Schools/Teachers

One award per year @ ₹ 5,000/ (in kind) will be provided to a school/teacher at cluster level for achievements in enrollment, retention and learning outcomes of girl students.

Student Evaluation, Remedial Teaching, Bridge Courses, Alternative Schools

Special models of alternative schooling catering to hard-to-reach groups of girls including bridge courses, flexible timings, back-to-school camps, remedial teaching, etc. for out-of-school, girls or girls with irregular attendance will be started in such villages where this poses a serious problem. In addition to the provisions already available under the Education Guarantee Scheme (EGS) and Alternative Innovative Education (AIE) component of SSA, a maximum amount of ₹ 20,000 per annum will be provided to each cluster for student evaluation, remedial teaching, bridge courses and alternative schools. There may be two such centres under one cluster.

Learning through Open Schools

Children at the upper primary level, even in the open schooling system, in certain special cases, require some short-term residential training at regular intervals. The scheme will provide waiver of fees of girls for courses under National Open School and State Open Schools, setting up of specially designed open learning centres. The implementing agency will devise a suitable system with NOS, State Open Schools or other such organizations for this purpose. The cluster school will form the venue of the residential upper primary school/NGO Centre. This will facilitate bringing to the educational system those girls who have dropped out from regular schools for some reason. A maximum amount of ₹ 50,000 per annum will be provided to each cluster towards the payment of fees and provision of supplementary teaching to be taken up with the help of National Institute of Open Schooling or State Institute of Open Schooling. Short-term residential courses can also be organized. To the extent possible, the payment on this account would be made by the State Societies directly to National Institute of Open Schooling or State Institutes of Open Schooling as the case may be.

Teacher Training

Under this scheme Teachers and teacher educators will be trained for gender sensitization. A maximum amount of ₹ 4,000 per annum will be provided to each cluster for annual training of at least 20 teachers especially on gender aspects. This amount will be in addition to the provisions under SSA for normal teacher training on subjective issues.

Child Care Centres

The scheme provides opening of additional Early Childhood Care and Education Centres to meet gaps in the Integrated Child Development Scheme and to relieve girls from the burden of sibling care. Two Child Care Centres per cluster run by the community may be opened in areas where there is no Child Care Centre under any scheme of the Ministry of Women and Child Development and/or the State Government concerned. Each centre opened under the 'Girl's Education Component' of the SSA will receive a recurring grant of ₹ 5000 and non-recurring grant of ₹ 1000 per annum.

Additional incentives

SSA provides for free textbooks to all girl children up to a limit of ₹ 150 per child. In addition to the existing norms, a package of incentives shall be available to the girl child under this programme. For each school a Mother's/Women's Committee would, depending upon the real needs, decide on additional incentives within the already prescribed financial ceiling of ₹ 150 per girl child per year, under SSA. On the sanctioning of a Model Cluster School for the Girl Child, a list of such schools mentioning the nearest Government Hospital or Referral Hospital or PHC Centre nearest to the school will be provided to the concerned State Health Department under intimation to the Department of Elementary Education and Literacy who will request the Ministry of Health and Family Welfare for providing necessary services to the Model Cluster Schools.

Community Mobilization (Mobilization for enrollment, retention and learning)

At the District and Cluster (a group of about ten villages) level, mobilization activities including the training of teachers and educational administrators, mobilization of the community, including formation and training of resource groups [Mother Teacher Associations (MTA), Women Motivator Groups (WMG), Mahila Samakhya (MS) Sanghas etc.], activities by resource groups like enrollment, retention, talking to parents etc., training and review of resource groups, community-follow up of enrollment, attendance, achievement etc. shall be carried out.

[http://planipolis.iiep.unesco.org/upload/India/India_NPEGL.pdf]

4.3.5.4 Programmes for SC/ST Girl Child

Under the Ministry of Social Justice and Empowerment, a Special Education Development Programme for scheduled caste girls with low literacy levels has been initiated. It aims to provide a package of educational inputs through residential schools for scheduled caste girls in areas of very low literacy and where traditions and environment are not conducive to learning amongst SC girls. This Scheme is implemented by the Zila Parishads of the concerned Districts. The Ministry of Tribal Affairs has also introduced schemes for strengthening education among Scheduled Tribe Girls in low literacy districts. The scheme aims to bridge the gap in literacy levels between the general female population and tribal women, through facilitating 100% enrolment of tribal girls in the identified Districts or Blocks, more particularly in naxal affected areas and in areas inhabited by Primitive Tribal Groups (PTGs), and reducing drop-outs at the elementary level by creating the required ambience for education. Improvement of the literacy rate of tribal girls is essential to enable them to participate effectively in and benefit from, socio-economic development.

Check Your Progress Exercise 2

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

- 1) "Mahila Samakhya Societies are envisaged as a strategy for empowerment of women and adolescent girls". Comment on the statement.

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4.3.6 Employment Schemes for Women

Various protective legal provisions have been enacted on the employment of women. To give effect to the constitutional provisions as well as to ensure the enforcement of ILO Convention No. 100, the Equal Remuneration Ordinance was promulgated in 1975, which was replaced by Equal Remuneration Act, 1976, applicable to the whole of India. Section 5 of the Equal Remuneration Act prevents discrimination against women employees while making recruitment for same work of similar nature. Under the Plantations Labour Act, 1951, there are provisions for crèches in every plantation where fifty or more women workers are employed or where the number of children of women workers is twenty or more. Under the Factories Act, 1948, there is provision of crèches in every factory where thirty women are ordinarily employed. Maternity leave upto 12 weeks with wages are provided. Under the Mines Act, 1952, employment of women underground is prohibited in mines. There is also provision of toilets and washing facilities for women workers. Under the Maternity Benefit Act, 1961, maternity benefits are provided on completion of 30 days of working. Women are not required to work during six weeks immediately following the day of delivery. The Building and Other Construction Workers Act, 1996, specifies representation of a woman member on building and construction worker's welfare boards. It provides maternity benefit to female beneficiaries of the Welfare Fund. There is also provision of crèches where more than 50 female construction workers are ordinarily employed.

A separate Cell for women's labour which was set up in 1975 is functioning in the Labour Ministry to pay special attention to the problems of women labour. The Cell is responsible for: (i) coordinating effort in respect of women labour within the policy framework on women drawn up by Ministry of Women and Child Development - the Nodal ministry on the issue; (ii) Working in conjunction with Ministry of Women and Child Development and providing useful inputs on the female workforce for effective formulation of programmes and policies on the subject; (iii) Implementation of the Equal Remuneration Act, i.e., its extension to various employments/industries and examination of the difficulties, if any, pointed out by the Units/Industries; (iv) Setting up of an Advisory Committee for Promotion of Employment of Women under the Equal Remuneration Act, 1976 and providing secretariat assistance to the Committee; (v) Taking follow-up action on the Supreme Court Judgement in the matter of prevention of sexual harassment of women at their work place and periodical reviews of the initiatives taken in the matter in consultation with related agencies viz. National Commission for Women, Ministry of Women and Child Development, National Labour Institute, etc; (vi) Administering a grants-in-aid Scheme for providing financial assistance to organizations (voluntary and non-government) for taking up action programmes/projects for the benefit of women labour.

Ujjawala, a comprehensive scheme for prevention of trafficking, rescue, rehabilitation and re-integration of victims of trafficking for commercial sexual exploitation is implemented through Social Welfare/Women and Child Welfare Departments of State Governments, Women's Development Corporations, Women's Development Centres, Urban Local Bodies, reputed Public/Private Trusts or Voluntary Organizations.

4.3.6.1 The Support to Training and Employment Programme for Women (STEP)

STEP was launched as a Central Sector Scheme in 1986-87. The programme of STEP aims to make a significant impact on participation of women in development activities by upgrading skills for self and wage employment. The sequence of activities is envisaged as mobilizing women in viable groups; improving their skills; arranging for productive assets/access to wage employment; creating backward and forward linkage; improving/arranging for support services; providing access to credit; awareness generation; gender sensitization; nutrition education; sensitization of project functionaries etc. Thus, STEP advocates an integrated package of inputs aiming at the self-reliance and empowerment of women by enhancing their productivity and enabling them to take up income generation activities.

4.3.6.2 Employment-Cum-Income Generation-Cum-Production Units (NORAD)

The programme of Employment-cum-Income Generation-cum-Production Units (popularly known as NORAD) assisted by the Norwegian Agency for Development Cooperation aims to equip young women/girls through training in non-traditional and traditional trades like electronics, watch assembling, computer programming, garment making, secretarial practices, community health work, fashion designing, beauty culture etc. Since 1996-97, assistance from NORAD is being phased out. Therefore, the same is being supplemented with domestic resources. As per the agreement signed between the Government of India and the Government of Norway in 1997, a total assistance of ₹ 20 crore (NOK 38 million) was expected to be flowing over for a period of five years that is up to 2000-01. Thus, the share of the Norwegian Government remained around 33 per cent of the total outlay. Towards better monitoring of the programme, the State Women's Development Corporations have been involved not only at the pre-appraisal stage but also during the mid-term evaluation of these Projects.

4.3.6.3 Socio-Economic Programme (SEP)

The Socio-Economic Programme (SEP), being implemented by the Central Social Welfare Board (CSWB), aims to extend opportunities for women based on the principle of 'Work and Wage' and 'Earn While You Learn'. The same is being implemented through voluntary organizations for whom financial assistance is given to take up a wide variety of income generating activities which include the production of industrial components in ancillary units, handlooms, handicrafts, agro-based activities such as animal husbandry, sericulture and fisheries, and self-employment ventures like vegetable or fish vending etc. The scheme of SEP has been reviewed and modified to expand the scope of the programme. Now organizations working for the handicapped, women's cooperatives, organizations and institutions like jails, Nari Niketans etc. are also eligible to receive grants under this programme. Grants to the extent of 85 per cent of the project cost are provided by the Board, the balance being the matching contribution by the NGOs.

4.3.6.4 Condensed Courses of Education & Vocational Training Programme (CCE&VT)

The Scheme of Condensed Courses of Education and Vocational Training is being implemented in its revised form, through the medium of voluntary organizations for needy women in rural, hilly and tribal areas. Under the scheme of Condensed Courses, voluntary organizations are given grants to conduct courses of two years duration to enable females who are 15 + years of age to pass Middle and Matric level examinations. The vocational training programme extends training for young girls/women in employment-oriented trades such as dress designing, computer courses, typesetting, batik, handloom weaving, nursery teachers training, stenography etc.

4.3.6.5 Working Women's Hostels

Promoting greater mobility for women in the employment market, a Scheme called 'Hostels for Working Women' has been in operation since 1972-73. The scheme extends safe and inexpensive accommodation which is a 'Home away from Home' for working women of lower income groups. Under this scheme, financial assistance is extended to voluntary and other autonomous organizations to the extent of 75 per cent of the cost of construction of the hostel building and 50 per cent of the cost of the land. The income ceiling for eligibility of hostel accommodation has been raised from ₹ 5000 to ₹ 16000 per month in metropolitan cities and from ₹ 4500 to ₹ 15000 per month in other cities and towns w.e.f. 14th July 1998. A resident is allowed to stay in these hostels for a maximum period of five years. Women undergoing employment-oriented educational/professional courses are also eligible for accommodation in these hostels.

Short Stay Homes for Women and Girls

The Scheme of Short Stay Homes, which takes care of women and girls facing social/moral danger, was transferred to the Central Social Welfare Board (CSWB) during 1999-2000. The services extended in these Homes include medical care; psychiatric treatment; casework services; occupational therapy; education-cum-vocational training and recreational facilities. As per the revised norms, recently approved by the Cabinet Committee on Economic Affairs, the recurring cost will now be ₹ 401350 per Home per annum with a one time, non-recurring cost of ₹ 50000. Provisions have also been made for upgrading skills and capacities of staff and residents as well as education of the children of residents.

4.3.6.6 Rural Women's Development and Empowerment Project (RWDEP)

The Centrally Sponsored Scheme of Rural Women's Development and Empowerment Project (RWDEP) was launched in 1997 for a period of five years (1997-2002) with assistance from International Development Association (IDA) and International Fund for Agricultural development (IFAD). The scheme was in action in the states of Uttar Pradesh, Madhya Pradesh, Bihar, Haryana, Karnataka and Gujarat with an estimated outlay of Rs.186.21 crore.

The major objective of RWDEP is to strengthen the processes for creating an enabling environment for empowerment of women through : (i) establishment of between 7400 and 12000 self-reliant women's Self-Help-Groups (SHGs) having 15-20 members each, which will improve the quality of their lives, through greater access to, and control over, resources; (ii) sensitizing and strengthening the institutional capacity of support agencies to pro-actively address women's needs; (iii) developing linkages between SHGs and lending institutions to ensure women's continued access to credit facilities for income generation activities; (iv) enhancing women's access to resources for better quality of life, including those for drudgery reduction and time saving devices; and (v) increased control of women, particularly poor women, over income and spending, through their involvement in income generation activities which will indirectly help in poverty alleviation. The Women's Development Corporations, which are the implementing agencies, are expected to involve NGOs in the implementation tasks.

4.3.6.7 Swayamsidha Scheme

The Swayamsidha Scheme attempts to establish women's SHGs and create confidence and awareness among members of SHGs regarding women's status and health. It also aims at strengthening the savings habit in rural women, improving their access to credit, involving them in local level planning and improving access to microcredit. The concept note on Swayamsidha Phase-2 released by the Ministry of Women and Child Development is provided at Annexure 1 to this Unit.

4.3.6.8 Swadhar Scheme

The Swadhar Scheme purports to address the specific vulnerability of each group of women in difficult circumstances through a Home-based holistic and integrated approach. The target group/beneficiaries of the scheme include widows deserted by their families and relatives and left uncared for near religious places where they are victims of exploitation; women prisoners released from jail and without family support; women survivors of natural disasters who have been rendered homeless and are without any social and economic support; trafficked women/girls rescued or runaways from brothels or other places or women/girl victims of sexual crimes who are disowned by families or who do not want to go back to respective families for various reasons; women victims of terrorist/extremist violence who are without any family support and without any economic means for survival; mentally challenged women (except for the psychotic categories who require care in specialized environments in mental hospitals) who are without any support of family or relatives; Women with HIV/AIDS deserted by their family or women who have lost their husbands due to HIV/AIDS and are without social/economic support; or similarly placed women in difficult circumstances. The scheme aims to provide: (i) primary need of shelter, food, clothing and care to the marginalized women/girls living in difficult circumstances who are without any social and economic support; (ii) provide emotional support and counseling to such women; (iii) rehabilitate them socially and economically through education, awareness, skill upgradation and personality development through behavioural training, etc.; (iv) arrange for specific clinical, legal and other support for women/girls in need of those interventions by linking and networking with other organizations in both governmental and non-governmental sectors on case-to-case basis; (v) provide for help line or other facilities to such women in distress; and (vi) provide such other services as will be required for the support and rehabilitation of such women in distress.

Box 4.1: Indira Mahila Yojana (IMY)

One of the Schemes which aimed at integrated development for women is IMY. It addresses the capacity building, income and awareness generation related requirements of the women and covered all the available schemes for advancement of women. IMY a centrally sponsored scheme implemented through the State Government, basically aims at converging all the social development programmes to meet women's needs and integrated various sectoral allocations at the district level for addressing their needs. It has been proved by several experiments in different parts of the country that women's groups become a very strong medium for accessing information and also for bringing about attitudinal changes on issues of community concern. The group, then, became a very strong mechanism for empowering women with information, knowledge and resources. Under this scheme too, the formation of Indira Mahila Kendras (IMKs) at the anganwadi level and association of other groups under the adult literacy programmes and health programmes with these IMKs, would serve as grassroots level women's organizations for need-based interaction.

The major thrust of the IMY was the formation of self-help groups at the village or the anganwadi level, so as to establish a strong base for women at the Panchayat level and support the panchayat system of prioritizing women's needs while directing the application of resources at the Panchayat level to meet the needs. Such an endeavour is expected to help prepare women for decision making and participation in decision making bodies. As a part of this strategy, the self-help groups which would be formed at the grassroots level, would be able to give women access to the various programmes implemented

by the rural development, urban development, water supply, education and health sectors, agriculture and industrial sectors.

Source: *Schemes for Assistance – A Handbook, Department of Women and Child Development, Ministry of Human Resource Development, Government of India, 1999.*

Box 4.2: Recommendations for State Policy

In Tamil Nadu the Women's Development Corporation (TNWDC) and UNICEF organized regional level workshops involving people and civil society organizations at many places from 2001 onwards to provide recommendations for Gender Policy. In one such workshop the participants came out with the following overarching recommendations with regard to women and health:

- 1) Focus on prevention rather than care
- 2) Work on setting right the current socio-economic gender imbalance
- 3) Create awareness about gender inequality
- 4) Encourage men to share the responsibility of sexuality and reproduction with women
- 5) Increase the number of female health personnel in all health department activities
- 6) Provide counselling services at all Primary Health Centres (PHCs)
- 7) Collect gender disaggregated data on all aspects of health so that both men's and women's health problems can be dealt with more effectively
- 8) Introduce marriage counseling prior to the registration of marriages
- 9) Curb all forms of violence against women
- 10) Keep updating disease profiles
- 11) Rather than centralized planning, plan local and participatory programmes (community-based health) with the involvement of panchayat
- 12) Set up village task force on health in each village
- 13) Conduct focus group awareness programmes on male-female equality
- 14) Review on meaningful health programmes district-wise
- 15) Analyze the gender budgeting allocation for women and child care under health

4.4 NATIONAL COMMISSION FOR WOMEN (NCW)

The National Commission for Women (NCW), set up in 1992, has a mandate to safeguard the rights and interests of women. The Commission pursues its mandated activities of safeguarding women's rights through investigations into individual complaints of atrocities; sexual harassment of women at the work place; organizing Parivarik/Mahila Lok Adalats; legal awareness programmes/camps; review of Legislations etc. The Commission maintains a Complaints Cell as one of the Core Units of the Commission which processes both written and oral complaints and takes suo-moto action in matters relating to: (i) deprivation of women's rights;

(ii) non-implementation of laws; (iii) non-compliance with policy decisions; (iv) guidelines or instructions aimed at mitigating hardships to women; and (v) taking up issues arising out of such matters with appropriate authorities. The complaints received relate mainly to harassment for dowry, dowry deaths, torture, desertion, bigamy, rape, refusal to register FIR by the Police, discrimination in employment, domestic violence, incest, and cruelty by husbands and in-laws.

Emergence of Family Courts

Alarmed by the large number of cases relating to matrimonial disputes in various courts and representation from several associations of women, the Family Court Act, 1984 was enacted by the Government of India to provide for the establishment of family courts with a view to promote conciliation in and secure speedy settlement of disputes relating to marriage and family affairs. At present there are 80 family courts spread over 17 states.

4.5 APPROACHES TO GENDER EQUITY IN THE ELEVENTH FIVE YEAR PLAN

The Eleventh Plan's approach to gender equity has five elements:

- 1) The recognition that women are not a homogeneous category for planned intervention – that they belong to diverse castes, classes, communities, economic groups, and are located at a range of geographic and development zones, and that mapping and acknowledging the specific deprivations which arise from these multiple locations, can alone determine the success of planned interventions. In order to operationalize this understanding, official directives must be issued to Women and Child Development programmes as well as women-related programmes in other Ministries to reach women across multiple axes of deprivation (gender, class, caste, community, marital status, geographic location etc.) to monitor implementation and collect disaggregated data along these multiple axes. The double deprivation of particular categories of women (SC, ST women, Muslim women, Single women/Widows and Women in conflict zones like the north east and J&K), in addition to being addressed through general programme interventions, have to also be addressed through a range of special, targeted and/or pilot interventions.
- 2) The recognition that only inclusive development of all categories of women can ensure holistic national development goals toward the millennium development goals;
- 3) The recognition that both inter-sectoral convergence as well as targeted, exclusive women-focused planning (through the Ministry of WCD) are necessary;
- 4) The recognition that for interventions in favour of women to have a sustained, long-term, incremental impact beyond individual five year plan periods, they have to be four-pronged;
 - i) to provide women with basic entitlements such as food security, health and education;
 - ii) to address the reality of globalization and its impact on women by prioritizing economic empowerment and mainstreaming women in new and emerging areas of the economy;
 - iii) Ensure an environment free from all forms of violence against women-physical, economic, social, psychological; and
 - iv) Ensure the participation and adequate representation of women at the

highest policy levels, particularly in parliament and assemblies. Even a state like Kerala with high female literacy, has only 7 women in a 141 member state legislative assembly. This situation must be urgently remedied.

- 5) The Inter-sectoral and Inter-Ministerial Agenda for Action is the Key Thrust area for the Eleventh Five Year Plan. In addition to prioritizing the key focus areas, the Eleventh Plan follows the following five-fold strategy:
 - economic empowerment, with special focus on women in agriculture and on the effects of globalization;
 - social empowerment and engendering social change;
 - political empowerment to facilitate entry and effective functioning of women in parliament, PRIs and in premier government services;
 - strengthening mechanisms for effective implementation of women-related legislation; and
 - creating institutional mechanisms for gender mainstreaming and strengthening delivery mechanisms for effective implementation of women related programmes.

In the Report of the Steering Committee on Empowerment of Women and Child Development for the Eleventh Plan, the following emphasis areas were listed:

Item 5.26 Women in agriculture: In India agriculture is highly feminized with 75% of the total female work force and 85% of rural women being employed in agriculture either as wage workers or as workers on their own/ contracted household farms. As men migrate and move to non-farm jobs, there has been an increasing feminization of agriculture. Agricultural productivity is, thus, increasingly dependent on the ability of women to function effectively as farmers.

Item 5.27 Land Rights for Women: Endowing women with land would empower them economically as well as strengthen their ability to challenge social and political inequalities. Evidence from around the world suggests that direct land transfers to women are likely to benefit not just women, but also children.

Item 5.28 Strengthening Agricultural Capacities: Measures to promote women's presence in village decision making bodies, control over complementary resources, direct marketing and training programmes for women, resource pooling and group investment, financial and infrastructural support must be taken to improve women's agricultural capacities.

Item 5.29 Women in the Service Sector: The most important trend for women's employment is their increasing presence in the tertiary sector over the last decade. However, women remain under-represented in higher level and higher paid jobs.

Item 5.30 Skill Development: Globalization has led to fast changing markets and technologies that require new skills, skill upgradation and skill in multiple trades. Globalization often puts a premium on skills and higher levels of education, which are often out of reach for women in the unorganized sector.

Programme and Policy Agenda for Ministry of Women and Child Development in the Eleventh Plan

The new programme and policy agenda for Ministry of Women and Child Development focuses on:

7.53 Women and Media: As a nodal agency for the welfare, development and empowerment of women, it will be incumbent upon the Ministry of Women and Child Development to not only seek to curtail the harmful effects of television on

women's lives through a gender-informed media policy, but more importantly, to harness this powerful medium to promote the agenda of gender justice and empowerment. In order to operationalize an aggressive and professional multi-media engagement, the Eleventh Plan envisages locating a separate media unit in the Ministry of Women and Child Development, with participation of professional media consultants and women's groups who specialize in media.

7.54 Gender Budgeting Cell: The Eleventh Plan proposes to give the highest priority to universalization of gender budgeting and gender outcome assessment in all ministries/departments at the centre and states. As the nodal Ministry for women, Ministry of Women and Child Development will continue to play a key role in steering this process through the Eleventh Plan period. The Gender Budgeting Cell of the Ministry accordingly needs to be strengthened.

7.55 Statistical Division: This Division is critical to monitor progress of the Eleventh Plan's gender equity and gender justice agenda through systematic, detailed collection of disaggregated data.

7.56 Relief and Rehabilitation of Rape Victims: As directed by the Hon'ble Supreme Court the National Commission for Women has drafted a scheme titled "Relief to and Rehabilitation of Rape Victims". It is proposed to initiate the Scheme in the Eleventh Plan by changing the title of the scheme to "Relief and Rehabilitation of Victims of Sexual Assault".

7.57 Implementation of Protection from Domestic Violence Act and Other Acts of the Ministry.

7.58 Committee on SHGs and the Status of Women: There is a need in the Eleventh Plan to undertake a comprehensive national level review of SHGs and microcredit policies from a gender perspective with a view to determine how the quality of these SHGs may be further improved and better serve the interests of poor women. Thus, in the Eleventh Plan, it is proposed to constitute an autonomous, high level committee on SHGs and the status of women, to review SHG – related policies and programmes and make recommendations on the vision that underlies SHG intervention in terms of empowerment and poverty alleviation; to develop monitorable indicators of gender justice and equality; and to assess the role of sponsoring agencies including government agencies, microfinance institutions etc. and suggest changes required in overall SHG policy framework.

7.59 Pilot Project for Reaching the Most Marginal and Vulnerable: In the Eleventh Plan it is proposed to take up pilot projects for different categories of marginal and vulnerable women, which if found fruitful, can be taken up on a wider scale.

7.60 Pilot Scheme for Leadership Development of Minority Women: Inclusive growth is the key guiding principle for the eleventh plan. This scheme contributes to inclusive growth.

7.61 Gender-specific Education and Training Interventions: During the Eleventh Plan the Ministry of Women and Child Development was expected to constitute a Working Group with representatives from relevant departments, experts in training, literacy and livelihoods and gender justice to design a core curriculum framework for a capacity building package that would become a part of all the SHG programmes of the Ministry.

4.6 SUMMING UP

In this Unit, we have studied various Government of India programmes based on the Gender-aware approach. As we have seen in previous Units, the needs of the women and marginalized was reflected in the First Five year Plan onwards. But the country failed to tackle gender-related issues systematically. Resources were

not allocated methodically in the early years of planning. United Nations made an effort and conducted international Conferences relating to gender issues for wider debate. These conferences had the potential to influence many countries' budgets and this served as a platform to transform women's lives. International efforts were reflected in the Government of India budgets and policies and programmes were transformed from Gender-blind to Gender-aware. These Gender-aware policies and programmes were discussed in this Unit.

Check Your Progress Exercise 3

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

1) Write briefly on the STEP programme.

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2) Who implements the "Swayam Siddha" and "Swadhar" Schemes?

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4.7 GLOSSARY

UN Conventions

: Convention as a generic term: Art. 38 (1) (a) of the Statute of the International Court of Justice refers to "international conventions, whether general or particular" as a source of law, apart from international customary rules and general principles of international law and – as a secondary source – judicial decisions and the teachings of the most highly qualified publicists. This generic use of the term "convention" embraces all international agreements, in the same way as does the generic term "treaty". Black letter law is also regularly referred to as "conventional law", in order to distinguish it from the other sources of international law, such as customary law or the general principles of international law. The generic term "convention" thus is synonymous with the generic term "treaty".

Convention as a specific term

: Whereas in the last century the term "convention" was regularly employed for bilateral agreements, it now is generally

used for formal multilateral treaties with a broad number of parties. Conventions are normally open for participation by the international community as a whole, or by a large number of states. Usually the instruments negotiated under the auspices of an international organization are entitled conventions (e.g. Convention on Biological Diversity of 1992, United Nations Convention on the Law of the Sea of 1982, Vienna Convention on the Law of Treaties of 1969). The same holds true for instruments adopted by an organ of an international organization (e.g. the 1951 ILO Convention concerning Equal Remuneration for Men and Women Workers for Work of Equal Value, adopted by the International Labour Conference or the 1989 Convention on the Rights of the Child, adopted by the General Assembly of the UN).

Suo Moto

- : The meaning “on its own motion”, is a Latin legal term, approximately equivalent to the term *sua sponte*. It is used, for example, where a government agency acts on its own cognizance, as in “the Commission took *suo motu* control over the matter”. Example – “there is no requirement that a court *suo motu* instruct a jury upon these defenses”.

4.8 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) The Ministry of Agriculture and cooperation is implementing special programmes and projects to provide training and extension support to women in the agriculture sector. The Scheme envisages motivating, mobilizing and organizing women farmers to form new groups or identifying and consolidating the existing groups of practicing women farmers. In order to ensure sustainability, each farm women’s group, ‘the Krishak Mahila Shakti Samuh’ is registered as a registered society or with the panchayat/district agricultural office. The reports of the Review Mission have revealed that the Scheme had a positive impact on the production and income levels of women farmers. It had also increased their technological skills leading to overall empowerment – access to information, training, skill up gradation and capacity building. Extension Support to Central Institutes/DOE (2005-06) ensured that policies in agriculture reflected the national commitment to empowerment of women through the strategy of mainstreaming and agenda setting. The Agriculture Technology Management Agency (ATMA), provided extension support, with a minimum of 30% of funds under ATMA scheme, to be utilized for the benefit of women farmers. Under the revised Macro Management of Agriculture Scheme (2008-09), at least 33% of the funds have been earmarked for small, marginal and women farmers.

- 2) The “Women Scientists Scheme (WOS)” has been evolved by the Department of Science and Technology (DST) for providing opportunities to women scientists and technologists between the age group of 30-50 years who desire to return to mainstream science and work as bench-level scientists. Through this endeavour of the Department, a concerted effort would be made to give women a strong foothold in the scientific profession, helping them re-enter into the mainstream and providing a launch pad for further forays into the field of science and technology, both from the point of view of pure science and its application to societal development. Under this Scheme, women scientists are being encouraged to pursue research in frontier areas of science and engineering, on problems of societal relevance and to take up S&T-based internship followed by self-employment.
- 3) The “Indira Gandhi Matritva Sahyog Yojana (IGMSY)” Conditional Maternity Benefit (CMB) Scheme targeting pregnant women aims to improve the health and nutrition status of pregnant and lactating women (of 19 years of age and above for the first two live births) and infants by promoting appropriate practices, care and service utilization during pregnancy, safe delivery and lactation; encouraging the women to follow (optimal) Infant and Youth Child Feeding (IYCF) practices including early and exclusive breast feeding for the first six months; contributing to better enabling environment by providing cash incentives for improved health and nutrition to pregnant and lactating mothers.
- 4) March 1994

Check Your Progress Exercise 2

- 1) The Mahila Samakhya programme was launched in 1988 in pursuance of the goals of the New Education Policy (1986) and the Programme of Action as a concrete programme for the education and empowerment of women in rural areas, particularly of women from socially and economically marginalized groups.

The policy framework:

- 1.1 Provision of educational opportunities for women and girls has been an important part of the national endeavour in the field of education since Independence. Though these endeavours did yield significant results, gender disparities persist, more so in rural areas and among disadvantaged communities.

- 1.2 The National Policy on Education (NPE, 1986) as revised in 1992 was a landmark in the field of policy on women's education in that it recognized the need to redress traditional gender imbalances in educational access and achievement.

The NPE also recognized that enhancing infrastructure alone will not redress the problem. It recognized that *“the empowerment of women is possibly the most critical pre-condition for the participation of girls and women in the educational process”*.

- 1.3 The programme of Action (POA, 1992), in the section *“Education for Women's Equality”* (Chapter-XII, pages. 105-107), focuses on empowerment of women as the critical precondition for their participation in the education process. The POA states that education can be an effective tool for women's empowerment, the parameters of which are:

- enhancing self-esteem and self-confidence of women;
- building a positive image of women by recognizing their contribution to the society, polity and the economy;

- developing ability to think critically;
- fostering decision making and action through collective processes;
- enabling women to make informed choices in areas like education, employment and health (especially reproductive health);
- ensuring equal participation in developmental processes;
- providing information, knowledge and skill for economic independence;
- enhancing access to legal literacy and information relating to their rights and entitlements in society with a view to enhance their participation on an equal footing in all areas.

These parameters informed the framing of the objectives of the MS programme.

- 2) A maximum amount of ₹ 20,000 per annum will be provided to each cluster to meet the requirements of expenditure on various activities for promotion of girls' education in that cluster including maintenance of the school and engagement of part-time instructors for additional specified subjects provided that no instructor would be hired for more than 3 months in an academic year and he/she would not receive remuneration of more than ₹ 1,000/per month.

Check Your Progress Exercise 3

- 1) STEP was launched as a Central Sector Scheme in 1986-87. The programme of STEP aims to make a significant impact on participation of women in development activities by upgrading skills for self and wage employment. The sequence of activities is envisaged as mobilizing women in viable groups; improving their skills; arranging for productive assets/access to wage employment; creating backward and forward linkage; improving/arranging for support services; providing access to credit; awareness generation; gender sensitization; nutrition education; sensitization of project functionaries etc. Thus, STEP advocates an integrated package of inputs aiming at the self-reliance and empowerment of women by enhancing their productivity and enabling them to take up income generation activities.
- 2) Non-governmental Agencies.

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4.10 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) Evaluate the programmes for the Girl Child from the perspective of the gender-aware approach.
- 2) Write a short note on the National Commission for Women.

Government of India
Ministry of Women & Child Development

Concept Note on Swayamsidha Phase-2

- 1) Swayamsidha is the flagship programme of Ministry of Women & Child Development for holistic empowerment of women. The scheme was evolved from an earlier scheme, i.e. Indira Mahila Yojana (IMY).

Indira Mahila Yojana (IMY)

- 2) The first Self Help Group based women's empowerment programme of Ministry of WCD, **Indira Mahila Yojana (IMY)** was launched in 1995-96 in 238 blocks in the country and ₹ 12.20 crores was released to States under the scheme for formation of Self Help Groups (SHGs), clusters and Block Federations and related training programmes. About 40,000 SHGs were formed under IMY and the expenditure was ₹ 7.20 crores. The scheme was not a success because it had no structured training programmes and there was no provision for monitoring, administrative expenses etc.

Swayamsidha

- 3) An improved version of Self Help Group based women's empowerment programme, namely **Swayamsidha** was launched in February-2001 in 650 blocks including the 238 IMY blocks in 35 States/UTs with total budget of ₹ 116.30 crores. Goa and the UTs of Daman & Diu, Dadra & Nagar Haveli and Chandigarh did not show any progress in the scheme and therefore, the scheme was withdrawn from them and the blocks were re-allocated to Rajasthan, Bihar and Sikkim. Although the scheme will end in March-2007, the expenditure as on 3-8-2006 is ₹ 71.76 crores (61.70%). The scheme is implemented through the ICDS set up in most of the States with no additional manpower for project implementation and monitoring in most of the States. The State functionaries do not get any extra remuneration/incentive for the additional responsibilities of Swayamsidha that they have to perform. As a result, it took two years for the States to initiate project activities at the field level. The Nodal Officers and Master Trainers selected by the State Governments were Government Officers who were transferred very often resulting serious disruptions in project implementation.
- 4) Swayamsidha was evaluated by an external agency in 2005. The evaluation report indicated that women in Swayamsidha Blocks have strengthened their social standing in society. Awareness of social evils like alcoholism, dowry & female feticide is visible. Economic status of women has definitely improved after joining the SHGs. Number of women members in Panchayat levels has increased and some of them have been elected to local bodies.

Swa-Shakti

- 5) Another similar project implemented by this Ministry from 1999 with funding from the World bank, IFAD and Govt. of India on experimental basis was **Swa-Shakti**. This project was implemented through State Women's Development Corporations (WDCs) at State level and NGOs at field level. Swa-Shakti showed good progress as it achieved most of its physical targets and has been **graded by the World Bank as satisfactory**.
- 6) The Ministry has analysed the reasons for poor take off of Swayamsidha by comparing it with the critical factors responsible for successful implementation of Swa-Shakti. The table below compares both the schemes:

	Components	Swa-Shakti	Swayamsidha
1)	Implementing agency	WDCs through 218 partner NGOs	Mostly through ICDS set up
2)	No. of States covered	9	31
3)	No. of blocks covered	335	650
4)	No. of SHGs per Block	52	100
5)	Cost per SHG	₹ 56,000	₹ 17,890
6)	Cost per block	30 lakhs	₹ 17.89 lakhs
7)	Total cost	₹ 100 cr. (₹ 13 cr. By GOI)	₹ 116.30 cr. (100% by GOI)
8)	Routing of funds	Directly to the implementing agencies (WDCs)	Through State finance department
9)	Salary for Project Cell at:		
	a) Central Level	Yes	Additional work for existing staff without incentive
	b) State level	Yes	-do-
	c) District level	Yes	-do-

7) Reasons for Slow Progress Under Swayamsidha

Swayamsidha phase-1 launched in 2000-01 was scheduled to end in March, 2006 was extended by one year on account of non-completion of physical and financial targets. The following are the main reasons for slow progress of the scheme:

- Swayamsidha implementation is additional responsibility for State Government staff rendering project implementation and monitoring weak.
 - Swayamsidha is thinly spread (only one or two Blocks per District are covered) making project implementation and monitoring ineffective.
 - The cost per SHG/Block under Swayamsidha was less than half of Swa-Shakti, thereby compromising on quality of inputs to SHGs.
 - Under Swayamsidha, fund transfer is through State Finance Department to the Project Implementing Agency (PIA) which has been slow due to resource crunch faced by most States and lengthy financial procedures mandated.
- 8) It may be concluded that additional inputs, especially in terms of administrative set up at central level, State level and District level enhanced cost norms and non-dependence on the State Governments for project implementation have contributed to better performance of Swa-Shakti project.

Proposed Revision of Swayamsidha:

- 9) In the Annual Plan discussions meeting for MWCD held in Planning Commission on 22-12-2004 under the chairpersonship of Secretary, Planning Commission, it was decided that the schemes of Swayamsidha and Swa-Shakti

should be merged as both are similar programmes. Since Swa-Shakti project ended in June-2005, revision of Swayamsidha on Swa-Shakti lines is contemplated by the Ministry.

- 10) In the Wrap-up meeting of Swa-Shakti project held on January 6, 2005, the proposed re-structuring of Swayamsidha on Swa-shakti lines was discussed. It was agreed that MWCD would prepare a concept paper for continuation of Swayamsidha Scheme (Phase-2) on Swa-Shakti lines which would be presented to the World Bank by 15-2-2005. The World Bank in its letter dated 18th February, 2005 had consented to support Swayamsidha Phase-2 for the following components:

- Provision of technical assistance including global experience in redesigning Swayamsidha.
- Supporting a slice of the programme cost.
- Contributing to supervision support during programme implementation especially in the Northern States.

- 11) Based on the recommendations of Planning Commission and the World Bank and the experience of this Ministry, it is proposed to continue Swayamsidha into Phase-2. The following strategy is proposed for Swayamsidha phase-2:

Strategy of Swayamsidha Phase-2

- 12) Swayamsidha Phase-2 will have the positive aspects of Swayamsidha, Swa-Shakti and Indira Mahila Yojana. The following will be the main features of Swayamsidha Phase-2:

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

Coverage

- 13) Swayamsidha Phase-2 will be a country wide programme covering all blocks in the country. Efforts will be made to take women's SHGs formed under other schemes of Government, NGOs, private companies, banks, individuals, etc. under Swayamsidha fold for formation of clusters and block federations.

Duration

- 14) The Project will be of 10 years duration commencing on 1-4-2008, i.e., the end date of Swayamsidha phase-1. Formation of SHGs, clusters and federations, income generation activities etc. will be undertaken in the first 5 years (11th plan). Strengthening of clusters, federations, group income generation activities etc. will be undertaken in the next 5 years (12th plan).

Implementing Agencies

Gender-Aware Policies, Programmes and Schemes

- 15) A separate unit will be established in MWCD for effective implementation of the scheme. Agencies will be identified in States for project implementation. Such agencies will be strengthened wherever necessary. New agency will be established if appropriate agencies are not available in the State.

Project Activities

- 16) The following will be the main activities under the scheme:

- Baseline survey
- Identification of project implementation agencies in States
- Identification of field level agencies for implementation of various components
- Formation of SHGs
- Training programmes on SHG components and women empowerment components
- Formation of clusters
- Formation of block federations
- Income generation training programmes including implementation of Government projects through SHGs, Clusters and federations
- Convergence with other Govt. schemes
- Community asset creation
- Establishment of marketing linkages
- Quality of control

Project Cost

- 17) Project cost in the 11th five year plan will be approximately ₹ 2850 crores. Project components and cost break-up will be decided after a series of workshops proposed to be organized before project preparation.

Funding

- 18) The World Bank intends to fund the following components which works out to about 50% of total cost:
- Provision of technical assistance including global experience in redesigning Swayamsidha through CPSU.
 - Supporting a slice of the programme cost .
 - Contributing to supervision support during programme implementation especially in the Northern States, through SPMUs and DPIUs.
- 19) The remaining components would be funded by GOI. State Government's/ community's share would be limited to providing land and unskilled labour for community assets to be created.

Monitoring & Evaluation

- 20) External agencies will be identified for carrying out concurrent monitoring, evaluation and research studies and for putting in place a Management Information System.

UNIT 5 COST-BENEFIT ANALYSIS

Structure

- 5.1 Introduction
- 5.2 Objectives
- 5.3 Foundation Principles of Cost-Benefit Analysis
 - 5.3.1 Explicit Valuation
 - 5.3.2 Consequential Evaluation
 - 5.3.3 Additive Accounting
- 5.4 Structural Demands
- 5.5 Evaluative Indifferences
- 5.6 Market-Centred Valuation
- 5.7 Cost-benefit Analysis from a Gender Perspective
- 5.8 Summing Up
- 5.9 Glossary
- 5.10 Answers to Check Your Progress Exercises
- 5.11 References
- 5.12 Questions for Reflection and Practice

5.1 INTRODUCTION

Cost-Benefit Analysis is a method for assessing not just the identifiable cash profit or loss of a public project, but also elements of intangible social and benefit. Social Cost-Benefit analysis is a promising approach to ensuring a more central place for women's concerns in development planning. Supportive measures for women, like all forms of planned intervention, require decision rules because they use scarce resources in order to produce desired outcomes. Interventionist policies on behalf of women tend to fall in the domain of social cost-benefit analysis because they are generally undertaken by agencies that pay least attention to equity issues along with efficiency objectives (Kabeer, 1995).

Social Cost-Benefit Analysis can be used to justify greater attention to gender issues in the project cycle on efficiency grounds. Market prices do not reflect the benefits produced by women or the costs incurred by them. Any development project which neglects either of these dimensions runs the risk of allocating resources without due regard for the real structure of costs and benefits.

A study of a World Bank project to increase irrigated rice production in Cameroon offers an example of misplaced incentive in project planning. It was assumed that household labour would be available to work on the irrigated rice fields. Here, what the planners overlooked was the traditional patterns of production and distribution which denied women access to rice fields of their own and control over the products of their labour. The women and men in Cameroon had individual fields which they cultivated separately, but rice fields were cultivated jointly by husband and wife, with husbands controlling the disposition of the crop. Although women working on the irrigated rice fields received some financial compensation for the labour they provided to their husbands, it was not large enough to persuade them to cultivate the additional fields necessary to meet targeted output levels.

Social Cost-Benefit Analysis emphasized the equity objective i.e. it stressed on the objective of improving the lives and status of women by treating it as merit

good – an area of activity in which government is better equipped than individuals or the market to act in the best interests of the society.

5.2 OBJECTIVES

After studying this Unit, you should be able to:

- define cost-benefit analysis;
- explain principles of cost-benefit analysis in gender planning; and
- examine the application of cost-benefit analysis in gender planning.

5.3 COST-BENEFIT ANALYSIS (CBA)

CBA is a useful approach to assess whether decisions or choices that affect the use of scarce resources promote efficiency. Considering a specific policy and relevant alternatives, the analysis involves systematic identification of policy consequences, followed by valuation of social benefits and costs and then application of the appropriate decision criterion (Diana Fuguitt and Shanton J. Wilcox). This definition can be elaborated in the following manner for easy understanding and this elaboration is also given by Diana Fuguitt and Shanton J. Wilcox.

- 1) CBA assess decisions or choices. It is a decision-making tool designed to provide information and helps decision makers when they face difficulty in allocating scarce resources.
- 2) CBA focuses on efficiency and analyzes whether the implementation of a particular policy increases social welfare.
- 3) CBA is not the analysis of public expenditures and revenues for a public policy; instead it is used to assess the social value effects of public or private decisions and attempts to allow for all gains and losses as viewed from the standpoint of all individuals within society. Such gains and losses are known as social benefits and costs.
- 4) While analyzing the policy, CBA follows the steps which are given here/under for your understanding:
 - Identification of the policy's positive and negative social consequences;
 - Valuation in monetary units of as many as possible consequences of social costs and benefits; and
 - Application of the appropriate decision criterion to weigh the social benefits and costs and assess the policy's efficiency.
- 5) Some of the specific policies use scarce resources and scarce resources are finite resources with alternative uses. Therefore, it is important to evaluate its efficiency as compared to relevant alternatives.

CBA is considered as a decision making tool and also as a tool for doing analysis of public policy. In the decision making process it is considered as one of the inputs. CBA is a framework to assess and prioritize policies according to their relative efficiency. In the words of Fuguitt and Wilcox (1999), "CBA measures individuals' preferences concerning the desirability (benefits) and burdens (costs) of a given policy alternative. Moreover, as a quantitative analysis, it assesses relevant data and mathematically reduces policy implications for society". In this process the decision maker with regard to policy as well as the policy analyst has

to interact with each other to make effective use of CBA. Close communication between them is required to resolve the key question of how rigorously the CBA should be performed.

Box 5.1: Principles of CBA

What are the key principles of CBA?

- 1) Given the focus on efficiency, CBA is relevant for those decisions (government or private) which (a) involve the use of scarce resources, and (b) generate “good” and/or “bad” consequences for social welfare.
- 2) As a decision making tool, CBA provides the decision maker with information assessing a particular policy’s efficiency; however, efficiency is only one of several possible goals that the decision maker might consider worthwhile. Thus, the final decision on whether to pursue the policy is resolved by the decision maker, who must weigh the policy’s relative efficiency with other competing objectives.
- 3) The analyst must conscientiously inform the decision maker of the practical implications of the cost-benefit framework’s focus on efficiency and, as needed, identify relevant trade-offs between efficiency and other policy objectives.
- 4) CBA is a “with and without” analysis. The analyst should first develop the baseline scenario (i.e., what would happen without the policy) and then identify and calculate incremental benefits and incremental costs by comparing consequences “with” the policy to those “without” the policy. (incremental benefits) = (benefits with policy) – (benefits without the policy); incremental costs = (costs with the policy) – (costs without the policy).
- 5) The analyst should identify all policy consequences, determining all of a policy’s resource impacts that have good or bad consequences for social welfare and then sketching these consequences.
- 6) For these consequences, the analyst should identify all benefits and costs, where these represent the economic value of real changes associated with a policy. A real change includes a change in the physical quantity or quality of a given resource or output and/or change in individual satisfaction derived from the resource or output.

Source: Diana Fuguitt and Shanton J. Wilcox, *Cost-Benefit Analysis for Public Sector Decision Makers*, London: Quorum Books, 1999.

Apart from CBA there are several other principles used to identify benefits and costs of policy. They are outlined as follows for your better understanding:

- 1) Market valuation;
- 2) Contingent valuation method;
- 3) Travel cost method;
- 4) Hedonic pricing method: Property value approach;
- 5) Valuation of human life; and
- 6) Cost-effectiveness analysis.

When policies involve a resource that is marketed, then consumer demand, using market prices, might be analyzed to estimate the resources’ market value. This is

called market valuation. On the other hand, to value non-market effects, the contingent valuation method asks survey respondents to state their preference hypothetically, indicating their valuation as if a market for the particular resource, good or service actually exists. Contingent valuation is the only systematic method offering the potential for estimating non-use values. Travel cost method may be applicable when a non-marketed resource, good or service is located at a specific site. Property value approach applies multiple regression techniques to analyze property values. The appropriate principle for human life valuation is the willingness to pay or willingness to accept compensation. In the context of scarce resources, numerous individual choices reveal a willingness to forego some expenditures that might ensure preservation of one's own or someone else's life in order to achieve other desired objectives. Such trade-offs provide the basis for economists to infer a monetary valuation of human life. Cost-effectiveness analysis can value the costs and quantify the effect of a single policy so that the decision maker can then decide whether pursuing the policy is worth it; and/or (2) assess a number of policies and/or policy levels to identify which one(s) (a) minimize the costs of achieving a given effect; or (b) maximize effectiveness for a given budget or set of resources.

5.4 FOUNDATION PRINCIPLES OF COST-BENEFIT ANALYSIS

The basic rationale of cost-benefit analysis lies in the idea that things are worth doing if the benefits resulting from doing them outweigh their costs.

The foundational principles of Cost-Benefit Analysis include: Explicit Valuation, Consequential Valuation and Additive Accounting.

5.4.1 Explicit Valuation

The demand of explicit valuation is the first general condition imposed as a foundational principle. Explicit valuation is a part of the insistence on a rationalist approach, which demands full explication of the reasons for taking a decision, rather than relying on an unreasoned conviction or on an implicitly derived conclusion. Explication can be simply defined as the act of explaining and interpreting things. Public decisions have more need for explicitness than private choices or personal actions. Others not involved in the decision may legitimately want to know why exactly something – rather than another – is being chosen. The demands of accountability apply not merely to implementation but also to choices of projects and programmes. There is, thus, a case for fuller articulation and more explicit valuation in public decisions than in private ones.

5.4.2 Consequential Evaluation

A second basic principle of cost-benefit analysis relates to the use of consequential evaluation. Costs and benefits are evaluated in this approach by looking at the consequences of the respective decisions. Broadly, consequential evaluation allows the relevant consequences to include not only such things as happiness or the fulfillment of desire on which utilitarians tend to concentrate, but also whether certain actions have been performed or particular rights have been violated.

5.4.3 Additive Accounting

Cost-benefit analysis not only bases decisions on costs and benefits; it also looks for the value of net benefits after deducting costs from benefits. While benefits can be of different kinds and are put together – to the extent that they can be – through a selection of weights (or ranges of weights), costs are seen as foregone benefits. Thus, benefits and costs are defined, ultimately, in the same “space”. The

additive form is implicit in all this. When different kinds of benefits are added together, with appropriate weights, the framework is clearly one of addition. The additive form of cost-benefit analysis requires careful handling. One way of dealing with the problem is to confine attention to relatively marginal changes, so that the weights may not change very much and the framework may be approximately linear. But many projects are relatively large and the benefits may be so particularized (especially in distribution-sensitive accounting) that the weights may have to change quite readily. In that case, there is no alternative – if one were to use the additive form of cost-benefit analysis – to taking note of the need for varying weights as the magnitudes of different kinds of benefits change. The exercise must then take the form of a conjoint determination of quantities of benefits and their weights.

5.5 STRUCTURAL DEMANDS

In this section we will learn about the structural demands of cost-benefit analysis.

Assumed Completeness

Cost-benefit analysis tends to invoke completeness of evaluations. This requires not only that each consequence be identified and known (more on this presently) but also that the weights, at the appropriate point, are definitive and unique. It is often presumed, without any explicit argument, that if we are evaluating benefits and costs, then every possible state of affairs must be comparable and be clearly ranked-vis-a-vis every other.

Full Knowledge

The presumption of full knowledge of the consequences involved is rather similar to that of complete availability of definitive and precise valuational weights. It is relevant to examine the sources of epistemic ambiguity and their far-reaching effects. No less importantly, there is a need to consider ranges of values of factual variables (like that used for evaluative weights), which lead mathematically to similarly partial orderings of alternative proposals (on the basis of intersection of all the total orderings compatible with each set of values within the respective ranges). Again, the discipline of maximization provides a much fuller reach than the usual insistence on optimization.

Non-iterative and Non-parametric Valuations

Valuational judgements we make can take various forms. One distinction relates to judgements that are basic in the sense that they are not parasitic on any underlying factual presumption (other than those which are part of the subject matter of the judgment itself). Non-basic judgements may, however, draw on factual presumptions, often made in an implicit way and thus remain subject to revision in the light of more knowledge – indeed even in the light of the results of applying these non-basic judgements themselves.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

1) Explain additive accounting.

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5.6 EVALUATIVE INDIFFERENCES

In this section we would focus on three types of evaluative indifferences: non-evaluation of actions, motives and rights; indifferences to intrinsic value of freedom and instrumental view of behavioural values.

Non-valuation of Actions, Motives and Rights

In the context of discussing broad consequential evaluation, there was already an opportunity of commenting on the inclusiveness of consequential reasoning such as taking note of the nature of actions and the fulfillment and violation of recognized rights. Motives too can come into the accounting, even though they are more important in personal decisions than in public choices. The neglect of these considerations in mainstream cost-benefit analysis does reduce the reach of the ethical analysis underlying public decisions. The literature on human rights brings out how strongly relevant – and closely related – some of these concerns are to what people see as important. These concerns remain potentially pertinent to cost-benefit evaluation even when people have no opportunity of expressing their valuations of these concerns in limited models of cost-benefit assessment (for example, in terms of market price-based evaluations).

Indifference to Intrinsic Value of Freedom

Cost-benefit analysis takes note of the substantive freedoms that people have (formally this will require valuation of opportunity sets and not merely of the chosen alternatives). For example, a person who voluntarily fasts (rather than involuntarily starves) is rejecting the option of eating. But, to eliminate the option of eating would make nonsense of the voluntariness of his choice. Essentially, fasting is an act of choosing to starve and the elimination of the option of eating robs the person of the opportunity of choice that makes sense of the “sacrifice” involved in fasting.

Instrumental View of Behavioural Values

Values influence our actions and in assessing the consequences of public projects, valuational assumptions are standardly made.

5.7 MARKET-CENTRED VALUATION

Market-centred valuation can be based on three influencing factors: reliance on willingness to pay; sufficiency of potential compensation; disregard of social choice options. We will now discuss each in detail.

Reliance on Willingness to Pay

In mainstream cost-benefit analysis, the primary work of valuation is done by the use of willingness to pay. This approach is, of course, based on the rationale of the discipline of market valuation. Indeed, the use of valuations based on a market analogy has some of the merits that the market allocation system itself has, including sensitivity to individual preferences and tractability of relative weights. Estimation of willingness to pay is particularly hard in the case of contingent valuation of existence values of prized components of the environment – a centrally important exercise for cost-benefit analysis. The contingent valuation (CV) procedure takes the form of posing hypothetical questions about how much people would be willing to pay to prevent the loss of some particular object. In the legal context, dealing with damage caused by acts, the contingent valuation approach has tended to be used as both (1) a measure of the actual loss involved; and (2) an indication of the extent of culpability of the party whose negligence (or worse) led to the event that occurred.

Sufficiency of Potential Compensation

It is possible to interpret aggregates of willingness to pay in terms of the potential possibility of redistribution, including the compensation of any loss that some people may suffer. Given certain assumptions, such compensational interpretations do indeed have some plausibility. The question, however, is the relevance and persuasive power of ethical reasoning based not on actual outcomes but on potential compensational possibilities that may or may not be actually used. If compensations are actually paid, then of course we do not need the compensation criterion, since the actual outcome already includes the paid compensations and can be judged without reference to compensation tests (in the case of Kaldor-Hicks criterion, after compensations have been paid, the result will be a case of a simple Pareto improvement). On the other hand, if compensations are not paid, it is not at all clear in what sense it can be said that this is a social improvement. If, in a case without externality, a person is willing to pay far less for A than for B, then to give that person B rather than A, when either can be given to her, would involve a loss. This much can be acknowledged even without addressing the distributional issue (since the Pareto criterion is adequate here) and such sub-choices will be typically embedded in larger choices (incorporating distributional issues as well). So the information involved in the willingness to pay has some relevance to efficiency, no matter how weak may be the equity conclusions drawn from it through the compensation tests.

Disregard of Social Choice Options

Market-centred valuation has ambiguities especially when it comes to interpreting what people say they are ready to pay for public goods, including environmental preservation and existence values. In this context, it may be useful to ask what kind of social choice interpretation underlies the contingent valuation procedure. The philosophy behind contingent valuation seems to lie in the idea that an environmental good can be seen in essentially the same way as a normal private commodity that we purchase and consume. The valuation that is thus expressed is that of achieving single-handedly – this is crucial – this environmental benefit.

The condition of independence of irrelevant alternatives, formulated by Kenneth Arrow in Social Choice and Individual Values, states that in making choices over the relevant alternatives (that is, over the alternative states in the actual opportunity set), the social choice should not depend on our valuation of irrelevant alternatives (that is, the ones not in the opportunity set). To conclude, cost-benefit analysis is a very general discipline, with some basic demands – expressed here in the form of foundational principles. The mainstream approach of cost-benefit analysis not only takes on the foundational principles, the structural demands and the evaluative indifferences, but also uses a very special method of valuation through direct use of or in analogy with, the logic of market allocation. This market-centered approach is sometimes taken (particularly by its advocates) to be the only approach of cost-benefit analysis.

5.8 COST-BENEFIT ANALYSIS FROM A GENDER PERSPECTIVE

The application of Cost-benefit analysis (CBA) from a gender perspective is quite different. Here it analyzes the social cost rather than the benefit in terms of material and monetary benefit. Rosenhead and Thunhurst have defined it as “CBA is a method for assessing not just the identifiable cash profit or loss of a public project, but also elements of ‘intangible’ social cost and benefit. In principle this might seem a progressive innovation.....but in CBA all these are compressed onto a single dimension – money. Qualities which had previously been assumed as inalienable

are now given a 'price tag'. But the policy analysis for gender-related policies should consider the social cost and social benefit aspect of it rather than looking at the material or monetary aspect of it. It is premised on the assumption that the aim of public policy is to maximize the social welfare or the public good. It should take explicit account of the distribution of costs and benefits, weighting them differently when they accrue to disadvantaged individuals, especially women. The use of distributional weights to incorporate equity objectives is the main contribution of social cost-benefit analysis to the field of plan/policy/project analysis.

a) Gender and Efficiency

Development planning becomes useless without focusing on recognizing the contribution made by women and other minorities to the enhancement of resources. Therefore, spending money for them should not be calculated in stereotypical CBA. Rather, it should focus on how that spending will accelerate the development process. Therefore, CBA should evaluate the efficiency and equity objectives of the policy. Naila Kabeer states that Social CBA can be used to justify greater attention to gender issues in the project cycle on efficiency grounds if, for instance, it can be demonstrated that market prices do not reflect the benefits produced by women or the costs incurred by them. Any development project which neglects either of these dimensions runs the risk of allocating resources without due regard for the real structure of costs and benefits. Endorsing this view, USAID has also said that the misunderstanding of gender differences, leading to inadequate planning and designing of projects, results in diminished returns on investment. There, at the planning stage itself, gender distribution of cost and benefit should be taken into account. A case study from the book *Reversed Realities* written by Naila Kabeer can give you further clarification on the gender and efficiency aspect of CBA (Box 5.2)

Box 5.2: A Case Study from Kenya

Staudt's research points out that government extension officers seeking to encourage the adoption of new hybrid maize assumed the gender of farmers to be male and concentrated their attention on households where men were present. While around 40 per cent of farms were female-managed, these were consistently bypassed. Nevertheless, female farm managers used their own information networks to increase their rates of adoption and frequently proved to be more innovative than farms where men were present. According to all calculations, a third of the female-managed farms that were classified as early adopters of hybrid maize had no administrative support or advice for such a move. Among farms with men present which had been similarly neglected, only 3 per cent adopted early. She concluded that ignoring women's productivity potential had slowed down the diffusion of innovative farming practice. "Denying access to capable groups because of norms which support male preference represents an inefficient use of scarce resources".

b) Gender and Equity

If the government is better equipped than individuals or markets to improve the lives and status of women then it is called as the 'merit good' in welfare economics. Government policies should therefore focus on increasing the 'merit good'. CBA should look into women's vital role in sustaining economic production and the inequitable practices which prevent them from fully sharing in the fruits of development and attaining equitable status in the society. Whenever the interests of subordinated groups are at stake, CBA from a gender perspective should take on particular form when gender issues are involved because of the specific nature of women's subordination in many societies (Kabeer, 1994).

c) Criticism of CBA from a Gender Perspective

Naila Kabeer has discussed the limitations of CBA from a gender perspective. They are presented in the following discussion for your understanding.

1) Gender segmentation in the labour market

CBA gives more importance to the market and its valuation. Donahue says “values are slippery and this goes far to explain the appeal of an automatic mechanism for setting values – market prices”. In the context of gender, the labour market often undervalues women’s work which leads to inequality. The powerful ideologies of masculinity and femininity, of appropriate gender roles, government legislation and male protectionism, create and sustain systematic distortions in the relative prices and mobility of male and female labour. The problem often does not lie in overt wage discrimination between women and men working in the same jobs but rather in the creation of incommensurable segments in the labour market across sectors, occupations and tasks. Therefore, the competition in the labour market occurs within male and female segments. For example, as you know, men are seen to engage in activities which require purposeful effort, instrumental rationality and the expenditure of energy. Women’s work, by contrast, is associated with caring and nurturing qualities and affective rationality. This association devalues women’s labour effort because it is seen as a natural extension of their familial roles rather than purposive or demanding work. Hence, women and men are treated as non-substitutable labour, entering into gender-specific segments and assigned to various tasks in accordance with preconceived gender stereotyping rather than efficiency criteria. Market forces are saturated with gender norms and practices. These practices are not only supported by market for profit, but also strongly supported by male workers also.

2) The valuation of non-marketed goods

If benefits or costs cannot assign monetary prices then that factor cannot enter into market transaction at all. Otherwise it means that non-marketed goods cannot be assigned any value at all. Without monetary prices, there is no meaningful basis of comparison between costs and benefits. The issue of these non-marketed activities is not a trivial one. The gender bias to this preoccupation with marketed goods stems from the fact that a significant proportion of women’s labour in most developing economies takes place outside the market. Within the general category of non-marketed goods, there are further sub-categories. Some goods are potentially marketable and others do not enter the market place at all. The most obvious example for the produce which does not enter into the market place is the domestic reproduction, maintenance and care of human resources: child bearing and child care; care of the sick, disabled and elderly; and the daily maintenance of the household. These activities are at least as important to household survival and well-being as the production of material resources. Here lies the problem of integrating non-marketable ‘reproductive’ work into the cost-benefit framework. In Box 5.3 an interesting example is presented for your understanding on how cost-benefit analysis can be done for women’s reproductive work.

Box 5.3: Breast milk substitutes

A paper was presented in a conference in Zimbabwe advocating breast-feeding in place of bottle feeding. Among the national family-level costs of switching from breast-feeding to bottle-feeding identified were the substantial extra demand for foreign exchange to cover dried milk; loss of contraceptive effect connected with breast-feeding and resultant increase in population; impaired health status of babies and young children as a

result of early cessation of breast-feeding and the associated rise in health related expenditures. If women stop breast feeding their babies it will have serious consequences both in terms of monetary condition of the country as well as the health status of the people.

Naila Kabeer suggests some solutions to situations where no meaningful monetary valuation can be made of CBA. Relying on non-monetary indicators of projected benefits and using cost-effectiveness analysis to decide how to achieve them would be one solution. For example, social indicators, such as reduction in infant mortality rates or increase in per capita nutritional intake may serve to approximate the qualitative aspect of benefits.

3) Pricing the intangible

The difficulties we have discussed so far relate to the problem of relying on money as measurement in a situation where the market does not exist. The incorporation of equity objectives into cost-benefit planning raises a whole new set of problems. The notion of equity has a far more ambiguous status than efficiency because it is very difficult to quantify the concept of equity. CBA has difficulty in dealing with matter which is not quantifiable and intangible. CBA would find it difficult to evaluate projects which tackle the underlying causes of women's lower earnings relative to men of similar class or educational backgrounds. A notion of equity that focuses only on outcomes and ignores processes, will leave intact the structural inequalities in material resources, influence, contacts and organizational capacity which underlie gender inequalities in earning power. Another dimension to the question of intangibles is that which concerns values other than those of the market. For example, women may prefer to work on their own enterprises or wages rather than on household or male-managed fields, regardless of relative returns on the two activities because they value their autonomy from men in their households over the prospect of enhanced household income over which they had little or no control.

4) Conflicting interests in the social welfare function

Another set of problems with CBA stems from the political economy within which most CBA exercises are conducted. It relates to the conflictual nature of gender relations. CBA is capable of recognizing certain kinds of inequalities namely, inequalities in the distribution of income in a population and the existence of poverty groups. However, it maintains a deafening silence on the power relations persistently impinging on the interpretation of the social welfare function. This will limit the usage of CBA as a planning tool.

5.9 SUMMING UP

For those who wish to promote women's empowerment, a participatory form of planning and evaluation might be a more appropriate approach. Social Cost Benefit Analysis (SCBA) can be used only to a certain extent in this case. Based on analyzing the objectives, successes and problems of a project as seen by the various stakeholders in the process and in partnership with those the project is intended to serve might be a more appropriate approach. To conclude, CBA cannot be considered as a neutral or foolproof guide to all plans. However, any development project which neglects benefits for women derived from projects and costs incurred by them runs the risk of allocating resources without emphasizing the equity objective. In addition, techniques like participatory appraisal need to be also included in the planning process, especially if the plan is for women.

Check Your Progress Exercise 2

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

- 1) Explain the cost-benefit analysis from a gender perspective by using a case study.

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5.9 GLOSSARY

Pareto efficiency : Pareto efficiency or Pareto optimality, is a concept in economics with applications in engineering and social sciences. The term is named after Vilfredo Pareto, an Italian economist who used the concept in his studies of economic efficiency and income distribution. Given an initial allocation of goods among a set of individuals, a change to a different allocation that makes at least one individual better off without making any other individual worse off is called a Pareto improvement. An allocation is defined as “Pareto efficient” or “Pareto optimal” when no further Pareto improvements can be made.

Kaldor-Hicks criterion : Kaldor-Hicks efficiency, named for Nicholas Kaldor and John Hicks, also known as Kaldor-Hicks criterion, is a measure of economic efficiency that captures some of the intuitive appeal of Pareto efficiency, but has less stringent criteria and is hence applicable to more circumstances. Under Kaldor-Hicks efficiency, an outcome is considered more efficient if a Pareto optimal outcome can be reached by arranging sufficient compensation from those that are made better off to those that are made worse off so that all would end up no worse off than before.

5.10 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) Cost-benefit analysis not only bases decisions on costs and benefits, it also looks for the value of net benefits after deducting costs from benefits. While benefits can be of different kinds and are put together – to the extent that they can be – through a selection of weights (or ranges of weights), costs are seen as foregone benefits. Thus, benefits and costs are defined, ultimately, in the same “space”. The additive form is implicit in all this. When different kinds of benefits are added together, with appropriate weights, the framework is clearly one of addition. The additive form of cost-benefit analysis requires careful handling. One way of dealing with the problem is to confine attention

to relatively marginal changes, so that the weights may not change very much and the framework may be approximately linear. But many projects are relatively large and the benefits may be so particularized (especially in distribution-sensitive accounting) that the weights may have to change quite readily. In that case, there is no alternative – if one were to use the additive form of cost-benefit analysis – to taking note of the need for varying weights as the magnitudes of different kinds of benefits change. The exercise must then take the form of a conjoint determination of quantities of benefits and their weights.

Check Your Progress Exercise 2

- 1) Staudt's research points out that government extension officers seeking to encourage the adoption of new hybrid maize assumed the gender of farmers to be male and concentrated their attention on households where men were present. While around 40 per cent of farms were female-managed, these were consistently bypassed. Nevertheless, female farm managers used their own information networks to increase their rates of adoption and frequently proved to be more innovative than farms where men were present. According to all calculations, a third of the female-managed farms that were classified as early adopters of hybrid maize had no administrative support or advice for such a move. Among farms with men present which had been similarly neglected, only 3 per cent adopted early. She concluded that ignoring women's productivity potential had slowed down the diffusion of innovative farming practice. "Denying access to capable groups because of norms which support male preference represents an inefficient use of scarce resources".

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5.12 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) What are the foundational principles of cost-benefit analysis? Explain.
- 2) Explain the concept of cost-benefit analysis from a gender perspective.

UNIT 6 GENDER-BLIND AND GENDER-AWARE PROGRAMMES

Structure

- 6.1 Introduction
- 6.2 Objectives
- 6.3 Credit to the Poor: Identifying Problems, Causes and Effects
 - 6.3.1 Exclusion of the Poor from Formal Credit – A Gender-blind Analysis
 - 6.3.2 Exclusion of the Poor from formal credit – A Gender-aware Analysis
- 6.4 Gender-aware Planning: Moving from Problem Analysis to Objective Analysis
- 6.5 Gender-blind Programmes
 - 6.5.1 Integrated Rural Development Programme – A Gender-blind Approach
 - 6.5.2 Watershed Development Programme: A Gender-blind Approach
- 6.6 Gender-aware Programmes
 - 6.6.1 Mahila Samakhya: A Gender-aware Programme
 - 6.6.2 Mahatma Gandhi National Rural Employment Guarantee Programme: Gender-aware Intervention
- 6.7 Summing Up
- 6.8 Glossary
- 6.9 Answers to Check Your Progress Exercises
- 6.10 References
- 6.11 Questions for Reflection and Practice

6.1 INTRODUCTION

In this Unit, we will explore how gender analysis can be integrated into a widely acknowledged set of planning tools. For the purpose of demonstrating we can consider the credit needs of the poor and see how a gender-sensitive response for a pre-conceived or known problem would be designed if taken through a gender-aware process of analysis. Two stages of analysis form the basis for the design of a gender-aware intervention: Identifying the problem – its causes and effects; and moving from problem analysis to objective analysis.

6.2 OBJECTIVES

After studying this Unit, you should be able to:

- analyze the policy of government which provides credit to the poor;
- examine the gender-blind programmes of Government of India;
- define gender-aware programmes; and
- evaluate Mahatma Gandhi National Rural Employment Guarantee Programme from a gender perspective.

6.3 CREDIT TO THE POOR: IDENTIFYING PROBLEMS, CAUSES AND EFFECTS

The relevance of credit to the poor will depend on how their poverty is

conceptualized. In the Indian context, there is considerable evidence to suggest that the exclusion of vulnerable people from reliable and non-exploitative sources of credit is one of the basic causes of poverty. The core problem that an intervention would need to address is the lack of access of poor men and women to institutional credit. A first step in the planning process will be to identify some of the causes and effects of the exclusion of the poor from access to credit. This includes identifying the organizations through which credit is distributed in rural areas in India in order to identify the barriers to access by the poor and hence the reasons for the observed shortfalls in access to credit.

6.3.1 The Exclusion of the Poor from Formal Credit – A Gender-blind Analysis

Institutional mapping of credit organizations and their lending practices will make clear that the poor are excluded from the mainstream banking system and even from much of the government's poverty-oriented lending and must rely largely on informal sources. However, limitations associated with informal sources mean that they are unlikely to constitute a long-term and sustainable solution to poverty.

The various norms and practices which lead to the exclusion of poor people from the formal banking sector can be organized into a hierarchy of causes and effects, distinguishing between different levels of causation – immediate, underlying and structural – and a corresponding hierarchy of effects.

Table 6.1 presents a conventional view of the analysis which tends to be couched in generic and gender-neutral terms. Such formulations suggest that poor women face the same problem as poor men in accessing credit and suffer similar effects so that there is no need for a gender-disaggregated analysis.

Table 6.1: Gender-blind Analysis

Analyzing Poor People's Access to Credit: Causes and Effects (gender-blind)

Long-term effects	Indebtedness; vulnerability; impoverishment; disempowerment
Intermediate Effects	Shortfalls in consumption; reduced capacity to recover from crisis
Immediate Effects	Fluctuations in household income flows; resorting to unreliable, exploitative forms of credit
The core problem:	Lack of access to institutional credit
Immediate causes	
Household-based:	Lack of collateral; lack of self confidence; uncertain repayment capacity
Bank-Based:	Collateral requirements; complex and inflexible procedures; perceptions of poor as high-risk borrowers
Intermediate Causes	
Household-based	Low productivity enterprises; uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; survival imperatives

Bank-based	Risk-averse culture; perceived costs of lending to the poor; class distance from the poor
Structural causes	Entrenched banking practices; unequal distribution of assets; imperfect financial markets; inadequate educational provision

Source: Kabeer and Subrahmanian, 1999.

A gender-neutral analysis is frequently gender-biased in its assumptions and its implications and there is sufficient evidence to suggest that poor men and women in India do not have the same credit needs or face the same credit constraints. The question then is: what lies behind the disproportionate exclusion of poor women from both the formal banking sector as well as from the government lending programmes administered through banks? Table 6.2 presents a level of analysis further disaggregated to allow some of the additional, more invisible constraints specific to poor women in accessing credit to become visible.

Table 6.2: Causes and Effects of Credit-based Institutional Failure: A Gender-aware Analysis

Long-term effects	Indebtedness; vulnerability; impoverishment Women's disempowerment vis a vis men Gender inequalities in physical well-being
Intermediate Effects	Short falls in consumption; reduced capacity to recover from crisis + Gender inequalities in distribution of consumption shortfalls Increased dependence on male income
Immediate Effects	Fluctuations in household income flows; resort to unreliable exploitative forms of credit + Sexually exploitative forms of credit
The core problem	Lack of access to institutional credit + Gender inequalities in accessing institutional credit
Intermediate Causes	
Household-based	Lack of collateral; lack of self confidence; uncertain repayment capacity; intensified gender disadvantage for women vis a vis collateral, self confidence and repayment capacity + Women-specific disadvantage: constraints on social and physical mobility
Bank-based	Collateral requirements; complex and inflexible procedures; perceptions of poor as high-risk borrowers + Discriminatory official and unofficial barriers against women; economic invisibility of women's enterprise

Intermediate Causes (Contd.)	
Household-based	Low productivity enterprises; uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; survival imperatives + Intensified gender disadvantage in terms of low productivity and uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; greater survival orientation of women's enterprises + women's specific disadvantage; social isolation; gendered distance from bank personnel; uncertain control over loans/proceeds from loans.
Bank-based	Risk-averse culture; perceived costs of lending to the poor; class distance from the poor Ideological norms about female dependency; greater perceived costs about lending to women; gendered distance from women borrowers.
Structural causes	Entrenched banking practices; unequal distribution of assets; imperfect financial markets; inadequate educational provision Ideology of male breadwinner; gender-segmented labour markets; gender-biased institutional practice; intra-household power relations

Source: Kabeer and Subrahmanian, 1999.

It is clear from Table 6.2 that the first step is to identify the different sites at which inequalities play out, leading to social exclusion from institutions, which in our chosen case are households and banks.

Check Your Progress Exercise 1

Note: a) Use this space given below to answer the questions.

b) Compare your answers with the one given at the end of the Unit.

1) Explain Gender-neutral analysis.

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6.4 GENDER-AWARE PLANNING: MOVING FROM PROBLEM ANALYSIS TO OBJECTIVE ANALYSIS

Identification of the core problem provides the rationale for intervention. If the

lack of access of poor women and men to institutional credit is identified as the key problem, the rationale for an intervention would be to strengthen the access of poor women and men to institutional credit. The existence of gender-specific effects of a problem can help to provide the rationale for a gender-sensitive response, pointing to effects that women may experience on account of their gender, which would point to the need for gender-specific responses.

Further, even where interventions seek to go beyond the immediate underlying causes, they may still confine themselves to addressing the structural class disadvantage while ignoring the underlying gender disadvantage. In terms of our gender analysis, they may address practical gender needs but leave unchallenged the strategic gender interests which give rise to gendered manifestation of the problem.

For instance, land reform may be one way of addressing the unequal distribution of wealth which underlies the exclusion of the poor from the credit and commodity markets, but unless women and men are jointly entitled to redistributed land, such aspects will leave a significant aspect of gender inequality intact. Thus, a gender-blind approach to the question of poverty and credit is likely to lead to one set of policy responses, based primarily on class disadvantage, while gender-aware analysis is likely to lead to other or additional interventions which acknowledge the existence of gender inequalities among the poor.

Moving from analysis of cause and effect to the analysis of means and ends entails reformulation of the negatives of the situation into positive, desirable conditions so that the causes of the problem now become the potential means of addressing it, while the effects of the problem are now reformulated as desired goals.

This presents a comprehensive array of options for the design of interventions, both gender-blind and gender-aware. It also illustrates a gender-aware analysis of possible responses to a problem.

Table 6.3: Analyzing Poor People's Access to Credit – Means and Ends

Long-term ends	
Gender-blind	Self-reliance; security; accumulation; empowerment
Gender-aware	Egalitarian intra – household relations; valued bodies; empowerment
Intermediate ends	
Gender-blind	Smooth consumption streams; emergency funds; resilience in crisis
Gender-aware	Equitable consumption; increased control over income
Immediate ends	
Gender-blind	Reliable flow of income; reduced reliance on exploitative credit
Gender-aware	Reduced reliance on sexually exploitative credit
The core response	
	Assured access to non-exploitative credit + gender equality in access to non-exploitative credit

Immediate means	
Household-based: Gender-blind	Strengthening collateral position; Greater self-confidence; improved access to information; strengthened repayment capacity
Gender-aware	Removal of gender disadvantage vis-a vis collateral, self-confidence, repayment capacity and information; removal of women- specific disadvantages leading to greater social and physical mobility
Bank-based: Gender-Blind	Altered collateral requirements; simple and flexible procedures; perceptions of poor as credit- worthy
Gender-aware	Equal credit facilities for women borrowers; information on women's enterprise
Intermediate means	
Household based: Gender-blind	Improved productivity of enterprise; certainty in returns; literacy; knowledge of banking procedures, affinity with bank personnel; accumulation-oriented enterprises
Gender-aware	Removal of gender inequalities in productivity and certainty of returns from enterprise; literacy; knowledge of banking procedures; affinity with bank staff; gender equality of responsibility for survival needs within the household; removal of women- specific disadvantage in relation to social networks; control over loans/proceeds from loans
Bank-based Gender-blind	Risk-taking culture; realistic assessment of costs of lending to the poor
Gender-aware	Removal of gender-specific stereotypes; realistic assessment of costs of lending to the poor; affinity with women borrowers

Structural means	
Gender-blind	Transformed banking practices; redistribution of assets; improved financial assets; education provision for all
Gender-aware	Egalitarian gender ideologies; gender-neutral labour markets; gender-neutral banking practice; intra-household equity

Source: Kabeer and Subrahmanian, 1999.

The gendered effects of a problem give us the rationale for a gender-sensitive policy response to the problem, lay out the immediate needs and the long-term interests which are implicated in it and also sketch out the desired ends which will constitute the overall goals and objectives of the policy response. The next stage of the planning exercise is to select from a comprehensive array of means, those elements which would constitute a feasible strategy to address the overall goal of building regularized access by poor women and men to mainstream credit institutions.

Thus the means and ends suggested work towards emphasizing the transformatory potential that exists within individual women, so that the development process involves women with self-identified and articulated priorities. Emphasizing the importance of the transformatory potential of development strategies involves making disadvantaged women in particular tap the power within themselves by providing them with a wide range of vantage points from which to review their priorities. Experience from South Asia has shown that organized collectives and alliances of women can facilitate women's emergence from traditionally enclosed spaces. Kabeer suggests that for women to review their priorities and interests there is need to remove the culture of silence that surrounds them, through developing new forms of social and political consciousness.

Moving from a welfarist perspective (which views women as passive occupants of very specific social and cultural positions) to an empowerment perspective (which acknowledges the agency and potential of every woman and strives to remove existing constraints on women's agency with the critical involvement of women themselves) involves making very specific investments in the process of consciousness raising.

The following programmes detailed in the next section highlight examples of the ways in which intervention can either exclude women or include women in a meaningful way.

Check Your Progress Exercise 2

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

1) Why do we need gender-analysis to bring gender-aware policies?

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6.5 GENDER-BLIND PROGRAMMES

In this section you can study about some of the gender-blind programmes of Government of India.

6.5.1 Integrated Rural Development Programme – A Gender-blind Approach

The Integrated Rural Development Programme (IRDP) was conceived in India in the policy climate of a high level of dependence of the rural poor on high interest informal credit. IRDP was initiated on October 2, 1980 in 5011 blocks in the country. During the five year period (1980-85) in each block, 600 poor families were to be assisted. In this way, 75 million persons were targeted to be beneficiaries. The allocation was shared between centre and state on 50: 50 basis.

Mid-Term Review of IRDP conducted half way through the fifth five year plan found that of all its priority target groups, women were most likely to be excluded: it was estimated that less than 5 per cent of IRDP beneficiaries were women despite a quota of 30 per cent. A number of researchers noted that the programme had been unsuccessful in reaching out to women-headed households (Swaminathan and Dreze, 1990).

The poor women were less likely than men to own any collateral of their own; to exercise power in local political structures or to afford high cost of accessing loans. They were, therefore, least likely to be included in the identification process. They were also at a greater disadvantage vis a vis men in their ability to utilize IRDP loans: they were less likely than men to own the complementary resources to benefit from any productive assets; less likely to be literate or to possess marketable skills.

Gender inequalities in access to IRDP benefits were the product of gender biases either embedded within the programme design or played out in bureaucratic practice. Thus, gender stereotyping of poor women led to the phenomenon of the IRDP 'sewing machine' to match the IRDP 'cow' as a result of dozens of sewing machines being distributed in single villages. Bureaucratic norms about the household led to the acceptance of application forms from women only if they were co-signed by their husbands or fathers, thus excluding women who had been deserted or whose relations with their husbands were strained. Since the problems that caused men to default were usually the same reasons for their failure to support their families, women were doubly penalized by this practice. The World Bank (1991) pointed out that even the low figures on the proportion of female IRDP beneficiaries were likely to be over estimates since the officials often sought to fulfill their quota by first selecting a male borrower and asking him to bring his wife to sign the loan papers. Mayoux (1989) noted that in Tamil Nadu, around one third of milch cattle loans were issued to women, but as wives of eligible men rather than independently defined beneficiaries. In other cases, what appeared to be joint activities within the household were in fact controlled by men. Hence loans for such activities issued in women's names ended up under male control. In Karnataka, for instance, it was observed that while women's names appeared in the list of silk reelers receiving loans, silk reeling was a joint household activity involving both male and female labour, with men controlling the proceeds from production.

There were no clear cut differences with respect to the kinds of activities funded for men and women. Mayoux (1989) in her study on West Bengal found that only 10 per cent of IRDP beneficiaries were repaying their loans and working in the industry for which loan was received. The majority of the beneficiaries for the government handicraft training came from upper castes although this group constituted only 34 per cent of the total population. The emphasis on training in

the use of sewing machines was useless for women who had no hope of getting access to one. Bamboo and cane work was taught when there was no cane readily available in the area. In short, the actual percolation effect of the programme was much less in terms of poverty alleviation of the poor, especially poor women.

6.5.2 Watershed Development Programme: A Gender-blind Approach

Watershed development refers to the conservation, regeneration and the judicious use of all the resources – natural (like land, water, plants, animals) and human – within a particular watershed. Watershed management tries to bring about the best possible balance in the environment between natural resources on the one side and man and grazing animals on the other. It requires people's participation because those who destroy it would have to want to regenerate and conserve it.

Today, watershed development is being promoted as an effective approach and an instrument for poverty alleviation in rural areas. The underlying assumption is that once the natural bases of production are regenerated and strengthened, most of the basic livelihood needs of the community living within that watershed would be met to a large extent.

However, it was found that the benefits either did not materialize as expected or did not continue for a substantial period beyond completion of the project. Documentation of these efforts has revealed that this was largely because the intended "beneficiaries" (local population) were not meaningfully involved in its planning and determination. They were merely used as labour or objects of largesse and therefore developed no stake either in the quality of the effort or in the maintenance of the measures implemented. Women play a pivotal role in agriculture development and the management of natural resources and their involvement is indispensable for the effective implementation and equitable distribution of the benefits of watershed management.

Watershed development has often been described as anti-woman. Women have only limited land (inheritance/ownership) rights. Women's access to and control of land and water resources is limited and is linked to land rights. It is alleged that "women's participation" means that they do the laborious work – digging of soil, raising bunds, planting trees and contributing "shramdan" (voluntary labour) while men enjoy the privilege of decision making and controlling the financial benefits.

As in most programmes, unless conceived by women to respond to their needs, watershed development by itself could be very gender-discriminative. Moreover, since in our society it is the man who owns title to the land and who is supposed to have the aptitude and the ability to grasp technical know-how, the general tendency is that men take over watershed development as their domain of interest and influence.

Women are seen primarily as executors of decisions made by men and earners of additional income to supplement the meagre family resources. Wherever watershed development projects have been implemented, it has been observed that the bulk of the labour force constitutes women (even upto 70 % in most cases), while they are hardly represented in the decision making processes relating to organization and implementation. Moreover, implementation of a successful watershed development effort involves considerable social discipline e.g. ban/control of free grazing, ban on tree felling as well as local contribution towards costs which usually takes the form of free labour (shramdan). This shramdan is largely contributed by women. The ban on free grazing and tree felling increases her workload as it is her responsibility to feed the cattle and to keep the home fires burning.

A woman's need for money and the availability of work in the village itself encourages her to put in about 7-8 hours per day at the watershed site, besides the usual house work. Her working hours/day then usually become 16-18 hours. Thus, she does not have time for relaxation or her own education. Besides, she cannot give her children the time they need. With watershed development, agricultural productivity increases. About 70 % of the farm activities are being done by women, especially the laborious and non-mechanized works. For instance, when one crop is harvested per year, at least three months of women's labour is required. Now with the possibility of a second crop, 6-8 months of women's labour is demanded. Thus, an increase in agricultural productivity leads to an increase in the work load of women especially of the tedious kind (Ahuja, 2005).

Check Your Progress Exercise 3

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

1) Critically analyze the watershed development programme.

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6.6 GENDER-AWARE PROGRAMMES

In this section you will study some of the gender-aware programmes of Government of India.

6.6.1 Mahila Samakhyas: A Gender-aware Programme

The Mahila Samakhyas experience in India offers a unique case of trying to explore and understand the issues of women's education and empowerment and the interlinkages thereof in different regional and rural contexts within India. It offers an example of the importance of empowerment of women as a critical precondition to facilitate greater inclusion of women and their daughters into education. Further, it provides an alternative paradigm to women's mobilization and empowerment to the current and dominant focus on economic interventions as the principal strategy for women's empowerment.

The Mahila Samakhyas initiative started as a pilot project in 10 districts in the States of UP, Gujarat and Karnataka during 1988-89 and grew into a programme of scale and is currently being implemented in 60 backward districts in the country covering over 9000 villages in 10 states. It is estimated that over two lakh women are actively mobilized and organized by the programme with a much larger number being impacted indirectly (Jandhyala, 1998). The genesis of MS can be traced to the National Policy on Education, 1986, a landmark in the field of policy on women's education in India. The section on Education for Women's Equality focuses on empowerment of women as the critical precondition for their participation in the education process. For the first time official policy recognized the persistent gender imbalances in education and the continued marginalization of women and girls. It privileged the radical role of education in redressing such imbalances and in empowering women. It recognized the need to move away from mere provision or improvement of educational infrastructure alone. This sensitivity of the policy to persistent gender inequality resulted from a long consultative process in which the role and participation of women active in the women's movement

was critical. The policy commitment that “education will be used as an agent of basic change in the status of women” was translated into a programme strategy through the conjuncture of ideas shared by people differently located, bureaucrats, activists, feminists and development workers. This interaction proved dynamic as the experiences from the field provided insights on why education has so far been beyond the reach of rural poor women in particular. The situation with respect to education is a reflection of women’s status in society: their subordinate status and lack of control over any aspect of their lives and educational structures insensitive and inadequate to meet women’s needs. Isolated and caught up in the struggles for survival, women have low self esteem and image. This incapacitates them to such an extent that they are unable to make any demands on the system.

By locating the MS programme in the Department of Education and not in the Women’s Development or Rural Development Ministries, the issue of women’s development and empowerment was brought in much more squarely within the ambit of a broad definition of an empowering education. This promoted a subtle shift in locating the problems of women’s marginalization in areas other than the provision of special services/creation of access to credit/economic development or skill training. A critical difference was the MS emphasis on a transformatory empowerment agenda as central to women’s education.

The programme design consciously moved away from conventional development approaches and is different in that no pre-determined targets were set and no services were to be delivered. The focus was to be on enabling women to identify their priorities and issues around which the programme enables a learning process and plans its strategies and interventions. The principal strategy is to mobilize and organize women into collectives (called sanghas), which are the fora for reflection and mutual solidarities to evolve.

The focus on collectives was in itself a conscious decision and a departure from the usual focus in most development and poverty alleviation initiatives on the individual as a beneficiary. Given the fact that MS was seeking to conscientize and enable women to examine the roots of their marginalization and trying to pull those roots out, it was felt that this daunting task could only be attempted through group solidarity and support. This was especially so in the case of the target group the programme was focusing on, poor rural women, the most marginalized and with the least voice. The lessons from the women’s movement in highlighting the need and criticality of group solidarity in arriving at this strategy cannot be understated. Today, of course, the significance of groups and collectives has been recognized as an effective strategy for reaching varied social/community groups and hence forms the basis of most development initiatives.

Social recognition has gradually given way to respect in most villages and the changes most visible in the public domain. This issue of respect and recognition by the village community is a very critical marker of change for the women. For sangha members from Medak district in Andhra Pradesh, most of whom are dalit, the way they were addressed in the village has changed.

It is not surprising that the first spheres in which sanghas have gained recognition and ensured change has been in the public domain. Further, a field away from their homes has often been the most effective area of confident action. Interacting, negotiating and demanding accountability of government functionaries has become much easier than attempting to change gender relations closer to home. In the public domain there is now a clear identity established for the sanghas. The panchayats and local leaders recognize the role of the sangha in the village.

Dave and Krishnamurthy’s study, *Home and the World* (2000) that explores women’s perceptions of empowerment has been one of the few attempts to examine the changing relations within the household. Change in relations within the

household has often been softly and tentatively articulated. The sharing of household work and responsibilities has emerged out of men acknowledging the right of their women to attend sangha meetings. Looking after children, milking the cow, cooking are some of the tasks men have taken over when women are not there. Women have reported not only changes in their relationship with husbands but also in the relationships with mothers-in-law and how they are able to assert themselves with respect.

The close identification with the sangha evolves over time and is gradually concretized as discussion of problems leads slowly to action. As the learning curve rises, the trajectory of informed, empowered action on the part of the sanghas also changes. In the nascent stages of sangha formation, women have tended to discuss and act to meet needs like pensions, ration cards, maternity assistance, getting street lights, getting drains cleared, and hand-pumps repaired, applying for houses among many others. It is in this process that sanghas have coalesced and learnt their first lessons on how to deal with power structures. This has often been the initial experiencing of empowerment, of taking decisions and collectively seeking to resolve their problems.

In some states the decision has been taken to build on women's experience and strength and therefore help them to take up land-based activities. In Uttar Pradesh and Andhra Pradesh a fairly large agriculture project has been undertaken by the sanghas to establish the rights of women as farmers and to undertake an eco-friendly and cooperative form of farming. Sanghas are being enabled to access common property resources to bring forests, grazing lands and nurseries within the management and control of the sanghas. Sanghas have started seed and grain banks and collectively leased land for agriculture and in the case of Assam, ponds for fisheries. Many sanghas are also engaged in thrift and credit activities. Almost all sanghas have taken decisions that loans will not be given for child marriages, giving of dowry or celebration of practices against women. The self help and livelihood group activities, in turn, have started a spiral of learning writing, numeracy, book keeping and maintenance of accounts.

The first lessons of dealing with local power structures came with the decisions of sangha women in Karnataka, Andhra Pradesh and Bihar to actively participate and contest the panchayat elections. There have been many bittersweet experiences but altogether this has been a heady step forward for women in the process of empowerment. The training for elected women on procedures, roles, functions and resources available to the panchayat have made the elected women well equipped to play an effective role.

While the programme objectives envisaged that the programme would impact and ensure girls' education and that appropriate and supportive educational interventions like the Mahila Shikshan Kendras (residential learning centres hereafter referred to as MSK) would be introduced, the issue of girl's education did not surface from the very beginning. In the initial stages of the programme there was a conscious focus on mobilizing and organizing women. As the sanghas coalesced and discussions began to centre more and more on the status of women, the questions of how to change the future invariably centred on how to equip the younger generation to negotiate and challenge an unequal world.

Today, in almost all MS states, strategies for ensuring girls education have emerged as central to MS initiatives. The emergence of girls education as a key intervention within MS led to a debate within the National Resource Group, the advisory body of the programme, on whether this would lead to a dilution of focus on women's education and empowerment. Feedback from the field indicated that as women recognize their own voice and develop an ability to think about their lives, they invariably get concerned about the future of their girl children. There are clear articulations of a desire for a better future for their daughters and strong demands

for alternative learning streams that enable girls, especially adolescent girls, to get an opportunity to learn. A parallel trend to the organization of adult women has been the mobilization and organization of girls for the variously called balika/kishori sanghas at the village level. The extent to which the women are committed to their daughters' education is highlighted by developments in Andhra Pradesh, wherein the MSK at the mandal level plays a key role in the management of the Kendra centre. Two sangha women on rotation spend a month in the centre acting both as wardens as well as taking the responsibility of cooking food for the girls. During this one month, the two women themselves strengthen their literacy skills.

However, the issue of impact when examined from the point of view of the sanghas makes it more visible and palpable. Sanghas of poor women are recognized as vibrant, empowered groups at the village level. Poor marginalized women have gained a voice and are emerging as leaders in a predominantly male world. Sanghas are being approached to arbitrate on problems in the village. They are being invited to participate in village development works. The alternative legal forums such as the Nari Adalats/Mahila Panches (Women's courts) set up and run by the sanghas in Gujarat and Uttar Pradesh have gained in credibility not only as redressal mechanisms accessible and within the control of poor women but recognized by the wider society as well wherein men and women from upper castes have started bringing their problems to these forums for justice.

The stage for sangha women to expand their spheres of activity and influence beyond a single village level is being set through the emergence of sangha federations at block levels. These federations have begun to look at women's/girls' concerns as issues that require a broad-based movement approach, in which lateral solidarities are critical especially if the village communities and women who are not active in the sanghas are to be reached. Children's and girls education is emerging as a critical focus in this process where federations are taking wide ranging decisions to ensure educational opportunities for all children, especially adolescent girls in their blocks, withdrawing children from work, preventing child marriages and striving to increase the age of marriage to the statutory level. So far these decisions were confined to the members of the sanghas. Now the effort is to influence and change the wider social environment. Livelihoods, nutrition and health security for poor women and their households, security for older women, better access to resources for women, greater say in community affairs, equitable distribution of government resources to poor women are some of the concerns of the Federations. Perhaps what the MS experience points to is the wide ranging nature of social impact, however uneven it be, when women are mobilized not around a single agenda but helped to think for themselves and act around issues identified by them. The Federations and the programme are jointly engaged currently to strengthen the capacities of the Federations to sustain this energy and to evolve into fora that keep women's agendas central to their actions.

6.6.2 Mahatma Gandhi National Rural Employment Guarantee Programme: A Gender-Aware Intervention

A component of the UPA government's Common Minimum Programme, the National Rural Employment Guarantee Act (NREGA) – now Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was launched in February 2006 in 200 most backward districts of the country and expanded to cover the whole country. The scheme was expected to create wage work during the lean agricultural season through a public works programme available on demand as guaranteed by the Act. In addition to providing a floor to income, it was hoped that distress migration would be checked, village assets created and a process of sustainable development initiated. The rural employment guarantee legally enshrines the right to work for 100 days and is demand-driven. Now it has national coverage and inbuilt mechanisms for accountability and shows a measure of gender sensitivity

in its design. Under the Maharashtra Employment Guarantee Scheme (1979), a forerunner of the MGNREGA, employment on public works was seen to attract women and in turn women reported an improvement in family food/nutrition as a result of the MEGS work (Devaki Jain/ISST 1979; Krishnaraj et.al., 2005).

There is much that the MGNREGA promises from the perspective of women's empowerment as well. Most boldly, in a rural milieu marked by stark inequalities between men and women – in the opportunities for gainful employment afforded as well as wage rates – MGNREGA represents action on both these counts. The Act stipulates that wages will be equal for men and women. It is also committed to ensuring that at least 33% of the workers shall be women.

The MGNREGA and the public works programmes started under this Act offer an assurance of a basic income to adult members of rural households who are willing to undertake manual labour and as such is an important component of an overall social protection policy. Official data shows that in 2009-10, roughly 48 per cent of workdays generated overall went to women (Jandu, 2008). There are, however, wide variations across states, within states and across districts in the share of work days going to women. In 2007, at the national level, around 43 per cent of the total person workdays were provided to women. Out of 26 states we find 10 states had between 25 and 38 per cent female work days. Five states had less than 25 per cent and 11 had over 40 per cent. At the two extremes we find Jammu and Kashmir with 5 per cent and Himachal with 13 per cent on the one hand and Tamil Nadu (82 per cent), Tripura (76 per cent), Rajasthan (68 per cent) and Kerala (66 per cent) on the other (Jandu, 2008).

Sudarshan (2010) in her study on three states namely, Kerala, Himachal Pradesh and Rajasthan found that non-working women, widows and the elderly participated in the MGNREGA scheme in Kerala. The usual routine for these women is to complete household work in the morning and then come to the work site. Women are attracted by the pay rate, since the minimum wage of ₹ 125 being paid on the sites in Kerala is well above the prevalent market wage for women (₹ 70-80), but well below that for men (₹ 200 or above). In Rajasthan too, the minimum wage of ₹ 100 is greater than the prevalent market wage for female unskilled workers. In contrast, in Himachal Pradesh, market wages for both male and female workers are slightly above the minimum wage of Rs 100.

The study by Sudarshan (2010) found that in Palakkad district in Kerala, the level of female work participation was a little higher at 21 per cent. However, on MGNREGA sites in Palakkad, 85 per cent of all applicants given work were women. In Rajasthan, women's work participation overall stood at around 33 per cent and in Abu Road, Rajasthan at 25 per cent.

A feature of the MGNREGA specific to Kerala is that the sites are managed by women and that most of the women coming for work have already been mobilized into self help groups, so that there was prior experience of working together and already existing female managerial capacity, both of which help to make MGNREGA more accessible to women.

The management of care and other household responsibilities influences participation in different ways. In Kerala, those who are less visible on site include young women with young children. A major reason for the attraction of MGNREGA work is that since this work is close to home, it is possible to perform care duties while also going for MGNREGA work.

The additional income from the MGNREGA work not only improves household well-being but also importantly has enabled women to undertake some personal expenditure (Sudarshan, 2010). A large number of women who retained either part or whole of their MGNREGA wages, also retained choice over their use (Pankaj

and Tankha, 2010). They used it for all kinds of purposes – on daily consumption items, household durables, health and education of children, visiting relatives and on social ceremonies, etc. They also used it to meet their personal needs. The most common items of personal need women spent on included clothes, cosmetics and bangles, personal health (medicines), visiting relatives and giving gifts at the time of marriage and festivals to near and dear ones.

The significance of this lies in reduced dependence on male and other family members. Before MGNREGA, 44% women said that they were able to meet their personal needs through their own earnings. Now, 71% women were able to do so. The pre- and post-MGNREGA difference is quite significant in case of Kangra and Dungarpur, where the overall earning of women workers was relatively high because of the greater number of person-days worked by them (Pankaj and Tankha, 2010). It seems that women are able to spare money for personal needs only when they earn a minimum income, as other priorities of the household are equally pressing. This also registers the significance of realizing a critical minimum number of person-days and wages for improved effects on women workers.

By putting cash incomes into their hands, MGNREGA is beginning to create a greater degree of economic independence among women. As mentioned, this was one of MGNREGA's main aims. With the increased participation of women in household income-generation, a positive contribution to gender relations can be made. Women workers are more confident about their roles as contributors to family expenditure and their work decisions. They are also becoming more assertive about their space in the public sphere (Jandu, 2008).

The study by Ashok Pankaj and Rukmini Tankha (2010) in Bihar, Jharkhand, Rajasthan and Himachal Pradesh explains that account payment has led to greater incidence of self-collection and control over wages by women. The high proportion of women in Dungarpur and Kangra who collected their wages themselves was, in fact, co-terminous with 100% account payment.

One of the latent objectives of the MGNREGA is to strengthen community development processes through grassroots institutions and to make decision-making at that level more inclusive and participatory. Women's participation in procedural aspects under MGNREGA, such as selection and implementation of works, social audit, asset management, remains low, even though their participation as workers has surpassed the benchmark of 33% at the all-India level in all three years of implementation. The low procedural participation is a fact even in panchayats headed by women. Procedural participation is important for the realization of entitlement. The first and foremost issue is to understand one's entitlements and the process of realization. Most women workers were aware of the basic provision of 100 days of guaranteed employment. But the level of awareness about the details of provisions, including women-specific ones, was low and varied across districts.

Women workers were better informed of those provisions that had already been implemented, either partially or fully and were least aware of those provisions that they were not availing of at all. Moreover, the level of awareness/information was generally higher in places where implementation was better – Dungarpur and Kangra – and greater for provisions that were implemented effectively (Pankaj and Tankha, 2010).

The introduction of the female supervisor system has allowed women to reverse the role of a male supervisor. For male workers, working under a female supervisor is a new experience. This may not change the character of gender relations immediately, but will have a definite impact in the long-run. Moreover, female supervisors were found to be more sensitive to the needs and requirements of women (Pankaj and Tankha, 2010).

Another impact expected from MGNREGA's successful implementation is a reduction in distress migration from the villages. Although some households or individuals may migrate long distances to other states, the dominant type of migration observed was short distance migration to neighbouring urban or periurban areas. Fieldwork in Abu Road was able to explore this aspect to some extent and it emerged that such migration continues with 40 per cent of the households reporting migrant members in December 2009. About 70 per cent of households with migrant members reported receiving remittances. Men continue to migrate, although women access work on MGNREGA.

MGNREGA works create public assets. It acts as a catalyst and sets in motion a virtuous cycle of development. The potential of the programme for allowing women to make some savings was observed everywhere. Facilitating their ability to save toward specific purchases through easily accessible bank accounts is a way of enhancing well-being.

Empowerment of rural women has emerged as an unintended consequence of NREGA. Women have benefited more as workers than as a community. Women as individuals have gained because of their ability to earn independently, made possible due to the paid employment opportunity under MGNREGA. Independent and monetized earnings have increased consumption choices and reduced economic dependence. This has helped women in registering their tangible contribution to the household's income. The overall effects of these have translated into an increased say for women in household affairs.

Women as a community, however, have been slow in realizing the potential benefits of the scheme. Nevertheless, their increased presence in the gram sabha, the increasing number of women speaking out in the gram sabha, frequent interactions with government officials and PRI representatives and access to banks and post offices are new developments. Additionally, the female supervisor system has reversed the traditional gender roles, albeit in a limited manner.

Box 6.1

National Rural Livelihood Mission (NRLM): A fresh lease of life for the rural people living below the poverty line (BPL)

Background

The Ministry of Rural Development has decided to re-design and re-structure the on going Swarnjayanti Gram Swarojgar Yojana (SGSY) into National Rural Livelihood Mission (NRLM). The idea has been conceived as a cornerstone of the national poverty reduction strategy.

The objective of the Mission is to reduce poverty among rural BPL by promoting diversified and gainful self-employment and wage employment opportunities which would lead to an appreciable increase in income on sustainable basis. In the long run, it will ensure broad-based inclusive growth and reduce disparities by spreading out the benefits from the islands of growth across the regions, sectors and communities.

The Mission has been designed to achieve the following 'Outputs' and 'Outcomes' by 2016-17.

Output and Outcome Targets for the NRLM : 2016-17**In Lakh**

S. No.	Output/Outcome Indicator	Target for remaining period of 11 th Plan	Tentative target for 12 th Plan	Total target by 2016- 17	Number of BPL families
I	Outputs*				
1	Total number of new BPL SHGs to be formed	12.25	15.75**	28	280
2	No. of SHGs to be provided Revolving Fund support	12.25	15.75	28	280
3	No. of SHGs to be provided Capital Subsidy	5.25	10.75	16	160
4	No. of SHGs to be provided Interest Subsidy	10	12	22	220
5	No. of rural BPL youth to be provided Skill Development Training	15	60	75	75
II	Outcomes*				
1	No of SHGs to be entering at Micro enterprise level	5.25	10.75	16	160
2	No. of rural BPL youth to be provided placement support	15	60	75	75

Note- Each SHG having on an average 10 members (one from each family).

* Subject to availability of resources and cooperation from other stakeholders.

The Rural Livelihoods Mission is proposed to have a three-tier interdependent structure. At the apex of the structure will be the National Rural Livelihoods Mission, under the Ministry of Rural Development, Govt. Of India. At the State level, there will be an umbrella organization under the State Department of Rural Development/ Department which is responsible for implementing self-employment/rural livelihoods promotion programmes. The State level Mission with dedicated professionals and domain experts under the State department of Rural Department will be guided financially, technically and supported by the NRLM on need basis. The National and the State Mission will have a symbiotic relationship. They will have mutual access to the knowledge and services in the area of rural livelihoods.

The NRLM will be set up in the Rural Development Ministry under the overall supervision of Joint Secretary in-charge of existing SGSY Division. It is proposed to have a Governing Council (GC) and an Executive Committee (EC). A GC will be constituted under the chairmanship of the Minister for Rural Development, GOI. The Minister and Secretary of Agriculture, Women and Child Development, Labour, State Minister of Rural Development (4 on rotation basis), Adviser (RD), Planning, Land Resources (LR), Panchayati Raj Institutions (PRI), Drinking Water Supply and Sanitation (DW&S), Tribal Affairs Commission, DG Indian Council of Agriculture Research (ICAR), CMD NABARD, Financial Service, DG National Institute of Rural Development (NIRD) and DG (CAPART), Representative of Self Help Group (SHG) Federation, (3) Experts (RD)/ NGO's (5) will be the members of the Governing Council of the Mission while Secretary (RD) will be the Convener and the Mission Director (JS) will be the Co-Convener of GC.

The Governing Council will be the policy making body setting overall vision and direction to the Mission, consistent with the national objectives. It will lay down priorities and review overall progress and development of the Mission. The GC will be empowered to lay down and amend operational guidelines. However, the subsidy norms of the NRLM as approved by the Government shall in no circumstances be changed or exceeded for any of the Mission components. It will meet at least twice a year.

The NRLM has been envisaged to perform the following functions:

(i) facilitate establishment of state level umbrella agencies by the state governments for providing institutional support for poverty elimination programmes; (ii) support state level umbrella organizations in the design and implementation of pro-poor programmes; (iii) provide professional and technical support and guidance to the state agencies by seeking out and disseminating pro-poor technologies and institutional innovations through research and development and forging linkages between the state agencies and the national centers of excellence; (iv) liaise with other Missions/departments to explore areas for convergent action and facilitate such convergence to enhance the capabilities and facilitate access to other entitlements such as wage employment, food security, education, health, etc and; (v) explore and facilitate partnerships between National/State Rural Livelihood Missions and public, private, NGO and Co-operative sector partners, for diversifying and sustaining the livelihoods of the poor; (vi) undertake/commission studies to assess emerging self employment/skill based employment opportunities and disseminate the information to the State agencies; (vii) study best practices in self-employment/micro enterprise activities across the country and support their replication in other parts of the country through workshops, cross-learning visits and exchange programs; (viii) develop capacity building and training modules for functionaries of the peoples institutions as well as the state agencies and district units, and other stakeholders participating in the poverty elimination programs; (ix) facilitate analysis and dissemination of the impact of changing economic policies on the poor and play policy advocacy role; (x) act as information warehouse on rural poverty statistics by accessing information from multiple sources; (xi) identify shortcomings in program design and implementation and facilitate debates/discussions thereof by experts for finding innovative & workable solutions and their dissemination to the state agencies. (xii) promote institution of comprehensive monitoring and learning systems at the state agencies and district units, including web enabled MIS and community monitoring systems; and (xiii) identify high quality institutions in livelihoods education and training and facilitate linkage of the state organizations with missions with such institutions for capacity building of professionals.

The need for restructuring the SGSY has arisen on account of feedback provided and recommendations made by various studies including those conducted by National Institute of Rural Development (NIRD), Hyderabad, Bankers Institute of Rural Development (BIRD), Lucknow, Centre for Management Development, Thiruvananthapuram etc. and reports of the Steering Committee constituted by the Planning Commission for the 11th Plan Further, the Ministry of Rural Development (MoRD), Government of India (GoI) has accepted the recommendation of the Committee on Credit Related Issues under SGSY (Prof. Radhakrishna Committee) to create a National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction to achieve the Millennium Development Goal (MDG) by 2015 through rapid increase in the coverage of rural poor households under self-employment.

In addition to provide self employment to the rural folks, the Mission will also help in enhancing their capabilities and facilitate access to other entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation through convergence and coordination mechanism. The decision follows three major developments that have taken place in the recent years and had major impact on the rural economy especially the rural poor i.e (i) the economy experienced a robust growth (ii) National Rural Employment Guarantee Scheme (NREGS) emerged as a major program to provide additional income to the rural poor and (iii) various initiatives taken under the National Skill Development Mission (NSDM). Taking these developments into account and in order to achieve the objective of the 11th Plan of broad based inclusive growth in this perspective, the strategy paper of Ministry envisages a four pronged strategy to attack rural poverty comprising (i) generation of self employment in credit linked micro enterprises and salaried employment through demand driven skill development (ii) wage employment under National Rural Employment Guarantee Scheme (iii) payment of pension to elderly and vulnerable sections under National Social Assistance Program (iv) income generation and social security programs of other Ministries of Government of India.

NRLM programs is proposed to be implemented in all rural districts of different states excluding the districts in Delhi and Chandigarh. However, the Governing Council of the Mission based on the latest available data is empowered to include or exclude the districts for the implementation of various components of the Mission.

It is envisaged that the State Governments will transit into the NRLM mode only in a phased manner. Till such time the States do not transit into NRLM mode, the SGSY activities will continue to be implemented as per current guidelines/norms and fund releases will be made to DRDAs as per existing procedures. The revised norms of SGSY will be applicable to the States having the commitment to fulfill the following within the stipulated time period:

- i) State level agencies and the district level units are set up
- ii) Full complement of professional staff has been trained and placed
- iii) State level poverty reduction strategy has been formulated

Funds for implementing the Mission's programs are proposed to be directly released separately to the state level agency and the DRDAs on the basis of the detailed district wise annual action plans submitted by the state agencies and approved by the EC of the National Mission, but within the overall allocation indicated for each state on the basis of the poverty ratio. The funds

to state level agencies will be transferred to meet expenditure on: (i) establishing and running the dedicated state/district/sub-district level agency; (ii) organizing state level skill development and placement services (covering more than one district); and (iii) other activities such as technical services, concurrent evaluation and such other activities.

The funds to DRDAs will be transferred to the meet expenditures on: (i) subsidy to SHGs; (ii) infrastructure and marketing (district level and sub-district level); (iii) corpus for federations; (iv) interest subsidy; (v) training and capacity building of all stakeholders and (vi) engagement of NGO facilitators. The funds to district units will be released where full complement of professional staff has been placed and district poverty reduction plans have been formulated. In other case the exiting procedure of fund release will be followed.

Funds will be released in two installments based on the progress report and submission of utilization certificates by the district units under intimation to the state level agency. The State level agency will compile and consolidate expenditure details, physical progress and other details and submit to National Mission periodically. MoRD will release 75% of the approved amount to the State Government/DRDA and the State government will release the balance amount of 25%. In respect of north-eastern states, J&K, Himachal Pradesh & Uttarakhand, the GOI and state share will be in the proportion of 90:10, respectively.

As far as possible, e-banking will be used for transfer of funds to the state level agencies and to the districts. The state level agency will maintain a separate budget and prescribed accounting system for the Mission activities both at the state and district level. The district units will adhere to the accounting system and financial guidelines prescribed by the state agencies. The block units will be directed by the district units to follow similar systems and guidelines to ensure transparency and accountability.

The National Livelihood Mission will have a strong mechanism of Monitoring and Evaluation with the involvement of the state level agency and dedicated district level units. The Monitoring and Learning (M&L) specialists at the Mission and state agency levels will coordinate concurrent monitoring of the Mission activities. At the district level, the Monitoring and Learning specialist will undertake monitoring of the physical and financial targets of various Mission interventions, adopting the formats designed by the National Mission for this purpose. In addition, the district level M&L specialist will be responsible for instituting community monitoring systems including a system of self monitoring by the SHGs and their federations.

Panchayati Raj Institutions (PRIs) will be actively involved in the following activities of the Mission:

(i) identification and mobilization of BPL households into SHGs, with priority being given to the SC and ST households especially primitive tribal groups, poorest of the poor households, women headed households and households engaged in declining occupations;(ii) facilitating federation of SHGs at the village/gram panchayat level/ block level and providing basic facilities for the effective functioning of such federations in terms of providing accommodation for federation office and such other basic facilities;(iii) giving priority to the demands of the SHGs and their federations in the annual plans/activities of the PRIs by making suitable financial allocations;(iv) entrusting execution of panchayat activities including civil works to SHGs and their federations on a priority basis; (v) leasing out panchayat resources such as fishing ponds/tanks, common property resources, market yards, buildings and other properties to

the SHGs and their federations for proper management and maintenance;(vi) entrusting responsibility for collection of panchayat revenues including house property tax to the SHGs for a small fee; and(vii) entrusting management and maintenance of select civic amenities to the SHGs.(viii) any other activity which could be taken up by the members of the SHGs or their federations.

NRLM will have multi pronged approach to strengthen livelihoods of the rural poor by promoting SHGs, improving existing occupations, providing skill development & placement and other activities thereof.. The training and capacity building, deployment of multidisciplinary experts and other initiatives will enhance the credit worthiness of the rural poor. The services of craft persons, community resource persons etc will be utilized as TOT to for capacity building and training under NRLM. The periodic interaction of Mission with Public Sector Banks and other financial institutions to enhance the reach of rural poor to the un-banked areas will ensure their financial inclusion. Further, poor have multiple livelihoods and they need multi pronged approach to strengthen it. The existing strategy of social mobilization of poor, their organization into SHGs, training & capacity building, credit linkage for micro enterprise for self employment will continued to be one of the main components of NRLM. Emphasis will be on convergence with various schemes of Rural Development along with other line departments/ministries to strengthen the exiting occupations of the rural poor, ensure their participation as beneficiary of emerging opportunities as a result of various schemes for sustainable livelihood and also introducing newer technologies in their enterprises. The multidisciplinary domain experts at various levels will coordinate with all the stakeholders for benefiting the poor in risk mitigation, food security, training and capacity building, micro financing, infrastructure development and better marketing linkages for getting appropriate prices for their products. People owned & people centered organization by federating SHGs will act as facilitators for strengthening the SHGs and thereby benefiting the rural poor. In addition skill development & placement will be the subset of the redesigned program for deploying the rural BPL poor in the sun-rising sectors of the economy. The Mission will make concerted efforts to train rural BPL to provide last tier implementation personnel as service providers, lok sevaks, etc to local bodies to implement to programs efficiently and effectively.

Source: *National Rural Livelihood Mission(NLRM) A fresh lease of life for the rural people living below the poverty line (BPL)* <http://pib.nic.in/newsite/erelease.aspx?relid=52423>

Check Your Progress Exercise 4

Note: a) Use this space given below to answer the question.

b) Compare your answer with the one given at the end of the Unit.

- 1) How gender-sensitive is the Mahatma Gandhi National Rural Employment Guarantee programme?

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6.7 SUMMING UP

The case studies included in this Unit highlight ways in which interventions can either exclude women or include them in a meaningful way, provided systematic gender-aware analysis of the situation and problems are carried out during planning. Gender-aware programmes should work towards emphasizing the tranformatory potential existing within individual women so that the development process involves women with self-identified and articulated priorities. There is a need to move from welfarist to empowerment perspectives.

6.8 GLOSSARY

Anti-poverty Programmes : In the beginning, the planning process relied on the automatic benefits of growth as a means to eradicate poverty. The unsatisfactory result of this approach forced government to attack poverty directly through rural development and rural employment schemes. Mahatma Gandhi National Rural Employment Guarantee Scheme is a recent major poverty alleviation programme of the government.

Centrally Sponsored Schemes : In view of their national importance, these schemes are launched by the Centre and implemented by the State Governments with central assistance. The central ministers concerned propose and formulate these schemes which are approved by the Planning Commission. The states execute these schemes under the technical guidance and supervision of the centre which also issues guidelines regarding the content, coverage, expenditure pattern and staffing of such schemes. The assistance given for these schemes on a matching basis is over and above the assistance given for state plans and the provision for it is made in the budgets of the central ministries. For example, in the agriculture sector, these schemes pertain to propagation of research and improved technology, disease control, preserving ecological balance, support to specific crops like cotton, pulses and jute etc.

6.9 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

Check Your Progress Exercise 1

- 1) A gender-neutral analysis is frequently gender-biased in its assumptions and its implications and there is sufficient evidence to suggest that poor men and women in India do not have the same credit needs or face the same credit constraints.

Check Your Progress Exercise 2

- 1) Identification of the core problem provides the rationale for intervention. If the lack of access of poor women and men to institutional credit is identified as the key problem, the rationale for an intervention would be to strengthen the access of poor women and men to institutional credit. The existence of gender-specific effects of a problem can help to provide the rationale for a gender-sensitive response, pointing to effects that women may experience on account of their gender, which would point to the need for gender-specific responses. The gendered effects of a problem give us the rationale for a gender-sensitive policy response to the problem, lay out the immediate needs and the long-term interests which are implicated in it and also sketch out the desired ends which will constitute the overall goals and objectives of the policy response.

Check Your Progress Exercise 3

- 1) Watershed development refers to the conservation, regeneration and the judicious use of all the resources – natural (like land, water, plants, animals) and human – within a particular watershed. Watershed management tries to bring about the best possible balance in the environment between natural resources on the one side and man and grazing animals on the other. It requires people's participation because those who destroy it would have to want to regenerate and conserve it. Today, watershed development is being promoted as an effective approach and an instrument for poverty alleviation in rural areas. The underlying assumption is that once the natural bases of production are regenerated and strengthened, most of the basic livelihood needs of the community living within that watershed would be met to a large extent.

However, it was found that the benefits either did not materialize as expected or did not continue for a substantial period beyond completion of the project. Documentation of these efforts has revealed that this was largely because the intended "beneficiaries" (local population) were hardly involved in its planning and determination. They were merely used as labour or objects of largesse and therefore developed no stake either in the quality of the effort or in the maintenance of the measures implemented. Women play a pivotal role in agricultural development and the management of natural resources and their involvement is indispensable for the effective implementation and equitable distribution of the benefits of watershed management. Watershed development has often been described as anti-woman. Women have only limited land (inheritance/ownership) rights. Women's access to and control of land and water resources is limited and is linked to land rights. It is alleged that "women's participation" means that they do the laborious work – digging of soil, raising bunds, planting trees and contributing "shramdan" (voluntary labour) while men enjoy the privilege of decision making and controlling the financial benefits. As in most programmes, unless conceived by women to respond to their needs, watershed development by itself could be very gender-discriminative. Moreover, since in our society, it is the man who owns title to the land and who is supposed to have the aptitude and the ability to grasp technical know-how, the general tendency is that men take over watershed development as their domain of interest and influence. Women are seen primarily as executors of decisions made by men and earners of additional income to supplement the meagre family resources. Wherever watershed development projects have been implemented, it has been observed that the bulk of the labour force constitutes women (even upto 70 % in most cases), while they are hardly represented in the decision making processes relating to organization and implementation. Moreover, implementation of a successful watershed development effort involves considerable social discipline e.g. ban

/control of free grazing, ban on tree felling as well as local contribution towards costs which usually takes the form of free labour (shramdan). This shramdan is largely contributed by women. The ban on free grazing and tree felling increases her workload as it is her responsibility to feed the cattle and to keep the home fires burning. A woman's need for money and the availability of work in the village itself encourages her to put in about 7-8 hours per day at the watershed site, besides the usual house work. Her working hours/day then usually become 16-18 hours. Thus, she does not have time for relaxation or her own education. Besides she cannot give her children the time they need. With watershed development, agricultural productivity increases. About 70 % of the farm activities are being done by women, specially the laborious and non-mechanized works. For instance, when one crop is harvested per year, at least three months of women's labour is required. Now with the possibility of a second crop, 6-8 months of women's labour is demanded. Thus, an increase in agricultural productivity leads to an increase in the work load of women especially of the tedious kind.

Check Your Progress Exercise 4

- 1) A component of the UPA government's Common Minimum Programme, the National Rural Employment Guarantee Act (NREGA) – now Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was launched in February 2006 in 200 most backward districts of the country. The scheme was expected to create wage work during the lean agricultural season through a public works programme available on demand as guaranteed by the Act. In addition to providing a floor to income, it was hoped that distress migration would be checked, village assets created and a process of sustainable development initiated. The rural employment guarantee legally enshrines the right to work for 100 days and is demand-driven. Now it has national coverage and inbuilt mechanisms for accountability and shows a measure of gender sensitivity in its design. Under the Maharashtra Employment Guarantee Scheme (1979), a forerunner of the MGNREGA, employment on public works was seen to attract women and, in turn, women reported an improvement in family food/nutrition as a result of the MEGS work

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6.11 QUESTIONS FOR REFLECTION AND PRACTICE

- 1) “Mahatma Gandhi National Rural Employment Guarantee Programme is developed based on a Gender-aware Approach”. Comment on this statement.
- 2) Critically evaluate micro credit programmes of Government of India using the gender lens.

Gender-blind and Gender-aware Programmes