

CHAPTER - VI

PLANS, POLICIES AND PROGRAMMES FOR EMPOWERMENT OF WOMEN

In the process of poverty eradication and reducing gender discrimination, the governments have been implementing various schemes and programmes providing ways and means towards women development and empowerment. SHG movement, one among such programmes which has been proved successful in fulfilling its objectives. However, it is felt that the other schemes and programmes do have their prominent part in the process of women development and empowerment and which are being successfully implemented. In this regard the schemes and programmes intended for women development are briefed here under.

After attaining independence, the Government of India, initially decided to pave a path to bring about social change based on three major areas, viz., constitutional and legal reforms, planned development based on mixed economy and state support to social welfare activities. All these three policies are expected to create a democratic, just and prosperous society. All these three steps have their impact on the status of women¹.

The constitution of India has given special attention to the needs of women to enable them to exercise their rights on equal footing with men and participate in national development². It aims at creation of an entirely new social order where, all citizens are given equal opportunities for growth and development and that no discrimination takes place on the basis of race, religion, caste, sex, etc.,

Planned development was considered to be the most efficient way for solving the numerous problems of poverty which had caused various

imbalances and discriminations among vast numbers of people. The policy measures had serious implications for Indian women³.

Framing of the five year plans was the first major step taken in the direction of welfare state: Jawaharlal Nehru, the first Prime Minister of India and the pioneer of five year plans, stressed on welfare of women, children and tribals in our country⁴.

The planning commission's "Plans and Prospects for social welfare in India 1951 - 1961" spells out social welfare services as intending to cater to the special needs of persons and groups who, by the reason of some handicap-social, economic, physical or mental are unable to avail or are traditionally denied the amenities and services provided by community⁵.

The committee on status of women, in its report "towards equality", has mentioned, "women are considered to be handicapped by social customs and social values and, therefore, social welfare services have specially endeavoured to rehabilitate them⁶.

The Planning Commission defined three major areas in which they had paid special attention to women's development. (a) Education, (b) Social welfare and (c) Health. A planned approach to provide special thrust to the welfare of women was adopted with the launching of the first five year plan in 1951.

The First Five Year Plan (1951-56) contemplated welfare measures for women. To implement welfare measures for the benefit of poor women, the Central Social Welfare Board (CSWB) was established to deal with the problems of women. The CSWB recognized and realized the need for organising women into Mahila Mandals or women's club as an approach to community development⁷.

The Second Five Year Plan (1956 - 61) intimately concentrated overall intensive agricultural development. However, the welfare approach to women's issues was determined recognizing women as workers. Further, protection against injuries at work, maternity benefits and crèches for their children. It also suggested immediate implementation of the principal of equal pay for equal work and provision for training to enable women to compete for higher jobs.

The Third Five Year Plan (1961 - 66) sincerely recognized the greater importance of education for women which has been a major welfare strategy for women. This plan allocated the largest share for expending social welfare services and condensed courses of education. As regards to wealth, maternal and child welfare programmes were proclaimed in terms of maternal and child welfare, health education, nutrition and family planning.

Thus the emphasis on women education was continued during the Fourth Five Year Plan also (1969 - 1974). The basic policy was to promote women's welfare as the base of operation. The outlay on family planning was stepped upto reduce the birth rate through education. Immunization of pre-school children and supplemental feeding, expectant and nursing mothers⁸.

Need for training women in respect of income generating activities and their protection was stressed in the Fifth Five Year Plan. Further, the fifth plan also recommended a strategic programme of functional literacy to equip women with skills and knowledge to perform the functions as a good housewife. Under the health programmes, the primary objective was to provide minimum public health facilities integrated with family planning and nutrition for vulnerable groups, children, pregnant and lactating mothers⁹.

The Fifth Year Plan was happened to be during the decade of International Women's decade and the submission of the Report of the Committee on the status of women in India (CSWI) "Towards Equality". The CSWI had comprehensively examined the rights and status of women in the context of changing social and economic conditions and the problems relating to the advancement of women. The CSWI reported that the dynamics of social change and development had adversely affected a large section of women and had created new imbalances and disparities¹⁰.

It was realized that constitutional guarantees of equality would be meaningless and unrealistic unless women's right to economic independence is acknowledged and their training in skills as contributors to the family and the national economy was improved. Consequently National Plan of Action (1976) providing the guidelines based on 'United Nations' World Plan of Action for women' came into force. The National Plan of Action identified areas of health, family planning, nutrition, education, employment, legislation and social welfare for formulating and implementing of action programmes for women and called for planned interventions to improve the conditions of women in India. The women's welfare as development bureau was setup in 1976 to act as a nodal point within the Government of India to co-ordinate policies and programmes and initiate measures for women's development¹¹.

The Sixth Five Year Plan stressed the need of economic independence educational advance and access to health care and family planning as essential for women's development. So the strategy was threefold: of education, employment and health. They are independent and dependent on the total developmental process¹².

The Seventh Five Year Plan sought to generate awareness among women about their rights and privileges¹³. The long term objectives of developmental

programmes in the Seventh plan were to raise women's economic and social status in order to bring them into the mainstream of national development and recognized the importance of women in contributing to the various socio-economic, political and cultural activities. The seventh plan emphasized the need to open new avenues of work for women and perceive them as crucial resource for the development of the country. Another salient and crucial recognition was the need for organisation of women workers and unionization¹⁴.

Under the plan, a new scheme, "Women's Development Corporation" has been taken up for promoting employment generating activities by supporting schemes from women's group and women from poorer sections of society¹⁵. A women's development planning and monitoring cell was also set up for collection of data and monitoring of plan programmes¹⁶. A very significant step therein was to identify and promote beneficiary oriented programmes which extended direct benefits to women.

During the 7th Plan period, the Indian Parliament adopted a National Policy on Education 1986 included a chapter on Education for women's equality¹⁷.

The strategy in the Eighth Plan was to ensure that the benefits of development from different sectors did not bypass women and special programmes were implemented to complement the general programmes. The main objective of Eighth Plan was to extend the reach of services to women both qualitatively and quantitatively. Panchayati Raj institutions are involved in the designing and implementation of women's programmes.

The approach of the Eighth Plan made a definite shift from development to empowerment of women. In order to meet the needs of women and children, there had been a progressive increase in the plan outlays over the time of eight

five year plans. The outlay of Rs. 4 crores in the First Five Year Plan (1951 - 56) had gone up to Rs. 2000 Crores in the Eighth Five Year Plan¹⁸.

The Ninth Five Year Plan came into effect from April 1, 1997. An approach paper had been developed by the Planning Commission and accepted by the National Development Council, which had become basis for developing Ninth Five Year Plan. In this approach paper focus was laid on empowerment of women and people's participation in planning and implementation of strategies.

An important objective in the Approach paper was the empowerment of women. In planning process, empowerment at the outset, means choices for women and opportunities to avail of these choices. The supportive environment should be provided to women at all stages by the home, school, religion, government and work place¹⁹.

A supportive environment was one that gender sensitive. In all regional meetings, participants asked for gender sensitisation or training at all levels in public and private sectors.

Women are facing problems like feminisation of poverty, inadequate investment in social sectors, increasing violence against women and stereotyped portrayal of women in private and state media especially television. There is necessity for information and training opportunities, reservations and social services etc., and people's involvement is necessary for the success of any programme. Empowerment is about choices and the ability exercise women's choices will be limited unless they are more involved in policy-making. The 9th Five Year Plan is an attempt to bring in women's issues within the policy-making spheres.

The Government has set up a national resource units for women which acts as an apex body for promoting and incorporating gender perspectives in politics and programmes of the government. To achieve the goals laid down therein, a number of initiatives have been launched. They include enactment of legislation to ban sex determination tests so as to prevent female foeticide. Equally important is the fact that the state governments are also drawing up plans of action to cater to local requirements and ensure the holistic development of the girl child.

The 73rd and 74th Constitutional Amendment Acts of 1993 ensure reservation of 1/3 of seats for women in all elected offices of local bodies, in rural and urban areas. In the rural areas, women have thus been brought to the centre-stage in the nation's efforts to strengthen democratic institutions²⁰.

The Tenth Plan aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring 'survival' protection and development of children through rights based approach²¹.

The Eleventh Plan Approach paper aimed to raise the sex ratio for the age group 0 - 6 to 935 by 2011 - 12 and to 950 by 2016 - 17. Further, this plan intends to ensure 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children. It also proposes to ensure that all children enjoy a safe childhood without any compulsion to work²².

6.1.NATIONAL PERSPECTIVE PLAN FOR WOMEN 1988 - 2000 A.D.

To boost up the programmes for women's development, a National Perspective Plan for Women (1988-2000 A.D.) was brought out by the Department of Women and Child Development, Ministry of Human Resource Development.

The plan pays special attention to the rural women who suffer from double discrimination. The plan does not seek more investment or more resources but gives a new thrust and responsiveness to developmental programmes at all levels²³.

The National Perspective Plan's main aim is to promote holistic perspective to the development of women. Some of the main recommendations of the National Perspective Plan are as follows:

1. While programme for women will continue to be implemented by different ministries, there is need for a strong interministerial co-ordination and monitoring body in the Department of Women and Child Development.
2. Education to girls should be given priority and awareness needs to be generated regarding the necessity of educating girls so as to prepare them to contribute effectively to the socio-economic development of the country.
3. There is strong need to eliminate all forms of discrimination in employment especially to eliminate wage differentials between men and women.
4. The Planning Commission and all ministries and government departments must have a women's cell.
5. In order to change the attitudes towards women and girls and to raise the social consciousness of the country, a conscious strategic change is required in national media and communication effort.
6. Law drafting technologies and enforcement mechanism including police, judiciary and other components need to be reviewed, sensitised and strengthened so as to provide equality and justice.

7. Government should effectively secure participation of women in decision-making process at National, State and Local levels. This would imply use of special measures for recruitment of women candidates.
8. 30% reservation should be provided at Panchayat and at district level for women.
9. There is urgent need to improve the effectiveness of voluntary action²⁴.

6.2.THE NATIONAL POLICY FOR EMPOWERMENT OF WOMEN

The Government of India has declared 2001 as Women's Empowerment year. The national policy of empowerment of women has set certain clear-cut goals and objectives. The policy aims at upliftment, development and empowerment in socio-economic and politico-cultural aspects, by creating in them awareness on various issues in relation to their empowerment.

The following are the specific objectives of National Policies particularly of rural folk on Empowerment of women in India.

- 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 enjoyments of all human rights and fundamental freedom by women on equal basis with men in all political, economic, social, cultural and civil spheres.
- iii. Equal access to participation and decision making of women in social political and economic life of the nation.
- iv. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life 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. Ministering a gender perspective in the development process.
- viii. Elimination of discrimination and all forms of violence against women and the girl child.
- ix. Building and strengthening partnerships with civil society, particularly women's organizations.

The National policy for empowerment of women envisaged introduction of a gender perspective in the budgeting process as an operational strategy. A few laws and legislations are enforced strictly for effective and proper implementation of this policy²⁵.

6.3. POLICY PLANNING AND PROGRAMMING:

It was only in the Sixth Five Year Plan the development of women had been considered a separate issue. Until then they were provided welfare services along with other weaker and handicapped sections. It was, for the first time that a chapter on women and development had been documented in the Sixth Plan. According to the document four strategies namely (i) Economic independence, (ii) educational advance, (iii) access to health care and family planning (iv) income supplementing of tribal women, were emphasized.

The Eighth Five Year Plan strategy for women's development covers new thrust areas such as improving women's education, database, enumeration of women workers, and provision of supportive services, encouraging women's organizations and stepping up social security measures. The government has also initiated certain programmes for women. They are social welfare, nutrition service, supplement income generation, girls education, equal remuneration for equal work, hostels for working women and crèches for children, functional and legal literacy, family, promotion and strengthening of self-employment, review and streamlining laws concerning women etc.,²⁶.

6.4. SCHEMES FOR WOMEN AND CHILD DEVELOPMENT

The Ministry of women and child development, as the nodal agency for all matters pertaining to welfare, development and empowerment of women, has evolved schemes and programmes for their benefit. These schemes are spread across a broader spectrum such as women's need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition etc., as well as their need for economic sustenance through skill development, education and access to credit and marketing.

The schemes of the Ministry like Swashakti, Swayamsidha, STEP and Swawlamban enable economic empowerment. Working Women Hostels and Creches provide support services. Swadhar and Short Stay Homes provide protection and rehabilitation to women in difficult circumstances. The Ministry also supports autonomous bodies like National Commission, Central Social Welfare Board and Rashtriya Mahila Kosh which work for the welfare and development of women. These schemes will run in the Tenth Plan. It is proposed to continue some in the Eleventh Plan and also to take up new schemes.

The following are the details pertaining to the above schemes intended for the development and empowerment of women.

6.5. SCHEMES FOR ECONOMIC EMPOWERMENT

6.5.1. Swa-Shakti

The project jointly founded by IFAD, World Bank and the Government of India was launched in October, 1999 and culminated on 30th June, 2005. The objective of the program was to bring out socio-economic development and empowerment of women through promotion of women SHGs, micro credit and income generating activities. The project was conceived as a Pilot Project implemented in 335 blocks of 57 districts in 9 states. The project

established 17,647 SHGs covering about 2, 44,000 women. This was a Centrally Sponsored Project.

6.5.2. Swayamsiddha

This was an integrated scheme for women empowerment through formation of Self Help Groups (SHGs) launched in February, 2001. The long term objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the on going sectoral programmes by improving access of women to micro-credit, economic resources, etc. This is a Centrally Sponsored Scheme. The Scheme had been able to provide a forum for women empowerment, collective reflection and united action. The scheme was culminated in March, 2007. The programme was implemented in 650 blocks of the country and 67971 women SHGs have been formed benefiting 9, 89,485 beneficiaries. The scheme came to an end in March 2007.

It is proposed to take up Swayamsidha with a wider scope during the XI Plan. It is also proposed to implement a woman's empowerment and livelihood project in four districts of Uttar Pradesh and two districts of Bihar with assistance from IFAD. The schemes of Swayamsidha and Swashakti would be merged and implemented as Swayamsidha, Phase-II in the XI Plan. The Mid-Term Appraisal Report of the Tenth Plan has also recommended merger of these two schemes as these have similar objectives. The next phase would be a country wide programme with larger coverage in States lagging behind on women development indices. Convergence is the basic concept in Swayamsiddha. The lessons learnt in Swayamsiddha and Swa-Shakti would be incorporated in the universalized Swayamsiddha giving an integrated set of training inputs relating to social and economic empowerment, including skill development and training in traditional and non-traditional sectors.

The estimated requirement during the XI Plan period for both phase II of Swayamsidha as well as the IFAD Project is Rs. 3000 crore.

6.5.3. Swawlamban Programme

Swawlamban Programme, previously known as NORAD/Women's Economic Programme, was launched in 1982-83 with assistance from the Norwegian Agency for Development Corporation (NORAD). NORAD assistance was availed till 1996 - 97 after which the programme is being run with Government of India funds. The objective of the programme is to provide training and skills to women to facilitate them to obtain employment or self employment on sustained basis. The target groups under the scheme are the poor and needy women, women from weaker sections of the society such as Scheduled Castes and Scheduled Tribes etc. In order to ensure more effective implementation and for better monitoring/evaluation of the scheme, it has been transferred to the State governments from 1st April 2006 with the approval of Planning Commission.

6.5.4. Support to Training and Employment Programme (STEP)

This programme seeks to provide skills and new knowledge to poor and assetless women in the traditional sectors. Under this project, women beneficiaries are organized into viable and cohesive groups or cooperatives. A comprehensive package of services such as health care, elementary education, crèche facility, market linkages, etc. are provided besides access to credit. Skill development is provided in ten traditional skills amongst women. This is a Central Scheme launched in 1987. The Ministry is at present getting the programme evaluated. Based on the results of the evaluation, the scheme is proposed to be revamped. Further, the possibilities of providing training and skills to women both in traditional and non-traditional sectors and integrating with Rashtriya Mahila Kosh for credit linkages are being considered. A sum of Rs. 240 crore is proposed for the scheme in the XI Plan.

6.6. SUPPORT SERVICES

6.6.1. Construction of Working Women Hostels

Under the scheme, financial assistance is provided to NGOs, Co-operative Bodies and other agencies for construction/renting of building for Working Women Hostels with day care centre for children to provide them safe and affordable accommodation. This is a central scheme. The utilization of funds under the scheme has been unsatisfactory during the Tenth Plan period because NGOs are not able to avail funds due to strict norms of funding and lack of suitable proposals from the organizations.

6.6.2. Creches

The Ministry runs a scheme of crèches that caters to the children of poor working women or ailing mothers. This provides a great help to women who are working as their children are being provided a safe environment when they are at work. The scheme is being covered in the Report of the Working Group on Child Development of this Ministry.

6.6.3. Relief, Protection and Rehabilitation to Women in Difficult Circumstances

6.6.3.1. Swadhar

This scheme was launched in 2001-2002 for providing relief and rehabilitation to women in difficult circumstances. The main objectives of the scheme are as follows:

- To provide 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.
- To provide emotional support and counselling to women.

- To rehabilitate destitute women socially and economically through education, awareness, skill upgradation and personality development.
- To 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 Government and non-Government sectors on case to case basis.
- To provide Help line or other facilities.

Beneficiaries covered under the scheme are widows deserted by their families, women prisoners released from jail, women survivors of nature disaster, trafficked women, women victims of terrorist/extremist violence, mentally challenged and women with HIV/AIDS etc. At present 129 shelter homes are functioning in the country.

The root cause of most of problems being faced by women is lack of economic independence among women. Providing training and skills in various vocations to women living in shelter homes will facilitate them to obtain employment on sustained basis. Though the scheme in the current form provides for vocational training, no separate funds are being provided for the purpose. Organisations are expected to seek convergence of the benefits of schemes like STEP, Swawlamban etc. In the XI Plan, it is proposed to allocate funds for vocational training to the women as a part of the scheme. It is also proposed to revise the norms for food, medical expenses, clothing, rent etc. under the scheme.

A provision of Rs. 1000 crore is proposed in the XI Plan to set up more shelter homes as also to revise the norms of the scheme.

6.6.3.2. Compensation to Rape Victims

The Hon'ble Supreme Court in Delhi Domestic Working Women's Forum Vs. Union of India and others writ petition (CRL) No. 362/93 had directed the National Commission for Women to evolve a 'scheme so as to wipe out the tears of unfortunate victims of rape'.

Accordingly NCW has drafted a scheme titled "Relief to and Rehabilitation of Rape Victims". It is proposed to initiate the scheme in the XI Plan. The budgetary requirement for the scheme in the XI Plan is estimated as Rs. 250 crore.

6.7. IMPLEMENTATION OF PROTECTION FROM DOMESTIC VIOLENCE ACT AND OTHER ACTS OF THE MINISTRY

The protection of Women from Domestic Violence Act came into force on 26th October 2006. In the XI Plan it is proposed to take up the following for effective implementation of the PWDVA:

- Set up the required infrastructure and requirements to make the Act effective.
- Provide training, sensitisation and capacity building of Protection Officers, Service Providers, members of the judiciary, police, medical professionals, counsellors, lawyers etc on the issue of domestic violence and the use of law (PWDVA and other criminal and civil laws) to redress the same.
- Monitoring the appointment of Protection Officers by regular feedback from the various states.
- Setup an effective MIS to monitor its implementation.
- Give wide publicity to the Act.

Rs. 500 crore is proposed to be provided for implementation of PWDVA in the XI Plan.

The Ministry is in the process of drafting an act to prevent sexual harassment at workplace. It is proposed to allocate Rs. 100 crore for implementation of this and other acts that the Ministry may bring into force during the XI Plan²⁷.

6.8. WOMEN WELFARE PROGRAMMES IN ANDHRA PRADESH

Andhra Pradesh has been in the fore front in successfully implementing various developmental programmes for women in the country. The department of women development and child welfare has undertaken various economic and developmental programmes and relief measures for the welfare of women through implementation of different schemes²⁸. These schemes are classified into Welfare programmes, developmental programmes and welfare cum developmental programmes. Some developmental programmes are also sponsored by the Central Government.

6.8.1. Institutional Services

6.8.1.1. State Homes:

State Homes are established for the women discharged from correctional institutions and who are unable to protect themselves from adverse social forces and also for those women who voluntarily seek shelter. They are given free lodging and boarding at the rate of Rs. 210/- per month per head²⁹.

6.8.1.2. Service Homes:

These homes are meant for destitute women, helpless widows, and deserted wives who are in the age group of 18 - 35 years. Rehabilitation will be made through job courses and training-cum-production. During their stay with children who are below the age of 5 years are provided with free food shelter, clothing and medical aid. Scheduled caste women are permitted to stay for five years. The delivery charges are Rs. 210/- per month per head (adult) and Rs. 210/- per child³⁰.

6.8.1.3. Working Women's Hostels:

These hostels are established to provide food, shelter and other facilities including security to the working women who are away from their families on payment of charges prescribed by the Government. Those who earn monthly income of less than Rs. 3000/- are eligible for admission³¹.

6.8.1.4. Vocational Training Centres:

The vocational training centres provide job-oriented technical training in tailoring courses like type writing and short hand mainly to the inmates of departmental institutions.

6.8.1.4. Regional Tailoring Centres:

In these centres, unemployed women are given job - oriented training tailoring to appear for technical examination in tailoring and to enable them to take up craft instruments jobs or to set up their own tailoring units.

6.8.1.5. Craft Training Centres:

In these centres, training in local crafts is imparted to the women belonging to low income group to enable them to prepare for gainful employment. During the training period, they are paid a stipend of Rs. 100/- per month. In these centres, the vocations taught are tailoring, mat-weaving, printing and dyeing of fabrics etc.,

6.8.1.6. District Crafts including Tailoring Centres:

These centres are established for the benefit of economically backward women in towns and villages. Training in tailoring and other crafts is imparted so as to take up self-employment scheme to supplement their family income.

These centres will be shifted from village to village to cover all the eligible women in the districts.

6.8.1.7 Women Technical Training Institute (WTTI)

This is a state wide institution which conducts diploma course in Civil Engineering, Agriculture, Computer Engineering, Electronics and Instrumentation for girls belonging to economically backward classes. The candidates are selected by the Director of Technical Education through common entrance tests for admission into women polytechnics. The sanctioned strength is 50³².

6.8.1.8. Centrally Sponsored Schemes

The following Rural Development Programmes are initiated by the Government of India being implemented by the District Rural Development Agencies in Andhra Pradesh.

1. Integrated Rural Development Programme (IRDP)
2. Training for Rural Youth for Self-Employment (TRYSEM)
3. Development of Women and Children in Rural Areas (DWCRA)

6.8.1.9. Integrated Rural Development Programmes (IRDP)

IRDP is a beneficiary oriented programme with the objective of assisting the families below the income level of Rs. 11,000/- per year and 30% benefits are allocated for women. Under the programme, income generating assets are being provided to the beneficiaries with a package of assistance consisting of subsidy from the District Rural Development Agencies besides term loan from the bank³³.

6.8.1.10. Training for Rural Youth Self-Employment (TRYSEM) :

The programme is to train rural youth in the age group of 18 to 35 years for the provision of self/wage employment. Under this programme the youth

are imparted training in more than 25 trades and 40 percent of funds allocated under this scheme is meant for women. The expenditure to implement this programme is shared equally by the Central and State Governments.

6.8.1.11. Development of Women and Children in Rural Areas (DWCRA)

The DWCRA Scheme, as a sub-scheme of IRDP was introduced in 1983 – 84. The programme is meant for the development of women and children in rural areas by providing a revolving fund of Rs. 25,000/- to a group of 10 – 15 women belonging to poverty group for undertaking economic activities and ancillary services like nutrition, health, child care, family welfare, immunisation, literacy, adult education facilities which are covered for the beneficiary family³⁴.

The DWCRA scheme is implemented by the District Rural Development Agencies (DRDA) through Mandal Praja Parishads. For implementation of the scheme a women Project Officer was appointed³⁵.

The objectives of this programme are:

1. To strengthen the economic base for rural women by providing them credit and subsidies.
2. To train them in productive skills and group dynamics.
3. To provide support and help to the Rural Women for enhancing their productive skills and capabilities.
4. To enable rural women to improve their economic capacity.
5. To orient the development functionaries to respond positively the needs and constraints of poor women³⁶.

6.8.1.12. Mahila Samriddhi Yojana (MSY)

The Mahila Samriddhi Yojana is a centrally sponsored scheme, which was launched on 2-10-1993. Through MSY, every rural woman aged 18 and above can open an MSY account of money she can save. The government would

contribute an incentive money of 25% of her savings. For an amount upto Rs. 300/- kept in the account for a lock in period of one year, that is, the deposits have to remain in account for a period of 12 months and the maximum participation of government is limited to Rs. 75/- per year.

The department of Women and Child Development under the ministry of Human Resource Development gets the scheme implemented through the network of 1.32 lakh post offices of the Department of Posts functioning in the rural areas³⁷. An important aspect of the programme is that of involvement of non-governmental organisations (NGOs) at all levels. NGOs will hold awareness generation camps in villages through which they would mobilise women to take up savings as a conscious choice.

6.8.1.13. Indira Mahila Yojana (IMY)

Indira Mahila Yojana is another women development programme initiated by the Government, which was launched in August 1995 in more than 200 blocks of the country. The main objective of this programme is to give a forward thrust to the women education, awareness income-generation capacities and the empowerment of women. The platforms for the forward thrust are to be the self-help groups at the grass-root level.

Under this scheme women are to be constituted into Mahila Block Societies (MBS) at the Anganwadi level. At the grass-root level under every Anganwadi there should be women's self-help groups. The Mahila Groups will be encouraged to take up some thrift activity also. The fund so collected over a period can be revolved amongst the members for financial support to the expansion of their income generation activities or also for starting of a new activity. The groups can also avail credit facilities from State and National level lending institutions like Rashtriya Mahila Kosh (RMk), Social board, etc. the government of India affords a group with financial support to a tune of

Rs. 5,000/-. Thus, the IMY is a strategy to co-ordinate and integrate components of all sectoral programmes taken up by women³⁸.

6.8.1.14. Rashtriya Mahila Kosh (RMK)

The Rashtriya Mahila Kosh was established by the Department of Women and Child Development, under the Ministry of Human Resource Development, for the purpose of delivery of credit through women's development corporations/non-governmental organisations and self-help groups to 2 lakh poor women from both rural and urban areas whose family income does not exceed Rs. 11,000/- per annum in rural areas and Rs. 11,800/- per annum in urban areas. The interest charged is 12% per annum to the ultimate borrower women and 8% to the NGOs and the corporations. The woman development corporation has been sanctioned a loan of Rs. 20 lakh from RMK to lend through self-help group Mahila Mandals for covering 1000 women³⁹.

6.8.1.15. Swarnajayanti Gram Swarozgar Yojana (SGSY)

The Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched in April 1999 after restructuring the Integrated Rural Development Programme (IRDP) and allied programmes. It is the only Self Employment Programme currently being implemented for the rural poor. The objective of the SGSY is to bring the assisted swarozgaris above the poverty line by providing them income generating assets through bank credit and government subsidy. The scheme is being implemented on cost sharing basis of 75:25 between the Centre and States. Upto December 2007, 27.37 lakh self-help groups (SHGs) have been formed and 93.21 lakh swarozgaris have been assisted with a total outlay of Rs. 19,340.32 crore⁴⁰.

6.8.1.16. The Velugu Programme

The Government of Andhra Pradesh has been implementing since June 2000 a special project called “Velugu” to address poverty through empowerment of rural poor women, especially the poorest of the poor. The project is being implemented by the Society for Elimination of Rural Poverty and the Panchayati Raj, Government of Andhra Pradesh. It covered 180 backward mandals in 6 districts under Phase 1. The phase II of the project covering 548 backward mandals and all coastal fishermen villages in other districts has been commenced since June 2002, thus covering 864 rural mandals of all the districts of the state⁴¹.

6.8.1.17. Indira Kranti Patham

The newly - installed congress government in Andhra Pradesh in 2004 reaffirmed its commitment to Velugu by giving an expanded role with a new name Indira Kranthi Patham (IKP). The IKP is managed by an independent Society for the Elimination of Rural Poverty (SERP) which is a government agency with all the flexibility that a society structure provides especially for hiring of professionals. SERP employees of some 2,200 such professionals across the state provide administration and managerial support to the entire SHG network⁴², under this IKP programme, a new scheme known as ‘Abhaya Hastham (Hand of Re-assurance) old age pension for the 1.25 crore thrift group or self-help group members.

The scheme will provide income security to every women of SHGs. Every member will get an assured minimum monthly income of Rs. 500/- after the attains 60 years. Insurance coverage from Rs. 30,000/- to Rs. 75,000/-. Insurance coverage from Rs. 30,000/- to Rs. 75,000/- will be provided to every women members. And the children of the members, studying 9th class to Intermediate will be granted a scholarship worth noting⁴³.

To sum up, planned development has been considered to be the most effective way of solving the numerous problems come in the way of eradicating poverty, reducing imbalances and preventing discriminations among vast number of poor people living in rural areas, especially of rural poor women folk. In this process various policies and programmes intended for empowerment of women have been implemented for which special budget allocations are made in Five Year Plans. Besides, various schemes are being implemented to uplift socio-economic status of rural poor women and paving a path for their empowerment. Thus the government has been making sincere efforts to empower women in socio-economic and politico-cultural aspects, so that a welfare state and a prosperous nation can be built. Thus, in this chapter the governmental policies and programmes implemented for empowerment of women have been examined to fulfil in the fourth objective.

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