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Dear Reader,

“Gender budgeting is the implementation of gender main streaming in the budgetary process. This means the valorisation of budgets from the viewpoint of gender, in which case the gender question is taken into account at all levels of the budgetary process with the aim of promoting the equality of women and men”

A gender-responsive budgeting is a budget that acknowledges the gender patterns in society and allocates money to implement policies and programs that will change these patterns in a way that moves towards a more gender equal society. Gender budget initiatives are exercises that aim to move the country in the direction of a gender-responsive budget.

The achievement of human development is heavily dependent on the development and empowerment of the 586.5 million women and girls who, according to the 2011 census, account for 48 percent of the total population of the country. These women and girls not only comprise a large part of the valuable human resources of the country; they are also individuals in their own right and their socio- economic development sets the foundation for sustainable growth of the economy and society as a whole. In addition, the Constitution of India has mandated equality for every citizen of the country as a fundamental right.

This volume of AMBER focuses on various issues of gender budgeting in India like woman empowerment, globalization, engendering development, etc. Readers are welcome to give their feedback on the issues and the suggestions of the readers will help us to improve the quality of the upcoming journals.

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Dr. H. R. Venkatesha
Chief Editor

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Gender Budgeting in India

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Gender equality is central to the realization of Millennium Development Goals. Gender equality, leading to increased work opportunities, enhanced capacities for livelihood developments, enhanced social protection and overall increasing voice may enable women to participate equally in productive employment, contributing to women's development leading to economic growth of the nation. No nation can afford development without considering women who constitute about half of the stock of human resources. Thus, engendering growth has been internationally recognized instrument of development by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanisms. The issue of engendering development and women empowerment has been in the central stage with the shifting of paradigm of development and governance at the global level and particularly in India. Gender budgeting has emerged as an important instrument for gender mainstream and women empowerment across the globe. It has been well recognized by the policy makers and feminist economists that gender budgeting is imperative for gender equality and engendering development planning. Gender budgeting refers to the systematic examination of the budget programmes and policies for the impact on women. Studies show that programmes and

policies design to improve women's economic opportunities lead to higher rates of economic growth. Gender budgeting has gained prominence in the policy circles in the recent years.

Introduction

Engendering development and inclusive growth requires an enabling environment in which women's contribution to the economy can be tapped and enhanced in a substantial and holistic way. This environment needs to ensure from conception to death – an environment that provides physical, emotional, economic and political and community security to girls and women. The engendered development also requires addressing the issues of accountability, capacity building and governance that are of utmost importance for gender equity and inclusive growth. Women's role in decision making institutions needs to be enhanced through providing them reservation and enforcement and implementation of all pro-women legislations. It is also imperative to eliminate all forms of violence against women through improving institutional mechanisms and enhanced budgetary resources. There is also need to redefine poverty through gender lens. In order to promote pro-women inclusive growth, it is imperative to create and strengthen institutional mechanism for addressing the destitute, marginalized, disadvantaged and vulnerable women. The enhanced budgetary

resources besides strong political and bureaucratic will for engendering growth and development will lead to progressive society.

Women empowerment is the buzzword now-a-days. No country can afford development without considering women. However, development has bypassed women in India despite worshipping and paying respect to women in mythology and historical texts. Gender disparities vary vastly across cultural, geographical and historical context. India is a large country with vast economic and socio-cultural diversity in its varied regions. The development issues related to women in a large country like India will not only be inappropriate but sometimes even misleading. Women specific and women related legislations have been enacted to safeguard the rights and interest of women, besides protecting against discrimination, violence, and atrocities and also to prevent socially undesirable practices. In past, government of India has undertaken a large number of schemes aimed at the socio-economic development of women under various Five Year Plans.

Engendering Development

The Eleventh Five Year Plan was aimed at inclusive development. Its vision envisaged that every woman in the country should be able to develop to her full potential and share the benefits of economic growth and prosperity. The approach adopted was to empower women and recognize their agency thereby seeking to make them partners in their own development. This it sought to do by mainstreaming gender in all sectors as well as by undertaking targeted interventions. The Plan period witnessed the introduction of many new schemes and programmes aiming at addressing specific issues. These included SABLA, for empowering adolescent girls, IGMSY for supporting poor women during the final stages of their maternity, Mahila Kisan Sashaktikaran Yojana for women farmers, a scheme for leadership training of Minority

women, Ujjwala for combating trafficking and Dhanalakshmi to tackle the issue of declining sex ratio. Existing schemes were also modified to make them more effective and to plug identified gaps. Implementation of Legislations enacted just prior to the Eleventh Plan like the Prohibition of Child Marriage Act, 2006, Protection of Women from Domestic Violence Act, 2005, and Hindu Succession (Amendment) Act, 2005 was followed up with the States and a new legislation aimed at providing women a safe working environment, Protection Against Sexual Harassment at the Workplace Bill was introduced in Parliament. Several other policy decisions were made in the sector of women and children. Major amongst these was the launch of the National Mission for Empowerment of Women (NMEW) in 2011. The Mission envisages for strengthening inter-sectoral convergence at the Central, State, District and lower levels of governance making it possible for women to know about and access all Government schemes and programmes. The National Mission Authority, supporting Committees and the National Resource Centre for Women have been established and have started functioning. The first pilot convergence project was launched in Pali district of Rajasthan in September, 2011 and similar pilots are planned in other States/UTs. The State Governments are also establishing parallel structures at the State level. Moreover, 16 States/UTs have already established State Mission Authorities and 11 States are in the process of setting up of State Resource Centres for Women. The Mission stands testimony to the commitment of Government to the empowerment of women in the country. Another, landmark decision on which work has been initiated is the restructuring of the Rashtriya Mahila Kosh into a systemically important Non-Banking Finance Company with an enhanced corpus of Rs 500 crores. The restructured RMK will have a pan-India office network and in its new and expanded form it will be facilitating the financial inclusion of more

than 2 lakh women from the disadvantaged sections of society on an annual basis towards the fifth year of its working.

The Eleventh Five Year Plan referred gender budgeting and gender outcome assessment and underlined the importance of gender audits of public expenditure, programmes and policies at national, state and district levels. The Plan envisaged the strengthening of the Gender Budget Cells set up in the various Ministries and Departments. Towards this end, in March 2007, the Ministry of Finance issued a charter on Gender Budget Cells (GBCs) outlining the composition and functions of the GBCs. While, the charter was an important step towards institutionalizing gender budgeting within Government, the implementation of the charter remains a challenge. A scheme on Gender Budgeting was introduced in 2007 with a view to building capacity so that a gender perspective was retained at all levels of the planning, budget formulation and implementation processes. Both Central and State level officers have been trained under this scheme and as a direct consequence of these training efforts a number of Ministries as well as State Governments have taken gender budget initiatives. Gender Budgeting initiatives also led to development of new schemes in so-called gender neutral sectors like Department of Telecommunications and Ministry of Petroleum and Natural Gas.

India is amongst the fastest growing countries in the world today. The high level of growth may be sustained only when all sections of the society, especially women become equal partners in the development process. It is well recognized that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Gender equality and empowerment would, thus, need to be a core development goal if the growth planned in the Twelfth Plan has to be achieved. Some policy steps are critical to

achieve gender equality. Gender discrimination cannot be automatically corrected in the course of development. The institutions of economics, politics and the law must be considered in terms of how they relate to each other and how they play out across the different areas where gender discrimination occurs; and gender assessments have to be undertaken continuously to reveal gaps and monitor progress towards gender equality. Empowerment of women is essentially the vehicle of change to achieve gender equality that is meaningful and sustainable.

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. The National Policy for the Empowerment of Women, 2001 viewed empowerment as an enabling process that must lead to their economic as well as social transformation. Government has sought to *operationalise this approach through legislative and programmatic interventions as well as by mainstreaming gender into the development planning process. Numerous such initiatives were taken during the Eleventh Plan period.* These initiatives need to be consolidated and built on during the Twelfth Five Year Plan to enable women to challenge and change the contexts in which they live. Focused efforts through development programmes, both multi sectoral as well as targeted, along with governance reforms would be a pre-requisite. Women, especially the vulnerable and marginalized, would need to be provided a level playing field to access social, economic and legal entitlements as a right.

Women continue to face discrimination in terms of their socio-economic empowerment. This manifests itself in both the increasing violence against women as well as increasing feminization of poverty. Women have limited access to and control over resources. Lack of ownership of land limits their access to credit. More than 90 percent of women in the workforce are in the unorganized sector. They face discrimination in award of work, disparity in remuneration and security of employment as they fall outside the ambit of labour laws. In addition to this is the malnourishment suffered by more than 50 per cent of the women. Moreover, issues of women from marginalized and vulnerable communities and single women as envisaged in the Eleventh Plan are yet to be addressed. The issues, therefore, are manifold and the Twelfth Plan has Vision to address them.

The 12th Five Year Plan Working Group on 'Women's Agency and Empowerment' builds on the view that development is a process of expanding freedoms equally for all individuals, and considers gender equality as a core development goal in itself. It expands the definition of women's empowerment by looking at it as a process, which enables women to have a notion of dignity and self worth, bodily integrity, freedom from coercion and control over resources. It affirms that empowerment is achieved when, along with the condition of women, their position improves and their freedoms and choices are enlarged economically, socially and politically. Empowerment must enable *all* women to negotiate these freedoms and increase their capabilities. The Plan advocates a shift from mere 'income' poverty of women to the adoption of a 'multi-dimensional' approach to poverty and wellbeing.

Recognizing that economic independence is the key to improving the position of women within the family and in the society, the Plan needs to focus on enhancing women's access to and control over resources. This would entail

not only increasing their presence in the work force but, more importantly, improving the quality of women's work and ensuring their upward mobility on the economic ladder. Keeping the above trends in view, the Twelfth Plan would endeavour to focus on increasing women's workforce participation particularly in secondary and tertiary sectors; ensuring decent work for them; reaching out to women in agriculture; financial inclusion; increasing women's asset base and valuing their work. Additionally, the Plan would have to consider strategies to create job and skill training opportunities which would meet the aspirations of the growing literate work force of women. Lack of adequate skills is one of the major impediments affecting women's participation in the work force, particularly in the secondary and tertiary sectors, perpetuating their concentration in low paid sectors. The focus of the Twelfth Plan would thus be on enhancing employability of women through skill development. It would also be critical that the training is not limited to traditional sectors but has relevance to the changing labour markets. The National Skill Development Programme (NSDP) has already identified 231 modular courses for women.

The Government has introduced a number of flagship programmes to enhance employment and income opportunities for poor people with special targets for women. These, inter alia, include MGNREGA, SGSY, SJSRY, etc. The current efforts geared towards consciously including women as a beneficiary of employment oriented schemes need to continue. The implementation of the scheme would need to be further strengthened to increase its outreach to women particularly in areas which are vulnerable to migration and trafficking. Further, there is a need for such programmes to create productive employment for women with proper planning of works. Other infrastructure development programmes under Bharat Nirman as well as JNNURM will need to be similarly engendered.

Health is a pre requisite for improvement of survival indicators; priority has to be on increasing access to health services. The focus of health interventions needs to be extended to address ailments which women are especially prone to such as post menopausal problems, osteoporosis, breast and cervical cancer, etc. However, the success of interventions ultimately depends upon efficient delivery of services. Another critical area is education. Education provides women greater access to information and resources and enables them to challenge various forms of discrimination and engage with the development process. With the enactment of RTE, access to primary education for girls has now become a legal mandate. This coupled with the special measures already being undertaken under SSA to increase enrolment and retention rates of girls will continue to have a major impact on girl child education. The Twelfth Plan focuses on ensuring that the standards of quality of education are adhered to at all levels. This would include focusing on availability of teachers, proper class room environment and infrastructure, standardization of learning levels and adequate monitoring. Creating a gender-sensitive educational system is another priority. Housing, drinking water, sanitation and energy needs further impacts the quality of a woman's life. While in rural areas programmes like Indira Awas Yojana (IAY) have increased women's access to housing, this issue has not been adequately addressed in the urban areas. It is essential that women's perspectives are included in housing policies, planning of housing colonies and provision of shelter in urban areas also. Special attention has been given for engendering schemes like the Rajiv Awas Yojana in the Twelfth Plan. **In the Plan**, special attention has been given to improve the provision of safe drinking water and sanitation within accessible reach of households, especially in rural areas, through national programmes like NRDWSP and Total Sanitation Campaign. While Census 2011

figures would give an assessment of their actual reach and coverage, the Twelfth Plan would emphasize on ensuring women's participation in the planning, delivery and maintenance of such services.

Feminization of poverty and lack of viable economic opportunities for a large number of women and girls, are some of the reasons affecting the efficacy of the interventions. Increased migration and constantly changing patterns and trends relating to trafficking increases to the challenge of devising effective policy response. The focus of the government would thus be on providing alternative livelihoods options to women particularly from marginalized sections of the society. This entails enhancing their employability through effective skill training, linking with poverty alleviation schemes and programmes of all Ministries and Departments in the Government, providing access to resources and credit facilities. The law enforcement response to trafficking will be strengthened so that those who are victims of trafficking are rescued and rehabilitated. It is imperative that victims of violence have an adequate support structure like shelter homes, medical facilities, counseling services for their effective rehabilitation. In order to address the needs of women in distress, schemes that provide shelter and other support services would also be strengthened in terms of quality and geographical reach. Shelter homes would be established in every district of the country with standards of care to ensure quality services.

India is the world's largest democracy triggered by the 73rd and 74th amendments to the Constitution. The reservation of one-third seats for women has resulted in more than a million women elected women leaders in decision making positions at grassroots levels. With the reservation already increased to 50 percent in several states, e.g., Bihar, Chhattisgarh, Madhya Pradesh, Kerala, Rajasthan and a Constitutional amendment to this effect in the

process, the Panchayats will have great potential for women's empowerment and their contribution to gender sensitive good governance. While affirmative action in terms of reservation for ensuring women's political representation is an imperative step, it is not adequate to promote women's leadership and their participation in governance. However, women face social, economic and various other forms of institutional barriers to entering local governments and even in performing their duties as elected representatives. Efforts are being made to establish linkages between women functionaries at the local level such as EWRs, AWW, ASHA, teachers and women members of SHGs so that they can be empowered by working collectively with a shared sense of solidarity. Involvement of NYK and NSS volunteers in supporting EWRs for social change will be encouraged.

The Twelfth Plan takes cognizance of the fact that policies and programs have a differential impact on women and men. This would necessitate strengthening of gender mainstreaming and pursuing Gender Responsive Budgeting at all levels of governance. The delivery of gender equality outcomes, to a large extent, would depend upon the adequacy of budgetary allocations. Gender Responsive Budgeting is a means of ensuring that public resources are allocated in an equitable way so that the most pressing needs of specific gender groups are satisfied. It translates stated gender commitments into budgetary commitments. Gender budgeting has made remarkable progress during in the Eleventh Plan.

Gender Budgeting Initiatives

The gender budgeting initiatives have been further strengthened in the Twelfth Plan and its reach has been extended to all Ministries, Departments and State Governments. Steps will be taken to further institutionalize the gender budgeting processes. The focus needs to be strengthened and empower the Gender

Budgeting Cells to enable them to undertake the envisaged role. Planning and budget approval systems will also need to be modified to make gender clearance and specific approvals of Gender Budgeting Cells mandatory to ensure that plans are engendered from the design stage itself. Orientation and sensitization at the highest level will be pursued along with capacity building of Gender Budgeting Cells. The effort will be to institutionalize the training programmes through National and State level Institutes of repute. National level gender outcome assessments through spatial mapping of gender gaps and resource gaps will be initiated. Ministries/ Departments would be encouraged to undertake gender audits of major programmes, schemes and policies. A quantum leap in this direction can be achieved if gender perspective is incorporated within the Expenditure and Performance audits conducted by CAG. This will be taken up during the Twelfth Plan. Since gender disaggregated data is a major constraint in gender analysis, processes for the collection of standardized gender disaggregated data at national, state and district level will be put in place.

Gender being a cross cutting issue, various Ministries/ Departments have been undertaking measures for the empowerment of women. Convergence of these programmes and schemes is essential to ensure that their benefits are effectively accessed by women. With the specific objective of ensuring convergence and better coordination among the schemes/programmes of various Ministries/ Departments, the Ministry launched the National Mission for Empowerment of Women. The Mission will be fully operationalised. Its role would be to provide a strong impetus for reform by catalyzing the existing system, ensuring better coordination and convergence of all development programmes impacting women in close collaboration with grassroots structures and enabling participatory approaches and processes. The Mission would work to achieve

convergence at all levels of governance. It would have an overarching role in promotion of women's issues across economic, social, legal and political arena. This would, inter alia, include generating awareness; building strategies to question prevalent "patriarchal" beliefs; establishing a convergence mechanism at multiple levels; formation women's collectives and improving their capacity to access the benefits of government schemes, programmes, laws and policies; and developing empowerment indicators relating to the survival, visibility, freedom and equality of women. In 1984, Austria introduced the first gender budgeting initiative. Taking budgets as essential instruments for promoting gender equality, pioneering analysis of the impact of public budgets on gender relations was carried out. The Australian example was not only crucial in raising awareness, but its approach served as an important point of reference for later gender budgeting initiatives. British Women's Budget Group, consisting of experts from universities, unions and NGOs is publishing comments on national budget since 1989. Their focus is on assessing taxes and transfers, but they also refer constantly to the importance of engendering economic policies. In 1993, the Women's International League for Peace and Freedom established a gender budgeting initiative in Canada. In 1995, South Africa's Women's Budget Initiatives established after the first democratic elections. By 2012, there were over 90 countries around the globe that had experience of gender budgeting.

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 viz. allocation of resources, distribution of income and wealth, and stabilization of

economy. Gender responsive budgets seek to uncover the impact of resource allocations on women, men, girls and boys. It is important to have gender disaggregated data in order to determine how different groups are affected. A budget process consists of a cycle. The key steps of budget process in most countries are (1) determining the macro economic situation; (2) preparing budget guidelines and setting expenditure ceilings; (3) preparing sector ministry spending proposals; (4) securing legislative approval; and (5) monitoring, evaluation and accountability. A wide range of players may be involved in gender budgeting. Different stakeholders are involved in gender responsive budgeting. Government, Parliament, researchers and experts, international organizations, non-government organizations, trade unions and employer's organizations, etc. play key role in gender budgeting exercises. Governments may take up gender budgeting on their own initiatives or at the prompting of Parliament or civil society groups. However, awareness raising and training of officials at all levels is needed to provide necessary knowledge. Responsibility for management needs to be clearly assigned. Gender budget initiatives are most effective when the Ministry of Finance leads the initiatives, ideally with close involvement of Ministry for Women Development. While the top level budget decisions are made by Cabinet and other ministers, senior civil servants and advisors also play crucial roles. Gender budgeting represents an enormous challenge to the civil servants whose job is to drop the details of budgets. Parliament and State Assemblies have crucial role in adopting the gender budgeting. The politicians particularly the decision makers in Parliament and State Assemblies are supposed to submit their demand for budgetary resources on women specific and pro-women programmes. Gender budgeting requires in-depth research and analysis. Academics can therefore make valuable contributions in particular with regard

to providing know-how, implementing gender impact assessment, developing methodology and indicators, auditing budgetary outcomes and training government officials. International organizations can also contribute to gender budgeting initiatives at national level by setting an example through the application of gender budgeting to their own activities and by organizing joint projects and exchange of experiences, thus stimulating political interest in gender budgeting. Civil societies, trade unions and employer's organizations play an important role in organizing and articulating collective will which contribute to process of gender budgeting.

Gender budgeting has been internationally recognized as a key tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanism. Government of India has adopted 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 forums. In order to provide further impetus, the Finance Minister in his budget for 2004-05 mandated the setting up of gender budget cells in all ministries and departments and highlighted the need for budget data to be presented in a manner that brought out the gender sensitivity and budgetary allocation. Gender budgeting requires the commitment and efforts at all levels within the Government. It is necessary to orient and sensitize officials at the higher levels of decision making on the issue. At the same time capacity building of policy makers, programme planners, budgeting and implementing officials on the tools and techniques of Gender Budgeting is required so that they can undertake the gender budgeting exercise. The crucial challenge is also to monitor and analyze the actual expenditure and benefits flowing to women. This requires beneficiary incidence analysis and gender

audits of all plans to be undertaken. Undertaking gender audits, however, requires greater technical expertise. Building up such expertise needs to be integrated as part of the GB training programmes.

Policies and programmes are seldom gender neutral, in fact as Elson (1999) contends; gender neutral policies are often gender blind. Since gender-based differences and discrimination are built into the entire social-economic-political fabric of almost all societies, a gender-neutral policy is bound to reach and benefit the men more than the women unless concerted efforts are made to correct gender-based discrimination. It is imperative to scrutinize the government's budget from a gender lens since it outlines the priorities for public expenditure. Efforts to analyze budgets have been growing since the past few decades and have led to varied approaches to conduct gender-responsive budget analyses. Gender Budgeting refers to a method of looking at the budget formulation process, budgetary policies and budget outlays from the gender lens. 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 advocate for greater priorities for programmes and schemes to address the gender-based disadvantages faced by women.

Gender Budgeting is concerned not only with public expenditure but also with the gender differentiated impact of revenue mobilization by the government. In fact, Gender Budgeting, as an approach, is not confined to government budget alone; it also includes analyzing various socio-economic policies from the gender perspective. Gender responsive budgeting or Gender Budgeting is a relatively new concept. Pioneered in Australia in 1980s, the concept is now being explored in several countries across the globe. The latest count shows that around 90 countries are now engaging with gender

budgeting (Mishra, 2011). In India, while some efforts had been taken in the earlier Five Year Plans to ensure a definite flow of funds from the general development sectors to women, it was in the 9th Five Year Plan that Women's Component Plan (WCP) was adopted as a strategy to ensure that not less than 30 per cent of the funds/benefit are earmarked for women in women-specific sectors. However, the 11th Five Year Plan noted that the progress made under Women Component Plan was sluggish. Moreover, the Plan only focused on the plan budget of the Ministries and Departments and limited itself to looking at women-specific sectors. Subsequently, in 2010-11, the Ministry of Women and Child Development discontinued WCP and stressed the move towards Gender Budgeting.

The Eleventh Plan made the provision that gender budgeting and gender outcome assessment will be encouraged by all ministries/ departments and centre and state level. During the Eleventh Plan Period, Rs. 48420.51 crores has been allocated as gross budgetary support under the Ministry of Women and Child Development for pro-women programmes. Out of total budgetary support, a large chunk of amount has been earmarked for children. A few new schemes have been introduced in the plan for women empowerment. Gender budgeting helps assess the gender differential impact of the budget and takes forward the translation of gender commitments to budgetary allocations. During the Plan, efforts will continue to create Gender Budgeting Cells in all ministry and departments. During 2005-06, gender outcome assessment of fund flows has been covered 10 departments and the total magnitude of gender budget was recorded at 4.8 per cent of total union government expenditure. In 2006-07, 24 departments of union government were included in the magnitude of the gender budget was 3.8 per cent of the total budget estimates.

Despite the plethora of women-specific programmes, it is surprisingly to note that a significant declining trend in the amount allocated to all these schemes as a proportional of total expenditure is noticed. The budget allocated to especially women-specific programmes was reported to be Rs. 36.8 billion, constituting only 0.82 per cent of the total public expenditure during 2002-2003. The shares were 1.02 per cent in 1998-99, 0.94 per cent in 1999-2000, 0.88 per cent in 2000-2001 and 0.87 per cent in 2001-2002. The direct allocation for women in the budgets as a proportion of GDP, after increasing from 0.10 per cent of GDP in 1995-96 to 0.15 per cent in 1998-99, decline to 0.13 per cent in 2001-2002 and remained constant at 0.13 per cent in 2002-2003. A significant deviation of revised estimates from budget estimates is noted for the women specific programmes. For instance, the plan allocation for especially targeted programmes for women constitute only 0.84 per cent of total expenditure in 2001-2002 in revised estimates as compared to 0.87 per cent of total expenditure in the year in budget estimates.

Despite significant pronouncements in the budgets for 2001-2002 and 2002-2003 on gender, and the commitment of the Ninth Plan to increase allocations of development resources to women, the share of women specific programmes under various ministries has not shown any major increase. The share of women specific programmes in certain ministries constituted around 1 per cent of their total expenditure. The allocation for women related programmes in the Department of Family Welfare as high as around 30 per cent of the total outlay until 2001-2002. This is mainly because of the fact that budget were provided for RCH programme which covered both mother and child care. However, in the subsequent year, the budgetary allocation for women related programmes in the Ministry declined sharply. During 1993-1994 to 2002-2003, total expenditure on women development has increased from Rs. 1083.57 crores in 1993-

94 to Rs. 3719.16 crores in 2002-2003. The share of Central Government in expenditure on women has ranged between 40 to 50 per cent. Expenditure on health is the largest component in expenditure on women for both states and Centre with contribution of Centre exceeding that of the state. Expenditure on women in need is dominated by state's contribution in the form of widow pension scheme etc

According to budget estimates, Rs. 31177.96 crores was expected to use exclusively for women during 2007-08. The total magnitude of the gender budget has gone up from Rs. 22251.41 crores for 2006-07 (RE) to Rs. 31177 crores in 2007-08 (BE), an increase of almost 40 per cent. As a percentage of total union government expenditure, this constitutes a rise from 3.8 per cent to 4.8 per cent. As a percentage of GDP, this is an appallingly low figure of 0.5 per cent and 0.6 per cent for the year 2006-07 and 2007-08, respectively. There has been an increase in the number of Ministries and Departments undertaking gender budgeting exercises that form the basis of gender budgeting statement of the government. The Ministry of Finance reported that it has also pointed out that 50 ministries/ departments have set up gender budgeting cells. The composition of the gender budget pool simply demonstrates that the largest share goes to women's education, health and food security and nutrition. The major chunk of allocation for women's education can be accorded to allocations in *Sarv Shiksha Abhiyan*.

According to gender budget statement, almost 65 per cent of total budget provisions under the Department of Health and Family Welfare are meant substantially for the benefit of women. All the budgetary allocation in the Department of Women & Child Development was devoted to the expenditure for the benefit of the women. Similarly, around 94 per cent of the budget in the Ministry of Social Justice and Empowerment was made for the benefit of the women. Interestingly, more than 1/4th budget

in the Ministry of Youth Affairs & Sports was meant for the benefits of women in the budget estimates for 2005-06. According to the gender budgeting statement, out of entire allocations of the Union Government for Police (Ministry of Home Affairs) only 0.03 per cent is women specific, which indicates that allocations of meagre resources for women specific programmes/schemes could be one of the major reasons for prevalence of high levels of crimes against women. While around 45 per cent of allocations under the Department of Elementary Education and Literacy are earmarked for women specific, only 23 per cent of allocations under the Department of Secondary and Higher Education have been accorded by the government as women specific. During 2006-07, less than 18 per cent of allocations under the Department of Rural Development have been earmarked for women specific, which includes the inclusion of 100 per cent allocations for Indira Awas Yojana

Gender budgeting has been internationally recognized as a key tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanism. Government of India has adopted 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 forums. In order to provide further impetus, the Finance Minister in his budget for 2004-05 mandated the setting up of gender budget cells in all ministries and departments and highlighted the need for budget data to be presented in a manner that brought out the gender sensitivity and budgetary allocation. During 2005-06, budgetary allocation under 10 demands for grants, estimated at total of Rs. 14379 crores were shown in a separate gender budget statement. An estimated allocation of Rs. 28737 crores for benefits of women under 24 demands for grants in 18 ministries and

departments were given in the 2006-07 budget. This statement was extended in the budget of 2007-08, to include 33 demands for grants of 27 ministries/ departments. Though, initiatives from government and outside of the government have been taken for gender budgeting, however, only a few departments and ministries have adopted the gender budgeting analysis. There is imperative need for crucial interaction between analysis and the structures of gender that currently exist in society as well as with the elements necessary for transforming gender relations. The serious efforts are required for opening a meaningful dialogue with policy makers and other key players to make the appropriate for adopting the gender budget analysis. Gender budgeting has been internationally recognized as a key tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanism. Government of India has adopted 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 forums. In order to provide further impetus, the Finance Minister in his budget for 2004-05 mandated the setting up of gender budget cells in all ministries and departments and highlighted the need for budget data to be presented in a manner that brought out the gender sensitivity and budgetary allocation. In order to provide further impetus, the Finance Minister in his budget for 2004-05 mandated the setting up of gender budget cells in all ministries and departments and highlighted the need for budget data to be presented in a manner that brought out the gender sensitivity and budgetary allocation. During 2005-06, budgetary allocation under 10 demands for grants, estimated at total of Rs. 14379 Crores were shown in a separate gender budget statement. An estimated allocation of Rs. 28737

Crores for benefits of women under 24 demands for grants in 18 ministries and departments were given in the 2006-07 budget. This statement was extended in the budget of 2007-08, to include 33 demands for grants of 27 ministries/departments. In 2005-06, the number of Ministries that reflected their schemes and programmes in the Gender Budgeting Statement was 9 with 10 Demands for Grants. This has increased to 29 with 36 Demands for Grants in 2011-12. The magnitude of the gender budget reflected in the Gender Budgeting Statement increased from 2.79 per cent of the total union budgetary allocations in 2005-06 to 6.22 per cent in 2011-12 (Table 1).

Table: 1
Allocations for Women as Reflected in the Gender Budget

Year	No. of Ministries	No. of Demands	Gender Budget Allocation (Rs. In Cr.)	% of Total Allocation
2005-06	9	10	14378.68	2.79
2006-07	18	24	28736.53	5.09
2007-08	27	33	31177.96	4.50
2008-09	27	33	27661.67	3.68
2009-10	28	33	56857.61	5.57
2010-11	29	34	67074.68	6.0
2011-12	29	36	76946.09	6.22
2012-13	29	34	88143.00	5.84
2012-13	29	34	97134.00	5.90
2013-14	30	-	97133.79	5.83
2014-15	36	-	98029.84	5.20

Source: Annual Report 2009-10, Ministry of Women & Child Development, Government of India

It is also imperative to compare the funds allocated from 2007-08 to 2011-12 *vis-à-vis* the outlay proposed in the Eleventh Five Year Plan, since the year 2011-12 marked the end of the Plan period. The comparison reveals that the proportion of funds allocated vs. the amount

proposed for the 11th Plan period is less than 50 per cent in case of Gender Budgeting and Conditional Cash Transfer for girl child with insurance cover. There has been an increase in the gross budgetary in absolute terms,

i.e, from Rs 88,143 crore in 2012-13 to Rs 97,134 crore in 2013-14; the magnitude of the GBS has declined as a per centage of the total expenditure of the union budget from 5.9 per cent to 5.8 per cent in 2013-14. An assessment of the union budgets since 2008-09 reveals that barring the 2011-12, when it registered a marginal jump (6.2 per cent), the magnitude of the GBS has hovered around 5.5 per cent all these years. Though we recognize the importance of the GBS as an accountability tool, it continues to be riddled with several methodological and accounting flaws (Mishra and Sinha, 2012). For instance, Rajiv Gandhi Panchayat Sashaktikaran Abhiyan (RGPSA) reports its entire allocations in Part B of the GBS. This again points to the chronic problem of inaccurate reporting, thereby raising significant questions over the cogency of the total gender budget of Rs 97,134 crore. Other commitments in the Twelfth Plan, to list a few, include strengthening existing schemes like the Support to Training and Employment Programme for Women (STEP), for skill development and income generation and Priyadarshini, for improving sustainable livelihood opportunities and working women's hostels. It also mentions that the Swayamsiddha phase II will act as an important instrument in empowering women. Further, it mentions that new initiatives such as one stop crisis centres for providing shelter, police desk, legal, medical and counseling services and women's helpline will be considered. Twelfth Plan has also shown a heightened sensitivity and commitment to address gender concerns in those specific sectors. While we acknowledge the gains made in the Twelfth Plan, it is important to analyze whether the resources promised in the Union Budget 2013-14 are sufficient to push these

interventions. Here, we review the resources for the Ministry of Women and Children, both at the aggregate level as well as specific allocations for individual schemes of the Ministry. A trend analysis from 2008-09 till date reveals that the allocations for the Ministry of Women and Child Development at the aggregate level have seen a small yet steady increase over the years from Rs 6,919 crore in 2008-09 to Rs 20,440 crore in 2013-14. However, if we isolate the allocations for "women's welfare" (minus child development), it appears that the allocations did not increase much. It went up from Rs 237.47 crore in 2008-09 to Rs 687.48 crore in 2011-12 and declined to Rs 250.84 crore (63 per cent) in 2012-13. In the Union Budget 2013-14 however, allocations for "women's welfare" are at Rs 914.68 crore. This is mainly on account of the substantial increase for Indira Gandhi Matritva Sahayog Yojana (IGMSY) and the introduction of some new initiatives last year such as women's helpline, one stop crisis centre, scheme for implementation of the Domestic Violence Act, etc. The projected Gross Budgetary Support to women and child development for the Twelfth Five-Year Plan is Rs 1,17,707 crore, out of which the Integrated Child Development Scheme (ICDS) accounts for Rs 1,08,503 crore. The total funds available for the period 2012-17 for implementation of all other schemes/interventions (minus ICDS) related to women's empowerment and child development, including schemes such as National Nutrition Mission is Rs 9,204 crore. If we compare it with the Eleventh Plan, the amount has seen a steep decline. The projected GBS for the women and child development sector for the Twelfth Five-Year Plan period has registered a 25 per cent drop from the Eleventh Five-Year Plan. This is a substantial decline if we factor in the high rate of inflation witnessed in recent years. It is also important to note that this smaller pot of money is meant for funding a larger number of schemes – both new and old. Interestingly,

none of the schemes from the previous years have been discontinued this year.

The share of women's development (excluding child development, in the Ministry) in the total Gender Budgetary Support is a meager 0.2 per cent as opposed to 18.8 per cent for rural development and Panchayati Raj and 12.5 per cent for the transport and energy sectors. Furthermore, what constitutes this available pool of Rs 9,204 crore for the five year period which comes down to Rs 1,840.8 crore per year. Only three interventions – the Integrated Child Protection Scheme (ICPS), the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – SABLA and the IGMSY account for approximately 70 per cent of this. Notwithstanding the criticality of these three interventions for women and girls, the fact remains that only 30 per cent, which adds up to a meager Rs 536.8 crore is left to implement the remaining bunch of interventions of the Ministry of Women and Child Development.

The total comes to around Rs 696.06 crore which is clearly more than the average of Rs 536.8 crore available from the projected GBS. Therefore, the average amount is less than the total outlays for existing interventions for women and children. Moreover, the required amount will be much more than Rs 696.06 crore since this amount has been calculated based on the budget estimates for 2013-14. A comparison of 2012-13 amount and 2013-14 reveals that barring a few schemes such as hostels for working women and STEP, a majority of the schemes for women have not registered any significant increase over the last year's budget. In fact, allocation for Swadhar Greh, an ambitious scheme launched in 2011 after merging the Swadhar and short stay homes schemes, has actually gone down from Rs 90 crore in 2012-13 to Rs 67.5 crore in 2013-14. This is quite surprising since the guidelines of the revised Swadhar Greh scheme promised better unit costs for various components such as salary of staff, putting in place additional staff

such as multipurpose workers, better food and medical expenses, etc. This amount will also be grossly insufficient to set up one shelter home in each district of the country as stated in the scheme's guidelines (Government of India 2011). Thus, the allocations for majority of schemes will require significant alterations if the cost norms and guidelines are to be modified. An analysis of the Ministry of Women and Child Development budget for 2013-14 therefore reveals that it falls far short of what is required to fulfill some of the commitments made in the Twelfth Plan – both in terms of effective implementation of existing programmes/schemes as well as rolling out the new interventions. It is important to assess the proportion of their Total Budget being reported in the GB Statement. As expected, the Ministry of Women and Child Development reports the highest proportion of its total expenditure in the GB Statement. This is closely followed by the Department of Health and Family Welfare and Department of School Education and Literacy. However, it must be noted that even in case of these two Departments, it is primarily three schemes – Mission Flexible Pool, Rural Family Welfare Services for Reproductive and Child Health programme under Department of Health and Family Welfare and three schemes under the Ministry of Human Resource Development – Sarva Shiksha Abhiyan, Mid Day Meal Scheme and Rashtriya Madhyamik Shiksha Abhiyan – that account for a major proportion of the total allocations being reported in the GB Statement. Moreover, while the proportion of resources being reported by the Department of rural Development is 32.5 per cent, it is only on account of the scheme "Rural Housing – Indira Awas Yojana". Similar is the case with Ministry of Housing and Urban Poverty Alleviation which reports "Swarnajayanti Shahari Rozgar Yojana" in Part B of the GB Statement. Department of Agriculture and Cooperation of Ministry of Labour and Employment report even less than 10 per cent of their total expenditures in the GB Statement.

There has been increasing trend in gross gender budget in India during the period of 2004-05 to 2012-13. Over the period, the gross gender budget has increased to 827 per cent. There has been phenomenon growth in non-plan expenditure as against the plan expenditure under gross gender budget during the corresponding period. Plan expenditure constituted about 95 per cent in gross gender budget in 2012-13 while the share of non-plan expenditure under gross gender budget was reported to be 5.16 per cent in the corresponding year. There has been an increase of 128.18 per cent in the budget support during the period of 2005-06 to 2012-13. The budgetary allocation under the programmes was reported to be Rs. 8273.88 crores in 2005-06 which increased to Rs. 18878.48 crores in 2012-13. Budgetary support under women specific programmes constituted more than 1/4th of the gross gender budget in India. There has been fluctuating trend in the share of budgetary support for women specific programmes as against of gross gender budget in India during the period of 2005-06 to 2012-13.

There are a large number of schemes that report in the GB Statement. However, very few of them actually take into account the specific gender-based disadvantages confronted by women and by different groups of women. In fact, many of them end up perpetuating the prevailing gender stereotype or have very little impact on the way gender roles are constructed. The first step in making budgets or any policy gender-responsive is to recognize the specific gender-based disadvantaged faced by women in that particular sector. However, this step is often the most neglected. The Union Budget 2013-2014 has allocated Rs. 97134 crores for addressing gender concerns in the budget (less than 6 per cent of the total budget) and Rs. 77236 crores for children. This budget needs to be understood in the historical context of the social parameters of the country.

India's record for achieving the Millennium Development Goals has been extremely poor as compared to several African, Latin American and Asian Countries. In the international arena despite the attempt to portray a 'Shining India', the country has been named and shamed continuously for not being able to reduce its maternal and child mortality rates, wide spread anemia and malnutrition among women and children, starvation deaths in certain pockets, sky rocketing prices of essential goods, namely food, water and cooking fuel. It's in this context one must examine the Union Budget 2013-14. Last year the allocation for gender in the budget was Rs. 18,878.5 crore. Due to sustained pressure from the women's groups and gender economists, separate budget allocations for women and children were made in 2012 budget. The financial allocation of Rs. 200 crore for the 'most vulnerable' groups including single women and widows is an eye wash. Such a paltry amount cannot support schemes like Swadhar, working women's hostels, one-stop crisis centres, a national helpline and the effective implementation of the Prevention of Domestic Violence Act and the recently passed Sexual Harassment at Work Place Act. This programme announced last year is to be implemented in 100 districts during 2013-14. It has been allocated Rs. 300 crores to scale up to cover 200 districts the year after. This is a grossly inadequate fund allocation which seeks to address 40 per cent of children and 55 per cent women in India who are malnourished. The ICDS gets Rs. 17,700 crore for this fiscal year. In response to galloping inflation, the amount is quite inadequate. A successful implementation of ICDS requires nearly Rs. 3 lakh crore over the 12th plan period as per an estimate made by nutrition experts while allocation has been for Rs. 1.23 lakh crore. Besides this, financial provisions for social security and additional remuneration for Anganwadi Workers and ASHAs, the principal carriers of the flagship schemes have not been made. The budget has enhanced the allocation

for anti-poverty programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (Rs. 33000 crores) and the flagship centrally sponsored scheme for public health-National Health Mission (Rs. 21239) whose principal beneficiaries are women as they are the poorest of the poor.

The allocation for women specific schemes for economics services, welfare services and social defense have been increased up to 8500 crores. The budget has also announced an allocation of Rs. 1000 for an all-women public sector bank in which both the management and clients are expected to be women. The state owned Women's Bank will work for financial inclusion and empowerment of self help groups, women entrepreneurs, self employed women and support livelihood needs of women. The Reserve Bank of India will have to complete all formalities of license of the women's bank by October, 2013. Bitter experience with private micro finance institutions (MFIs) who behaved like financial sharks charging 24 per cent to 48 per cent interest, used Self Help Group's as foot soldiers and drove poor women borrowers to commit suicide due to harassment, has made rural and urban community based organizations disenchanted with the private MFIs. In this context, the announcement of a public sector women's bank has given new hope to community-based women groups.

The sustained agitation by Indian youth and women after the gang rape of the 23-year-old, who was named by media as Nirbhaya, physiotherapist in a moving bus on 16th Dec. 2013 shook the whole world. In order to appease the angry youth, the budget has announced Rs. 1000 crore as seed money for a 'Nirbhaya Fund'. However, there is no clear mandate for this Fund – that it will be used for rehabilitation of survivors of sexual violence and acid attacks. There is no increase in allocation to education. The focus on Sarva Shiksha Abhiyan is not enough. Aspirations for higher

education have enhanced exponentially among Indian Youth. Government aided higher education and vocationalisation of education is the need of the hour. The Union Budget 2013-14, has failed in its duty towards the masses by leaving higher education to the private sector. In spite of repeated demands from the women's movement for over 30 years, specific allocations for safe houses and shelters for women who face domestic violence, incest, and for homeless women has not been made. Girls and women facing incest are forced to stay in the same house as their molester for want of a safe shelter. Homeless women remain ever-vulnerable to violence on the streets. To win over middle and upper class women, the budget has offered an incentive of raising the duty free baggage limit for jewellery for women passengers to Rs 100,000, subject to some conditions.

During 2004 to 2013, 56 ministries have set up Gender Budget cells. But to make their fiscal policy gender responsive has been an uphill task. Galloping inflation has affected the toiling poor women of India adversely whose real wages have declined sharply. Due to the withdrawal of the state from the social sector, women's work burden in the unpaid care economy has increased many-fold. The subordinate status of women manifests in declining child sex ratio i.e. 'missing girls phenomenon', deteriorating reproductive and child health, feminization of poverty, increased violence against women, enhanced mortality and morbidity among girls and women and deplorable condition of elderly women.

Women related expenditure in India is shown in Table 2. There has been fluctuating trend in gender budget over the period of 2005-06 to 2014-15. Gender budget constituted as low as 3.15 percent in 2007-08 and highest in 2011-12 (5.99 percent). Expenditure on women specific schemes (having 100 percent budget for women) in Part A constituted as low as 0.79 percent in 2006-07 and as high as 1.68 percent

in 2008-09 while expenditure in Part B (30 percent budgetary allocations for women specific schemes) constituted about 4 percent in 2012-13.

Table: 2
Women Related Expenditure
(As Percentage of Total Budgetary Allocations)

Year	Part A	Number of Demands	Part B	Number of Demands	Total	Number of Demands
2005-06	1.62		3.14		4.76	10
2006-07	0.79	17	3.03	13	3.82	30
2007-08	1.19	21	1.96	21	3.15	42
2008-09	1.68	20	3.93	20	5.61	40
2009-10	1.31	22	3.92	26	5.24	48
2010-11	1.54	22	4.06	26	5.60	38
2011-12	1.57	22	4.42	29	5.99	51
2012-13	1.32	20	4.04	27	5.46	47
2013-14	-	25	-	29	5.83	54
2014-15	-	24	-	32	5.20	56

Source: Gender Budget Statements, Ministry of Women and Child Development, Government of India, New Delhi.

Though, gender budgeting has been widely recognized tool for gender mainstreaming and engendering development, however, the analysis of gross budgetary support for women specific programmes in India demonstrates that there has been meager share of public expenditure as against national budgets. Gross gender budget constitutes about 6 per cent of the union budget and even the share of public expenditure for women constitutes less than 4 per cent of GDP. Though, the amount of gross gender budget has shown an increasing trend however, its share in gross budgetary support has declined in the recent years. It appears that certain ministries such as Ministry of Women and Child Development, Ministry of Health and Family Welfare, Ministry of Human Resource Development are allocating a large amount for women however, if we minus children and establishment expenditure then the actual

amount spent on women will be very low. Thus, it is imperative to adopt rigorous methods for analyzing of the gender budgets and classification of public expenditure on women specific programmes and schemes. It is also essential that transparent, participatory and responsive gender budget analysis should be ensured besides enhancing the gross budgetary support for women as they constitute about half of the human resources of country.

Recommendations

- Gender commitments must be translated into budgetary commitments. Increase in budgetary allocation is required. A higher budgetary allocation on women specific programmes and schemes by government is needed. The state governments should also launch women specific programmes and schemes in order to cater emerging needs of women.

- The gender disaggregated database has to be created and strengthened to enable better analysis and more effective monitoring of targets and achievements for men and women.
- The role of women in decision making process and planning must be enhanced besides, ensuring participatory budgeting in local bodies.
- Political and administrative will power is required for gender mainstreaming in development and governance. The women counselors need training for their active participation in decentralized governance.
- In order to ensure transparency and accountability in the allocation for women, open a budget head on Gender Development in budgets. This will help in protecting these provisions earmarked for women by placing restrictions on the re-appropriation for other purposes.
- Expenditure Tracking Survey is necessary. There is a significant deviation between Budget Estimates and Revised Estimates; provisions earmarked for women are reduced during the course of the year; in many cases, schemes suffer or fail to take off due to procedural delays in their finalization or getting the appropriate approvals, etc.
- Periodic benefit incidence analysis should be carried out in urban sector. It is important to analyze how the budgetary allocations have benefitted the target beneficiaries, namely, women and girls. Selective primary surveys need to be conducted to develop the system of unit cost and units utilized to arrive at Benefit Incidence.
- There is strong need to deepen the whole exercise of gender budgeting across all three tiers of Government- Local, State and National Levels. Gender budgeting should not be restricted to government programmes and schemes, but it must be introduced in programmes and schemes supported by corporate sector, international donor agencies and other non-government agencies.
- The state governments must produce outcome budget while the performance report must contained the quality and authentic information. The state governments should provide statement on gender budget allocation from all the departments. All departments must provide data about allocation and expenditure for women's specific schemes along with the fiscal and financial achievements.
- A system should be set up to collate gender disaggregated data from relevant departments to obtain the gender-wise relevant statistical data base, targets and fiscal and financial achievements. A gender audit of plans, policies and programmes of various local governments with pro-women allocations must be conducted for the impact assessment of the programmes and schemes.

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ABSTRACT

Budget is an important tool in the hands of state for affirmative action for improvement of gender relations through reduction of the gender gap in the development process. It can help to reduce economic inequalities, between men and women as well as between the rich and the poor. Hence, the budgetary policies need to keep into considerations the gender dynamics operating in the economy and in the civil society. There is a need to highlight participatory approaches bottom up budget, child budget, green budgeting, local and global implications of pro-poor and pro-women budgeting and inter-linkages between gender-sensitive budgeting and women's empowerment. Understanding the relationship between macroeconomic policies and the Union Budget, state budgets and the local self government institutions in the context of economic reforms and globalization are a MUST as it has influenced women's lives in several ways. It is good economic sense to make national budgets gender-sensitive, as this will enable more effective targeting of government expenditure to women's specific activities and reduce inequitable consequences of previous fiscal policies. The Gender Budget Initiative is a policy framework, methodology and set of tools to assist governments to integrate a gender perspective into the budget as the main national plan of public expenditure. It also aims to facilitate attention to gender analysis in review of macroeconomic performance, ministerial

budget preparations, parliamentary debate and mainstream media coverage. Budget impacts women's lives in several ways. It directly promotes women's development through the allocation of budgetary funds for women's programs or reduces opportunities for the empowerment of women through budgetary cuts.

Introduction

Gender budgeting is gaining increasing acceptance as a tool for engendering macroeconomic policy-making. The Fourth World Conference of Women held in Beijing in September 1995 and the Platform for Action that it adopted called for a gender perspective in all macroeconomic policies and their budgetary dimensions. The Outcome Document of the UN General Assembly Special Session on Women held in June 2000, also called upon all the Nations to mainstream a gender perspective into key macroeconomic and social development policies and national development programs. Emphasis on gender budgeting was also placed by the Sixth Conference of Commonwealth Ministers of Women's Affairs held in New Delhi in April 2000.

In India, till 2004, the process of gender budgeting was a post-facto effort to dissect/analysis and thus offset any undesirable gender-specific consequences of the previous budget. But 2005 onwards, the scenario has changed. Due to consistent lobbying by the gender

economists and women's groups; for the first time, in 2005, the Ministry of Finance gave a mandate to all ministries to establish a Gender Budgeting Cell by January, 2005. At present, 54 ministries and departments have formed gender budget cells and have provided annual reports and performance budgets highlighting budgetary allocations for women. The first Gender Budgeting Statement (GBS) in the Union Budget 2005-06 included 10 demands of grants. In 2006-07, the GBS got expanded to 24 demands for grants under 18 ministries/ departments of the Union government and 5 Union Territories. During the current financial year, i.e. 2009-10, the GB Statements covered 34 demands for grants under 27 ministries/ departments and 5 Union Territories.

Macro Economic Scenario

India's economic reforms- Structural adjustment programs and globalization policies have directly increased women's unpaid work burden, thereby increased women- provided subsidy in the economy (Patel, 2009). Devaluation of real income due to inflation leading to price rise of essential commodities and services, erosion of public distribution system and reduction of services offered by the public health system, trafficking of girls for child-labor, sex trade and forced marriage as a result of destitution, privatization of education and rising male unemployment in traditional sector have made women bear a disproportionate share of the burden. In the patriarchal families, women have to shoulder responsibility of providing meals and looking after the sick family members. Women have high stakes in preventing an increase in the proportion of indirect taxes on essential commodities and in budgetary provisions to guarantee food security, good quality of education and health care. Hence, careful study of the working of PDS and local taxonomy on food security and impact on nutrition, education, employment generation, health and health services of budgetary allocations is a must. (Patel, 2002)

Implications of the Planning Process on Gender Budget

The planning Commission of India has always focused on women's issues as per the perceptions of their members on women's status within the economy.

The First Five Year Plan (1951-1956) set up Central Social Welfare Board in 1953 to promote the welfare work through voluntary organizations, charitable trusts and philanthropic agencies.

The Second Five Year Plan (1956-1960) supported development of Mahila mandalas for grass roots work among women.

The Third, Fourth and Interim Plans (1961-74) made provision for women's education, pre-natal and child health services, supplementary feeding for children, nursing and expectant mothers.

The Fifth Plan (1974-1978) marked a major shift in the approach towards women, from 'welfare' to 'development', labeled by the women's studies scholar as WID (Women in Development' approach.

The Sixth Plan (1980-85) accepted women's development as a separate economic agenda. The Multidisciplinary approach with three-pronged thrust on health, education and employment. The sixth Five Year Plan onwards, the plan document has been including a separate chapter on women and children.

The Seventh Plan (1985-1990) declared as its objective to bring women into the mainstream of national development. During this period, the Department of women and child was established within the Ministry of Human Resource Development (MHRD) of the Government of India (GoI). The Seventh Plan introduced the concept of monitoring of 27 beneficiaries oriented schemes for women by DWCD. The exercise continues and number of schemes covered is being expanded. The women's

studies scholars consider it a WAD (Women and Development) approach.

The Eighth Plan (1992-1997) projected paradigm shift, from development to empower and promised to ensure the flow of benefits to women in the core sectors of education, health and employment. Outlay for women rose from 4 crores in the First plan to Rs. 2000 crores in the 8th Plan. The Eighth Plan highlighted for the first time, a gender perspective and the need to ensure a definite flow of funds from the general developmental sectors to women. The Plan document made an express statement that “.... The benefits of development from different sectors should not bypass women and special programs for women should complement the general development programs. Later, in turn, should reflect great gender sensitivity”. With this plan GAD (Gender and Development) approach became popular among the policy makers.

The Ninth Plan (1997-2002) stated that Empowerment of women was its strategic objective and adopted ‘Women Component Plan’ (WCP) as one of the major strategies and directed both the Central and State Governments to ensure “not less than 30 per cent of the funds/benefits are earmarked in all the women-related sectors.” Special vigil was advocated on the flow of the earmarked funds/benefits through an effective mechanism to ensure that the proposed strategy brings forth a holistic approach towards empowering women. The **National Policy for Empowerment of Women 2001** of GOI adopted during this period envisaged introduction of a gender perspective in the budgeting process as an operational strategy.

Regarding the formulation of Gender Development Indices, **National Policy for Empowerment of Women 2001** stated, “In order to support better planning and program formulation and adequate allocation of resources, Gender Development Indices (GDI) will be developed by networking with specialized

agencies. Gender auditing and development of evaluation mechanisms will also be undertaken alongside. 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. All Ministries/Corporations/Banks and financial institutions etc. Will be advised to collect, collate, disseminate data related to programs and benefits on a gender-disaggregated basis. This will help in meaningful planning and evaluation of policies.”

The Tenth Five Year Plan (2002-2007) suggested specific Strategies, policies and programs for the empowerment of women. It Appreciated efforts at ensuring gender-just and gender-sensitive budget and promised to continue the process of dissecting the government budget to establish its gender-differential impact and to translate gender commitment to budgetary commitments. It made provision of outlay of Rs. 13780 crores. It accepted that Women Component Plan & Gender Budget play a complementary role for effective convergence, proper utilization and monitoring of funds from various developmental sectors. The Ministry of Women and Child Development was established during this plan period.

The **Eleventh Five Year Plan (2007-2012)** demands gender mainstreaming and mentions “Gender Equity requires adequate provisions to be made in policies and schemes across Ministries and Departments. It also entails ‘strict adherence to gender budgeting across the board’. It promises special focused efforts for the creation of ‘an enabling environment for women to become economically, politically and socially empowered’.

The Twelfth Plan (2012-2017) The 12th Five Year Plan has renewed its focus on Women

Component Plan (WCP) and budgetary strategies like *Gender Responsive Budgeting*.

Gender Audit of Union Budgets

Women's status and women's bargaining power in the economy have a major bearing in the budgetary allocations. "Gender Budgeting consists of empirical exercises that focus on public policies and aim to bring out their gender specific implications." (Banerjee, 2002)

Yearly analysis of the budget from the point of view of women is a must to enhance women's economic interest and socio-political standing in the economy. Analysis of budget from gender perspective makes us understand what are the nature, character and content of women's share of development cake. Women's groups and gender economists started dissecting union budgets with gender concerns from 2001 onwards. The year 2001 was declared as 'Women Empowerment, Year' by the government.

The gender budgeting initiative in India started in July 2000 when a Workshop on 'Engendering National Budgets in the South Asia Region' was held in New Delhi in collaboration with the UNIFEM, in which Government representatives, UN agencies, media, NGOs, research institutions, civil society and members of the Planning Commission in the South Asia region participated. Noted gender auditing professional Professor Diane Elson made a presentation and shared her experiences on gender budgeting through an interactive session. National Institute of Public Finance and Policy (NIPF&P) was commissioned to study Gender Related Economic Policy Issues, which included gender segregation of relevant macro data, quantification of the contribution of women in the economy, assessment of impact of Government Budget on women, the role women can play in improving the institutional framework for the delivery of public services and the policy

alternatives for building a gender sensitive national budgeting process.

Certain public expenditure schemes have pro-women allocations, though they are not exclusively targeted for women. For instance, Swarna Jayanti Swarozgar Yojana, Integrated Child Development Scheme, National Education Program, Sarva Shiksha Abhiyan, District Primary Education Program (DPEP) etc.

The gender desegregated public incidence analysis of the elementary education budget reveals that girls received around 40 per cent of total public spending on elementary education. On a per capita basis, share of girls worked out at Rs. 286 against Rs. 344 per boy at elementary school stage.

The study concluded that gender incidence of the benefits of public expenditure is difficult to measure in precise quantitative terms, since the bulk of the expenditures are meant to provide services that are essentially public in nature, for instance, benefits of expenditures on defense, maintenance of law and order and dispensation of justice are enjoyed by all citizens irrespective of caste, creed or sex. Nevertheless, considering the gender bias inherent in a male dominated society the budget should provide some idea about how much is earmarked specifically for the benefit of women. The suggestion is not that the gender-wise break-up of all government expenditures should be provided, but that the expenditures meant primarily for women be shown separately so that they can be easily culled out from budget heads of social and economic services in which it is possible to segregate such expenditures. Efforts of gender economists were targeted to evolve a mechanism to collate gender disaggregated data from relevant Departments be developed to obtain the gender-wise relevant statistical database, targets and indicators; provide a gender audit of plans, policies and programs of various Ministries with pro-women allocations should be conducted and lobby for segregated

provisions for women in the composite programs under education, health, employment, housing and rural development, etc. To protect the provisions by placing restrictions on their re-appropriation for other purposes.

Discourse on Gender Budgeting in India during the last Decade

During last one decade the discourse on Gender Budgeting has revolved around the following issues:

Child Sex Ratio The Census of India, 2001 revealed a further decline in the child sex ratio in several parts of India. In the urban centers, deficit of girls has been enhanced due to pre-birth elimination. In spite of demand of women's groups and recommendation of the Eleventh Five Year Plan to revisit the two child norm laws, several state governments continue to victimize the victim, namely poor, Dalit, tribal and Muslim women and unborn girls (as the norm has resulted into intensified sex selective abortions). More budgetary allocation was demanded to implement Preconception and Pre-natal Diagnostic Test to prevent sex selective abortion of female fetuses.

Reproductive and Child Health Evaluation of Chiranjivi Scheme to halt maternal mortality has revealed that the public private partnership in this scheme allows private practitioners milk taxpayers money without giving necessary relief to pregnant woman. Only in cases of normal delivery, the private practitioner admits women for delivery and in case of a complicated delivery; the concerned women are sent to over-crowded public hospital. In National rural Health Mission (NRHM), the women health workers are not paid even minimum wages and are paid "honorarium". More budgetary allocation is demanded to ensure statutory minimum wages to them.

Integrated Child Development Scheme (ICDS) Restructuring of ICDS must promote convergence of several schemes of different

ministries such as health, rural development, tribal development, JNNURM targeting children. Though the Eleventh Five Year Plan (2007-2012) promised 'Walk in ICDS centers' at railway stations and bus stands for migrant women and children, none has started yet; not even in the Megapolis such as Mumbai, Delhi, Kolkata and Chennai!!

Under category of 100% allocation for women, institutional support for women survivors of violence need major attention, but so far not much has been done regarding Scheme for Relief and Rehabilitation of Victims of Sexual Assault promised by the Five Year Plans since 2000. Women's groups providing support to women survivors of Domestic violence are highly disappointed as no separate allocation for Implementation of Domestic Violence Act, 2005 which had defined major role of service providers such as hospitals, law & order machinery, protection officer/ counselor and shelter homes.

Budgetary Allocation for Water Supply & Sanitation that affects women's life greatly as consumers and unpaid and partially paid-workers does not mention women. This will perpetuate 'unproductive female workload of fetching water from long distance' avers Indira Rajaram (2007). She demands, "Watersheds in the country need to be contoured on the Geographical Information systems (GIS) platform. Using space technology for mapping of aquifers, a five year plan needs to be drawn up for creating sustainable water sources within reasonable reach of rural habitation." (Rajaram, 2007).

Energy Expenditure of Women Collection of Fuel and fodder demand great deal of time and energy from women and girls. The 11th Plan document has acknowledged the fact, but in reality nothing significant is done in terms of priority alternative to bio-fuels that causes smoke related illnesses.

Social Security for Women in Informal Sector

The bill on Social Security for women workers, introduced in the parliament has been shelved. In the labor market, bizarre scenario is created where girl children are trafficked for sex trade/ domestic work and slave labor in occupationally hazardous condition, exploitation, domestic work/ servitude; young women workers in Special Economic Zone are hired and fired as per the whims of employers and are paid miserable wages. Comprehensive legislation for the Protection of Domestic Workers applicable throughout the country is needed urgently. Reasons for non-utilization of funds under the Maternity Benefit Scheme must be examined and concerned offices must be made accountable. In Unorganized *Workers' Social Security Act, 2008* (Bill No. LXVII of 2008), special problems of women unorganized workers must be included.

Women's Rights Education

No efforts are made by the state or professional bodies for employers' education about basic human rights of women workers. Supreme Court directive on 'prevention of sexual harassment at workplace' is still not implemented by most of the private sector employers and media barons.

Utilization of Financial Allocation for Pro Women Schemes Only 3-4 states are taking advantage of financial allocation for the Scheme for shelter, clothing and food for women in difficult circumstances, working women's hostel, short stay homes for women in difficult circumstances, UJJAWALA: A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Reintegration of Victims of Trafficking and Commercial Sexual Exploitation. Implementation of crèche scheme is far from satisfactory. Three meals per child per day at the crèches recommended by Eleventh Five Year Plan are rarely provided. Except for Tamilnadu, Cradle, Baby Reception Centers for abandoned babies are non-existent in the rest of India. No status report is available

on Integrated Child Protection Scheme (ICPS) promised in the Eleventh Five Year Plan.

Fund flow to PRIs has not been streamlined even after separate budgetary allocation for PRIs made in the union budget for past 3 years. How many states have provided women's component with the funds earmarked for the local self-government bodies at village, block and district levels? Is it utilized judiciously for fulfilling practical and strategic needs of women?¹

Road and Rail Transport for Women India is undergoing a U - shape phenomenon so far as women's work participation is concerned. Most of the working women in urban and rural areas travel in overcrowded buses and trains. In the transport sector top priority needs to be given for women special buses and trains in all cities. For women street vendors, seat-less buses and special luggage compartments in trains need to be provided.

Implementation of Legislations

The promise of the 11th Five Year Plan to allocate funds for Implementation of PCPNDT ACT, 2002 and DV Act has remained unfulfilled in most of the states a marginally fulfilled in some states such as A.P., Kerala, Karnataka and Tamilnadu.

No progress is made in providing audit of land and housing rights of women by any ministry- Urban Development, Rural Development, Tribal Development, PRIs and Urban local self Government bodies.

After consistent highlighting with the findings of Rajendra Sachar Committee Report, 2007 on the deplorable socioeconomic status of the majority of Muslims in India, special budgetary allocation for socially excluded minority communities is made. In sub-plan for minorities where allocation of Rs. 513 cores are made in Budget Estimates, no specific allocations are made for minority women/ female headed households by the Ministry of Minority Affairs.

Inadequate allocation for crucial schemes affecting survival struggles of women such as **Rajiv Gandhi National Creche Scheme for Children of Working Mothers** (Rs.56.50 crore), Working Women's Hostel (Rs. 5 crore), Swadhar (Rs. 15 crore), Rescue of victims of trafficking (Rs. 10 crore), Conditional cash transfer for Girl child (for the 1st time introduced and allocation of Rs. 15 crore made) need to be analyzed by a scholar like Ms. Nakaray.

The dangerous consequences of tax free clinical trials with the stated goal of making India a preferred destination for drug testing to the private sector as it will make the poor guinea pigs in the hands of commercial minded technodocs. Non-utilization and partial utilization of funds allocated for protective, promotive, economic and social welfare programs for women due to faulty design of the scheme (Maternity Benefits Scheme, non-synchronization of financial allocation and schemes (funds targeted for adolescent girls' nutrition) and MPLADS (Members of Parliament Area Development scheme) and funds earmarked for grain banks in the tribal areas known for starvation deaths demand urgent attention of politicians, bureaucrats, citizens organizations and women's groups.

Studies need to be commissioned to highlight the gap between plan outlay and outcome, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women's empowerment.

There is an urgent need to sensitize economists about **visibility of women in statistics** and indicators by holding conceptually and technically sound training workshops by gender economists.

Gender economists have strongly recommended **tax reduction** for working, self employed and business women. Lowering tax

rates for women will put more money in their hands and encourage those not yet in the job market to join the work force. Similarly, property tax rules should be amended further to encourage ownership of assets among women. When women are economically independent and secure, they can exercise choice, enabling them to get out of repressive conditions. Moreover, they would contribute more to our growing economy, making it a win-win situation.

Ministry of Women and Child Development needs more vociferous and visionary leadership, political will and courage of conviction to strive to not only fulfill the promises made by the Eleventh Five Year Plan but also expand the democratic space for women and girls in socio-cultural, economic, educational and political spheres.

Case Study of Union Budget of India, 2010-2011

In the current Union Budget 2010-2011 by the Ministry of Finance of the Government of India, the Women and Child Development Ministry has received an additional allocation of Rs. 2446 crores over Rs. 7218 crore in 2009-10. Nations Mission for Empowerment of Women has been the new initiative this year. The ICDS platform is being expanded for effective implementation of the Rajiv Gandhi Scheme for Adolescent girls. Barring for this encouraging aspect, the current budget has not brought great hopes for women.

The financial allocation for the National Commission for Women that is an apex body for women's empowerment has been reduced from 9.06 to 7.75 cores. The budgetary allocation for working women's hostels is highly inadequate with an increase of only 5 crores at a time when the number of working women is continuously increasing. The Rashtriya Mahila Kosh allocation has come down from 20 to 15 crores that will cast serious blow to livelihoods for women. Leaving this crucial area to financial market will further increase the vulnerability of women's self help groups.

It is shocking to know that the budget provides shamefully low expenditure for relief and rehabilitation for victims of rape. Whereas the allocation was 53.10 crores in the previous budget, the actual expenditure was only 16 Lakhs, and the current budgetary outlay has been reduced to 36.2 Crores. Yet again, there has been no allocation in the central budget for providing infrastructure, etc., For the Protection of Women from Domestic Violence Act, 2005.

The budget has reduced food subsidy of over 400 crores and the fertilizer subsidy by 3000 crores. The need for a stronger public distribution system to combat widespread hunger and malnutrition, which has been the demand of women's organizations has been completely ignored. In fact, the government seems inclined to move towards a dismantling of the existing PDS, to be substituted by food coupons, which can only mean further exclusion of women and the BPL population from food security.

The mid day meal scheme has seen an increase of 16 per cent in the budget, but in the context of a 20 per cent rate of inflation, neither full coverage, nor the minimum quality can be ensured. This will further exacerbate the malnutrition status of women and children, particularly those from already marginalized sections like adivasis and Scheduled Castes. The increase for ICDS is 461 crores- which is just about enough to cover existing centers, and cannot provide for the 14 lakh anganwadis to become functional, as per the Supreme Court directive.

While the announcement of the Matritva Sahayog Yojna to assist pregnant and lactating mothers is welcome, the allocations for health and education fall far short of women's groups' demand that each of these ministries should account for 6 per cent of the GDP. There is no mention of the ASHA worker, and no fund allocation to ensure just wages to this woman health activist.

An escalation in prices of essential commodities with the increase in the excise duty on petroleum and petroleum products by Rs 1.00 per liter will increase the retail prices of petrol and diesel by more than Rs 2.00 per liter. It will place an additional heavy burden on the shoulders of common women already reeling under an 18 % rate of inflation in the last few months.

In its Pre-budget memorandum submitted to the Finance Minister, WomenPowerConnect had stated that in all metropolises -class I, II, III, IV and V cities- safe public transport in terms of buses and trains must be provided to working women. For women vendors and traders, luggage compartments in the trains and buses should be provided. The budget has completely ignored this demand.

In the Budget, 2010-11, the basic threshold limit for income tax exemption will remain at Rs 1.60 lakh. Under the new proposal, 10 percent tax will be levied between Rs 1,60,001 and Rs 5,00,000, 20 per cent on incomes between Rs 5,00,001 and Rs 8,00,000 and 30 per cent above Rs 8,00,000. For women, the tax exemption will remain at Rs. 1.9 lakh² as it was in the previous year's budget.

An analysis of the budgetary allocation by the Centre for Budget and Governance Accountability (CBGA) has revealed that child development scheme from 97.2% of the WCD ministry's budget. The lion's share is taken up by the Integrated Child Development Scheme (ICDS) leaving only a measly 2.4% for women-related programs.

Gender Analysis of State Budgets

The findings of the study of NIPFP were discussed in a workshop held on 3rd - 4th October, 2001 in which representatives from the Finance Ministry, Census, State Governments, UN agencies, gender experts and activists participated. (Lahiri et al, 2002) Another Workshop on Gender Analysis of State Budgets was convened on 6th December which was also

attended by State Secretaries/Directors of the Department of WCD/Welfare. The workshop concluded that there is a need to analyze State budgets with a gender perspective since the States/UTs account for the bulk of the expenditure in social sector which impinges on the welfare, development and empowerment of women. A network of research institutes and gender experts throughout the country were selected to guide the exercise of analyzing State budgets to track the gender differentiated impact and outcome of budgetary process and policies. The workshop also agreed to a framework for undertaking State level gender budget analysis. It was decided that a quick desk analysis of the State budget documents be made to identify the following categories of schemes and programs:

Women Specific Schemes – defined as schemes where 100% of the allocation was meant for women; **Pro Women schemes** defined as those, which incorporate at least 30% of allocation for women or significantly benefit women; **Gender-neutral schemes** meant for the community as a whole. These programs were further classified in four categories on the basis of their potential impact on women's social position:

Protective services, such as allocations on women's homes and care institutions, rehabilitation schemes for victims of atrocities, pensions for widows and destitute women, etc. Which are aimed at mitigating the consequences of women's social and economic subordination, rather than addressing the root causes of this subordination.

Social services, such as schemes for education and health of women, support services like crèche and hostels and also water supply, sanitation and schemes on fuel and fodder, which contribute significantly to women's empowerment, either directly by building their capacity and ensuring their material well-being, or indirectly through reducing domestic drudgery.

Economic services, such as schemes for training and skill development, and provision for credit, infrastructure, marketing etc. Which are critical to women's economic independence and autonomy.

Regulatory services which include institutional mechanisms for women's empowerment, such as State Commissions for Women, women's cells in Police Stations, awareness generation programs etc which provide institutional spaces and opportunities for women's empowerment.

During last decade compilations have been made on: Scheme-wise/Sector-wise/Year-wise Budget Estimates/Revised Estimates/Actual Expenditure in both Plan and Non-Plan Heads; The percentage of Budget Estimates/Revised Estimates/Actual Expenditure in relation to total budget in both Plan and Non Plan Heads and also in relation to total social sector budget in both Plan and Non Plan Head; The percentage of gap between Budget Estimates and Revised Estimates and between Revised Estimates and Actual Expenditure in both Plan and Non Plan Heads in various identified schemes.

Problem of Utilization of Funds Allocated for Area Development

In 2006, The Ministry of Women and Child Development was formed. Still for most of the schemes and programs, there is a 66 % utilization of financial resources due to faulty designs, antipathy of some state governments and bureaucratic bungling. If the funds remain unutilized, in the subsequent year the allocation is slashed. In several states, funds allocated to women from minority communities whose socioeconomic and educational profile are most deplorable, have not been utilized at all!!

Rs. 5 crores allocated to each M.P. for the development of the constituency as per Member of Parliament Local Area development Scheme (MPLADS). Utilization of government funding is the maximum in the North- Eastern states because of strong horizontal and vertical

networking. The prosperous states depend more on the private funding to avoid bureaucratic hassles. If poorer areas in the state don't have a highly motivated administration or an NGO network, then of the funding remain unutilised. In the areas dominated by the lower middle class and the poverty groups, there are demands for more schools, libraries, bridges, toilets, drains, tube wells, community centers and crematorium. While in the prosperous areas, the demands are for road repairs and schools. A private sector of the economy demands banks, hospitals and shopping plaza. The (Members of Parliament) M.P. and M.L.A. (Members of Legislative Assembly) have to strike a balance by keeping into consideration immediate needs and long-term considerations for the constituency.

Panchayat Update is a newsletter published by Institute of Social Sciences, New Delhi. It provides valuable state-wide information on matters related to Local Self Government (LSG) bodies.

To check corruption and bring in transparency in the implementation of rural development projects sponsored by the union government, the Union Rural Development ministry had asked all District Rural Development Agencies (DRDAs) to keep their funds only in the nationalized banks. It has also been made compulsory for the district rural bodies to record complete details of expenditure incurred by them under different heads. People's participation in monitoring the progress of implementation and the mechanism of social audit will also be introduced as part of the new strategy to cleanse the working of the DRDAs (CBGA, 2007).

NGOs and Citizens' organizations are using the Right to Information Act to track proper utilisation of the financial allocation of tax payers' money.

Financial Matters, and Local Self Government Bodies (LSGBs)

A recent survey of Panchayats working in 19 states, conducted by the National Institute of Rural Development, Hyderabad suggested that LSGBs remain toothless because functional and financial autonomy has not been granted to the PRIs. The study by the Institute of Social Sciences shows that the extent of fiscal decentralization through the empowerment of PRIs has been very little. The report of the working group on decentralization appointed by the Karnataka Government has been criticized severely because, "It betrays utter lack of trust in the people which is the keystone of decentralized democracy." (Bandyopadhyay, 2002). Case studies of Panchayat finances in the Gram Sabhas of Midnapur district of West Bengal have corroborated the above-mentioned facts in terms of lack of fiscal autonomy, neglect of girls' education, resource crunch. But it has played substantial role in the development of infrastructure, for example, rural roads, drinking water, health, education, irrigation and power (Sau, 2002).

Elected representatives, officials at districts and NGOs working in the area should act as facilitators in preparation of the plan for area development and social justice ((Pal, 2002). The UN system has supported the allocation of resources for women in PRIs, right from the beginning. "The evidence on gender and decentralization in India, thus suggests that while women have played a positive role in addressing, or attempting to address, a range of practical gender needs¹, their impact on strategic gender needs²

Demands of Women's Groups and Gender Economists

The women's groups are aware that concerns of women cannot be addressed through the Ministry of Women and Child Development alone. It is on the work of women that success

of several sectors rest. The changing demographics of agriculture, with more than 75% of all women workers, 85% of rural women workers are in agriculture; women's disproportionately large contribution to the export and services sector, in the unorganized sectors—all these need to be located in our policies. Each of these sectors needs to make concerted efforts to address women's concerns through: recognizing women's contributions, addressing their gender specific concerns and organizing their voice; investing in skills of women and upgrading their work spaces and providing common work facilities; providing women access to new technologies and credit schemes; paying special attention to caste and minority derived exclusively within gender. Hence, it is important to prioritize universalisation of Gender budgeting (including gender audit) and Gender outcome assessment in all Ministries/ Departments at Central and State levels. The Gender Budget Cells located in the different ministries need to be strengthened so that women's concerns can be mainstreamed across different sectors. Further, it needs to be ensured that each of such measures (as listed above) is backed with adequate resource allocation. Calling for implementation of the WCP across all ministries could ensure at least a minimum resource allocation targeted at women. The poor and even receding implementation of WCP as pointed by the Mid Term Appraisal of the Tenth Plan warrants special efforts at correction

Considering the large numbers of women in unpaid work and women's central role in the care economy; to address women's concerns in these sectors, policies need to focus on social services to support women's care roles (old age, child care). With increasing women's roles in the care economy (both paid and unpaid), adequate resource allocations need to be made to support women's care roles. In the absence of sex disaggregated data, evaluation of schemes through a gender lens or any effort at strengthening gender dimensions of existing schemes poses a big question. So, provision of

such data should be prioritized. In the light of the present agrarian crisis and the changing face of agriculture being highly gendered, the vulnerability of women farmers in particular needs attention in the larger context of food security.

Considering the huge gender disparities in land ownership patterns, women's access to land needs to be strengthened immediately. This could be done by (a) improving women's claims to family land (by enhancing legal awareness on inheritance laws, provide legal support services, etc.); (b) Improving access to public land by ensuring that all land transfers for poverty alleviation, resettlement schemes, etc., Recognize women's claims; etc., (c) Improving women's access to land via market through the provision of subsidized credit to the poor, by encouraging group formation for land purchase or lease by poor women, etc.,

Women's rights organizations in India have demanded that the Government should ensure adequate gender budgeting in all ministries and departments, enact a comprehensive Food Security Bill, ensure universal PDS as a core component, allocate 6% of GDP for Health, allocate 6% of GDP for Education, Make budgetary allocation to cover special schemes for women workers, increase allocation for women farmers, enhance resource allocation for tribal, delete, and minority women and increase budgetary support for schemes to assist women-headed households and differently abled women.

The target of 30% gender allocations under all ministries has not yet been achieved. This must be implemented immediately. There is a need for gender audit and gender outcome appraisal of all ministries and departments of the central and state levels. Very often, resource allocations made under gender budgeting do not reach on time and they remain unspent. There should be proper monitoring and supervision of the allocated funds with greater transparency and accountability at all levels.

Conclusion

A budget audit from the perspective of poor, women, minorities, people with disability, children, geriatric groups and other vulnerable sections is now practiced by many countries with an objective to support government and civil society in examining national, regional and local budgets from a sectional perspective and applying the study results for the formulation of responsive budgets. There is no single approach or model of a sensitive budget exercise. In some countries, for example, these exercises are implemented by the government while in other countries individuals and groups outside government undertake the budgetary analysis.

Budgets garner resources through the taxation policies and allocate resources to different sections of the economy. There is a need to highlight participatory approaches to pro-poor budgeting, bottom up budget, child budget, SC budget, ST budget, green budgeting, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women's empowerment (Bhat et al, 2004). Bottom up budgets have emerged as an important and widespread strategy for scrutinizing government budgets for their contribution to the marginalized sections of the economy. They have utilized a variety of tools and processes to assess the impact of government expenditures and revenues of the social and economic position of men, women, boys and girls. Serious examining of budgets calls for greater transparency at the level of international economics to local processes of empowerment. There is a need to provide training and capacity building workshops for decision-makers in the government structures,

gram sabhas, parliamentarians and audio-visual media (Patel, 2004).

Budget analysis from gender perspective should be introduced and promoted in all women's groups, educational and research institutions. Public debate on the gender sensitive budget will help the country to tilt the balance in favor of area development and peaceful use of resources in the present atmosphere of jingoism. Gender Commitments must be translated into Budgetary Commitment. By using our Right to Information (2005), transparency / accountability for revenue generation & public expenditure can be ensured. For Reprioritisation in public spending, we must prepare our 'bottom up budgets' and lobby for its realization in collaboration with the elected representatives. Gender economists must lift the veil of statistical invisibility of the unpaid 'care economy' managed by poor women and highlight equality & efficiency dimension and transform macro-policies so that they become women friendly.

The gender budget initiative has opened new vistas of research and analysis of public expenditure in the country and opened serious methodological debates for carrying out such analysis. This has also highlighted the urgency of sharpening the methodological tools for monitoring the progress of Women's Component Plan introduced in the Ninth Five Year Plan. Efforts at ensuring gender-just and gender-sensitive budget demands a continuous process of dissecting the govt. Budget to establish its gender-differential impact, translation of gender commitment to budgetary commitments-Outlay of Rs. 13780 crores and Women Component Plan & Gender Budget to play a complementary role for effective convergence, proper utilization and monitoring of funds from various development sectors.

¹ Strategic gender needs Strategic Gender Needs are different in different economic contexts and are determined by statutory provisions, affirmative action by the state, pro-active role of the employers to enhance women's position in the economy and social movements. Practical gender needs Practical Gender Needs are identified keeping into consideration, gender based division of labour or women's subordinate position in the economy. They are a response to immediate perceived necessity, identified within a specific context. They are practical in nature and often are concerned with inadequacies in living conditions such as provision of fuel, water, healthcare and employment. For details see, Moser, 1993.

² 1 crore = 10 million

³ 1 lakh = 100,000

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3 (Degendering) From Orthodoxy towards Economic Empowerment of Women - An analysis on SHGs Contribution in Andhra Pradesh

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Abstract

The Government of India has long been emphasizing on the development of women and derived several measures to empower them economically, politically and socially. Initially it was the lack of system and credit availability to cater to the needs of rural poor was a crucial problem for the government. The formation of SHG and micro credit facility has helped the women to move from passive state to being dynamic agents who work for their own development. This study looks into the SHG programme and its impact on economic empowerment. This study in particular addresses women empowerment through self help groups in kurnool district of Andhra Pradesh. Average, Percentage analysis, Chi-square test and Analysis of Variance post-hoc tests were carried out to determine the relationship between observed variables. The results of the study revealed that the SHGs have had greater impact on the economic aspects of the beneficiaries.

Keyword-Economic empowerment, SHGs, Rural women, Kurnool District, Andhra Pradesh.

Introduction

Empowerment of women is quite essential for the economic development of any country. However, in many emerging nations there is a challenging environment for the development of women crippled by poverty, health issues, availability of basic amenities etc. It is evident that women's ability to sustain themselves are

seriously constrained by gender inequalities in access to resources which enhances their capability. Rather than focusing on the economic, social and political empowerment of women, in early decades developmental programmes for solving the problems of women were confined to social welfare alone. However, in the recent past there is tremendous change in the policy initiatives of the government and the NGOs in designing programmes that enhance the suitable capacity building of women. The concept of Self-Help Group was conceived as a panacea for the mounting problems of women, brainchild of Prof. Mohammed Yunus self help groups aims at developing a thrift habit and savings among poorest.

Economic Empowerment –Role of SHG

One of the most important tool for encouraging women in participating in activities that lead towards their development through mutual support is being designed by SHG. A SHG is a group consisting of 10-20 people, usually women from similar class and region who come together to form savings and credit organization. SHGs provide a platform for members to learn to coordinate and work in group environment. In India SHGs emerged as a system for financial inclusion, SHGs most noticeable milestone was when NABARD launched the pilot phase of the SHG Bank Linkage programme, later RBI advised commercial banks to consider lending to SHGs as a part of rural credit operations. Today, SHGs are not merely for financial

intermediation but work towards the improvement of women's skills, mobility, and access to knowledge and support networks that enhance status within the community. Self-help group programmes often in the form of savings and credit or micro credit schemes have succeeded in changing the status, enhancing income and positive externalities such as self-confidence and self-esteem. (debadutta, 2009, thelma 2003). SHG Bank linkage programme has resulted in the transformation of living standards of its members ranging from ownership of sets, increase in savings and borrowings, income generating activities and in participation of women in entrepreneurship. In Andhra Pradesh, the programme was initially implemented in three districts Adilabad, Kadapa and Srikulam districts and thereafter was extended in a phased manner to other districts covering all other district by 1994-95.

Role of SHGs in Women Development

The roles of SHGs in the field of women development are explained in the following points:

1. SHGs enhance the equality of status of women as participants decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.
2. Involvement of women in all stages of socio-economic activities has become essential and the SHGs encourage women to take active part in all round development of our nation.
3. The SHGs encourage all the possible energies of women in moulding the community in right perspective and explore the initiatives of women to take up entrepreneurial ventures.
4. The SHGs also made sincere efforts by providing training opportunities and empower women to take active part in the all-round development of the rural areas and make them sensitized, self made and self disciplined.
5. It is possible under SHGs concept to remove the social limitations of women by

superstitions and its contribute to enhance for their dormant role in decision-making at all levels; and

These groups have inculcated a sense of confidence in the minds of rural women to succeed in their day-to-day life.

Review of Literature

Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership transparent and participative decision making, and brisk use of funds for micro-enterprise creation. (Fernandez, 1994). There are several empirical studies which provide evidence that impact assessment studies has contributed to the empowerment of women. (R Gaitha & M A Nandhi, 2007, Vetrivel & Chandra kumara mangalam, 2010, Tanmoyee, 2005) But, In spite of the rapid growth of SHG's in India, the full potential of utilizing self-help group remains untapped. In many countries self-help groups are serving people to solve every physical, behavioral and emotional problem of people. (Joy, 2004) Therefore, it is clear that there is a lack of systematic research and methodological foundation in this area.

Empowerment is a multi dimensional social process that helps people to gain control over their own lives by acting on issues that they define important. Empowerment is defined as "increasing poor people's freedom of choice and action to shape their own lives (Narayan, 2005, R Gaitha & M A Nandhi, 2007). "Empowerment must be externally induced, by forces working with an altered consciousness and awareness that the existing social order is unjust and unnatural. They seek to change other women's consciousness; altering their self-image and their beliefs about their rights and capabilities; creating awareness of how gender discrimination, like other socio-economic and political forces, is one of the forces acting on them; challenging

the sense of inferiority that has been imprinted on them since birth; and recognizing the true value of their labour and contributions to the family, society, and economy". Batliwala (1994) writes.

By women empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components like awareness building, capacity building and skill development, decision making (Marilee, Karl, 1995). Participation and greater control and decision making power in the home, community and society. Action to bring about greater equality between men and women. The study of (Kappa Kondal, 2014) indicates that the majority of women in Self Help Groups is found to be relatively young, joined SHGs for supporting the family and invested their money in life supporting activities. Micro-finance with Self Help Groups play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. According to Ellie Bosch it is just old wine in a new bottle (Bosch, 2002).

Statement of problem

In spite of the rapid growth of SHG's in India, the full potential of utilizing the self-help group remains untapped, as in other countries self-help groups are serving people to solve every physical, behavioral and emotional problem of people (Mohammed , 2004). The conceptual understanding on empowerment helps us to understand the strategies which are more appropriate. Though several schemes are found promising by self-help groups, a close look at the impact of these programs on economic empowerment of women reveals both positive aspects as well as limitations. This study can therefore aim at understanding the socio economic profile and impact of the programme

on SHG women in Kurnool District of Andhra Pradesh as it is considered as backward district in Rayalaseema region of Andhra Pradesh.

Need for the Present Study

There is an increasing recognition for the development of women and children, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to emphasize those rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. The women centered development programmes, can not only ensure the development of children but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, etc., Hence, a scheme like Self-Help Groups (SHGs) is conceived to realize the untapped potential of the rural women for the rural development in general and empowerment of women in particular.

The SHGs have the potential to empower women through economic changes material gain secured through access to credit and better bargaining power and social changes brought about through group dynamics on sustainable basis. Hence the present study assumes significance in view of ever-changing rural economic scenario.

Objectives of the Study

The main objective of the present study is to analyse and evaluate empowerment of women with special reference to SHG programme in Kurnool district. However, the specific objectives of the study are to;

1. Understand the concept of empowerment, possible goals; dimensions and target groups especially at the gross-root level of the country.
2. Trace out the origin, growth and development of SHG programme in India, Andhra Pradesh and Kurnool district.
3. Study the socio-economic profile of the district and selected beneficiaries of the programme.
4. Analyse and assess the impact of SHG programme on various facets of empowerment of selected beneficiaries.

Hypothesis of the study

Keeping in mind the broad objectives mentioned above, the following hypothesis have been formulated for this study.

1. Rural woman contribute a lot to the economic development.
2. Self Help Groups has greater impact on income and employment of rural women.
3. Self Help Groups has great impact on the alleviation of rural poverty.

Research Methodology

The study was undertaken in the Kurnool district of Andhra Pradesh which is economically the most backward district of Andhra Pradesh. This region is typically a dry track and has been declared as one of the famine district in South India. Recurrent drought and famines have been stalking this district for the past ten decades. District is largely dominated by rural populace comprising of 74 per cent of the total district population. There exists a significant SC/STs population in the district which together forms nearly 17.5 per cent of the total district population. According to the 2001 census, Kurnool has nearly 8.3 lakh households with an average household size of five members.

Sampling Design

For a detailed study the entire district of Kurnool is selected for analysis. The district is divided

into three revenue divisions viz., Nandyal, Adoni and Kurnool. In all these three divisions there are 54 revenue Mandals. As on 31st May 2011, there are 17301 groups in Kurnool, 19,875 groups in Nandyal and 16,294 groups in Adoni division. Thus, altogether 53,470 SHGs are working in the district.

For selecting the universe for the study, a multistage and purposive sampling technique was adopted in selecting the Mandals and the groups. In the first stage three divisions were selected. In the second stage five Mandals from each Revenue Division selected. From each Mandal 30 SHG beneficiaries, who have linked to bank at least, one time, were selected. Finally, altogether three divisions, fifteen Mandals and 450 beneficiaries were selected. Thus, the total universe for the study constitutes 450 respondents. The Table 1.2 clearly depicts all such details.

Total Sample Universe for the Study

Sl. No	Name of the Revenue Division	Names of the Mandal	No. of Respondents
1.	Adoni	1. Nandavaram	30
		2. Yemmiganur	30
		3. Adoni	30
		4. Kautalam	30
		5. C. Belagal	30
2.	Kurnool	1. Kallur,	30
		2. Nannur,	30
		3. Nandikotkur ,	30
		4. Dhone,	30
		5. Veldurthy	30
3.	Nandyal	1. Chagalamarri,	30
		2. Uyyalawada,	30
		3. Sirivella,	30
		4. Gospadu,	30
		5. Koilakuntla	30
Total	3	15	450

Method of data collection

The study is basically descriptive and empirical in nature. Therefore, the data for the study were collected both from the primary and secondary data. Primary data were collected by administering a structured interview schedule among the selected respondents. In order to collect detailed information the interview schedule was divided into six sections. Section one was intended to collect personal data of the respondents, details regarding economic aspects was elicited section second. Section third was intended to get the information from the respondents on various aspects of SHGs. The members and their exposure to mass media and political awareness as SHG members were elicited from section four. Section five was designed with an intention to evaluate the functional effectiveness of the selected respondents. Section six was framed to know the various problems of SHGs as perceived and identified by group leaders and members. However, secondary data was collected from the published books, journals, periodicals, published reports, unpublished these and official documents, brochures and official records of Mandal Samakhyas.

In order to get first hand information on various aspects of the programme, informal discussions were also made with the district level functionaries, Non-Government Organisations.

Statistical techniques used

The collected data was processed, tabulated and calculated with the help of computer and various analytical softwares like SPSS (Statistical Package for Solutions and Services). The data was analysed and discussed with the help of averages, percentages. The data was also presented with the help of appropriate bar and pie diagrams.

Rationale of the Study

The present study is a humble attempt evaluating the empowerment of women through

SHGs in Kurnool district of Andhra Pradesh. Kurnool district has been purposefully selected on the ground that it is one of the most backward districts of Rayalaseema region, as well as in Andhra Pradesh and attracted the attention of policy-makers developmental agencies and voluntary organizations for its successful implementation of SHG movement. The study has tried to discuss the concept of empowerment of SHG movement. The study has tried to discuss the concept of empowerment and contemplated the essence of empowerment in the SHG programme and its principles.

The benefit of development can only be realized with the people' participation and the role of women cannot be isolated from the total framework of development as they constitute half of the population. Therefore, the present study in this context is relevant and appropriate. Besides, no study of this kind is made in Kurnool district.

The study within its framework focuses itself to various facets of empowerment with active participation and involvement of SHG members in village developmental activities. Therefore, it is hoped that the findings and inferences of the study which are drawn on empirical lines would undoubtedly help the policy-makers, government and non-government organizations, researchers, academicians and all those who are closely associated with the affairs and implementation of SHG programme aiming at empowerment of women.

Socio- Economic Background of Beneficiaries

As a part of socio- economic background analysis, the age, religion, sub-caste, educational level, debt position, ration cards possessed, type of family, size of family, head of family, marital status, housing conditions, landholdings etc., were discussed at length.

**Results and Discussion:
Age group of SHG beneficiaries:**

S.No.	Age Group	No. of respondents covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	18-25 years	24 (16.00)	29 (19.33)	24 (16.00)	77 (17.11)
2	26-35 years	41 (27.33)	45 (30.00)	31 (20.67)	117 (26.00)
3	36-50 years	59 (39.33)	48 (32.00)	68 (45.33)	175 (38.89)
4	51 and above	26 (17.34)	28 (18.67)	27 (18.00)	81 (18.00)
	Grand Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey*Figures in Parenthesis are percentages to the total

From the above table it can be inferred that nearly 82 percent (see columns 1 to 3) of the respondents are in the productive age group of 18-25, 26-35, and 36-50 years. The remaining 18 percent are old age people, who in the strict sense of term do not fall under productive age group.

Caste of SHG beneficiaries

S.No.	Name of the Caste	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Backward Castes	95(63.33)	89(59.33)	101(67.33)	285(63.33)
2	Scheduled Castes	32(21.33)	39(26.00)	26(17.33)	97(21.56)
3	Scheduled Tribes	9(6.00)	10(6.67)	12(8.00)	31(6.89)
4	Others	14(9.33)	12(8.00)	11(7.33)	37(8.22)
	Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

As per the table majority of sample respondents (63.33 percent) hails from Backward class community. They are followed by Scheduled Castes, Others and Scheduled Tribes with 21.56 percent, 8.22 percent and 6.89 percent respectively in that order.

Education of Sample Respondents:

Sl. No.	Educational Level	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Illiterate	18(12.00)	39(26.00)	21(14.00)	78(17.33)
2	Neo-literate**	49(32.67)	51(34.00)	31(20.67)	131(29.11)
3	Primary School	43(28.67)	29(19.33)	65(43.33)	137(30.44)
4	Upper-Primary School	19(12.67)	15(10.00)	18(12.00)	52(11.56)
5	High School	16(10.67)	12(8.00)	10(6.67)	38(8.44)
6	College	5(3.33)	4(2.67)	5(3.33)	14(3.11)
	Grand Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

Source: Field Survey

*Figures in Parentheses are percentages to the total

**One who can sign own signature

From the above table 4.12 it is observed that 17.33 percent of respondents were illiterate in three sample Divisions. About 29.11 percent of the respondents are able to sign their own signature. The respondents who have access to primary schools constitute 30.44 percent. Nearly 11.56 percent respondents have entered upper primary schools, among them only few completed 7th class. Those who have access to High school education constitute 8.44 percent of total respondents. Only 14 out of 450 respondents entered to college education. It is pertinent to note that with an increase in the level of education, the percentage of respondents is correspondingly decreasing.

Debt position of Sample Respondents

Sl. No.	Debt (in Rs.)	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	No debts	12(8.00)	16(10.67)	11(7.33)	39(8.67)
2	Below 10,000	84(56.00)	72(48.00)	92(61.33)	248(55.11)
3	10001 to 20000	21(14.00)	22(14.67)	25(16.67)	68(15.11)
4	20001 to 40000	18(12.00)	10(6.67)	16(10.67)	44(9.78)
5	40001 and above	15(10.00)	30(20.00)	6(4.00)	51(11.33)
	Grand Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

Source: Field Survey

*Figures in Parenthesis are percentages to the total.

It is crystal clear from the table 4.13 that more than 9/10 of the sample respondents are in debts with varying amounts. More than half (55.11 percent) of the respondents debt is below Rs.10,000. In case of 14.67 percent of the respondents the debt amount ranges between Rs.10,000 to Rs.20,000. The debt amount of 9.78 percent of the respondents is above Rs.20,000 and below 40,001. It is important to note that the debt amount of 11.33 percent of respondents is Rs.40001 and above. Only 39 out of 300 respondents constituting 8.67 percent have no debts.

Housing conditions of the Respondents

S.No	Housing Pattern	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Hut	13 (8.67)	16 (10.67)	14 (9.33)	43 (9.56)
2	Colony House**	101 (67.33)	68 (45.33)	104 (69.33)	273 (60.67)
3	Thatched House	21 (14.00)	26 (17.33)	19 (12.67)	66 (14.67)
4	Tiled House	3 (2.00)	9 (6.00)	7 (4.67)	19 (4.22)
5	RCC/Pucca	12 (8.00)	31 (20.67)	6 (4.00)	49 (10.89)
	Grand Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

The data in the table reveals that large number of respondents in all three sample Divisions are living in colony Houses. In Adoni 69.33 percent families, in Kurnool 67.33 percent families and in Nandyal Division 45.33 percent of families are living in colony houses. In Nandyal Division 17.33 percent of respondents are living in thatched houses. It is followed by Kurnool and Adoni Divisions with 14 percent and 12.67 percent respectively. 16 out of 150 in Nandyal Division were living in huts. In Adoni and Kurnool Divisions 14 and 13 respondent families is also living in huts.

Occupation of the Sample Respondents

Sl. No.	Primary Occupation	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Agricultural Labour	46(30.67)	56(37.33)	16(10.67)	118(26.22)
2	Agriculture	44(29.33)	51(34.00)	21(14.00)	116(25.78)
3	Industrial Labour	21(14.00)	3(2.00)	24(16.00)	48(10.67)
4	Non-agriculture Labour	29(19.33)	12(8.00)	15(10.00)	56(12.44)
5	Dairying	7(4.67)	15(10.00)	20(13.33)	42(9.33)
6	Sericulture	1(0.67)	5(3.33)	41(27.33)	47(10.44)
7	Construction labour	-	2(1.33)	9(6.00)	11(2.44)
8	Others	2(1.33)	6(4.00)	4(3.67)	12(2.67)
	Grand Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

In all 26.22 percent of respondents primary occupation is agriculture labour. Nearly 25.78 percent of the respondent's main occupation is agriculture. Non-agriculture labour dependents constitute 12.44 percent and industrial labour dependents are 10.67 percent. Sericulture is the primary occupation of 10.44 percent of respondents. Dairying activities are the primary occupation of 9.33 percent of respondents. Construction related activities are the main occupation of 2.44 percent of respondents.

Impact of loans on the beneficiaries with regard to Access to Formal Institutions

Sl. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	9(6.00)	8(5.33)	9(6.00)	26(5.78)
2	Little change	47(31.33)	61(40.67)	61(40.67)	169(37.56)
3	Moderate change	79(52.67)	58(38.67)	60(40.00)	197(43.78)
4	Significant change	12(8.00)	21(14.00)	18(12.00)	51(11.33)
5	Change for worse	3(2.00)	2(1.33)	2(1.33)	7(1.56)
	Grand Total	150 (100.00)	150(100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It is clear from the table that large number of beneficiaries in three Revenue Divisions of Kurnool district reported that the SHG programme has positive impact on their access to formal institutions. No change or insignificant change was reported by 6 percent beneficiaries in Kurnool and Nandyal Divisions.

Loan Utilization by SHG Beneficiaries * No.of times the beneficiaries have availed loans

CrosstabulationThe respondents were asked about how many times they have availed loans and their utilization of loans for different purposes. The table gives the cross tabulation of Loan utilization by SHG beneficiaries and the purpose of availing the loans.

Table

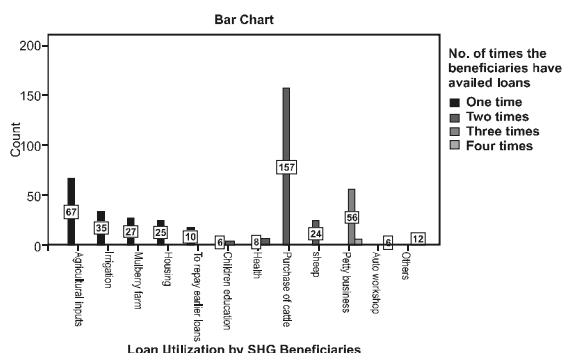
Count

		No.of times the beneficiaries have availed loans				Total
		One Time	Two Times	Three Times	Four Times	
Loan Utilization by						
SHG Beneficiaries	Agricultural inputs	67	0	0	0	67
	Irrigation	35	0	0	0	35
	Mulberry farm	27	0	0	0	27
	Housing	25	0	0	0	25
	To repay earlier loans	18	0	0	0	18
	Children education	6	3	0	0	9
	Health	0	8	0	0	8
	Purchase of cattle	0	157	0	0	157
	Sheep rearing	0	24	0	0	24
	Petty business	0	0	56	6	62
	Auto Workshop	0	0	0	6	6
	Others	0	0	0	12	12
	Total	178	192	56	24	450

The table reveals that almost all the sample beneficiaries have access to loans from three Revenue Divisions of Kurnool district. But the frequency of availing such loans is not uniform in case of all beneficiaries. Nearly 43 percent availed loans twice during last three years. About 39.56 percent taken loans from banks only one time. The beneficiaries who availed loans for three to four times constitute 17.77 percent.

The loans taken by the beneficiaries will yield the desired results of women empowerment only when they are properly utilised for productive purposes. The present study makes it clear that nearly 87.66 percent of women beneficiaries utilised the loan amount for one or other kind of productive purposes. The remaining 13.34 percent utilised the loan amount for unproductive purposes.

Figur - Loan Utilization by SHG Beneficiaries
* No. of times the beneficiaries have availed loans



Alternative Hypothesis (H1): Self Help Groups (SHG) have no impact on income generation for rural women.

Inference: We sampled 450 students and evaluated whether Self Help Groups have any impact on income generation for rural women. The null hypothesis ($0.000 < 0.05$) has been rejected, and it is revealed that there is a moderate impact in the income generation of rural women followed by little impact in the income generation.

Amount of Impact of Employment Generation of SHG Beneficiaries

Amount of Impact on Income Generation of SHG Beneficiaries

Table

Impact on Income generation of SHG Beneficiaries

	Observed N	Expected N	Residual
No change	20	90.0	-70.0
Little change	181	90.0	91.0
Moderate change	196	90.0	106.0
Significant change	45	90.0	-45.0
Change for worse	8	90.0	-82.0
Total	450		

Test Statistics

	Impact on Income generation of SHG Beneficiaries
Chi-Square	368.511 ^a
df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 90.0.

Null Hypothesis (H0): Self Help Groups (SHG) have greater impact on income generation for rural women.

Table

Impact on Employment Generation

	Observed N	Expected N	Residual
No change	26	90.0	-64.0
Little change	180	90.0	90.0
Moderate change	183	90.0	93.0
Significant change	54	90.0	-36.0
Change for worse	7	90.0	-83.0
Total	450		

Test Statistics

	Impact on Employment Generation
Chi-Square	322.556 ^a
df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 90.0.

Null Hypothesis (H0): Self Help Groups (SHG) have greater impact on employment generation for rural women.

Alternative Hypothesis (H1): Self Help Groups (SHG) have no impact on employment generation for rural women.

Inference: We sampled 450 students and evaluated whether Self Help Groups have any impact on employment generation for rural women. The null hypothesis ($0.000 < 0.05$) has been rejected, and it is revealed that there is a moderate impact in the employment generation of rural women followed by little impact in the employment generation.

Table : Examine whether there are any significant differences in the income generation of SHG beneficiaries from different age groups.

ANOVA

Impact on Income generation of SHG Beneficiaries

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	228.524	3	76.175	646.053	.000
Within Groups	52.587	446	.118		
Total	281.111	449			

Post Hoc Tests

Multiple Comparisons

Impact on Income generation of SHG Beneficiaries Scheffe

(I) Age Group	(J) Age Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-35	-.25974*	.05039	.000	-.4011	-.1183
	36-50	-1.21974*	.04696	.000	-1.3515	-1.0880
	51&above	-2.01283*	.05465	.000	-2.1662	-1.8595
26-35	18-25	.25974*	.05039	.000	.1183	.4011
	36-50	-.96000*	.04101	.000	-1.0751	-.8449
	51&above	-1.75309*	.04963	.000	-1.8924	-1.6138
36-50	18-25	1.21974*	.04696	.000	1.0880	1.3515
	26-35	.96000*	.04101	.000	.8449	1.0751
	51&above	-.79309*	.04615	.000	-.9226	-.6636
51&above	18-25	2.01283*	.05465	.000	1.8595	2.1662
	26-35	1.75309*	.04963	.000	1.6138	1.8924
	36-50	.79309*	.04615	.000	.6636	.9226

*. The mean difference is significant at the 0.05 level.

Null Hypothesis: There is no significant difference between the means of four age groups for the impact on income generation of SHG beneficiaries.

Alternative Hypothesis: There is significant difference between the means of four age groups for the impact on income generation of SHG beneficiaries.

Inference: Scheffe multiple comparison test shows that all the four age groups means are significantly different from one another since significance value (P-Value=0.000) < 0.05. Null hypothesis is rejected which means that there is significant difference between the means of four age groups for the impact on income generation of SHG beneficiaries.

Table: Examine whether there are any significant differences in the employment generation of SHG beneficiaries from different age groups.

ANOVA

Impact on Employment Generation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	252.920	3	84.307	705.302	.000
Within Groups	53.312	446	.120		
Total	306.231	449			

Multiple Comparisons

Impact on Employment Generation Scheffe

(I) Age Group	(J) Age Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-35	-.33766*	.05073	.000	-.4800	-.1953
	36-50	-1.26909*	.04728	.000	-1.4018	-1.1364
	51&above	-2.17717*	.05503	.000	-2.3316	-2.0227
26-35	18-25	.33766*	.05073	.000	.1953	.4800
	36-50	-.93143*	.04129	.000	-1.0473	-.8156
	51&above	-1.83951*	.04997	.000	-1.9797	-1.6993
36-50	18-25	1.26909*	.04728	.000	1.1364	1.4018
	26-35	.93143*	.04129	.000	.8156	1.0473
	51&above	-.90808*	.04646	.000	-1.0385	-.7777
51&above	18-25	2.17717*	.05503	.000	2.0227	2.3316
	26-35	1.83951*	.04997	.000	1.6993	1.9797
	36-50	.90808*	.04646	.000	.7777	1.0385

*. The mean difference is significant at the 0.05 level.

Null Hypothesis: There is no significant difference between the means of four age groups for the impact on employment generation of SHG beneficiaries.

Alternative Hypothesis: There is significant difference between the means of four age groups for the impact on employment generation of SHG beneficiaries.

Inference Scheffe multiple comparison test shows that all the four age groups means are significantly different from one another since significance value (P-Value=0.000) < 0.05. Null hypothesis is rejected which means that there is significant difference between the means of four age groups for the impact on employment generation of SHG beneficiaries.

SUMMARY AND CONCLUSION

1. The loans taken by the beneficiaries will yield the desired results of women empowerment only when they are properly utilised for productive purposes. The present study makes it clear that nearly 87.66 percent of women beneficiaries utilised the loan amount for one or other kind of productive purposes. The remaining 13.34 percent utilised the loan amount for unproductive purposes.
2. In the traditional Indian society women are confined to four walls of her home. She has limited access to outside world. But the women who joined SHGs are coming out of their homes to interact with officials and non officials of different agencies. The study discloses that more than 93 percent of women reported some amount of change in their access to formal institutions.
3. The cumulative savings and financial help rendered banks are expected to increase the income levels of SHG beneficiaries. The additional income generation activities taken up by the SHG members has positive impact on the income levels of 83.78 percent of beneficiaries with varying degrees.
4. There is a correlation between income generation activities and additional employment days of the SHG beneficiaries. The study reveals that more than 92 percent of respondents reported positive impact of SHG membership on their employment front.
5. To meet the credit needs of the members the banks sanction required amount to SHG beneficiaries with certain conditions. To meet the urgent credit needs of members the SHGs and VOs sanction money without any conditions. The study reveals that more than 92 percent of SHG respondents reported some amount of change on the availability of credit.
6. It is reported that the money lenders in the sample Mandals collecting interest from 36 to 60 percent per annum. The impact of SHG programme on making the women free from money lenders is not up to the mark when compared to its impact on income and employment. About 12.89 percent women are still in the clutches of money lenders. However, the remaining 87.11 percent of women reported that there is some amount of change in getting freedom from the clutches of money lenders.
7. The women who joined SHG stream must save some amount of money for every week/ fortnight/month. This is expected to develop the habit of saving among women. According to present study more than 94 percent of women have developed the habit of saving after taking SHG membership.
8. The central and state Governments introducing several poverty alleviation programmes from time to time. To get the benefits of the programmes the women have good access to such programme. This is possible through group approach. As per the present study, the group approach improved the access of 77.88 percent women to pro-poor programmes. This became possible through their regular attendance to SHG meetings, in which apart from group activities, they also discuss the developments going in their villages.
9. In rural India more than 30 percent of women and children are mal-nourished. Under-nutrition is a condition resulting from inadequate intake of food or more essential nutrients resulting in deterioration of physical growth and health. The additional income

which the women got under SHG programme is expected to enhance the expenditure, thereby reduces mal nutrition. The present study reveals that more than 90 percent of women reported that there is some kind of enhancement in their food expenditure.

10. Women in rural area are the victims of anaemia and are more prone to reproductive related health complications. Due to their poor economic conditions large number of women is suffering with such health complications for years. The improved economic condition of women of Self Help Groups is also expected to improve their health condition by way of allocating some amount for health needs. The study makes it clear that 3/4th of women accepted that their expenditure on health related matters increased after joining SHGs.
11. The incidence of school dropouts is high in rural areas, when compared to urban areas. It became inevitable for poor rural families to force their children to discontinue their schooling and earn some amount for running the family. Under these conditions, the study reported somewhat miraculous findings. The study disclosed that more than 9/10th of SHG respondents acceded that the membership in SHGs improved the educational opportunities of their children.
12. The women who have confined to household activities earns no money. The economic dependency automatically reduces her self confidence levels. The SHG programme is intended to make women economically independent and thereby improve their self confidence levels. The study exposed that the self-confidence levels of 97 percent respondents increased after participating various social and economic activities of SHGs.
13. In the patrilineal families, all the decision is taken by male members. The women have to obey such decisions, even it is against

her will or self respect. This trend continued for centuries due to economic subjugation of women. The situation slowly changing with the starting of reform movement and still continuing. The study depicts that 93.93 percent of women have reported positive impact of SHGs on their decision making power on family related matters.

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Globalization: A forward and backward linkages of Women and Children in India

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Introduction

The gender concerns have started gaining attention of economists, demographers and policy makers world-wide since 1970s. The Convention of the Elimination of All Forms of Discrimination Against Women since 1990s. (CEDAW) in 1979 made people more aware of the gender issues. World conferences on women have also been focusing on different aspects related to advancement of women. The World Development Report(1990) showed that women are solely disadvantaged compared to men and face all manners of cultural, social, legal and economic obstacles that men do not face..

The roles of women and children in India have been changing and they are now emerging from the past traditions into a new era of freedom and rights. The basic objective of this paper is to examine the changing role of women due to globalization in Indian society. This concern is not merely academic but is central to the process of emerging development in India. There is a need to critically evaluate the impact of globalization on women in India and also to know the positive & negative impacts of it on the position of women in India at present.

In this paper, I focus on some of the ways in which, directly or indirectly, globalization impacts the everyday lives of women/ children in India. The ruthless game of globalization can only go on at the cost of the flesh and blood of ordinary

people: the vulnerable are offered on its altar. People (women and children) do not hesitate to use members of their own kind, so long as faces remain invisible, in support of their own interests. For a patriarchal, capitalist, consumerist, globalize society, the lives of women and children become expendable.

Women in India

It's true that we are in the midst of a great revolution in the history of women. We see the evidence everywhere; the voice of women is increasingly heard in Parliament, courts and in the streets. While women in the West had to fight for over a century to get some of their basic rights, like the right to vote, the Constitution of India gave women equal rights with men from the beginning. Unfortunately, women in this country are mostly unaware of their rights because of illiteracy and the oppressive tradition. Names like Kalpana Chawla: The Indian born, who fought her way up into NASA and was the first women in space, and Indira Gandhi: The Iron Woman of India was the Prime Minister of the Nation, Beauty Queens like Aishwarya Rai and Susmita Sen, and Mother Teresa are not representative of the condition of Indian women.

The Constitution of India guarantees equality of sexes and in fact grants special favors to women. These can be found in three articles (Article 14, Article 15 (3) and Articles 15 (A)(e)) All these are fundamental rights. Therefore, a woman can go to the court if one is subjected to any discrimination. The most important issues

stand as those pertaining to marriage, children, abortion, crimes against women, and inheritance. Crimes like rape, kidnapping, eve teasing and indecent exposure can be grouped as crimes against women.

India today, a country where women are becoming more prominent., yet increasing numbers, women are fighting long-standing prejudices .Women still faces enormous pressure to conform to social mores - conforming to traditional roles within families poses as much of a barrier to businesswomen in India as the still-too-thick glass ceiling at companies. Though women have made great strides in the corporate world in the last three decades, women from all income classes are still too often discouraged by family members from having careers that infringe too much on family life. .

Positive Effects of Globalization

Globalization has opened up broader communication lines and brought more companies as well as different worldwide organizations into India. This provides opportunities for not only workingmen, but also women, who are becoming a larger part of the workforce. With new jobs for women, there are opportunities for higher pay, which raises self-confidence and brings about independence. This, in turn, can promote equality between the sexes, something that Indian women have been struggling with their entire lives. Globalization has the power to uproot the traditional views towards women so they can take an equal stance in society.

Women in the urban settings have become more independent and self-sufficient. The lower middle class is experiencing a shift in the way family relations worked. Traditionally women stayed at home taking care of domestic needs and children. Now most of the women are setting out of their private spaces to earn a living. Globalization has created certain needs based on capitalist sentiments. Advertising everyday

reinforces new needs and creates a vicarious lust for more and more consumer good in the masses. This has resulted in families desiring more household income to be able to afford these items. Therefore, the women need to work and contribute to the household income to afford a certain lifestyle

The Self-Employed Women's Association (SEWA) in India is a union of women laborers willing to work hard and seize any work opportunities they might get. Globalization has aided their opportunities in various ways. SEWA has established a Women's Cooperative Bank with 125,000 members, and through the aid of globalization, they have even reached the women in the rural areas of India. Markets in different areas can now be reached by Indian women who have a part in businesses, or by craft-making women who have licenses to export their goods. With more freedoms and opportunities, these women are raising their standard of living by generating more income. Technology that may seem out-dated to the United States is viewed as modern technology to India. With the aid of satellites and computers, SEWA has been able to reach more women to share self-help knowledge. Even the telephone is advancement to many women in their business ventures. After one of the SEWA women took out a loan of four dollars to buy a telephone, her income was increased because she could reach more people.

Negative Effects of Globalization

Globalization has had negative implications for Indian women. Their plights are similar to those of women in other developing regions such as Africa and Asia. Globalization has made many international corporations richer by the billions. However, what most people are not aware of is that women in these developing countries are suffering enormously due to this expansion of corporate empires. According to estimates from World Development Indicators, "Women work two-thirds of the world's working hours, produce half of the world's food, but earn only ten percent

of the world's income, and own less than one percent of the world's property.

According to Vandana Shivea, and Indian economist and scholar, globalization along with the support of organizations such as the World Bank and the International Monetary Fund, have created slave wages. These wages are not necessarily the result of "unjust" societies, but of the fact that global trade devalues the worth of people's lives and work. While globalization has brought jobs to rural, developing areas such as India where there was previously no employment, these jobs seem to be wolves in sheep's clothing. The work available to women is almost always poorly paid, mentally and physically unhealthy, demeaning, or insecure.

Women are suffering two fold. As women in developing countries move into the work force, their domestic responsibilities are not alleviated. Women work two full time jobs. One in a factory, where they are paid next to nothing, the second is in the home where they are paid nothing . According to Merlin A. Taber and Sushma Batra, editors of the book *Social Strains of Globalization in India*, development for poor women has meant the migration of men to cities, higher prices for commodities, poorer job opportunities. "The mixture of corporate capitalism and Western culture models is dissolving family and community social controls as witnessed by higher rates of family violence, rape, divorce, and family breakdown."

One example of women's labor being exploited would be the Noida Export Processing Zone, which is 24 km from New Delhi. These "zones" prefer to hire women because they are "more docile and more productive in men." In short, they are easier to control and less likely to retaliate against less than ideal working conditions, which are exactly what thousands of women encounter 12 hours a day. The zone is dangerous, hot, and unsanitary. Unnecessary body searches are routine. There are no maternity benefits and minimum wage is never enforced. Women who become pregnant or

marry are immediately fired. Overtime is compulsory but women are paid lower rates than men. In order to avoid being fired, women turn to unsafe abortions performed by unqualified "doctors." In the zone, "respiratory problems, pelvic inflammatory disease, and sever cases of dehydration and anemia are common."

How Globalization Affects India's Children

Fifty kids huddled in a makeshift school in Debitola block of Dhubri district in Assam are part of a single-teacher village school which has been in existence for 15 years. But the school has not received a single paisa in aid from the state government. Nor has the teacher received a salary.

The school is part of the Bharat Jan Vigyan Jatha's Lokshal Programme for the Universalisation of Elementary Education, and can be started by any individual. The teacher runs the school in the hope that some day it may get recognised by the state educational authorities. Meanwhile, its attendance register is being used to swell primary school educational statistics in order to meet the World Bank's objective of 100 per cent literacy.

An NGO called Haq: Centre for Child's Rights has come out with India's first state of the nation report on the impact of globalization on Indian children. Titled 'Children in Globalizing India — Challenging Our Conscience', the report is an overview of how India's 370 million kids are faring. It is broken into different sections which touch upon education, health, the young child, the disabled child, the girl child, the trafficked child, the working child, children in armed conflict and child participation. The report is edited by Enakshi Ganguly Thukral and Bharti Ali.

Educational expert Anil Sadgopal, who has contributed a piece titled 'Globalization and the Political Economy of Education' points out how it was pressure from the World Bank that forced the government to reduce the tenure of elementary education from eight to five years. 'Article 45 of the Constitution has unambiguously

declared that primary education would be spread over eight years and an eight-year curriculum was drafted at the Wardha Conference in 1937. Not only has this been changed but the newly-introduced Sarva Shiksha Abhiyan, or Education Guarantee Scheme, has reduced primary education to three years,' says Sadgopal.

Experts also condemn the sweeping aside of earlier educational commitments. In the National Policy on Education 1992 the government committed to having three teachers per primary school. But, under the World Bank-sponsored District Primary Education Programme (DPEP), multi-grade teaching allows a single teacher to handle five classes simultaneously.

The World Bank and the Indian government began signing MOUs to introduce the DPEP in a phased manner in all the states from 1994. The MOUs were treated as secret documents, almost as though they were military secrets. The following trends have emerged after the inking of this agreement:

- The dilution and trivialization of the aims of education.
- The fragmentation and compartmentalization of education.
- The alienation of knowledge from social ethos.
- The restriction of access through commercialization, privatization and competitive screening.

What's alarming, says Sadgopal, is that one of the underlying assumptions of the DPEP is that a non-formal centre, an adult literacy class and a multi-grade class can replace a regular school with its regular teacher. Literacy, he points out, cannot be equated with education.

The 93rd amendment places the onus of a child's education on the parents, making education the responsibility of parents, not the State. This lays the foundation for inequity in education. The poor are equally keen to educate

their children but fail to do so because they lack the means. The result is that, even today, only 24 per cent of boys and 16 per cent of girls between the ages of 11-14 are enrolled in the elementary school system, according to the department of education, Ministry of Human Resource Development (MHRD). These statistics are for 1999-2000. The dropout rate at the primary level remains equally high. Of the 64.1 per cent of boys who enrolled at the primary stage in 1999-2000, almost 39 per cent dropped out before completing class five. The dropout rate is even higher for girls. Of the 49.5 per cent of enrolled girls, about 42.3 per cent dropped out at the primary stage, according to MHRD figures.

The situation is not much better in the area of health, according to the report. Expenditure on public health has declined from 1.3 per cent in 1990 to 0.9 per cent in 1999. With budgetary allocations for health being stagnant, or in decline, as is the case with state governments, most health programmes including TB, malaria, blindness control and HIV/AIDS are dependent on loans from the World Bank.

With 79 per cent of the union health budget dependent on these loans, there is simply not enough money to tackle such diseases. The result is that 65 per cent of the population is being forced to take treatment from private hospitals/clinics. Medical treatment has emerged as the second most common cause of rural indebtedness.

What does this mean for kids under the age of 14? Of the 25 million annual births, 2.7 million kids die before the age of five, according to statistics compiled by the National Family Health Survey. Outbreaks of falciparum malaria in four districts in Rajasthan, Orissa and Assam saw several hundred children lose their lives in the past few years. TB remains the disease of the poor. Of every 1,000 Indians, seven children and 20 adults suffer from TB. Three lakh kids dropped out of school after contracting TB in the last year (Prabhu 2002). Similarly, UNAIDS'

Global HIV/AIDS Report shows an estimated 170,000 kids suffering from AIDS.

The impact of HIV on children is two-fold. First, there are those children who are infected and destined to die. Second, there are children whose parents (either one or both) are infected or who have died of AIDS. Both situations are disastrous for the children. In the case of infected children there is a sense of hopelessness, with many people feeling that there is no need to look after the child because he/she is destined to die soon. Fifty per cent of children who get the infection from their mothers die between the ages of one and five. In cases where the child is not infected (but the parents are), he/she will remain neglected and will, therefore, end up facing an uncertain future.

Children remain susceptible to a host of diseases, explains Mira Shiva in her write-up. Diarrhoea continues to be a major killer accounting for around 20 per cent of all under-five deaths, according to the concerned ministry. Some 600,000 kids die of dehydration brought on by diarrhoea every year. No other country in the world is known to suffer such a high number of dehydration and easily preventable deaths.

These deaths can easily be prevented by the distribution and use of ORS (oral rehydration solution) packets throughout the country. Unfortunately, even these are now being distributed on a commercial basis, with each one-litre packet selling at between Rs 8 and Rs 14, thereby making them unaffordable for the poor. The fact that even ORS packets are being sold commercially is tragic at a time when the public health system is close to collapse. Meanwhile, most doctors continue to prescribe streptomycin combinations which have been legally banned as a means to combat diarrhoea.

Environmental degradation also adversely impacts the lives of children. Thousands of children working in brick kilns, stone quarries and coal mines etc suffer from silicosis, backache, cervical spondylosis and TB. Child

bidi workers inhale tobacco, which damages their lungs. Child carpet-weavers squat for hours, putting a severe strain on their backs and eyes. They often end up developing bony lesions and deformities.

The situation for children living in areas of armed conflict, whether it is in the north-eastern states, Kashmir or Punjab, is equally grim. The riots in Gujarat are still fresh in our memories. The wounds of the Mumbai riots have still to heal. Every other day we hear of caste violence in Bihar and Uttar Pradesh where scores of children are mercilessly gunned down. What can remove the scars from the minds of hundreds of children in Gujarat who have seen their parents torched to death by rampaging mobs?

The human rights abuses faced by our children can best be summed up by the fate of 14-year-old Chenchu Hasda. Hasda was one of those arrested for the murder of the missionary Graham Staines and his two sons. After languishing for a year in an adult prison, Hasda was found guilty and 'convicted'. Several questions remain about whether Hasda did indeed actively participate in the killings or just happened to be present at the spot and was therefore arrested as an abettor. Why was he housed in a jail with hardcore criminals? These are questions that remain unanswered, as do so many other questions about the miserable lives of our vulnerable children.

Economic Status of Women

Women have been described as "invisible labour force". The male-female and superior-inferior hierarchy along with certain norms, values, practices and beliefs are still prevailing in the employment sector. In other words, the hierarchy is established on the basis of sex differences, whereby males have represents the outside world and women represents only in the household work. It is also referred in Hindu mythology that male is bread earner and a source of Moksha while the female is supposed to look after siblings and domestic affairs and

thereby she is treated as liability rather than an asset in the family. Census figure almost ignored and excluded the women who are agricultural labour, work in informal sector and traditional works and household unpaid workers. The above mentioned points are affecting the position of women in the society and make them live in the vulnerable position. A country like India which is bounded by the traditional norms and values, which is highly patriarchy in character already put women into the miserable position and the process of globalization is added up spicing it and makes women life hell from every angle and putting millions of burden on their shoulder. Instead of providing solution to gender inequality, globalization sharpens the division between the two sexes. Globalization has entrenched gendered hierarchies in the labour force as well as increases the percentages of women living below the poverty line. Globalization is actually welcomed by male leading institutions. New technologies are made for male use, and hence they become skilled labour and women unskilled labour. Thus women have been exploited under the process of globalization. Female labour is thus increasingly integrated into global production, but in a fragmented form with contradictory consequences. In terms of sectoral share of employment the status of women has shown

somewhat a stagnated position over the years. Most of women are engaged in agriculture sector in rural areas for their sustenance. In certain Himalayan states, their role in agriculture sector is reported to be significantly high as compared to their male counterparts. The share of agriculture has declined, though it continues as prominent sector of employment accounting for 74.9 per cent of the total female work force. Most of the primary sector activities offer subsistence employment and are low paid or unpaid. The industrial sector does not show much change though on the whole the sector shows a marginal growth. Within the secondary women are mostly concentrated in the informal sector, which offers no security either the employment or conditions at work. The most important trend as far as women's employment that needs to be highlighted is the considerable increase in the share of tertiary sector over the last decade. In the sector women are found largely in the trading and retailing activities or in the care economy, which do not offer much in terms of remuneration or skill endowment. Data from 66th round of NSSO indicates that female work participation rate has increased during 2004-05 to 2008-10. The share of women in usual status workers declined from 28.7 per cent to 22.8 per cent. In rural areas, this has declined from 32.7 per cent to 26.1 per cent and in urban areas, from 16.6 per cent to 13.8 per cent.

Participation in the Labour Force

Indicators	Rural (per cent)			Urban (per cent)			Total Persons
	Male	Female	Total	Male	Female	Total	
Labour Force Participation Rate	55.6	26.5	41.4	55.9	14.6	36.2	40.0
Work Participation Rate	54.7	26.1	40.8	54.3	13.8	35.0	39.2
Proportion Unemployed	0.9	0.4	0.7	1.6	0.8	1.2	0.8
Unemployment Rate	1.6	1.6	1.6	2.8	5.7	3.4	2.0

Source: NSSO 2009-10

There has been significant decline in women self employment during 2004-05 to 2009-10 both in rural and urban sector however, women employment as regular wage employee has been showing an increasing trend in rural and urban sector over the corresponding period. Similarly, women employment as casual labour has significantly increased both in rural and urban sector during the

corresponding period. Women employment in manufacturing and construction sector has shown fluctuating trend. Overall women employment has increased in urban sector however, women employment in agriculture sector has declined both in rural and urban sector during the period of 2004-05 to 2009-10

Women Employment in Different Sectors
(Per 1000 Distribution of Usually Employed)

Sr. No.	Year	Agriculture		Manufacturing		Construction		Others	
		Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
1	2004-05	814	147	87	254	17	45	30	147
2	2007-08	816	129	76	252	23	48	28	150
3	2009-10	789	118	76	258	42	51	34	139

Source: 61st, 64th and 66th Rounds of NSSO Surveys.

Women's employment in public and private sector by industrial activity During 2004, 2.89 million employed in public sector while 2.04 million women were employed in private sector. Most of the women employed in public sector were found engaged in industrial activity like community, social and personal services as well as financing, insurance, real estate and business services. Similarly, majority of the employed women were engaged in manufacturing and community, social and personal services in private sector. The proportion of women's employment in the organized sector was reported to be 18.7 per cent only. This proportion was significantly found higher for the private sector (24.8 per cent) as compared to public sector (15.9 per cent). There has been significant growth in women's employment in public sector however; women employment in private sector has shrunk significantly during 2001-2004. During 2004-05, there has been significant increased in women's employment in primary sector while their number has declined in manufacturing sector. Their number has increased significantly in services sector during the period. The unorganized sector is large in India, accounting for 370 million workers in 1999-2000, constituting 93 per cent of the total workforce and 83 per cent of the non agricultural work force. Women account for 32 per cent of the workforce in the informal economy, including agriculture and 20 per cent of the non agricultural workforce. 118 million women workers are engaged in the unorganized sector in India, constituting 97 per cent of the total women workers in India. The informal sector in the non agriculture segment alone engaged 27 million women workers in India.

**Women's Employment in the Organized Sector by
Major Industry Divisions**

Sl.No.	Division & Industry	Women Employees (In '000') as on 31.03.2006		
		Public Sector	Private Sector	Total
1.	Agriculture, Hunting, Forestry & Fishing	56.92	438.03	494.95
2.	Fishing	1.26	0.45	1.71
3.	Mining and Quarrying	76.98	8.49	85.46
4.	Manufacturing	77.73	812.66	890.39
5.	Electricity, Gas & Water Supply	50.37	2.18	52.54
6.	Construction	61.37	4.16	65.53
7.	Wholesale & Retail Trade; Repair of Motor Vehicles Motorcycles and Personal and Household Goods	12.85	23.82	36.67
8.	Hotels and Restaurants	1.06	10.77	11.83
9.	Transport, Storage & Communications	180.42	10.24	190.67
10.	Financial Intermediation	168.62	47.09	215.71
11.	Real Estate, Renting and Business Activities	37.11	76.96	114.08
12.	Public Administration and Defence; Compulsory Social Security	729.08	0.22	729.30
13.	Education	798.05	557.69	1355.74
14.	Health and Social Work	650.50	106.14	756.64
15.	Other Community, Social & Personal Service Activities	54.08	10.66	64.73
16.	Private Households with Employed Persons	0.07	0.21	0.28
17.	Extra-Territorial Organizations and Bodies	0.00	0.07	0.07
	Total	2956.46	2109.83	5066.29

Source: India, Ministry of Labour, Directorate General Employment and Training, (2008), Employment Review 2005-2006, New Delhi.

Women employment in organized sector has been reported significant in the developed states while women's employment in private sector has been found high in the states Maharashtra, Delhi, Kerala, Andhra Pradesh, Karnataka and West Bengal.

Employment of Women in the Organized Sector

Sl. No.	India/States	Employment of Women ('000') As on 31.3.2005			Employment of Women ('000') As on 31.3.2006		
		Public Sector	Private Sector	Total	Public Sector	Private Sector	Total
	India	2921.0	2095.2	5016.2	3002.82	2117.69	5120.50
1.	Andhra Pradesh	241.8	231.8	473.6	241.46	194.23	435.69
2.	Assam	81.7	284.9	366.6	83.58	295.59	379.17
3.	Bihar	29.5	2.0	31.5	20.46	1.88	22.34
4.	Chhattisgarh	36.9	5.0	41.8	38.04	4.92	42.961
5.	Delhi	92.6	32.9	125.5	92.98	33.78	126.76
6.	Goa	13.3	9.0	22.2	10.18	6.91	17.09
7.	Gujarat	144.7	90.2	234.9	147.51	94.24	241.75
8.	Haryana	60.7	38.2	98.9	60.54	38.68	99.22
9.	Himachal Pradesh	44.4	7.5	52.0	44.17	9.17	53.34
10.	Jammu & Kashmir	20.7	1.9	22.6	20.70	1.87	22.57
11.	Jharkhand	61.8	13.7	75.5	85.77	24.62	110.40
12.	Karnataka	268.4	309.9	578.3	267.69	323.61	591.29
13.	Kerala	187.6	262.0	449.7	187.28	240.55	427.82
14.	Madhya Pradesh	124.0	19.2	143.3	123.67	18.78	142.447
15.	Maharashtra	357.7	215.4	573.1	373.77	233.38	607.15
16.	Manipur	18.0	1.0	18.9	18.40	0.64	19.04
17.	Meghalaya	15.0	4.4	19.3	14.96	4.38	19.34
18.	Mizoram	10.4	0.6	11.0	10.41	0.58	10.98
19.	Nagaland	12.4	1.4	13.9	14.29	1.66	15.95
20.	Orissa	98.1	10.5	108.6	104.42	10.59	115.00
21.	Punjab	89.8	39.1	128.9	101.77	44.79	146.57
22.	Rajasthan	138.1	40.8	179.0	150.92	42.44	193.35
23.	Tamil Nadu	419.8	288.3	708.1	423.06	293.13	716.19
24.	Tripura	21.0	5.8	26.9	27.72	6.04	33.76
25.	Uttar Pradesh	171.1	50.1	221.2	173.01	53.03	226.043
26.	Uttarakhand	29.1	4.9	34.0	32.22	6.30	38.52
27.	West Bengal	106.4	113.6	220.0	107.24	120.08	227.32

Source: India, Ministry of Labour, Directorate General of Employment and Training. (2008). Employment Review 2005-2006. New Delhi. p. 65.

Women informal workers are concentrated mainly in agriculture – so much so that three-quarters of all employed women are in informal employment in agriculture. 90 per cent of those employed in manufacturing and construction are also unorganized sector workers. Within manufacturing, they predominate in certain industries such as garments, textiles, food and electronics. The seasonality of work in this sector and the lack of other avenues of work make them vulnerable to a range of exploitative practices. They remain the most vulnerable and the poorest.

Steps to Cope with the Changing Scenario

It is seen that the situation facing the majority of Indian women is far from positive. However, efforts are underway to circumvent many of these problems through governmental and the non-governmental programmes. Both the government and NGOs seem to be aware of the fact that the globalization process requires proper focus on rural development, education, health and child care and proper gainful employment for the underprivileged at the initial stages. The price rise associated with desubsidisation, marketisation and liberal export – import policy, have an adverse impact on consumption by the poor in general and that of women in particular. The rising food prices and the reduced or stagnant food subsidies adversely affect the nutritional intake and the nutritional status of the poor women. Similarly, the declining real expenditure on medical and health services adversely affect the status of women as well as children.

Since poverty alleviation programmes are the main responsibilities of the Government, there are direct and sector wise schemes. Some of the important schemes are:

- Public Distribution System for Food Security
- Work Security through various Schemes
- Health Schemes and Services
- Child Care Schemes

- Credit Schemes
- Insurance Schemes

There are also sector wise schemes such as Small Farmers Development Agency and other Schemes of the Department of Agriculture, Schemes of the Dairy Development Boards in the dairy sector, schemes of Forest Corporation in the forestry sector etc. The main goal of the Department of Women and Child Development is to empower women and to bring them within the purview of the mainstream development process.

Also, the capacities and capabilities of women addressing their own development have been the main focus of important NGOs and Women's Organizations. Innovative approaches for poverty alleviation such as savings, credit, and asset creation for poor women have evolved in India as well as in other developing countries. These experiments have been able to organize poor women to –

- Strengthen their capacity to survive
- Meet their social needs
- Enter into income generating activities
- Increase their savings
- Utilize the savings along with available credit
- Improve their socio-economic conditions and that of their families
- Sustain the process.

NGOs such as Self Employed Women's Association (SEWA) in Ahmedabad, Working Women's Forum (WWF) in Chennai, Centre for Women's Development Studies (CWDS), New Delhi, etc, have done commendable work in these directions. The Government Departments have also given the necessary boost to such experiments through the support for expansion in many ways.

Conclusion:

The roles of women in India have been changing and they are now emerging from the past traditions into a new era of freedom and rights due to globalization. The number of girls working in the informal/unorganized sector for precarious wages has also increased. National and multinational corporations operating in Free Trade Zones, Special Economic Zones and Export Processing Zones in India employ girls in production units or hire them on a piece-rate basis for home-based work. Using girl-child labourers is the cheapest way to increase the profit margin. In summary, globalization plays a definite role in increasing opportunities for women in the work place. It does not however solve the problems of the movement of women beyond low paying and menial jobs. In addition, it may exaggerate the effect of recession which has traditionally hurt women more than men.

Women have made great strides in the corporate world but still the patriarchal nature of Indian society stops from having careers that infringe too much on family life. Women are now supporting their families with dual incomes thereby increasing the voice not only at home but also at Parliament for 50 % Reservation as they are contributing to Indian Economy at large. They have dual roles to play – as unpaid servant at home and as paid servant in an organization. Not only this, they have to undergo stress & tensions at both places. Women today, consider themselves as the true 'ardhangini of their husbands. She is more cognizant of his world today and she understands his work pressures. It is widely felt that earning power allows them to voice their opinions on bigger decisions. Women today are more practical and rational than earlier. Indian women have never been as expressive and independent as she is today. Today's women no more feel that a career would be at the cost of neglecting the family and children. The Indian woman is also spending a lot more money on her personal appearance.

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Women Empowerment Through Self Help Groups in Andhra Pradesh

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ABSTRACT

Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as a whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper includes Impact of Self Help Groups on Women Empowerment in Chittoor District in Andhra Pradesh and to measure the level of socio, economic and decision making empowerment through Self Help Groups. In the present study simple statistical tools are adopted like Chi-square test, One-way ANOVA, Regression. Based on the analysis of women empowerment through self help groups in Chittoor district, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Chittoor District in Andhra Pradesh.

Keywords: Women, empowerment, self help.

Introduction

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment¹. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies which has attachment with not only to the banks but also to wider development programme.

SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social². In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving

lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole.

They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India³.

SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity (Fernandez, 1995). Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life⁴.

According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process⁵. Women in general are the most disadvantaged people in the rural regions of India. Even though the women are largely participate in economic activities, mainly agriculture sector and other sectors in the economy.

Objective of the Study

1. Impact of Self Help Groups on Women Empowerment in Chittoor District in Andhra Pradesh.
2. To measure the level of socio, economic and decision making empowerment through Self Help Groups

Hypothesis

1. There is no significant difference between pre and post joining in SHG
2. There is no impact on economic, social and decision making empowerment of joining SHGs
3. There is no significant relationship between family monthly income with monthly income of the respondents

METHODOLOGY

For the purpose of present study, 500 women respondents of SHG sample from Chittoor District are selected. 10 samples respondents from each NGO group were selected for this study. The sample respondents are selected by Convenience sampling. In this study primary data were collected directly respondents by pre-designed questionnaire. Simple percentage, graphs and other relevant statistical techniques were adopted.

Results and Discussion

Table – 1 NGO in Andhra Pradesh and selected Self Help Groups

Non-Government Organizations	Total SHGS	Sample SHGS
Rashtriya Seva Samithi (RASS)	84	8
Good Samaritan Evangelical and Social Welfare Association	76	7
Rural Education and Development Society	86	9
Shri Parmeshwari Educational Society	93	9
Chaitanya Rural Education and Development Society	92	9
Young India Project	78	8
Total	509	50

Source: capart.nic.in

From the above table no. 1 , list of top six NGOs in the Andhra Pradesh are consider for this study and selected Self Help Groups are selected out of 509 SHGs only 50 SHGs consider as per the convenience sample method . From each SHGs 10 Sample respondents are taken for the study.

Table – 2 Impact of Self help groups on per capita income (PCI) of respondent

Per capita income (Rs.)	respondents No. of	Pre SHG Average PCI (Rs.)	Post SHG Average PCI (Rs.)	Percentage increase	T value
Below 1000	228	346.14	499.22	44.22	4.98*
1000-2000	189	1124.71	1369.21	21.74	3.33*
2000-3000	56	1392.15	2419.15	73.77	4.42*
3000 & above	27	2971.21	4059.21	36.62	5.86*
Over all	500	621.22	925.21	48.93	5.32*

Source: data collected through Survey* Significant at 5 per cent level.

From the above table no.2 , per capita income range of SHG members before joining SHG and after joining SHG are explains 73.77% increase in their per capita income in the range between 2000-3000. Where the data collected as sample represents the population tested with t test 4.42 which is significant at 5 per cent level, results null hypothesis is rejected.

Table 3 – Results of Chi-square test – farm and allied activities

Variables	Calculated Value	Table Value at 5% level	Degrees of Freedom	Inference*
Family Monthly income Vs. Monthly Income of the Respondents	11.9648	12.59	6	Not significant

*Null Hypothesis is accepted

From the above table no.3 chi-square test between family monthly income with monthly income of the respondents explains calculated value 11.9648 and table value at 5% level is 12.59 at 6 df and resulted there is no significant relationship between family monthly income with monthly income of the respondents, hence the null hypothesis is accepted

Table 4 - Estimated regression results for SHG members in non-farm activities

Variable	Non-farm activities
Intercept	1.4993
X ₁	0.1176* (4.7662)
X ₂	0.0981* (30.1921)
R ₂	0.8161
F-value	64.24
No. of Observations	267

Note: Figures in brackets represent t-values.

*Indicates that the coefficients are statistically Significant at 5% level.

From Table -4, it is inferred that in nonfarm activities, R₂ indicates 81 per cent variation in total family income explained by the two independent variables included in the model. Both the variables were significant at 5 per cent level. It means that an additional unit of these variables could increase total family income by 0.1176 per cent and 0.0981 per cent respectively. The F- value indicates that estimated regression model is statistically significant at one per cent in three cases. Thus, it may be concluded that the contribution of SHG members to family income is significant.

Table 5 – Estimated regression results for SHG members in farm and allied activities

Variable	Farm and Allied Activities
Intercept	1.9962
X ₁	0.0924* (2.7861)
X ₂	0.0708* (3.1824)
R ₂	0.7541
F- Value	61.24
No. of observations	233

Figures in brackets represent t – values

* Indicates that the coefficients are statistically significant at 5 per cent level.

In Table -5, thus it is concluded from the analysis that the contribution of SHG members to family income has been more than the earnings of their spouses. Therefore, the earnings of SHG members contribute significantly towards family income.

Table 6 – Estimated regression results for over all SHG members in both farm and allied activities and non-farm activities

Variable	Over all
Intercept	1.5543
X ₁	0.0999* (3.1221)
X ₂	0.0832* (2.7981)
R ₂	0.6284
F- Value	62.15
No. of observations	500

Figures in brackets represent t – values

* Indicates that the coefficients are statistically significant at 5 per cent level.

In Table – 10, the F-value indicates that estimated regression model has been statistically significant at one per cent level. Thus, it may prove the hypothesis 1 that SHG members contribute a significant share of income to their family income.

Table- 7 Average value of Economic and social Empowerment index model

Group	Average ESE Index		Incremental Index	‘t’ Statistics
	Pre SHG	Post SHG		
Farm and allied activities	35.16	64.93	29.77	2.17
Non-Farm activities	24.75	43.14	18.39	4.15
Overall	28.91	53.91	25.00	2.22

Source: Survey data

*Significant at 5 per cent level

Personality Development

Personality development is a collection of emotion, thought and behavior patterns unique to a person. In this analysis is unique to a person. In this analysis, development of personality of respondents has been measured with the enhancement obtained in communication skills, self-confidence and improvement in vocational skills.

Table – 8 Enhancement of personality development of respondents after joining SHG

Items	Farm and allied activities		Non-farm activities	
	No. of SHG (N=267)	%	No. of SHG (N=233)	%
Communication skills enhanced	257	96.25	211	90.56
Self confidence increased	262	98.17	233	100.00
Existing vocational skills improved	248	92.88	183	78.54
New vocational skills acquired	181	67.79	149	63.95

From the above table no 8, enhancement of personality development of respondents after joining Self Help Groups in the form of their communication skills enhancement for Farm and allied activities are 96.25% increased and 90.56% increased in Non-Farm activities of SHG members, self confidence increase by 98.17% for Farm and allied activities and 100% increase by Non-Form activities SHG members, Existing vocational skills improvement in SHG members are 92.88 % in Form and allied activities and 78.54 % increase in Non-form activities , new vocational skills acquirement of SHGs are 67.79 % increase in form and allied activities and 63.95 % increase in Non form activities.

Table – 9 Political empowerment of respondents after joining SHG

Items	Farm and allied activities		Non-farm activities	
	No. of SHG (N=267)	%	No. of SHG (N=233)	%
Have freedom to exercise vote as per their wish	261	97.75	233	100.00
Leadership Skills	201	75.28	221	94.8

From the above table no. 9 there exists political empowerment of the respondents after joining SHG are having variables like respondents have freedom to exercise vote as per their wish are 100% in Nonfarm activities and 97.75% in Farm and allied activities. Another variable called Leadership Skills in Non-Farm activities are 94.85 % and 75.28% is Farm and allied activities.

Table – 10 Decision making on personal needs

Final Decision Taken	Farm and Allied activities		Nonfarm activities	
	No. of respondents	Total score	No. of respondents	Total score
WI	113 (42.32)	565	99 (42.49)	495
WMH	56 (20.97)	224	38 (16.31)	152
BOTH	49 (18.35)	147	35 (15.02)	105
HMW	31 (11.61)	62	22 (9.44)	44
HU	18 (6.75)	18	39 (16.74)	39
Total	267 (100)	1016	233 (100)	835

Source: Survey data Figures in parenthesis are percentages

From the above table no.10 decision making on personal needs among wife and husband are among farm and allied activities and Non-farm activities of wife individual decision making are 565 and 495 respectively.

Table – 11 - One way ANOVA test results of empowerment scores among SHG members

Source	Degrees of freedom	Total some of squares	Mean Square	F- Value	F _{0.05}
Between Groups	2	9081141.31	4540570.65	6.21	3.16
Within Groups	495	45142141.11	91196.24		
Total	497				

Source: Survey Data

Thus, it may be conclude that the empowerment of women varied with different activities among members. Thus it may be proved that the hypothesis, after joining in SHGs, women attained decision making empowerment.

The analysis reveals that the average revolving loan for an SHG is 67,560 and for a member it is 2137.97 more than 60 percent of revolving loans are taken by the members for consumption purposes. In the absence of SHGs, they would go to money lenders for the credit needed for consumption purposes. Amount spent on celebrating ceremonies is around 8% within consumption purpose category. 39.4% of loan for production purposes was spent on small business. With regard to the characteristics profile of respondents it is found that, 12 SHGs out of 50 (24%) involve themselves in group micro enterprises like selling of cloth materials, running a grocery shop, maintaining a community toilet, manufacturing candle, papad, incense sticks and rearing cows.

It is found that all respondents are from socially deprived sections of the society and more number of respondents (47.60%) is from Scheduled Caste (SC). Among BC and MBC, more respondents are from farm and allied activities, whereas in SC category, more respondents are from nonfarm activities. A vast majority (62.60%) of the respondents' lives in better houses like concrete and tiled and a meager percentage (4.60%) of respondents live

in thatched houses. In thatched roof category, more respondents are from farm and allied activities compared to nonfarm activities. The family profile of the respondents' shows that for a majority of the respondents (49%) the family size is 3-5 and 5 above categories (17%).

Respondents from nonfarm activities have comparatively higher size of family than farm and allied activities. From the study it is observed that majority of the respondents (61%) income is less than rs.1500 per month and in this category more respondents are from farm and allied activities. In rs.1500-3000 and rs.3000 and above more respondents are from nonfarm activities. It is found that all respondents achieved functional literacy and arithmetic skills and basic book keeping skills got enhanced among respondents from nonfarm activities compared to farm and allied activities. It is also found that in terms of excising their franchise in a free and fair manner and in attaining leadership skills, respondents from nonfarm activities are comparatively better than respondents in farm and allied activities.

Conclusion

SHG members learning from the past experiences are walking through the present are marching ahead for a bright future, the women empowerment through SHGs in the Chittoor District in Andhra Pradesh. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women,

by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh.

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Engendering Development: A Study of Gender Resource Centre in Delhi

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Introduction

Today, not a single nation can afford development without considering women who constitute about half of the human resources. Gender equality is leading to increased work opportunities, enhanced capacities for livelihood developments, enhanced social protection and overall increasing voice may enable women to participate equally in productive employment, contributing to women's development leading to economic growth of the nation. It is central focus to the realization of Millennium Development Goals. Thus, engendering growth has been internationally recognized instrument of development by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanisms. The issue of engendering development and women empowerment has been in the central stage with the shifting of paradigm of development and governance at the global level and particularly in India.

Engendering development and inclusive growth requires an enabling environment in which women's contribution to the economy can be tapped and enhanced in a substantial and holistic way. This environment needs to ensure from conception to death - an environment that provides physical, emotional, economic and political and community security to girls and women. The engendered development also requires addressing the issues of accountability,

capacity building and governance that are of utmost importance for gender equity and inclusive growth. Women's role in decision making institutions needs to be enhanced through providing them reservation and enforcement and implementation of all pro-women legislations. It is also imperative to eliminate all forms of violence against women through improving institutional mechanisms and enhanced budgetary resources. There is also need to redefine poverty through gender lens. In order to promote pro-women inclusive growth, it is imperative to create and strengthen institutional mechanism for addressing the destitute, marginalized, disadvantaged and vulnerable women. The enhanced budgetary resources besides strong political and bureaucratic will for engendering growth and development will lead to progressive society (Government of India, 2013).

Gender Mainstreaming

Policy approaches towards women and development in India have changed over the years of planned development. However, the shift from 'welfare' to an 'empowerment' approach has remained more in the realm of the rhetoric. The approach to the Twelfth Plan also exhibits insufficient awareness of the specific problems of women, their unpaid labour and their distinctive economic contribution to the nation's economy. Thus, the major shift through this initiative was to move the engendering of public policy into the macroeconomic space (Government of India, 2010).

The policy approach underlying both the Eleventh and Twelfth plans expects to promote economic growth through creating opportunities for the entrepreneurial class by liberalizing domestic and global markets. This framework - in which Gross Domestic Product (GDP) growth is the relevant indicator and 'a dynamic private sector' is seen as the main instrument for its expansion - gives insufficient importance to employment intensive activities and conditions of existence for the majority of workers. The inclusion of the excluded or marginalized socio-economic groups is expected to occur through a trickling down of growth, expansion of productive employment in the economy, as well as implementation of flagship and other targeted programmes to be financed by the increased revenues of the government resulting from high growth rates. However, the direction of macroeconomic and growth policies is one that continuously undermines the possibility of better employment creation for greater numbers. This in turn permeates and infects all the other aspects of the Approach such that the basic objective of making growth "more inclusive" is unlikely to be met (UNIFEM, 2013).

The strategies for growth proposed in the Approach to the Twelfth Plan appear to be formulated with little consideration for the needs and roles of large sections of the population of the country and especially of poor women. This document aims to highlight some of these gaps in the overall design of the proposed approach to planning and to suggest ways of making economic growth during the Twelfth Plan truly more inclusive.

There is little evidence to show that the accelerated growth rate of the economy during the Eleventh Plan led to any significant achievement of inclusion. It deflects responsibility for achieving inclusiveness by stating that "success depends not only on introducing new policies and government programmes, but on institutional and attitudinal changes, which take time". Inclusiveness has

remained elusive. Even the limited focus given to inclusion and equity in the Eleventh Plan appears to have been jettisoned in the Twelfth Plan Approach, which focuses narrowly only on growth per se, assuming growth will ensure an improvement in the lives of people overall. The paragraphs on inclusion in the Introduction to the Approach Paper are particularly weak as they remain at the level of general intentions. There is lack of clarity regarding how inclusion will occur (UNIFEM, 2013).

In order to ensure inclusive growth, it is essential that all potential workers find remunerative employment in the mainstream of development. Generating productive work has to be an integral part of the plan model. It is now officially acknowledged (NCEUIS, 2007) that economic 'development' has not just witnessed the growth of the informal sector and of those being employed informally, but also the phenomenon of the 'informalization of the formal sector'. Further, there is remarkable consistency in the manner in which larger numbers of women and their 'work' either become invisible in data systems or get captured in categories that fall outside the purview of protective legislation. The organized or formal economy supposedly enjoys the protection of labour laws with some modicum of social security, but even this apparent protection is elusive. The National Commission for Enterprises in the Unorganized Sector (2009) estimated the effectiveness of the coverage of important labour laws for the year 1999-2000. Among other things, this exercise revealed that the effectiveness of coverage as far as the Maternity Benefit Act, 1961 was concerned was only 16 per cent. The International Labour Organization's recently concluded evaluation of maternity benefit schemes in India, carried this exercise further and revealed the manner in which eligible women workers were denied maternity benefits statutorily due to them (Lingam & Krishnaraj, 2010).

The manufacturing sector currently poses a serious problem for the Indian economy. Despite

rapid growth in production during the last five years, its contribution to the national economy still remains relatively small and it has failed to generate additional decent employment. Especially for women, manufacturing employment actually shrank in this period. These trends are contrary to the world-wide pattern of economic development. While mentioning the need for generating employment in manufacturing, the Approach Paper for Twelfth Plan does not explore the sector's potential for doing so, besides making a 'brave' assumption that an additional hundred million decent jobs will be created by 2025, when only five million jobs were added to manufacturing in the whole decade preceding i.e. 1999-2000 to 2009-10. There was an increase in manufacturing employment from 44 to 55 million between 1999-2000 and 2004-05, but it fell to 50 million in 2010. Instead of recognizing this reality, the paper goes on to focus only on ways of enhancing the sector's contribution to the GDP and neglects other concerns. Methods by which such a massive number of jobs are to be created remain unaddressed. Manufacturing employment actually declined in the period 2004-05 to 2009-10, even though manufacturing output grew at an annual compound rate of more than 8 per cent over the period.

The Approach Paper for Twelfth Plan mentions the setting up of a high level National Transport Development Policy Committee to develop a transport policy going up to 2030, which will facilitate an efficient expansion of the transportation network in a manner that would help to minimize energy use and would place special attention on competitive pricing and coordination between alternative modes of transport. However, transport needs to be viewed not merely as a support for rapid growth, but also as an agent for change and development, for increasing the physical and societal mobility of people, especially women. Women's inclusion in developmental activities rests critically on their mobility. Needless to state, the National Transport Policy has to keep

women's needs in mind. Gendered infrastructural empowerment is obvious in the several levels of interconnections.

There are several ways in which gender sensitive policies can be implemented in the context of investment in infrastructure. These include pre-project rapid gender assessment surveys; gender-sensitive project coordination team and appropriate institutional structures; participatory project planning and implementation with women and men in communities, including procurement activities; women's participation and decision-making in community infrastructure management; women's participation in generating and operating maintenance funds; promotion of local cooperatives and SHGs for provision of materials; special concessions for women and child-headed households, pregnant women, MGNREGA households; financial resources for capacity building and training of local authorities; dissemination of guidelines in local languages for operation, management, and maintenance of public infrastructure; collection of sex disaggregated data; systematic institutionalized evaluation through use of appropriate gender budgeting tools for each project and sub-sector; formation of sector-wise multi-agency steering committees; systematic policy consultation and support for identifying gaps, strategizing action plans, and gender mainstreaming; development of appropriate infrastructure in the form of legal mechanisms and services; expansion of public sector; and extension of gendered regulation in private sector with cautious use of Public Private Partnership in building infrastructure (UNIFEM, 2013).

There is need for recognizing the critical care work provided by women, that saves the public health system both time and cost. The primary responsibility of care-giving within the home lies with women. This needs to be recognized and support provided to alleviate the difficulties, drudgery and depression that surround this role. The burden on home-based care givers must

be reduced by strengthening primary health centers and public hospitals, community care homes and hospices.

India's urban population has increased from 285 million in 2001 to almost 400 million in 2011. The Approach Paper for Twelfth Plan states that by 2030, out of a total projected population of 1.4 billion, over 600 million people may be living in urban areas. The process of urbanization is a natural process associated with growth and that agglomeration and densification of economic activities in urban conglomerations stimulates economic efficiencies and provides more opportunities for earning livelihoods; possibilities for entrepreneurship and employment and "this enables faster inclusion of more people in the growth process and is therefore more inclusive." Most workers in urban areas are working in the informal economy. An analysis of the NSS 2004-2005 data shows that 80 per cent of the total urban working population is informally employed. Informal employment is higher for women than for men. About 85 per cent of all women workers are informally employed as compared to 79 per cent of all male workers. One reason why the number of informal workers has increased is because of the growing 'informalization' of the formal sector, with 34 per cent of the formal enterprises employing informal workers in the form of contract workers or casual labour. Among the self employed, most of the workers would be in a "vulnerable" category, being either own account workers such as street vendors or family helpers. The better-off, employer categories who employ one or more employees are only 5 per cent of the self employed. For women, the main areas of work are home-based work and domestic work. More than 16 per cent of the women were hired by households as domestic workers – double the percentage in 1999-2000; whereas over 38 per cent of women were home-based workers, a category of work that has grown substantially in 2009-10 (UNIFEM, 2013).

The role of governance, in particular local governance, in which women can play an active role in developmental planning, given their political presence is critical in this convergence. Women's participation as elected representatives in local bodies has been noteworthy. Hence, the strengthening of these agencies' roles and powers, especially for implementing the 'inclusive' programmes at the grassroots level would be enabling for women led governance factored in. Needless to state, it is the combined effect of these inclusive programmes that can ameliorate much of the rural deprivation, in particular for women who perform some of these tasks in the unpaid 'care economy'.

Engendering Development

The Eleventh Five Year Plan was aimed at inclusive development. Its vision envisaged that every woman in the country should be able to develop to her full potential and share the benefits of economic growth and prosperity. The approach adopted was to empower women and recognize their agency thereby seeking to make them partners in their own development. This it sought to do by mainstreaming gender in all sectors as well as by undertaking targeted interventions. The Plan period witnessed the introduction of many new schemes and programmes aiming at addressing specific issues. These included SABLA, for empowering adolescent girls, IGMSY for supporting poor women during the final stages of their maternity, Mahila Kisan Sashaktikaran Yojana for women farmers, a scheme for leadership training of Minority women, Ujjwala for combating trafficking and Dhanalakshmi to tackle the issue of declining sex ratio. Existing schemes were also modified to make them more effective and to plug identified gaps. Implementation of Legislations enacted just prior to the Eleventh Plan like the Prohibition of Child Marriage Act, 2006, Protection of Women from Domestic Violence Act, 2005, and Hindu Succession (Amendment) Act, 2005 was followed up with

the States and a new legislation aimed at providing women a safe working environment, Protection Against Sexual Harassment at the Workplace Bill was introduced in Parliament. Several other policy decisions were made in the sector of women and children. Major amongst these was the launch of the National Mission for Empowerment of Women (NMEW) in 2011. The Mission envisages for strengthening inter-sectoral convergence at the Central, State, District and lower levels of governance making it possible for women to know about and access all Government schemes and programmes. The National Mission Authority, supporting Committees and the National Resource Centre for Women have been established and have started functioning. The first pilot convergence project was launched in Pali district of Rajasthan in September, 2011 and similar pilots are planned in other States/UTs. The State Governments are also establishing parallel structures at the State level. Moreover, 16 States/UTs have already established State Mission Authorities and 11 States are in the process of setting up of State Resource Centers for Women. The Mission stands testimony to the commitment of Government to the empowerment of women in the country. Another, landmark decision on which work has been initiated is the restructuring of the Rashtriya Mahila Kosh into a systemically important Non-Banking Finance Company with an enhanced corpus of Rs 500 crores. The restructured RMK will have a pan-India office network and in its new and expanded form it will be facilitating the financial inclusion of more than 2 lakh women from the disadvantaged sections of society on an annual basis towards the fifth year of its working.

The Eleventh Five Year Plan referred gender budgeting and gender outcome assessment and underlined the importance of gender audits of public expenditure, programmes and policies at national, state and district levels. The Plan envisaged the strengthening of the Gender Budget Cells set up in the various Ministries and

Departments. Towards this end, in March 2007, the Ministry of Finance issued a charter on Gender Budget Cells (GBCs) outlining the composition and functions of the GBCs. While, the charter was an important step towards institutionalizing gender budgeting within Government, the implementation of the charter remains a challenge. A scheme on Gender Budgeting was introduced in 2007 with a view to building capacity so that a gender perspective was retained at all levels of the planning, budget formulation and implementation processes. Both Central and State level officers have been trained under this scheme and as a direct consequence of these training efforts a number of Ministries as well as State Governments have taken gender budget initiatives. Gender Budgeting initiatives also led to development of new schemes in so-called gender neutral sectors like Department of Telecommunications and Ministry of Petroleum and Natural Gas (Government of India, 2012).

India is amongst the fastest growing countries in the world today. The high level of growth may be sustained only when all sections of the society, especially women become equal partners in the development process. It is well recognized that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Gender equality and empowerment would, thus, need to be a core development goal if the growth planned in the Twelfth Plan has to be achieved. Some policy steps are critical to achieve gender equality. Gender discrimination cannot be automatically corrected in the course of development. The institutions of economics, politics and the law must be considered in terms of how they relate to each other and how they play out across the different areas where gender discrimination occurs; and gender assessments have to be undertaken continuously to reveal gaps and monitor progress towards gender equality. Empowerment of women is essentially

the vehicle of change to achieve gender equality that is meaningful and sustainable.

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. The National Policy for the Empowerment of Women, 2001 viewed empowerment as an enabling process that must lead to their economic as well as social transformation. Government has sought to operationalise this approach through legislative and programmatic interventions as well as by mainstreaming gender into the development planning process. Numerous such initiatives were taken during the Eleventh Plan period. These initiatives need to be consolidated and built on during the Twelfth Five Year Plan to enable women to challenge and change the contexts in which they live. Focused efforts through development programmes, both multi sectoral as well as targeted, along with governance reforms would be a pre-requisite. Women, especially the vulnerable and marginalized, would need to be provided a level playing field to access social, economic and legal entitlements as a right.

Women continue to face discrimination in terms of their socio-economic empowerment. This manifests itself in both the increasing violence against women as well as increasing feminization of poverty. Women have limited access to and control over resources. Lack of ownership of land limits their access to credit. More than 90 percent of women in the workforce are in the unorganized sector. They face discrimination in award of work, disparity in remuneration and security of employment as they fall outside the ambit of labour laws. In

addition to this is the malnourishment suffered by more than 50 percent of the women. Moreover, issues of women from marginalized and vulnerable communities and single women as envisaged in the Eleventh Plan are yet to be addressed. The issues, therefore, are manifold and the Twelfth Plan has Vision to address them.

The 12th Five Year Plan Working Group on 'Women's Agency and Empowerment' builds on the view that development is a process of expanding freedoms equally for all individuals, and considers gender equality as a core development goal in itself. It expands the definition of women's empowerment by looking at it as a process, which enables women to have a notion of dignity and self worth, bodily integrity, freedom from coercion and control over resources. It affirms that empowerment is achieved when, along with the condition of women, their position improves and their freedoms and choices are enlarged economically, socially and politically. Empowerment must enable *all* women to negotiate these freedoms and increase their capabilities. The Plan advocates a shift from mere 'income' poverty of women to the adoption of a 'multi-dimensional' approach to poverty and well being.

Recognizing that economic independence is the key to improving the position of women within the family and in the society, the Plan needs to focus on enhancing women's access to and control over resources. This would entail not only increasing their presence in the work force but, more importantly, improving the quality of women's work and ensuring their upward mobility on the economic ladder. Keeping the above trends in view, the Twelfth Plan would endeavor to focus on increasing women's workforce participation particularly in secondary and tertiary sectors; ensuring decent work for them; reaching out to women in agriculture; financial inclusion; increasing women's asset base and valuing their work. Additionally, the Plan would have to consider strategies to create

job and skill training opportunities which would meet the aspirations of the growing literate work force of women. Lack of adequate skills is one of the major impediments affecting women's participation in the work force, particularly in the secondary and tertiary sectors, perpetuating their concentration in low paid sectors. The focus of the Twelfth Plan would thus be on enhancing employability of women through skill development. It would also be critical that the training is not limited to traditional sectors but has relevance to the changing labour markets. The National Skill Development Programme (NSDP) has already identified 231 modular courses for women.

The Government has introduced a number of flagship programmes to enhance employment and income opportunities for poor people with special targets for women. These, inter alia, include MGNREGA, SGSY, SJSRY, etc. The current efforts geared towards consciously including women as a beneficiary of employment oriented schemes need to continue. The implementation of the scheme would need to be further strengthened to increase its outreach to women particularly in areas which are vulnerable to migration and trafficking. Further, there is a need for such programmes to create productive employment for women with proper planning of works. Other infrastructure development programmes under Bharat Nirman as well as JNNURM will need to be similarly engendered.

Health is a pre requisite for improvement of survival indicators; priority has to be on increasing access to health services. The focus of health interventions needs to be extended to address ailments which women are especially prone to such as post menopausal problems, osteoporosis, breast and cervical cancer, etc. However, the success of interventions ultimately depends upon efficient delivery of services. Another critical area is education. Education provides women greater access to information and resources and enables them to challenge

various forms of discrimination and engage with the development process. With the enactment of RTE, access to primary education for girls has now become a legal mandate. This coupled with the special measures already being undertaken under SSA to increase enrolment and retention rates of girls will continue to have a major impact on girl child education. The Twelfth Plan focuses on ensuring that the standards of quality of education are adhered to at all levels. This would include focusing on availability of teachers, proper class room environment and infrastructure, standardization of learning levels and adequate monitoring. Creating a gender-sensitive educational system is another priority. Housing, drinking water, sanitation and energy needs further impacts the quality of a woman's life. While in rural areas programmes like Indira Awas Yojana (IAY) have increased women's access to housing, this issue has not been adequately addressed in the urban areas. It is essential that women's perspectives are included in housing policies, planning of housing colonies and provision of shelter in urban areas also. Special attention has been given for engendering schemes like the Rajiv Awas Yojana in the Twelfth Plan. **In the Plan**, special attention has been given to improve the provision of safe drinking water and sanitation within accessible reach of households, especially in rural areas, through national programmes like NRDWSP and Total Sanitation Campaign. While Census 2011 figures would give an assessment of their actual reach and coverage, the Twelfth Plan would emphasize on ensuring women's participation in the planning, delivery and maintenance of such services.

Feminization of poverty and lack of viable economic opportunities for a large number of women and girls, are some of the reasons affecting the efficacy of the interventions. Increased migration and constantly changing patterns and trends relating to trafficking increases to the challenge of devising effective policy response. The focus of the government would thus be on providing alternative livelihoods

options to women particularly from marginalized sections of the society. This entails enhancing their employability through effective skill training, linking with poverty alleviation schemes and programmes of all Ministries and Departments in the Government, providing access to resources and credit facilities. The law enforcement response to trafficking will be strengthened so that those who are victims of trafficking are rescued and rehabilitated. It is imperative that victims of violence have an adequate support structure like shelter homes, medical facilities, counseling services for their effective rehabilitation. In order to address the needs of women in distress, schemes that provide shelter and other support services would also be strengthened in terms of quality and geographical reach. Shelter homes would be established in every district of the country with standards of care to ensure quality services.

India is the world's largest democracy triggered by the 73rd and 74th amendments to the Constitution. The reservation of one-third seats for women has resulted in more than a million women elected women leaders in decision making positions at grassroots levels. With the reservation already increased to 50 percent in several states, e.g., Bihar, Chhattisgarh, Madhya Pradesh, Kerala, Rajasthan and a Constitutional amendment to this effect in the process, the Panchayats will have great potential for women's empowerment and their contribution to gender sensitive good governance. While affirmative action in terms of reservation for ensuring women's political representation is an imperative step, it is not adequate to promote women's leadership and their participation in governance. However, women face social, economic and various other forms of institutional barriers to entering local governments and even in performing their duties as elected representatives. Efforts are being made to establish linkages between women functionaries at the local level such as EWRs, AWW, ASHA, teachers and women members of SHGs so that they can be empowered by working collectively

with a shared sense of solidarity. Involvement of NYK and NSS volunteers in supporting EWRs for social change will be encouraged.

The Twelfth Plan takes cognizance of the fact that policies and programs have a differential impact on women and men. This would necessitate strengthening of gender mainstreaming and pursuing Gender Responsive Budgeting at all levels of governance. The delivery of gender equality outcomes, to a large extent, would depend upon the adequacy of budgetary allocations. Gender Responsive Budgeting is a means of ensuring that public resources are allocated in an equitable way so that the most pressing needs of specific gender groups are satisfied. It translates stated gender commitments into budgetary commitments. Gender budgeting has made remarkable progress during in the Eleventh Plan.

Rationale for Gender Mainstreaming

The following are the points that may be considered as rationale of gender mainstreaming:

1. Women and men contribute to development and have a right to equal access to basic services and resources;
2. Women and men access services in different ways;
3. Infrastructure development is not gender neutral;
4. More men than women use the motorized road. More women use smaller roads. Similarly, women are more dependent on public transport, while men are usually own their personal vehicles for transport;
5. Women have less access to technology such as - mobile phones and need to be able to move around safely;
6. Women are accompanied by children and aged and carry bags while using footpath and

- public transport and thus inadequacy of public transport facility severely affects them;
7. Women are primarily responsible for water collection and storage. The public services based on user charges must be made gender friendly;
 8. Capacities of women must be enhanced to engage with local governments so that they can contribute meaningfully to planning for water supply and sanitation;
 9. Women in slum settlements need access to toilets as the absence of toilet facility to them creates problems of security, safety and environmental health hazards;
 10. Without access to toilets, women are forced to defecate in open which results in serious health problems and insecurity;
 11. A very few women own houses and eviction of slums adversely affects women both in terms of loss of livelihood and shelter;
 12. Women use home for productive activities besides performing their household activities thus housing conditions matter more for women than for men;
 13. A few women own properties hence property tax regime tends to be male oriented. Women headed households may find it difficult to pay property taxes unless there are gender friendly provisions;
 14. Women have low level of education and knowledge of computers, therefore, their access to e-Governance will be critical;
 15. Women councilors need more orientation and capacity building regarding different issues of urban development and governance in order to enhance their role in urban governance and management;
 16. Women's groups engaged in thrift & credit activities and self employment may be given opportunity to share the responsibility of urban sanitation and managing solid wastes;
 17. Self help group based micro financing is an effective instrument for empowering poor women living in slum and low income groups; and
 18. Gender analysis of policies, programmes, schemes and projects in urban sector oriented towards women empowerment is imperative.

Engendering of Delhi's Mission Convergence

Convergence of resources, schemes/ programmes, services and institutions is the most effective approach and strategy for poverty alleviation and empowering the poor. Bolsa Familia Programme launched in Brazil benefited more than 11 million poor families and about 46 million poor people through convergence of programmes, services and institutions. Convergence is also effective in dealing with poverty and income inequality in a sustain manner, integrating millions of people in mainstream development. Convergence means union and integration of resources, schemes, programmes and institutions strengthening the implementation of welfare and social development programmes and ensuring efficient and effective delivery of basic services to vulnerable and marginalized persons. Convergence encompasses integration of resources, schemes, programmes, projects, man power, institutions/departments/ organizations, finances, services, administration, ideas and thought, etc.

The existing social development programmes are being carried out in isolation, resulting in duplication of Programme inputs, increased overhead and improper targeting. The integration of all existing urban poverty alleviation programmes was considered necessary step towards convergence of efforts, based on need-based planning and monitoring. Various programmes, schemes and projects targeting poor may be classified into different sectors such as social development and social

security, infrastructure development, skill and livelihood development, health, sanitation and hygiene, education, housing and shelter, governance, etc. More than 20 Central Ministries have implemented more than 75 programmes and schemes targeting towards development, welfare and empowerment of poor. However, there is lack of coordination, convergence and integration for maximizing the impact of these programmes and schemes on the life of poor. Thus, it is imperative to adopt convergence planning and implementation of convergence plans for alleviating urban poverty and also improving the quality of life of urban poor.

Concept of Convergence

In general sense, convergence is the erosion of boundaries among previously separated services, schemes and projects of different sectors, ministries and departments. In other words, convergence may be conceptualized as integration of programmes, schemes and projects targeting poor. It may also be called a coordinated effort for maximizing the impact of development programmes and schemes. Convergence may consist of three things: man power, money, and material. The importance of convergence lies in effective targeting of poverty alleviation programmes/developmental schemes. This results into increased access to development funds from various agencies and departments by beneficiary groups. The resources available under various schemes are pooled together and put into use at one place at a time to achieve the holistic development of the target area/group of people. It further avoids multiplicity of programmes, thus avoiding wastage and resulting in optimum utilization of: (1) Man power; (2) Finance; (3) Material; and (4) Time. Convergence facilitates in getting all the services/schemes at one point resulting in all-round development of the poor. It also helps in long term sustenance of the activities/works.

Approach to Convergence

The experiences of programmes like Bolsa Familia of Brazil shows that it is possible to deal

with poverty and income inequality in a sustained manner, integrating millions of people into the economic and social mainstream of the country without giving up economic development. The inter-sectoral consultation on reaching the poor was organized by the Ministry of Urban Development in February 1994, in order to discuss the process of linkages with and between different sectoral departments and the State/local agencies, in order to address the multifaceted needs of the urban poor in a convergent and community-based manner. It was recognized that existing programmes in urban areas are being carried out in isolation, resulting in duplication of Programme inputs, increased overheads and improper targeting. It was recommended that the UBSP approach of community participation through a structure of community based organisation should be recognized as appropriate by all sectoral Ministries and agencies and adopted wherever possible, by using the CBO's as the focal points for convergence. It was felt that the UBSP would acquire greater significance now in the context of the 74th Amendment which vests responsibility for urban poverty alleviation and slum improvement in the Municipalities and envisages decentralised delivery of services reaching down to the Ward Committees. As a first step, the integration of all the existing urban poverty alleviation programmes was considered a necessary step towards convergence of efforts based on need-based planning and monitoring and a wider definition of the poor (Sundaram, 1995).

Rationale for Convergence

The government being a welfare state has since inception through policy, legislation and its executive worked for the welfare of the poor. The line departments of the government have been implementing the various development and welfare programmes for the poor for many years. The collective experiences of implementing welfare schemes and various initiatives have led to the recognition that in spite of sincere efforts there is:

1. Duplication of efforts, both human and financial resources by various departments;
2. Failure to accurately estimate and track the number of actual beneficiaries, often leading to improper use of the benefits;
3. Multiple points of service delivery which make the system more complex; and
4. Inclusion and exclusion errors.

All this has resulted in the poorest running endlessly to various departments and engaging in complex procedures. This has also led to duplication of efforts, restricting the departments from attaining their maximum potential and efficiency. Therefore, there is a pressing need to simplify government procedures, increase inter departmental coordination and information sharing, enhance effectiveness of service delivery at the grass root level and increase citizen involvement. To make services available and accessible to the poorest of poor, Government has decided to adopt and implement the globally accepted and successful model of convergence. To achieve this vision, the government intends to bring a plethora of welfare schemes on a common platform, strengthen the implementation machinery at the lower levels, and incorporate civil society organization's as partners in overseeing the entire process.

Samajik Suvidha Sangam: Delhi Mission Convergence Model

The Government of NCT of Delhi (GNCTD) is committed to improve the quality of life of its citizens, especially the most vulnerable and disadvantaged sections of the society. For this, it has initiated Mission Convergence called Samajik Suvidha Sangam to converge various welfare entitlement schemes and services with the objective of making entitlements reach the poor through a single window system in a hassle free manner. Samajik Suvidha Sangam is the interface between departments, DCs Office and Nodal Agencies and NGOs. To fulfill the

objective, Samajik Suvidha Sangam is engaging NGOs and CBOs in a partnership mode (sss.delhigovt.nic.in).

The mandate of the Mission is to bring together to a common platform the plethora of schemes to eliminate duplications, error records and strengthen the implementation mechanism by use of IT enabled system, rationalise administration, and incorporate partnerships with civil society organizations for more effective delivery. The long-term objective of this project is to package useful social sector welfare schemes focusing on empowerment of the vulnerable population together at delivery level thereby maximising their impact and efficiently utilising scarce financial resources through active involvement of community in a concerted and focused manner. The Mission strives to enhance the visibility of schemes to all targeted communities; enhance the control/influence of the community/service recipient over the welfare schemes; strengthening the organizations (GRC/NGOs/Government line Department) and its processes related to prompt service delivery; and incentivise and reinforce appropriate mechanisms for receiving/providing services.

Under the Mission Convergence programme nine government departments have been taken into account with their current entitlement schemes. Each participating department has a Nodal Officer, who is accountable to their department for programme implementation. At district level, Deputy Commissioner (DC) has been designated as the District-in-Charge to guide the mission. The DCs are the central convergence point for all the social sector programmes in the district. At community level the local NGOs/CBOs have been involved for implementation of the programme at community level itself. These institutions would be linked to Suvidha Kendras that is true convergence and facilitation center at single window.

The Mission Convergence project aims to overcome both the supply and demand side challenges of welfare service delivery. In terms

of supply, integration eliminates redundancies in delivery efforts. Similarly, it mitigates any confusion created from the involvement of multiple implementing agents. Lastly, the programme decreases the distance between delivery agencies and beneficiaries. Demand side problems majorly lie in the inability to access entitlements due to the disadvantaged status of beneficiaries. The GNCTD created the Samajik Suvidha Sangam, a registered society, to implement the Mission Convergence programme with a twofold objective: one, to maximise impact of welfare entitlement schemes and two, to optimise the efficient use of government resources. These goals were achieved in a step-by-step manner; outcomes were guided by aims of furthering awareness of welfare schemes, empowering citizens to act on their entitlements, strengthening operations of implementing agencies - DRC, GRC, NGOs - and incentivising the building of mechanisms for improved service delivery (One world Foundation India, 2010).

Objectives of Mission Convergence

To operationalise the Mission Convergence, the specific objectives are as follows:

1. Enhance the visibility of social sector/welfare entitlement schemes to all targeted communities.
2. Enhance the control/influence of the community/ service recipient over these schemes.
3. Strengthening the Organisations (DRC/GRC/NGOs/Government Line Department) and its processes related to prompt service delivery.
4. Incentivise and reinforce appropriate mechanisms for receiving/providing services (Samajik Suvidha Sangam).

Stakeholders of Mission Convergence

1. **Samajik Suvidha Sangam:** The Samajik Suvidha Sangam is an autonomous society that facilitates the Mission Convergence project. It is a state level body

that works under the Chairmanship of the Chief Secretary of NCT of Delhi It is also the agency that coordinates between the Deputy Commissioner's office, nodal government agencies and involved NGOs. The government is responsible for funding of programme components, setting operational norms and capacity building through training of personnel.

2. **Participating Departments:** Following Departments participate in the Mission Convergence:

1. Health and Family Welfare
2. Education Department
3. Women and Child Development
4. Social Welfare
5. Food and Civil Supplies
6. Labour
7. Urban Development
8. Information Technology
9. SC&ST /OBC/Minority/ Backward Class Welfare Dept. and Corporation
10. MCD, NDMC and DDA, Technical Training Education would also be associated as part of the mission goals.

It is proposed that various beneficiary and welfare oriented entitlement schemes of these Departments will be converged and delivered in an integrated manner at the targeted urban vulnerable community at the district level. The needs of community will also be taken into account with priority through a multi stakeholders and district level planning.

3. **Central Units:** The Central Coordination Unit (CCU) is the monitoring agency that oversees operations of the district and gender resource centers.
4. **District Offices:** The Deputy Commissioner is the head of district level operations. This includes the District Mission Unit (DMU) and the District Resource Centers (DRC), which work in correspondence and

coordination respectively. The DC issues all necessary instructions to converging Departments through the principal secretaries. The line/field staff of all the converging Departments also directly report to respective DCs.

5. **Mother NGOs:** There are three nodal or 'mother' NGOs (MNGOs) that are dedicated to building capacities across stakeholders. To accomplish this, they work in advocacy and empowerment by informing disadvantaged populations of their entitlements and encouraging access to them. They also hold a monthly district convergence forum, a first-ever gathering of all involved welfare Departments, for example health, education and labour, GRC and DRC operators. The main responsibility of MNGOs is database management. MIS reports are developed at the DRC and GRC level and then aggregated and monitored at the MNGO level.
6. **District Resource Centers:** DRCs are housed in the offices of the Deputy Commissioner. Before Mission Convergence, the Deputy Commissioner's office concentrated on revenue-related and regulatory issues and now, it has taken on a developmental approach wherein the focus has expanded to social needs of communities. Through a single window and an e-entitlement card platform, the DRC offers an avenue through which citizens can easily obtain information about welfare schemes and access their corresponding entitlements. The DRC fulfills a long list of tasks that together contribute to the newly improved delivery process. The centre manages and maintains the central database of information on services, schemes and government programmes. Officials are responsible for the propagation of this information, especially through direct outreach and community mobilization programmes such as vocational training and health camps. When entitlements are

accessed, a district level report is compiled and examined at this level to determine the level of success of the programme.

7. **Gender Resource Centers:** In 2006, the Government of Delhi built GRCs to directly support gender issues at the grassroots level. This meant targeting women for support services and empowering them through knowledge provision. Under the Mission Convergence programme, a Suvidha Kendra was added to every GRC, each with an estimated outreach target of 10,000 to 15,000. Today, the GRC-Suvidha Kendra is the fulcrum of the model, catering to the needs of all family members, including children, youth, senior citizens and the physically and mentally impaired. As is the case with DRCs, GRCs are owned by the government but operated by non-governmental organisations. To date, there are 120 Gender Resource Centers throughout the city of Delhi. The responsibilities of GRCs are: (1) Data collection; (2) Coordination of stakeholders; (3) Knowledge management and distribution; (4) Creation of information; (5) Operations.
8. **Homeless Resource Centers:** Today, there are six homeless resource centers in Delhi. They operate as night homes for those who lack shelter (One world Foundation India, 2010).

A Case Study of Gender Resource Centre of SMMSSS, Delhi

Sadik Masih Medical Social Servant Society is a Delhi based voluntary organisation working for social justice and empowerment. It is a non-political, non-sectarian, non-profit making and secular organisation which is established in 1994 by the dedicated youth, women keeping in view to improve the all-round development of the people living in the deferent areas of Delhi. The organisation has been working remarkable activities in the field of social welfare since its establishment. Under the Mission Convergence Project of GNCTD, the organisation is playing

an important role to carry forward its aims to the community through regular innovative and sustainable community outreach programmes. The activities of the organisation under the Mission Convergence are as follows:

1. Economic Empowerment: It provides training courses in different areas such as - computer, beauty culture, embroidery, hand painting, wood work etc. It also tries to identify trades based on their potential market in order to provide jobs and set up entrepreneur for its beneficiaries.

2. SHGs Formation: It is another activity that has been undertaken by the organisation in order to involve women into savings and credits activity. Under the SHG programme, the organisation provides a platform for women to discuss various gender related issues. It also encourages them for entrepreneurship.

3. Health: It organises health camps at regular intervals in which aware generation regarding HIV/AIDS, T. B., Polio etc. is also included. The organisation also promotes sex education among adolescents in order to reduce RTI/STD cases.

4. Education: It works to motivate parents to send their children to school, especially girls. The organisation also encourages the school dropouts to enroll in the open school and NFE classes.

5. Legal Awareness Camps: It organises legal awareness camps and provides counseling to the targeted community people in legal problems through regular follow-ups.

6. Enrollment in Welfare Schemes: The organisation acts as a centre, wherein all the citizen of the community can approach for availing entitlements of welfare schemes of the various Departments covered under Mission Convergence. It is the first point of contact to apply for welfare schemes. The details of beneficiaries are as follows:

S. No.	Scheme-wise Beneficiaries	No. of Forms Submitted
Details of Financial Assistance Schemes		
1.	Old Age Pension Forms	267
2.	Widow Pension Scheme	93
3.	Handicapped Pension Forms	52
4.	Ladli Forms	63
5.	T.B. Forms	10
6.	Widow Daughter Marriage Forms	14
7.	Destitute Women	28
8.	Construction Labour Forms	287
9.	SJSRY	5
	Total	819
Details of Supporting Documents		
1.	Bank Account	58
2.	Caste Certificate	171
3.	Birth Certificate	40
4.	Disability Certificate	3
5.	Voter Card	5
	Total	277

Source: SMMSSS, Delhi (2011-12).

7. Awareness for Nutrition: It also organises camps for nutrition awareness to its targeted groups in the community and makes them aware about importance of intake of nutritious food.

Brief success stories of some of the beneficiaries of GRC-SK of Sadik Masih are discussed below:

Beneficiary-1: 'Darchha', 12 years old school dropout girl joined NFE classes under Sadik Masih GRC-SK programme. After continuing in NFE classes, the Community Mobiliser of the agency admitted her in regular Municipal school in class III in order to mainstream her. She was continuing her studies in that school. She was found very happy and quite satisfied. She was grateful to the staff member of the agency for providing all support to continue her education.

Beneficiary-2: 'Tabassum', 17 years old girl was told about Sadik Masih GRC-SK programme from her friend. Here, she joined six month's computer course and learned its basics. After that, the staff member of the agency helped her to get a job. She was working as a Computer Operator in a private company and getting salary Rs. 7000/- per month. She was found quite happy with that.

Beneficiary-3: 'Chanchal', 33 years old married lady heard about Sadik Masih GRC-SK programme from her neighbour. Here, she joined six month's beauty parlor course. After completion of the course, she started beauty parlor in her house. She was found continue with the same entrepreneur with the extension of cosmetics selling.

Beneficiary-4: 'Hemlata', 29 years old married lady joined SHG under Sadik Masih GRC-SK programme through its block meeting. She had been the member of SHG for last one year and saved her money through it. After that she got some work related to embroidery with the help of agency's staff member, which improved her economic condition and she was found quite happy with that.

Suggestions

The following are some of the suggestions for achieving engendering development in an effective manner:

1. Strong political and administrative will is imperative for convergence of administration, resources, schemes, programmes, projects and services targeting towards engendering development.
2. The programmes, schemes and projects introduced by various Ministries and Departments of Central and State governments need to be reviewed for examining their relevance and impact on the life of women.
3. The operational guidelines of each programme, scheme, project introduced by Central and State government are required for better understanding by the target population and their effective implementation.
4. The various Ministries and Departments of both Central and State Governments need to identify a Nodal Officer for wider dissemination of schemes, programmes and projects besides providing timely and adequate information to the target population and stakeholders.
5. There is need to identify the projects, programmes and schemes targeting women for their convergence and integration with the urban local bodies for their effective implementation.
6. Community-based organizations need to be further strengthened with the provision of appointment of community organizers/workers for their mobilization and empowerment.
7. Various engendering development models, initiatives and experiences need to be documented properly and disseminated widely for understanding and learning lessons from them.

Conclusion

Women are the major contributors to India's economy and important stakeholders of development. Their empowerment is essential for distributive justice for the nation's growth. Engendering development plans is imperative for gender mainstreaming and their empowerment. Such plans should include a gender dimension in all macro policies and budgetary support for their implementation. Women's needs are multi-dimensional such as - access to health and nutrition, water and sanitation, asset based marketing, credit, technology, education and skills, political participation etc. Thus, convergence of development policies, programmes, schemes and institutional resources is essential for engendering and inclusive development. Gender resource centers of Samajik Suvidha Sangam of Delhi is one of the wonderful effort in the direction of convergence of poverty alleviation programmes for the overall benefits of urban poor, especially for women.

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An Overview on Gender Budgeting and its Initiatives taken by Indian Government

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Abstract

Gender budgeting, which is also known as gender responsive budgeting, tracks how budgets respond to gender equality and women's rights requirement. The aim of this paper is to highlight the importance of gender budgeting in addressing gender disparities while taking note of the fact that gender is a key variable in development. The term gender budgeting will be defined in an effort to show how the practice can lead to gender equitable resource allocation and improve revenue generation for nations. This enables government's commitment to gender equality and women's empowerment move from paper to practical policies. In gender budgeting, there is the creation of awareness regarding gender specific issues in the policies of all government agencies. It also brings to light the effort of women in running the economy and attaining economic efficiency by including equity in budget performance indicators. Considering that most nations signed and ratified international commitments on gender equality and equity, it is expected of them to put in place realistic budgetary measures towards the achievement of gender equality. Despite the fact that gender budgeting is a relatively new concept, it is undoubtedly an important ingredient in quickening the attainment of the Millennium Development Goals and the fulfilment of international commitments on gender equality. The discussion concludes by highlighting

success stories of gender budgeting initiatives in various countries in an effort to show how gender budgeting can be used as a tool for engendering macroeconomic policies. Real development process can only happen when a in the modern world considers the balance that exists between male and female. However, in developing countries, they are very much deprived. The most famous way to bridge the gap is through Gender Budget Initiatives. India has also taken the initiative from its Eighth Plan onwards. This paper is an attempt to explore the initiatives taken by the Indian Government towards Gender Budgeting as a tool for women empowerment.

Introduction

The idea and concept of development do not only stand upon the quantitative measure which is basically growth, but also depends upon the qualitative factors like a fulfillment of some of the basic human necessities to lead the livelihood, to give each and every people the support of basic infrastructure, food, health, education and safe drinking water. But practically it is too hard to provide all these at the same time by the government of a developing country due to its resource constraint. Gradually, with time, the concept of development has changed. Poverty alleviation is a major point that is being taken care off by the countries all over the world. Even it is the main objective in WTO agenda. Policy makers have suggested that poverty, equity and gender are interrelated processes

and are very much interlinked with each other as both men and women are both integrated part of national and economic development policies and programs. Areas have already been identified where there exist gender inequalities and policies have been started to take place to narrow down the gap. Therefore, ample attention should be given to the requirements of women just to overcome their disadvantages.

Development measures can be taken only with the help of some valuable resources. The provision and allocation of resources are done through the budget. Hence budgets are crucial in framing policy. Resources are limited, therefore scarce. Budget allocates resources according to their priority. But at the same time, it suffers from political influence. Hence, budget has some political agenda. In spite of that, gender inequality mitigation is an apolitical issue which reveals that urban areas are both economically and socially in a better position than their rural counterparts. Rural women do not have any social and political platform of their own. Under such circumstances, it is the national commitment to extend help in favor of this unprivileged class. Now through budget, the gap between male and female can be narrowed down. The analysis of budget shows how and where the amounts are being spent. Among sectors like education, health and agriculture, where the gaps between male and female are really wide immediate steps are necessary to take. Budget is a very important and effective tool world wide to meet this gap. The first gender-responsive budget initiative was taken by the Australian government at the federal level in 1984 and fully executed in 1985.

Within a short period of time, the concept of Gender Budgeting has become a powerful tool for gender mainstreaming. Over the past two decades, women's empowerment has been increasingly recognized as a crucial factor for any country's holistic and sustainable development. Several programs and projects across the world have been launched and are

currently in progress to bring social, economic and political equity and broader access to basic livelihood needs. Alongside these developments, gender has emerged as an overarching socio-cultural variable considered at par with other factors such as caste, race, class etc. Gender is not synonymous to women, nor is it a zero-sum-game implying loss for men and to their status relative to each other (Lopez-Carlos and Zahidi, 2005). 'Gender sensitive budgets', 'gender budgets', and 'women budgets' refers to a variety of processes and tools aimed at facilitating an assessment of gendered impacts on government budgets. In the evolution of these exercises, the focus has been on auditing government budgets for their impact on women and girls. This has meant that, to date, the term 'women's budget' has gained widest use. Recently, however, these budget exercises have begun using gender as a category of analysis so that terminology 'gender sensitive budgets' are not separate budgets for women or for men. They are attempts to breakdown or disaggregate, the government's mainstream budget according to its impact on men and women and different groups of women and men with cognizance being given to the society's underpinning gender relations" [Sharp, Rhonda: 1999].

Government initiative behind gender budgeting can be recognized as the step towards true economic development in terms of distributional justice of benefits and burdens among both men and women. "Gender budget initiatives analyse how governments raise and spend public money, with the aim of securing gender equality in decision –making about public resource allocation; and gender equality in the distribution of the impact of government budgets, both in their benefits and in their burdens. The impact of government budgets on the most disadvantaged groups of women is a focus of special attention." (IDRC, 2001)

Background

Ever since the UN's Fourth World Conference on Women in Beijing in 1995, the Common wealth countries have made great progress in incorporating gender analysis into their policy and applying it to their budgets. More than 40 countries now apply gender analysis to their budgets. At this time,

developing countries have made more progress in applying gender budgeting than the member countries of the Organisation for Economic Cooperation and Development (OECD). Gender budgeting focuses on a gender-based analysis and an equality-oriented evaluation of the distribution of resources. These resources are mainly money, time as well as paid and/or unpaid work. Gender budgeting seeks to achieve a gender-equal distribution of resources. An important aim of gender budgeting is to allocate funds so as to improve the position of women, hence contributing to gender equality.

The Importance of Gender Budgeting

Gender budgeting is used to identify how budget allocations contribute to equality between men and women. If they make little or no contribution, it may be assumed that the money is not being used efficiently. Inefficient use of funds stands in the way of gender equality and thus of optimal growth, since studies have shown that gender inequality hampers sustainable development and economic growth. Gender budgeting not only highlights how much money is to be spent on men and women, but also shows how it has been spent. This has to be carried out openly and fairly. Gender budgeting thus enhances accountability for and transparency of revenue and expenditure.

Objectives of GB

- **Achieving gender equity/equality**
Achieving gender equity requires equality of outcomes for women and men. This implies the recognition of different needs, preferences and interests, which affect the way women and men benefit from policies and budgetary allocations.
- **Advancing the realization of women's rights**
Gender Budgeting attempts to measure the gaps between policy commitments in respect to human and women's rights instruments (including the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)), the adequacy of resource allocations, and the outcomes of both.
- **Alleviating poverty more effectively**
It is widely acknowledged that social indicators for women are far worse than those for men belonging to the same socio-economic strata, that woman and men experience poverty differently, and that they face different constraints to overcoming poverty. Women are also more affected by time poverty than men. Design and gender sensitivity of new programmes and projects, or Selected forms of revenue and changes in tax system, or men. If women's needs are not taken into account, poverty reduction policies risk failure.
- **Enhancing economic efficiency**
Several studies have shown that there is a positive correlation between diminishing gender inequality and higher growth rates. Women's productivity increases disproportionately if their access to information, credit, extension services, inputs, and markets is enhanced and their time burden is reduced through, for example, investment in labour-saving infrastructure achieving good governance
- **Monitoring the achievement of policy goals**
GB provides a tool to monitor the achievement of the Millennium Development Goals, the country's Plan goals and other policy goals in a gender-aware manner.

The process of improving the delivery of goods and services to women, men, girls and boys in a fair, just, and responsible way has to be considered as an integral part of the definition of good governance. Good governance requires a participatory approach, so that the different perspectives of different groups of citizens, including women, are represented.

- Enhancing accountability and transparency

GB is a powerful tool for highlighting gaps between international commitments (such as those established at the Fourth World Conference on Women in Beijing in 1995, CEDAW and in national policy documents) and the amount of public spending earmarked for the achievement of gender-specific benchmarks and targets. GB necessitates the availability of sex-disaggregated and other gender-relevant data and accessibility of programmatic information. By tracking how allocated money is spent, GB increases both accountability and transparency.

Stakeholders in Gender Budgeting

- The Ministry of Women and Child Development (nodal ministry at the central level, in India)
- The Ministry of Finance
- The Planning Department or Planning Commission
- Sectoral ministries – each and every department / ministry can do gender budgeting
- Researchers / Economists / Statisticians
- ? Civil society organizations especially women's groups
- Parliamentarians, MLAs and other representatives of the people at state/district and sub-district Levels.
- Media
- Development partners / Donors

- The women and men for whom the specific policy, programme or budget is intended

Stages of Gender Budgeting

Gender Budgeting can be taken up at various stages of the budget preparation, post – budget preparation, implementation and post-implementation, as described below.

At the budget preparation stage:

- Ensure financial appropriations made in budgets enable the implementation of programmes, schemes and activities in a way that will match the needs [Government task].
- Assess likely impact of new revenue-raising methods on different groups, compared with their ability to pay [Government task]
- Compare budget estimates (BE) for the current year with revised estimates (RE) and actual expenditure (AE) of the previous year and ensure corrective steps are taken to ensure proper and full utilisation of the budgets of current year [Government task]

When the budget is tabled:

- Analyse sector-wise or ministry/department-wise trends and shares of allocations and expenditure as an indicator of government's priorities. [Task of Parliament, academicians and civil society]
- Analyse the revenue side - what are the sources of revenue, subsidies etc and how will they impact men and women? Look at trends and shares - e.g. increases or decreases, percentage share, etc [Task of Parliament and civil society]

At the budget implementation stage:

The following statements are to be questioned :

Is the budget being spent in the way it was intended and to the full extent? What are delivery costs? Who is receiving subsidies? Is the budget being spent for the purpose and the people for which/ whom it was intended? [Task of government, as managing, implementing, and

monitoring body. Task of Parliament as oversight]

At the post implementation stage: What have been the outcomes and impact of programmes, projects and schemes and their related budgets?

- a. Analyse expected outcomes from appropriations compared to actual outcomes including uninitiated ones
- b. Assess whether the money is being used in a manner that effectively achieves planned outcomes
- c. Assess the impact - what change has the expenditure brought about? [Task of government, as managing, implementing, and monitoring body. Task of Parliament as oversight]

Mechanisms for operationalising Gender Budgeting

In connection with the operationalising Gender Budgeting, Indian Government established Gender Budgeting cells in over 50 ministries. The main task of the cells is limited to identification of schemes and computation of allocations meant for women.

To bring about a qualitative improvement in the functioning of the cells and make Gender Budgeting exercises more meaningful and effective, the following approach can be followed by the cells:

Assessing budget allocations and proposing additional allocations for gender-related schemes / components;

- Analysing and reviewing policy, strategies, programmes and schemes from the perspective of improvement of the situation and status of women and identifying constraints;
- Identifying constraints in flow of funds to women through expenditure tracking studies;
- Institutionalising generation, collection and compilation of sex-disaggregated and other gender-relevant data;

- Monitoring of spending and service delivery;
- Assessing the extent to which women are benefiting under the schemes and programmes of the Ministry;
- Assessing beneficiary incidence; and
- Identification of areas where existing schemes can be further engendered and introducing new initiatives and schemes to promote gender equality.

In addition to the above, which will primarily be the responsibility of the individual sectoral Ministries and Departments, the Planning Commission and the Finance Ministry can facilitate assessment of national level gender outcomes through:

- Spatial mapping of gender gaps and resource gaps by Planning Commission
- Gender audit of public expenditure, programmes and policies
- Collection of sex-disaggregated and other gender-relevant data at national, state and district levels. Standardisation of data is also necessary to facilitate comparison not only at national but also international levels. The data should flow on a regular basis and should be compiled, collected and analysed periodically.

Entry Points for Gender Budgeting

There are a number of ways that one can do Gender Budgeting and there are a range of different entry points. When governments start doing Gender Budgeting, they might start by preparing gender budget statements to show how much of the budget is allocated for women. This is what was done in Statement 20 of the Expenditure Budget of the Union Government of India in 2005-06, 2006-07 and 2007-08. This is a start, but these statements have their limitations and they should not be taken to be all that is necessary for ministries to do. Before presenting the entry points and associated tools that are considered most appropriate in the Indian context and that are promoted by the

Ministry of Women and Child Development, the following steps of Gender Budgeting are to be noted:

These five steps should, in fact, underlie any budgeting process as they ensure that the budget addresses real needs, and that the money allocated is used for the intended purpose.

The five steps represent a framework against which to understand the stage in the process at which different tools can be used. Subsequently, we note for each entry point to which step of the framework it corresponds.

The Five Step Framework for Gender Budgeting

Step 1: An analysis of the situation for women and men and girls and boys (and the different sub-groups) in a given sector.

Step 2: An assessment of the extent to which the sector's policy addresses the gender issues and gaps described in the first step. This step should include an assessment of the relevant legislation, policies, programmes and schemes. It includes an analysis of both the written policy as well as the implicit policy reflected in government activities. It should examine the extent to which the above meet the socio-economic and other rights of women.

Step 3: An assessment of the adequacy of budget allocations to implement the gender sensitive policies and programmes identified in step 2 above.

Step 4: Monitoring whether the money was spent as planned, what was delivered and to whom. This involves checking both financial performance and the physical deliverables (disaggregated by sex)

Step 5: An assessment of the impact of the policy / programme / scheme and the extent to which the situation described in step 1 has been changed, in the direction of greater gender equality

Entry point 1. Participatory planning and budgeting (Can happen at all five steps)

Involvement of women in decision making is seen as a key to success of Gender Budgeting initiatives. It is not enough to say that women's needs and concerns have been taken into account. Women have to be treated as equal partners in decision making and implementation rather than only as beneficiaries. For this to be effective, there may be need for capacity building not only of elected women representatives

Entry point 2. Spatial mapping (Corresponds to Step 1 of the Five Step Framework for Gender Budgeting)

Women's empowerment requires adequate resource allocation in all areas including health, education,

water sanitation and nutrition, sustained employment, access to credit and asset ownership, skills, research and design technology and political participation. Further, regional imbalances have to be corrected. For this, we need to know about the specific needs of women residing in particular villages and towns. Spatial mapping of social infrastructure and access to employment opportunities for women can highlight the resources available and overall gaps. This will help in pointing to the resources required taking into account the size of the population and norms for availability of facilities, so that universalisation of basic social-economic infrastructure is achieved progressively, and interventions and allocations are more focused. The spatial maps can become the basis for regional plans and projections of funds required for women's empowerment. Mapping would also encourage the taking into account of regional imbalances within states and districts.

Entry point 3. Gender Appraisal for all new programmes and schemes (Corresponds to Step 2 of the Five Step Framework for Gender Budgeting)

Entry point 4. Guidelines for gender- but also of women members of community-based sensitive review of public expenditure organisations (CBOs) and self help groups in order and policy to ensure their active involvement in decision making and budgeting.

All new programmes, projects and schemes (PPS) for which funds are requested should be viewed through a gender lens. The suggested format for doing this is in Annex 4. Use of this format will encourage gender sensitivity and women's participation in all new PPSs from the start. It will also ensure that the implementation modality of the PPS is gender- sensitive and that gender impact assessment is built into the design of the PPS. Guidelines for gender-sensitive review of public expenditure and policy (Corresponds to Step 2 of the Five Step Framework for Gender Budgeting)

The Ministry of Women and Child Development has formulated specific guidelines in the form of Checklists I and II. Checklist I is for programmes that are beneficiary-oriented and consciously target women. Checklist II covers other "mainstream" sectors and programmes. These guidelines help in reviewing public expenditure and policy from a gender perspective to enable identification of constraints in outreach of programmes and policies to cover women and introduction of suitable corrective action.

Entry point 5. Gender-based profile of public expenditure (Corresponds to Step 3 of the Five Step Framework for Gender Budgeting)

Preparation of a profile facilitates review of schemes and public expenditure from a gender perspective and highlights the gender component of expenditure and physical targets. The trend of the targeted expenditure, and male/ female reach in terms of beneficiaries is indicative of the extent to which budgeting is gender responsive. The exercise can, when first done, point to constraints such as non-availability of gender-relevant data. It can

highlight the need to determine reasons for non-adherence to targeted expenditure on women.

Entry point 6. Outcome budget (Corresponds to Steps 4 and 5 of the Five Step Framework for Gender Budgeting)

The Charter for Gender Budget Cells lists among the functions of the cells the possibility of including the

results of gender analysis of Ministry budgets in their outcome/ performance budgets. Government of India first introduced performance budgeting in 1969. This innovation initiated a focus on what is done with the money, for example what is delivered ('outputs') and to whom, alongside the traditional focus on bookkeeping and accounting for the financial numbers. Over the years, Government of India also realised there was a need to move beyond performance to outcomes - to what is achieved through the expenditure.

- In 2005, Government of India introduced a requirement for quarterly physical outcome targets.
- In 2006-07, the outcome and performance budgets presented to Parliament included all Plan expenditure as well as a significant portion of non- Plan expenditure.
- For 2007-08, the Ministry of Finance required the ministries and departments to present a single outcome budget covering both performance and outcomes.
- For 2007-08, this was to cover:
 1. Actual physical performance 2005-06
 2. Physical performance for 9 months of 2006-07
 3. Targeted performance for 2007-08

The Ministry of Finance's office memorandum, dated 12 December 2006, detailing these requirements noted that ministries and departments would need to put in place the necessary systems of data collection. To meet

the needs of Gender Budgeting, the data collection systems need to include gender-relevant data items, and all items relating to individuals need to be sex-disaggregated. The above office memorandum twice explicitly mentions women. Firstly, it states that as far as feasible there should be sub-targets for coverage of women and SC/ST beneficiaries under schemes. Secondly, it says that Chapter III of the outcome budget should detail how reform measures and policy initiatives relate to intermediate outputs and final outcomes in a range of areas, including gender empowerment. The memorandum states that the 'real value of Outcome Budget lies in its utility as a policy tool to establish effective linkage with allocation and disbursement of public funds on the basis of measurable performance.' From a Gender Budgeting perspective, the Outcome Budget provides a golden opportunity to examine the linkages between allocations and disbursements, the delivery of immediate benefits and services for women and girls, and gender equality outcomes.

Entry point 7. Impact analysis (Corresponds to Step 5 of the Five Step Framework for Gender Budgeting)

Beyond monitoring who the money reaches, it is important to evaluate the impact of programmes and schemes of the government to see if they are meeting the objectives for which they were initiated. Impact analysis can be done through a range of different methods, including impact assessments, evaluations and field level surveys. Results of impact assessment of programmes from a gender perspective help in identifying barriers to women's access to public services/expenditure. They may also identify that, although women were reached by the programme, it did not bring about the desired changes in their situation and lives. In some cases impact assessments may identify challenges which require fundamental changes to initiatives. In other cases, only minor changes in design and modalities of implementation may be necessary.

India's Specific focus on gender based resource allocation

In India the strategic framework for gender sensitivity in resource allocation has been earmarking a specified minimum quantum of funds/benefits for women in all women related sectors, supplemented by targeted interventions for women in various sectors like health, education, employment, training, micro-credit etc.

India's Specific focus on gender based resource allocation is seen from the Eighth Plan onwards.

The Eighth Plan (1992-97) highlighted for the first time a gender perspective and the need to ensure a definite flow of funds from the general developmental sectors to women. The Plan document made an express statement that "...the benefits to development from different sectors should not by pass women and special programmes on women should be complement to the general development programmes. The latter, in turn, should reflect greater gender sensitivity".

The Ninth Plan (1997-2002) adopted 'Women Component Plan' as one of the major strategies and directed both the Central and State Governments to ensure "not less than 30 per cent of the funds/benefits are earmarked in all the women's related sectors. Special vigil was advocated on the flow of the earmarked funds/benefits through an effective mechanism to ensure that the proposed strategy brings forth a holistic approach towards empowering women.

The Tenth Plan reinforced commitment to gender budgeting to establish its gender-differential impact and to translate gender commitments into budgetary commitments.

Extracts from Tenth Plan:

"—the Tenth plan will continue the process of dissecting the Government budget to establish its gender –differential impact and to translate gender commitments into budgetary

commitments. —the Tenth Plan will initiate immediate action in tying up these two effective concepts of Women Component Plan and Gender Budgeting to play a complementary role to each other, and thus ensure both preventive and post facto action in enabling women to receive their rightful share from all the women – related general development sectors. “

The Department of Women and Child Development as the nodal Department in GOI for gender budgeting took the initiative in 2004, of defining a broader strategic framework for gender budgeting covering a wide gamut of activities which collectively would contribute to strengthen the gender budgeting initiative. This is given below:

Framework of Activities

- Quantification of allocation of resources for women in the Union, States and Local Administration budgets and expenditure thereof.
1. Refining and standardizing methodology and development of tools.
 2. Trend Analysis: Analysis of change in pattern, shift in priorities in allocation across clusters of services etc
 3. Variations in allocation of resources and actual expenditure
 4. Adherence to physical targets
- Gender Audit of policies of the Government-monetary, fiscal, trade etc. at the Centre and State levels
1. Research and micro studies to guide macro policies like credit policy, taxes etc
 2. Identification of gender impact of policies/ interventions viewed as gender neutral
 3. Micro studies to identify need for affirmative action in favour of women towards correcting gender imbalances
- Impact assessment of various schemes in the Union and State budgets

1. Micro studies on incidence of benefits
 2. Analysis of cost of delivery of services
- Analyzing programmes, strategies, interventions and policy initiatives from the perspective of their impact on status of women as reflected in important Macro Indicators like literacy, MMR, participation in work force
- E.g.- analysis of substance and content of various interventions directed at health of women and correlate the same with indicator like MMR to establish need for corrective action in formulation of scheme/ approach.
- Institutionalizing the generation and collection of gender dis- aggregated data
1. Developing MIS for feed back from implementing agencies
 2. Inclusion of new parameters in data collection in Census and surveys by NSO, CSO etc
- Consultations and Capacity building
1. Collation of research and exchange of best practices
 2. Developing methodologies and tools for dissemination
 3. Forums and Partnerships amongst experts and stakeholders.
- Review of decision making processes to establish gender equity in participation- Review of extant participation of women in decision making processes and to establish processes and models aimed at gender equity in decision making and greater participation of women.
 - Formulation and reflection of satellite accounts to capture the contribution of women to the economy by way of their activities in areas that go unreported like care economy, unpaid work in rearing domestic animals etc.

- Formal institutionalization of the gender budgeting exercise in the annual budgeting process of the Government of India has taken place with the inclusion of a gender budgeting statement in the Union Budget 2005-06 (Statement 19, Volume 1, Expenditure Budget 2005-06).

India's international commitments towards Gender Budgeting

During the last decade, a number of international meetings have been convened that have the potential for transforming the reality of women's lives. At many of these meetings government, including Government of India, have committed to taking action to improve the situation of women. The following are among the international commitments to which Government of India is party:

- The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which Government of India signed in 1980.
- The World Conference on Human Rights in Vienna (1993) asserted that women's rights are human rights.
- The International Conference on Population and Development (ICPD) in Cairo (1994) placed women's rights and health at the centre of population and development strategies.
- At the Fourth World Conference of Women in Beijing (1995), governments declared their determination "to advance the goals of equality, development and peace for all women everywhere in the interest of all humanity".
- In the 1995 Commonwealth Plan of Action on Gender and Development governments declared their vision of a world "in which women and men have equal rights and opportunities in all stages of their lives".

Budgeting Initiatives in India

A wide variety of women empowering initiatives have been taken up over the last few decades in the government and civil society. A few milestones in the context of gender budgeting are briefly mentioned below to enable reflection on the different approaches to gender budgeting.

- (i) The Government of India adopted the Women's Component Plan approach for ensuring gender sensitive resource allocation. Reviewing the performance of the WCP during the Ninth Plan, the 10th Plan document indicates that 39% of the GBS of 15 women related Ministries/Departments flowed to women under the Women's Component Plan.
- (ii) The first formal exercise in gender budgeting at the national level was undertaken by the National Institute of Public Finance and Policy (NIPFP) when they analyzed the Union Budget.

The study highlighted the low proportion of women related allocation in the Union Budget and the tendency for revised allocations being less than budgeted projections.
- (iii) Studies in select states were commissioned by Department of Women and Child Development through the National Institute of Public Cooperation and Child Development using the same model.
- (iv) The Department of Women and Child Development also commissioned a study on gender analysis of budgets of all States for the period 1993-94 to 2002-03 so as to generate a time series data on budgeted expenditure for women by State Governments for the years 1993-94 to 2002-03.

In this report, the programmes for women have been classified under 5 sectors

- a) Education and Training – General education of girls above senior secondary level, training

- of women in technical education, extension work, etc.
- b) Women in Need – pension/financial assistance for destitute/handicapped women and widows and their children for purposes like marriage/education, etc., shelter homes, rehabilitation of prostitutes, etc.
- c) Health – maternity and child care, hospitals for women, community health programme for women, etc.
- d) Women Empowerment programmes – working women
hostels, self-help group schemes, women cooperative banks, etc.
- e) Miscellaneous measures
Apart from highlighting that more than 50% of expenditure on women is from the state budgets, the study also brought out significant variations in interstate positions on trend of expenditure on women when seen in correlation with female population.
- (v) At the state level, the State Government of Karnataka was a pioneer in gender budgeting of public expenditure. The state undertook earmarking resources for women in most sectors. States like Kerala and TamilNadu have achieved a high degree of progress in gender related indicators on literacy, health, employment etc. through introduction of several successful gender related programmes (especially through the self help group movement).
- (vi) The initiatives taken in the last two years by Ministry of Finance have reinforced the commitment of the Government to adopt gender budgeting as a tool for women's empowerment.
- The Ministry of Finance had constituted an Expert Group on classification system of Government transactions under the Chairmanship of the Chief Economic Advisor to Government of India. One of the terms of reference of the Expert Group was “to examine the feasibility of and suggest the general approach to Gender Budgeting and economic classification”. The report of the Expert Group has since been accepted by the Government and an inter-departmental committee was constituted in November 2004 with representation of Ministry of Finance, Planning Commission and the Department of Women and Child Development.
 - Recognizing the need to spread gender budgeting initiatives in the entire Government machinery, the inter Departmental committee recommended that all Departments establish a 'Gender Budgeting Cell. To begin with eighteen Departments were asked to reflect scheme-wise physical targets and expenditure benefiting women in their Performance Budgets for 2004-05.
 - The Department of Women and Child Development has drawn up detailed guidelines on gender budgeting initiatives for these cells and workshops have been organized for dissemination of gender budgeting practices and initiatives.
- vii) Abundant action research in academic circles by gender and public finance experts has taken place with studies having been carried out at national, state and district/local levels. The approach has been essentially to carry out a gender audit of public expenditure and policy. The studies give an insight in to the trend and pattern of public expenditure from a gender perspective, both at the National and State levels. There are several studies on status of women and public expenditure for women in sectors like agriculture, industry, labour and so on and at micro level covering gender analysis of budgeting practices and implementation at panchayat levels. Considerable research also exists on gender impact of important government programmes like the Employment Guarantee Scheme,

Swarajayanti Gram Swarozgar Yojana etc. These studies have highlighted important areas of concern like

- Overall inadequacy of allocation for women in budgets at national and state level
- Multiplicity of schemes with small budgets which have limited impact and coverage
- Too many layers of administration impede smooth flow of funds and lead to delay in implementation
- Shortfalls in implementation- on account of gender insensitivity in implementing agencies or failure to address core gender related issues. Scheme formulation not in line with field level requirement. Scheme design does not address barriers to access by women.
- Lack of availability of gender disaggregated data to isolate women expenditure in pro women schemes
- Physical targets and achievements not transparently indicated
- Lack of involvement of women in decision making

Summarizing the above,

- Gender budgeting activities in the government is mostly,
 - (i) A conscious decision to earmark funds for women related programmes and enhance allocation under women specific programmes and pro women programmes
 - (ii) Implement women specific schemes for training and skill upgradation (STEP, Swawlamban, Training women in agriculture extension activities etc.) and mobilize collective power of women through self help group based schemes (Swayamsidha, Swashakti, Kutumbashree, SGRY), extend micro credit (Rashtriya Mahila Kosh) and so on

- (iii) Address improvement in women related macro indicators like literacy, maternal mortality rat (MMR) etc. through focus on coverage of women in education and health services.

Conclusion

This paper concludes that achieving the core goals of gender budget initiatives will have a positive effect on Gender equality. Gender Budgeting suggests that, despite its potential contribution to development, initiatives may fall by the wayside if those who are responsible for doing the work do not understand why they are doing it, or feel that the added value is not worth the added work. Government of India's plan is that Gender Budgeting should be institutionalised as part of the standard budget process. Gender Budgeting should be seen as a way of shaping the main government budget, rather than as an add-on. In the early years of doing Gender Budgeting, there will be extra work as government officials learn new skills and methods of analysis, and as the lead agencies - Ministry of Finance and Ministry of Women and Child Development - perfect the methodology and guidelines. After a few years, however, the approach will become a natural and obvious part of good budgeting practice.

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GENDER RESPONSIVE BUDGETING: EVIDENCES FROM INDIA

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Abstract

Gender budgeting as a distinct tool was institutionalized from the Union Budget 2005-06 for engendering macroeconomic policy-making. In spite of several provisions made by the Constitution and other efforts for the betterment and security of women, the Indian women are still at the cross roads. The constitutional dream of gender equality has not become true in reality. The present paper attempts to analyze the initiatives taken up by the governments by allocating funds to implement various programmes conceptualized to uplift the pathetic conditions of women and girls in recent years. The study is based on secondary data of published sources. The study uses the data on the plan and allocation of the government of India in central budgets, particularly, from 2005-06 to 2013-14 and specifically Women and Children Development is focused for analysis and found that allocation has not been sufficient for the set goals.

Key Words: Gender Responsive Budget, allocation, programmes, women empowerment.

“Development if not engendered is endangered”
- Human Development Report 1995

1. Introduction

Empowerment of women and gender equality and equity are vital for the holistic development and to bring a drastic change in the society of any nation. The Government of India has made

consistent efforts for the holistic development of women. The principle of gender equality is envisaged in the Constitution of India, in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of State Policy. Several years of sustained advocacy and efforts between Department of Women and Children, UNIFEM and Women’s groups have encouraged the national government to affirm the importance of gender budgeting. This was initially done through the inclusion of a gender budget statement in the 2003 Union Budget and through official studies of the issue. In 2005, the Finance Minister committed to moving forward on implementation. National ministries have now set up gender-budgeting cells. Initially, at the state level, in West Bengal, UNIFEM supported the organization Sachethana to prepare a gender budgeting manual that the group has used to train over 1000 women councilors in local governments. In Karnataka, elected women representatives in the city Mysore used gender budgeting to prevent a proposed budget cut targeting women’s programs. They ended up securing a 56% increase in funding instead, and started advocacy for more transparent public information in the future. Study on the gender budgeting issues open up many policy perspectives in the light of Millennium Development Goal (MDG) of the Government. In the present paper an attempt has been made to analyse the initiatives taken up by the governments by allocating funds to implement various programmes conceptualized to uplift the

pathetic conditions of women and girls in recent years.

2. Statement of the Problem

In spite of several provisions made by the Constitution and other efforts for the betterment and security of women, the Indian women are still at the cross roads. The constitutional dream of gender equality has not become true in reality. In this context, studies on Gender Budgeting are highly significant and relevant since these shed lights on the direction of the government efforts and effective implementation of the programmes for which funds are earmarked. Hence, we put the problem statement as “GENDER RESPONSIVE BUDGETING: EVIDENCES FROM INDIA”

3. Objectives

1. To understand the concept of gender budgeting
2. To review Gender Budgeting practices in Indian Context.
3. To analyze the Gender Responsive Budgeting initiatives in India

4. Methodology

The present analytical study is based on secondary source of information collected from published reports and working papers of the Planning Commission, Government Budget Papers of various financial years, Journals and Books. The study covers the gender budgeting initiatives of the central government from 2005-06 to 2014-15.

5. The Concept of Gender Budget

India aims at the holistic, inclusive and sustainable growth and overall well being of the people. Real development process can happen only when the modern world considers the balance that exists between male and female. Gender inequality, however, persists in India in all spheres. “All over India, women are the poorest of the poor: disproportionately, they lack

access to education and other social services. Too often women are absent from decision-making, not only at the national, regional or local level, but also even within their own families” (Hameed Syeda, 2008) There are several methods to remove the gender disparities. The novel approach, along with other measures, adopted by the Indian Government to bridge the gender gap is the commencement of “gender budget initiatives”.

Analyzing the impact of government expenditure and revenue on women and girls, as compared to men and boys, is fast becoming a global movement to build accountability for national policy commitments to women (UNIFEM 2001 Annual Report:17). “Investing in women’s capabilities and empowering them to exercise their choices is not only valuable in itself, but is also surest way to contribute to economic and overall development”(UNDP,1995)

Through development and application of various tools and techniques, women’s budgets can make a number of crucial contributions. These include efforts to:

- Recognise, reclaim and revalue the contributions and leadership that women make in the market economy, and in the reproductive or domestic spheres of the care economy, the latter absorbing the impact of macroeconomic choices leading to cuts in health, welfare and education expenditures.
- Promote women’s leadership in the public and productive spheres of politics, economy, and society, in parliament, business, media, culture, religious institutions, trade unions and civil society institutions;
- Engage in a process of transformation to take into account the needs of the poorest and the Powerless; and
- Build advocacy capacity among women’s organizations on macroeconomic issues.

Gender Responsive Budget (GRB) is not about 50:50 for male and female because it is sometimes not equitable. GRB is about determining where the needs of men and women are the same and where they differ. Where needs are different, allocations should be different. GRB implies looking at the impact of government budgets on different social groups. GRB is not only about looking at male and female, but also about looking at the different needs of young and old, rural and urban, rich and poor and so on. In addition, it is looking at how these different characteristics intersect and interact with each other. GRB should not be mainly concerned with how budgets affect those who are most disadvantaged, who are simultaneously female, poor, rural and so on. For example, removing the import duty on sanitary napkins in a poor country is not a great achievement in terms of equity, as most poor women are unlikely to spend money on such goods giving up the goods of urgent needs.

4.1 Process of Planning and Budgeting of Central Government

In India, The central Government has two types of Plans, one for Five-Year plan and the other one is the Annual Budget. For five-year plan, ministries and departments set up a working group under the chairpersonship of the Secretary concerned. This working group consists of representative from related ministries and departments, NGOs and experts. Each ministry and department creates a sub-committee on gender and one on gender budgeting to analyse existing policies, the plans of action, programmes, schemes, and their implementation. The sub-committees forward their recommendations to the working group of the concerned ministry. The working group consolidates all the recommendations, including proposed financial expenditures, and submits these to the Planning Commission (PC) in the form of a Working Group Report (WGR). High-level steering committees, usually one for each department, analyse the WGR, and come up

with a set of recommendations. The ministries or departments formulate their five-year and annual plans based on these recommendations. A series of discussions with the PC follow. The final expenditures are determined by the Planning Commission, based on the Gross Budgetary Support (GBS) for the Five-Year Plan/ Annual plan which is communicated by the Ministry Of Finance to the Planning Commission. During this process, the PC ensures that social disparities and vulnerable groups such as SCs, STs, and Women have been taken into due consideration while formulating the plan. The PC submits a consolidated report containing recommended expenditures for all ministries and departments to the Ministry of Finance, which estimates the available resources. The PC then undertakes an exercise to adjust and re-distribute the expenditures. Based on the PC's guidelines, each ministry and department distributes the revised expenditures among the various sub-heads of expenditures. In distributing the total, they ensure that gender issues are adequately financed.

To prepare the annual plan, the PC coordinates on similar lines. First, ministries and departments prepare their proposals, assessing the performance and requirements of all their schemes and programmes and propose expenditures. The document detailing these expenditures is called the Statement of Budget Estimates (SBE) and lists the expenditures proposed for the financial year. Subsequently, the PC consolidates all the SBEs and submits to the Ministry of Finance for approval. The ministerial allocations are known as Budget Estimates (BE) for the Annual Plan, which are incorporated into the Budget document, for presentation in the Parliament. Before approving the Budget, the relevant Parliamentary Standing Committee for each ministry and department discusses their policies and programmes, reviews performance, and makes recommendations ensuring that gender issues are addressed. In the monitoring process, each ministry and department is required to prepare

a Performance and Outcome Budget by the middle of the financial year, and presents information on performance of schemes and the linkages between financial expenditures and outcomes. The Outcome Budget Guidelines require each ministry and department to highlight sub-targets for coverage of Women and SCs and STs under various departmental schemes, and detail the monitoring mechanism and the public information system designed to measure and report on progress. If the ministries and departments have to highlight the goals or major programmes if any in respect of women, gender equality, and disaggregate the physical outputs and performance indicators by gender. The Outcome Budget is also presented to the Parliament.

5. Gender Responsive Budgeting (GRB) in India

Gender Responsive Budget (GRB) was introduced in the central Budget in 2005-06, due to efforts of the Ministry of Women and Child (MWCD), UNIFEM, UNDP, International Fund for Election System (IFES), Women's groups and gender experts. Since 2005, the budget guidelines have instructed sectoral ministries to identify two categories of expenditures; allocations to programmes that were 100% targeted at women and girls; and allocations to programmes that were at least 30% of the funds were targeted at women and girls. It is the practice of compiling this data in gender budget statements that accompany the annual budget. Resources will be earmarked as 'gender-related' and the same has been protected from being reduced. This is because; of combination of two are more departments in one ministry. The 2008-09 budgets showed two separate statements for expenditures for women and for children. Three-six largest such programmes are subjected to gender performance audits and analysis of the gender issues addressed and the actual physical/financial targets of the programme and the propose ways to strengthen delivery systems.

In India, 56 Gender Budget Cells (out of 78 Ministries and Departments) have been set up in each ministry and Department and a charter has been established for these. The XI plan is also engendered. A 'Budgeting for Gender Equity' mission statement has been generated, and a Gender Budget Handbook developed and gender analysis has also been extended to revenue. Gender Responsive Budget is mainly envisaged in central Budget at the national level, and at local levels also initiatives have been carried out for effective service delivery.

Gender budgeting as a distinct tool was institutionalized from the Union Budget 2005-06 for engendering macroeconomic policy-making. The Beijing Platform for Action, 1995 stated, "Government should make efforts to systematically review how women benefit from public sector expenditures; adjust budgets to ensure equality of access to public sector expenditures"²⁴⁹. The Government of India has recognized the importance of budgetary allocations in the socio-economic development of the country; hence, gender perspectives are incorporated in the national budgets since 2005-06.

The Government's commitment to gender budgeting is strongly focused in the plan documents of the country. In the initial plans women were seen as welfare recipients, however, the approach changed in the course of time. There was shift of approach from "welfare" to "development" and to "empowerment" in the consequent plans.

Gender sensitivity in allocation of resources began from Seventh Plan (1987-1992), however, formal earmarking of funds for women started with Women's Component Plan in the year 1997-98. The Seventh Plan (1987-1992) introduced monitoring of 27 major women specific schemes and the quantum of funds flowing to women. The Eighth Plan (1992-97) aimed to the benefits of development from different sectors not bypassing the women, and special programmes on women to complement the general

development programmes. Empowerment of women became primary objective in the Ninth Five Year Plan. The Ninth Five Year Plan (1997-02) introduced "Women Component Plan", where 30 percent of the funds and benefits would flow to women and the Tenth Plan (2002-07) and Eleventh Plan (2007-11) reinforced commitments to Women Component Plan along with Gender Responsive (GRB), (GOI, 2007). The Tenth Five Year Plan (2002-2007) moved another important step forward by tying up the two effective concepts of "Women Component Plan" and "Gender Budgeting" to play a complementary role to each other, and thus ensure both programme and evaluation action in enabling women to receive their rightful share from all the women-related general development sectors. (GOI, 2007)

The Approach Paper to the Eleventh Plan (2007-2011) stated that "gender equity requires adequate provisions to be made in policies and schemes across ministries and departments and also strict adherence to gender budgeting across the board". In the XI Five-year Year Plan, the Government took initiatives to form a sub-group on gender budgeting, as part of the working group on empowerment of women. The sub-group provided suggestions on gender budgeting and also recommended the setting up of a gender budgeting bureau in the Ministry of Women and Child Development (MWCD).

Although the seeds of gender budgeting can be found in Indian planning process much earlier, it was the Seventh Plan (1987-1992) which set the trend for inclusion of gender component in the plan document. However, not much progress was made in terms of ensuring adequate flow of funds for the empowerment of women. During the Tenth Five Year Plan (2002-2007), in Union Budget 2005-06 a separate statement on gender budgeting was included in the budget document. In the Eleventh Five Year Plan (2007-2011) a sub-group on gender budgeting was formed. The PC constituted a Steering Committee on the "Empowerment of Women and Development of Children" under the Chairmanship of Syeda

Hameed, Member Planning Commission with several terms of Reference. One of the important terms of reference is to assess the effectiveness of the implementation of "Women's Component Plan" and "Gender Budgeting" and suggest specific measures and mechanisms to ensure that the funds/benefits flow to women from the respective development sectors. The PC formed two working groups on "Empowerment of Women" and "Development of Children" for the XI Five-Year Plan under the Chairpersonship of Secretary, Ministry of Women and Child Development, with the objective to analyze the existing programmes/provisions for women and children and make recommendations for the XI Five-Year Plan. The Working Group on Empowerment of Women constituted four Sub-Groups on 1) Engendering Policies and Strategies; 2) Violence against Women; 3) Schemes of Empowerment, Advocacy, Awareness Generation and Support Services for Women; and 4) Women's Component Plan and Gender Budgeting.

An important decision was taken by PC, Government of India on 5th January 2010, regarding the concept "Women Component Plan". It has clarified, "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" (GOI, 2010).

The XII Five-year Plan gave prominence to Women and Children, who constitute over 70 per cent of India's population. A chapter in Annual report of the PC reflected Womens' voices and aspirations, and the nation's commitment to translate the vision into reality during the Plan Period. The XII plan strategy of inclusion envisages the engendering of development planning and making it more child-centric. Structural transformation is called for not only the women and child related direct policy and programme interventions, but also more generally in the policies and programmes of the

many sectors that impact upon women and children especially those from the weaker sections and vulnerable. Women and children, who are below poverty line, are highly prioritized.

An analysis of the budget allocations since 1996-97 till 2006-07 is shown in Table 1. Before recognizing the Women and Child Development as a different department, the entire budget spending on women and child development used to be under Integrated and child development Scheme (ICDS) as shown in table 1. The allocation over the period has been highest in this scheme.

Table 1: Total Budgetary Allocation to DWCD Schemes/ Programmes (1996-97 to 2006-07)

Sl.No.	Schemes/ Programmes of DWCD	Amount (In Crores)	In percent
1	ICDS: Budgetary Provision	16667.71	77.29
2	World Bank Assisted ICDS Projects	2257.91	10.47
3	Expenditure on Training programme	483.8	2.24
4	Day care centres	364.9	1.69
5	Contribution of GOI to UNICEF	36.99	0.17
6	Budgetary Provision of NIPCCD	98.56	0.451
7	Other Schemes: Budgetary Provision	92.24	0.42
8	Condensed Courses for Women Education	60.95	0.28
9	Hostels for Working women	89	0.41
10	Support to Training and Employment Programme	189	0.87
11	Mahila Smriddhi Yojana	165.04	0.76
12	Socio-Economic Programmes	37.99	0.17
13	Training-Cum-Production Centres	172.8	0.80
14	Short Stay Homes	142.58	0.66
15	Awareness Generation Programme	38.85	0.18
16	National Commission for Women	48.23	0.22
17	Rashtriya Mahila Kosh	17.02	0.078
18	Balika Samriddhi Yojana	165.59	0.76
19	Integrated projects for Development of women	159.11	0.73
20	Indira Mahila Yojana	147.5	0.68
21	Swadhar	28.7	0.13
22	Scheme for Rescue of Victims of Trafficking	3.7	0.017
23	National Nutritional mission	1.12	0.005
24	Nutrition -Other Schemes	93.33	0.43
	TOTAL	21562.62	100

(Source: GOI, Ministry of Finance, Union Budgets from 1996-97 to 2006-07, Expenditure Budget Vol. II, Notes for Demands for Grants, Ministry of HRD, Dept. of Women & Child Development)

Table 2 shows the trend of amount allocated by the government for Intervention schemes to the MWCD since 1996-97. The amount earmarked by the government shown a significant increasing trend over the period up till 2013-14. Trend percentages show a steep increase in the budget allocation. Trend percentages also calculated based on 2005-06 figures. The rationality of the same is that the Gender Responsive Budget initiatives have been taken place since then officially through the Union Budget. A separate Ministry has been set up to take care of the Department. Both the trends show the government consistent commitment by recognizing the voice of the women and their aspirations, problems and vulnerability. It is worth noting here that the trend percentage has gone up and indicate the five-fold increment of budget allocation towards women development. However, it is critically perceived that the budget allocation as a percentage of total expenditure of the government in all the five year plans stood below one percent. It is require the finance ministry and the concerned minister of the MWCD to evaluate and reconsider the quantity of the amount allocated, and also the qualitative programmes of intervention. Because, since Indian Womens' (weaker Sections Particularly) condition is pathetic and hence there is a need for a drastic reengineering of the planning and budgeting process of the Department.

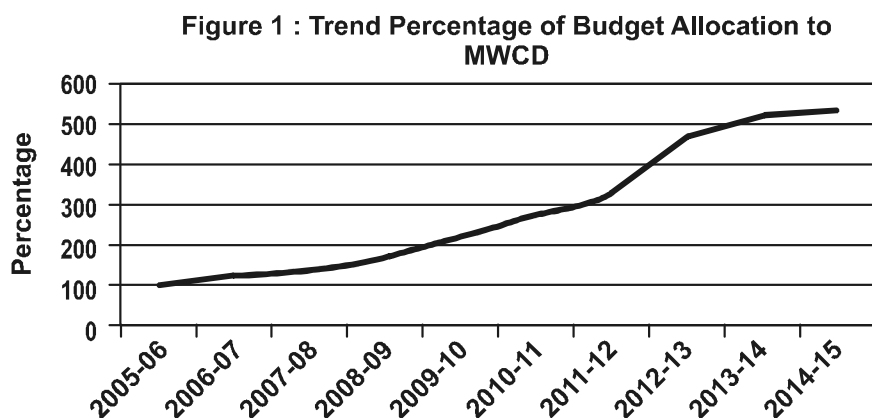
Table 2: Allocation to the MWCD out of the Total Expenditure of the Union Government

Year	Total Expenditure	DWCD /MWCD	percent*	Trend % ^a	Trend % ^b
1996-97	202298	875.07	0.4325648	100	
1997-98	235245	948.1	0.4030266	108.3456	
1998-99	281912	1274.23	0.4519957	145.6146	
1999-00	303738	1371.83	0.4516491	156.768	
2000-01	335522	1512	0.4506411	172.7862	
2001-02	364436	1705	0.4678462	194.8416	
2002-03	404013	2253.64	0.5578137	257.5383	
2003-04	474255	2653.91	0.5595956	303.2797	
2004-05	505791	2454.19	0.4852182	280.4564	
2005-06	514344	3931.11	0.7642959	449.2338	100
2006-07	563991	4852.94	0.8604641	554.5773	123.4496
2007-08	680521	5550	0.8155516	634.235	141.1815
2008-09	688721	6697	0.9723821	765.3102	170.359
2009-10	1024487	8488	0.8285122	969.9795	215.9187
2010-11	1197327	11000	0.9187131	1257.042	279.8192
2011-12	1304364	12650	0.9698213	1445.599	321.7921
2012-13	1410367	18500	1.3117153	2114.117	470.605
2013-14	1590434	20440	1.2851838	2335.813	519.9549
2014-15(BE)	1794892	21100	1.1755582	2411.236	536.7441

(Source: Compiled from Government of India, Union Budgets, Planning Commission Reports.

* figures are the percentage of amount of MWCD to Total Expenditure of Union Government)

^a Trend Percentages based on 1996-97 figures ; ^b Trend Percentages based on 2005-06 figures



Source: Computed from Secondary data

In 2013-14 Budget, Rs 97,134 crore allocated for programmes relating to women and 77,236 crore allocated for programmes relating to children. Ministry of Women and Child Development is asked to design schemes that will address the concerns of women belonging to the most vulnerable groups, including single women and widows. An additional sum of ' 200 crore proposed to be provided to the Ministry to begin work. Rs 17,700 crore allocated for ICDS in 2013-14 representing an increase of 11.7 per cent over 2012-13. Allocation of Rs 300 crore in 2013-14 for a multi-sectoral programme aimed at overcoming maternal and child malnutrition. Programme to be implemented in 100 districts during 2013-14 to be scaled to cover 200 districts the year after. Table 3 shows the projected allocation to WCD through XI and XII five year plan.

Table 3: Projected Gross Budgetary (GBS) Support for the WCD sector

Projected GBS (Rs Crores)	GBS For WCD (A)	GBS for ICDS(B)	(A-B)
XI Five year plan	54765	42400	12365
XII Five year Plan	117707	108503	9204

Source: Draft (2012-17) twelfth five year plan

Table 4: Projected GBS for Women Development and Select Socio-Economic Sectors

Department	Projected GBS for XII five year plan (Rs Crores)	Share of Total GBS(%)
Health (excluding Child Development)	3,00,018	8.4
Education	4,53,728	12.7
Rural Development and Panchayath Raj	6,73,034	18.8
Transport and energy	4,48,736	12.5
Urban Development	1,64,078	4.6
Scientific departments	1,47,167	3.98
Women's Development	9,204	0.2

Source: Draft (2012-17) twelfth five year plan

Table 3 and table 4 shows that the total fund available exclusively for women empowerment and other interventions schemes would be only Rs 9204 (0.2%) during the XII five year plan period of 2012-17. When compared to XI five year plan the figures shows the steep decline from 12,365 Crores to 9204 Crores. This reflects some flaws of the government budget allocation to the department of women and child development particularly towards women empowerment. The same has to be addressed quickly and the necessary modifications in the forthcoming budgets. There are several new schemes set out for women and Child development. Notable schemes such as Rajive Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) which has been merged with Kishori Shakti Yojana (KSY) and Nutrition Programmes to Adolescent Girls (NPAG), Indira Gandhi Mathrithva Sahayoga Yojana-which is a conditional maternity benefit scheme, National Mission for Empowerment of Women, Relief and Rehabilitation of Rape victims and many more. XII five year plan aims to incorporate the intervention schemes and programmes with nine ministries. For the effective implementation of existing programmes for women empowerment such as Central Social Welfare Board, Priyadarshini, Swadhar Greh etc, The Working Group on Women's Agency and Empowerment for the XII Five-Year Plan estimates that Rs 484 Crore out lay would require per year. An analysis of the MWCD budget for 2013-14 reveals that it falls very much short of what is required to fulfill some of the commitments made in the XII plan.

1. Conclusion

In India, the total allocation of amount to MWCD has shown an increasing trend up to 2012-13, later on it has registered the declining trend. The Government has taken some notable steps towards gender responsive Budgeting, but its budgetary allocations for the effective implementation of gender equality and women empowerment has shown a declining trend in

the recent annual budgets. This can be understood from the declining trend of GBS in proportion to the total expenditure of Union Budget (from 2012-13) and also the decrease in the Projected Gross Budgetary Support for WCD in the XII Five-Year Plan. The declining trend of Gross Budgetary Support will certainly have severe implications for the implementations of crucial intervention programmes for women and girls in the country. In spite of tremendous support made by the government over the years, the women empowerment has not been fully achieved at least in the urban areas. It is time for the policy makers to rebuild the strategy for the result-oriented schemes and their effective implementation to help women in the country.

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Gender Equality And Development in India - An Over view

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Our Prime Minister Dr. Manmohan Singh has rightly pointed out in the 57th National Development Council Meeting, on 27th December, 2012 at New Delhi that "Gender inequality is an important aspect which deserves special attention. Women and girls represent half the population and our society has not been fair to this half. Their socio-economic status is improving, but gaps persist....The emergence of women in public spaces, which is an absolutely essential part of social emancipation, is accompanied by growing threats to their safety and security..... the issue of safety and security of women is of the highest concern to our Government. **There can be no meaningful development without the active participation of half the population and this participation simply cannot take place if their security is not assured**". (1) Hence, "Gender Inclusive Development" should be our main aim for the overall development of our country. We have to find out the ways and means, how women could be involved in the development process. In India, despite several years of planned development, improvement observed in education and, to a lesser extent, in health **women's improved capabilities do not seem to have been translated into an equal participation between men and women in economic and political activities.**

The main message of the World development report (2012) is gender equality and inclusive development. Greater gender equality

enhances productivity and improves other development outcomes, including prospects for the next generation and for the quality of societal policies and institutions. Economic development is not enough to shrink all gender disparities-corrective policies that focus on persisting gender gaps are essential. This report points to four priority areas for policy going forward. First, reducing gender gaps in human capital-specifically those that address female mortality and education. Second, closing gender gaps in access to economic opportunities, earnings, and productivity. Third, shrinking gender differences in voice and agency within society. Fourth, limiting the reproduction of gender inequality across generations. (2) These are all areas where higher incomes by themselves do little to reduce gender gaps, but focused policies can have a real impact. Gender equality is at the heart of development. It's the right development objective, and it's smart economic policy..

Women still account for 70% of the world's poorest and yet they remain a potential driver for development and an untapped resource for growth in many countries. Empowering women is a prerequisite for long-term and resilient growth and the achievement of all the MDGs. Investment in gender equality yields the highest returns of all actions for development. **In recent decades, economic and social inequalities have increased alongside high growth rates, stemming from the nature of the growth process, embedded pre-existing structural inequalities, and as an offshoot of**

globalization. This has exacerbated regional inequalities depending upon their initial resource endowments and social structures. It has also exacerbated the inequalities between men and women.

In spite of claim of ‘gender inclusive growth’ by the Eleventh Five Year Plan (2007-2012), the mass of Indian women have not only been bypassed but also marginalized in the growth process. Real wages of mass of women have declined. Due to withdrawal of the state from social sector, women’s work burden in unpaid care economy (cooking, cleaning, nursing, collecting fuel-fodder-water, etc.) has increased many folds. Subordinate status of women manifests in declining child sex ratio i.e., ‘missing girls phenomenon’, deteriorating reproductive and child health, feminization of poverty, increased violence against women, enhanced mortality and morbidity among girls and women and deplorable condition of elderly women and women in difficult circumstances. Government schemes such as Mahatma Gandhi National Rural Employment Guarantee Scheme, Jawaharlal Nehru National Urban Renewal Mission, Microfinance Movement and Mid Day Meal Scheme have brought the poor women from the level of starvation to subsistence but not to human development. Gender inequality holds back the growth of individuals, the development of nations and the evolution of societies. Gender issues are not women’s issues but understanding opportunities, constraints and the impact of change as they affect both men and women. For gender inclusive growth, the state needs to play more proactive role through gender budgeting and gender mainstreaming in the Indian economy.

Women in India: Brief Historical Overview

Vedic Age: “Yathra nariyasthu pujiyathe ramanthe thathra devathaha”, the meaning of this Sanskrit Sloka is, where women are respected, there angels will reside. This shows that **in the Vedic Age (1500-1000 BC), women enjoyed great respect and freedom in the**

society. In fact far superior position to the men of that time. “Sakthi” a feminine term means “power” and “strength”. It is evident from the ancient scripts that the women like Vishwavara, Gosa, Gaargi and Mythreya learnt and chanted Vedaas. They participated in Vedhantha discussions. In the later period the position of women gradually weakened.

In the past:

Culture outlook and historical perspective of society always reflects in present-day behavioral pattern of a society. In the past, 6th-7th century onwards, due to continuous foreign invasions on the country, women’s position in the society had worsened.

Basic human rights denied – Slave like condition and inhuman treatment to women had become a common practice. Basic human rights were denied to women during this period. Seventh century onwards, Muslim and British attacks had given birth to many social evils like child-marriage, Sati, ‘Purdah-system, complete segregation of women from outside world. Restrictions were imposed on women-movements. (3)

Post Independence:

Constitution of India has guaranteed equal protection for all its citizens irrespective of gender. Several legislative interventions to protect and deal with special crimes against women have also been framed over the years. Domestic violence and collective forms of violence like communal or caste violence, targeting women have also been acknowledged as serious crimes. Many institutional mechanisms have been created like National and State Commissions for women. Government and NGO’s are continuously working for empowerment and emancipation of women. India is also a signatory to several international conventions that protect the rights of women.

Slow but steady Progress: Modern women have come out of their protective shell – four-

walls of the house. They are trying their best to restore lost prestige and secure due place in modern world. They have marched ahead, though slowly but steadily with tremendous self-confidence and inner strength. They are actively participating in nation-building activities and have paved way even into the precincts, which have been considered as an exclusive male preserve. Their entry is resented by some persons, but women are facing it bravely. They work very hard to prove their worth and make their presence felt.

Position still not very satisfactory: Position of women remains pathetic despite all efforts of governmental and non-governmental agencies after the independence. Only a small number of women could come up, that too in big towns with access to modern education and limited employment opportunities. Conceptualization of man-woman relationships and their representation in institutions like family, community, religious agencies, state, educational institutions etc. are still focused on physical weakness of woman.

Secondary position in the society: Women are still accorded secondary position in the society. Credit of their contributions goes to society, nation or to their male counter-parts, who have retained power, prestige and pleasures of the world leaving women remain ignorant, illiterate and ill-informed, invisible and unrewarded.

Facts and Figures about Women:

Women make up half of the world's population and yet represent of the world's poor of illiterate adults are 70%

- 64% of illiterate adults are women.(That's 2 out of 3)
- Women work 2/3 of the world's hours yet earn 1/10 of the world's income.

Violence

- One in four women is physically or sexually abused during pregnancy

- Globally, nearly 40% of murders of women are committed by an intimate partner.
- Every day, 39,000 girls are forced into early marriage. That's 27 girls a minute

Inclusion & participation

- Women make up only 21.9% of parliamentarian seats, and 8% of the world's executives.
- 95% of countries have a male head of state.
- More than 100 countries have laws on the books that restrict women's participation in the economy.

Women in power=greater opportunities for girls' education, health, and equality.

According to the gender-based research carried out by Anupriya Singh of Delhi-based Lal Bahadur Shastri Institute of Management ((The Times of India: Dated: 20-09-2014). **Only 5% of working women in India make it to senior leadership positions in the corporate sector, compared to the global average of 20 percent. In India, women's representation at the board level was lesser at just two percent.**

Women's strength in the labour force stands at 28 percent at the junior level, 14.91 at the middle level and 9.32 percent at the senior level.

India ranks at the top in the dropout rate with 48 percent of women dropping out between the junior and middle level. "Indian women drop out of the workforce much early in their career compared to their counterparts in other Asian countries.

"The primary reasons often mentioned for the high dropout rate have been child care and family responsibilities, including care for the elderly.

Percentage of total women workers to total persons employed in India was 30.90% (rural) and 19.80% (urban), aggregate percentage being 25.56.

Though Punjab a developed state, as per the provisional results of the sixth Economic Census, the percentage of female (hired and non-hired) workers in the total persons employed is 18.21%, though it is 25.56% at the national level. (The Times of India: Dated: 27-08-2014)

Human Development Report 2014 – Gender Development Index (GDI)

The latest Human Development Report released by the United Nations Development Programme in Tokyo on July 24 has ranked India 135 in a list of 187 countries. India's position is the same as it was in 2012. **Gender Development Index (GDI), introduced this year for the first time to measure the gender gap in human development achievements.** (4) GDI measures gender gap in human development achievements in three basic dimensions of human development: health, measured by female and male life expectancy at birth; education, measured by female and male expected years of schooling for children and female and male mean years of schooling for adults ages 25 and older; and command over economic resources, measured by female and male estimated earned income.

UNDP - HDI Report, 2014 – GDI Rank among BRIC Countries

SI.No.	Country	GDI Rank
1	Brazil	57
2	Russia	79
3	India	132
4	China	79

Source: UNDP Report 2014

Inequality adjusted HDI

HDI ranking compares different countries on three parameters: health, education and income. But, for internal inequality within same country another rank created is inequality adjusted HDI. For this, India Rank same for both HDI and inequality adjusted HDI =135. The "Absolute

figure" tell us how much human development lost due to inequality within a country. **For India, it is calculated that 29% of Human development is lost due to inequality.** (5)

India's Inequality adjusted HDI Table

India' Performance	Absolute Figure
HDI	0.586
Inequality adjusted	0.418
% of difference over HDI	29%

Source: UNDP Report 2014

The Global Gender Gap Report (2013) - India 101st among 136 nations

The Global Gender Gap Report, introduced by the World Economic Forum in 2006, provides a framework for capturing the magnitude and scope of gender-based disparities around the world. **The index benchmarks national gender gaps on economic, political, education- and health-based criteria and provides country rankings that allow for effective comparison across regions and income groups and over time.** India has a long way to go is evident from the fact that it has the widest gender gaps among similar economies. **It is the laggard in the BRICS bloc.** The only sign of optimism lay in political empowerment of women. Despite Parliament dithering over passage of a women's reservation bill for equal representation in the legislature, **India bagged a healthy ninth rank when it came to political empowerment of its women.** (6)

The Global Gender Gap Report (2013): BRIC Countries

SI. No.	Country	GDI Rank
1	Brazil	62
2	Russia	61
3	India	101
4	China	69

Source: Global Gender Gap Report, 2013

Advancement of Women through Five Year Plans (7)

First Five Year Plan (1951-56)

Welfare oriented concerning women's issues. The programmes for women were implemented through the National Extension Service Programmes through Community Development Blocks.

Second Five Year (1956-61)

Efforts were geared to organize "Mahila Mandals" (women's Plan groups) at grass-roots levels to ensure better implementation of welfare schemes.

Third, Fourth, Fifth Year Plans (1961-74)

High priority to women's education. Measures to and other Interim improve maternal and child health services, and supplementary

Sixth Five Year Plan (1980-85)

The Plan adopted a multidisciplinary approach with a three-pronged thrust on health, education and employment of women.

Seventh Five Year Plan (1985-90)

Development programmes with objective of raising economic and social status and bring them into the mainstream of national development. Promotion of "beneficiary-oriented programmes" which extended direct benefits to women.

Eighth Five Year (1992-97)

Enabled to function as equal partners and participants in the developmental process with reservation in the membership of local bodies. Marks a definite shift from 'development' to empowerment' of women.

Ninth Five Year Plan (1997-2002)

Envisaged: a) Empowerment of women and socially disadvantaged as agents of socio-economic change and development. b) Promoting and developing people's participatory institutions like Panchayati Raj institutions,

cooperatives and self-help groups. c) Strengthening efforts to build self-reliance. d) A women's component plan at the Central and State levels.

Tenth Five Year (2002-2007)

Ensure requisite access of women to information, resources and services, and advance gender equality goals.

Eleventh Five Year (2007-2012)

Special measures for gender empowerment and equity. The Ministry of Women and Child Development would make synergistic use of gender budget and gender mainstreaming process.

Twelfth Five Year (2012 – 2017)

The key strategies for women identified are; 1- Economic Empowerment 2- Social and Physical Infrastructure 3- Enabling legislations 4- Women's Participation in Governance 5- Inclusiveness of all categories of vulnerable women and 6- Engendering National Policies/ Programmes. The key strategy for children is to fulfill the rights of children to survival, protection, participation and development.

Gender Equity Issues in India:

The origin of the Indian idea of appropriate female behavior can be traced back to the rules laid down by Manu in 200 BC: "In childhood a female must be subject to her father, in youth to her husband, when her lord is dead to her sons; a woman must never be independent." They are not well aware of economical and political systems. So they cannot participate in such fields without proper training. It requires a long time. They are not aware of legal provisions favoring and protecting them. Female are regarded as machines to produce children. This attitude is yet to be changed.

Gender discrimination continues to be an enormous problem within Indian society. Traditional patriarchal norms have relegated women to secondary status within the household

and workplace. This drastically affects women's health, financial status, education, and political involvement. Women are commonly married young, quickly become mothers, and are then burdened by stringent domestic and financial responsibilities. India has traditionally been schizophrenic in its treatment of women, worshipping them on the one hand and neglecting the girl child on the other. "While countries like China too have a male preference among children, but they have less discrimination in healthcare services made available to children. India has traditionally been "very backward" when it comes to social development and gender parameters. **"We don't lack government programmes, but the challenge lies in half-hearted implementation and corruption"**.

The Constitution of India ensures gender equality in its preamble as a fundamental right but also empowers the state to adopt measures of positive discrimination in favor of women by ways of legislation and policies. India has also ratified various international conventions and human rights forums to secure equal rights of women," such as the ratification of Convention on elimination of all forms of discrimination against women (CEDAW) in 1993. Women have been finding place in local governance structures, overcoming gender biases. Over one million women have been elected to local Panchayats as a result of 1993 amendment to the Indian Constitution. The passing of Pre-natal Diagnostic Tech Act in 1994 also is a step in removing gender discrimination. This Act seeks to end sex- determination tests and female foeticide and prohibits doctors from conducting such procedures for the specific purpose of determining the sex of the fetus. The Government also announced the National policy for empowerment of women in 2001 to bring out advancement, development and empowerment of women. As persistent gender inequalities continue, we need to rethink concepts and strategies for promoting women's dignity and rights.

Impressive Gender Equality Results are achieved through:

- Better employment opportunities for women
- Women's increased access to economic resources
- Women's participation in all project elements
- Practical benefits to women

Women and Children constitute 70 per cent of India's population. According to 2011 census, women (including girls) account for 48.5 % and children about 35% of the population. High prevalence of anemia among women 55 % (in 15-49 age group). Overall sex ratio is 940. **A decline in the child sex ratio (0-6 years) was observed with India's 2011 census reporting that it stands at 914 females against 1,000 males, dropping from 927 in 2001 - the lowest since India's independence.** Gender differential in under 5 child mortality- 64 for girls against 55 for boys.

Gender inequalities in India:

Gandhiji described discrimination against women as an anachronism, he said: "I fail to see any reason for jubilation over the birth of a son and for mourning over the birth of a daughter. Both are God's gifts. They have an equal right to live and are equally necessary to keep the world going." Gender inequalities in India, refers to health, education, economic and political inequalities between men and women. Gender inequalities, and its social causes, impact India's sex ratio, women's health over their lifetimes, their educational attainment, and economic conditions. When India's population is examined as a whole, women are placed at a disadvantage in several ways. **Gender inequality holds back the growth of individuals, the development of nations and the evolution of societies.**

Amartya Sen highlighted the need to consider the socio-cultural influences that promote gender inequalities. In India, cultural influences favour the preference for sons for reasons

related to kinship, lineage, inheritance, identity, status, and economic security. In extreme cases, the discrimination takes the form of honour killings where families kill daughters or daughter in laws who fail to conform to gender expectations about marriage and sexuality. The causes of gender inequalities in India are complex, but some of them are:

Economic Inequalities:

Labor participation and wages:

Over 50% of Indian labor is employed in agriculture. A majority of rural men work as cultivators, while a majority of women work in livestock maintenance, egg and milk production. Rao (8) states that about 78 per cent of rural women are engaged in agriculture, compared to 63 per cent men. About 37% of women are cultivators, but they are more active in the irrigation, weeding, winnowing, transplanting and harvesting stages of agriculture. About 70 per cent of farm work was performed by women in India in 2004. (8) There is wage inequality between men and women in India. The largest wage gap was in manual ploughing operations in 2009, where men were paid ₹ 103 per day, while women were paid 55, a wage gap ratio of 1.87. For sowing the wage gap ratio reduced to 1.38 and for weeding 1.18. (9) For other agriculture operations such as winnowing, threshing and transplanting, the men to female wage ratio varied from 1.16 to 1.28. For sweeping, the 2009 wages were statistically same for men and women in all states of India. (9)

Access to credit:

Although laws are supportive of lending to women and micro credit programs targeted to women are prolific, women often lack collateral for bank loans due to low levels of property ownership and microcredit schemes have come under scrutiny for coercive lending practices. Although many microcredit programs have been successful and prompted community-based women's self-help groups, a 2012 review of

microcredit practices found that women are contacted by multiple lenders and as a result, take on too many loans and overextend their credit. The report found that financial incentives for the recruiters of these programs were not in the best interest of the women they purported to serve. (10) The result was a spate of suicides by women who were unable to pay their debts. (11)

Property ownership Inequalities: When compared with men, women have low levels of property ownership.

Education Inequalities:

According to Mahatma Gandhi, **“If you educate a man you educate an individual, but if you educate a woman you educate an entire family.”** Our predominant patriarchal system doesn't provide enough chances for women to have higher education even if they wish. Education of women would mean narrowing down of social disparities and inequities. **This would automatically lead to sustainable and inclusive development.** India is on target to meet its **Millennium Development Goal** of gender parity in education by 2015. (12) In rural India girls continue to be less educated than the boys. (13) According to a 1998 report by U.S. Department of Commerce, the chief barrier to female education in India are inadequate school facilities (such as sanitary facilities), shortage of female teachers and gender bias in curriculum (majority of the female characters being depicted as weak and helpless vs. strong, adventurous, and intelligent men with high prestige jobs) (13)

Why do girls drop out?

- Child marriage
- School fees
- Sexual violence
- Lack of sanitary facilities

But ... If we could keep girls in school beyond grade 7, they would be:

- More likely to marry 4 years later
- Less likely to die in pregnancy/childbirth

- More likely to have an average of 2.2 fewer children
- More likely to have healthier children
- More likely to send their children to school

Literacy Inequalities:

Though it is gradually rising, the female literacy rate in India is lower than the male literacy rate. (14) According to Census of India 2011, literacy rate of females is 65.46% compared to males which are 82.14%. Compared to boys, far fewer girls are enrolled in the schools, and many of them drop out. (14) According to majority of the scholars, the major factor behind the improved social and economic status of women in Kerala is literacy. (14) In rural Punjab, the gap between girls and boys in school enrollment increases dramatically with age as demonstrated in National Family Health Survey-3 where girls age 15-17 in Punjab are 10% more likely than boys to drop out of school. (15) Although this gap has been reduced significantly, problems still remain in the quality of education for girls where boys in the same family will be sent to higher quality private schools and girls sent to the government school in the village. (16)

Health Inequalities:

Immunization rates for 2 year olds were 41.7% for girls and 45.3% for boys according to the National Family Health Survey-3, indicating a slight disadvantage for girls. Some studies in south India have found that gender disadvantages, such as negative attitudes towards women's empowerment are risk factors for suicidal behavior and common mental disorders like anxiety and depression. (17)

Violence against women:

Domestic violence, (18) rape and dowry-related violence are sources of gender violence. (19) (20) According to the National Crime Records Bureau 2013 annual report, 24,923 rape cases were reported across India in 2012. (21) Out of

these, 24,470 were committed by relative or neighbor; in other words, the victim knew the alleged rapist in 98 per cent of the cases. (22) India records a rape rate of 2 per 100,000 people, (23) (24) compared to 8.1 rapes per 100,000 people in Western Europe, 14.7 per 100,000 in Latin America, 28.6 in the United States, and 40.2 per 100,000 in Southern African region. (25)

Political Inequalities:

This measure of gender inequality considers the gap between men and women in political decision making at the highest levels. (26) On this measure, India has ranked in top 20 countries worldwide for many years, with 9th best in 2013 - a score reflecting less gender inequality in India's political empowerment than Denmark, Switzerland, Germany, France and United Kingdom (27) (28). From the prime minister to chief ministers of various states, Indian voters have elected women to its state legislative assemblies and national parliament in large numbers for many decades. Women turnout during India's 2014 parliamentary general elections was 65.63%, compared to 67.09% turnout for men. (29) In 16 states of India, more women voted than men. A total of 260.6 million women exercised their right to vote in April-May 2014 elections for India's parliament. (29) India passed 73rd and 74th Constitutional Amendments in 1993, which provides for 33 per cent quotas for women's representation in the local self-government institutions. These Amendments were implemented in 1993. This, suggest Ghani et al., has had strong effects for empowering women in India in many spheres. (30) **However, Women's Reservation Bill or the the Constitution (108th Amendment) Bill, which provides for 33 per cent reservation for women in Lok Sabha and State Assemblies is still pending.**

Other Inequalities:

Natality inequality: Given a preference for boys over girls that many male-dominated societies have, gender inequality can manifest itself in the form of the parents wanting the newborn to be a boy rather than a girl.

Opportunities of higher education inequality: The opportunities of higher education may be far fewer for young women than for young men. Indeed, gender bias in higher education and professional training can be observed even in some of the richest countries in the world, in Europe and North America.

Mortality inequality: In some regions in the world, inequality between women and men directly involves matters of life and death, and takes the brutal form of unusually high mortality rates of women and a consequent preponderance of men in the total population. Mortality inequality has been observed extensively in North Africa and in Asia, including China and South Asia.

Household inequality: There are often enough basic inequalities in case of girls and women within the family or the household, which can take many different forms – food, health and schooling and unequally shared household duties.

Professional inequality: In terms of employment as well as promotion in work and occupation, women often face greater handicap than men.

Reasons for Gender Inequalities in India:

Patriarchal Society:

Most of India, with some exceptions, has strong patriarchal and patrilineal customs, where men hold authority over female family members and inherit family property and title. Examples of patriarchy in India include prevailing customs where inheritance passes from father to son, women move in with the husband and his family upon marriage, and marriages include a bride price or dowry. This 'inter-generational contract'

provides strong social and economic incentives for raising sons and disincentives for raising daughters. (31) The parents of the woman essentially lose all they have invested in their daughter to her husband's family, which is a disincentive for investing in their girls during youth. Furthermore, sons are expected to support their parents in old age and women have very limited ability to assist their own parents. (32)

Son Preference:

A key factor driving gender inequality is the preference for sons, as they are deemed more useful than girls. Boys are given the exclusive rights to inherit the family name and properties and they are viewed as additional status for their family. They are also believed to have a higher economic utility as they can provide additional labour in agriculture. Another factor is that of religious practices, which can only be performed by males for their parents' afterlife and save them from punaama naraka. All these factors make sons more desirable. Thus, a combination of factors has shaped the imbalanced view of sexes in India. A 2005 study in Madurai, India, found that old age security, economic motivation, and to a lesser extent, religious obligations, continuation of the family name, and help in business or farm, were key reasons for son preference. (33)

Discrimination against girl child: The girl child is subjected to discrimination with all respects – Education, marriage, employment etc. Sex determination continues to be practiced robustly and rampantly. As is sex discrimination — girls are given less food, less health care, less education and even less affection. Also, it seems policies for the girl child haven't done much to improve the situation.

Dowry: The evil practice of dowry is widely prevalent in India. As a result, daughters are considered to be an economic liability.

Pressing Issues:

- As the opportunities in cities improve, it is observed that more women are migrating to the urban areas in search of work and a better quality of life.
- Women and Poverty
- Education and Training of Women
- The attitudes towards women in the society
- Non-flexible working hours and discriminatory working condition
- Sexual harassment and a safety-oriented workplace design.
- Fear of Transit

The Implications of Gender Disparities in India:

- **Declining Female Sex-Ratio:** India has yet a long way to go in her fight against declining female sex ratio, pre-birth elimination of females. Time is quickly ticking away. A shortage of girls would lead to a shortage of eligible brides thus making the girl a “scarce commodity”. A concerted effort by the government, the law, political leaders, NGOs, media, teachers and the community itself is the need of the hour.
- **Gender inequality has adverse impact on development goals** as it reduces economic growth.
- **It hampers the overall well being**, because blocking women from participation in social, political and economic activities can adversely affect the whole society. Many developing countries including India, have displayed gender inequality in education, employment and health.
- It is common to find girls and women suffering from high mortality rates. There are vast differences in education level of the two sexes. India has witnessed gender inequality from its early history **due to its socio-economic and religious practices that**

resulted in a wide gap between the position of men and women in the society.

In fact, gender has been the most statistically significant determinant of **malnutrition** among young children and malnutrition is a frequent, direct or underlying, cause of death among girls below age 5. Girls are breast-fed less frequently and for a shorter duration in infancy. In childhood and adulthood, males are fed first and better. Adult women consume approximately 1,000 fewer calories per day than men according to one estimate.

Higher mortality of females (young girls, maternal mortality, and female infanticide): The main factor responsible for the numerical deficit of females was excess female mortality. **The numerical impact of the higher female mortality was expressed in terms of “missing women” was devised by Amartya Sen to give some rough idea of the enormity of the problem. According to more recent estimates 50 million women are missing in India alone. Due to Delivery deaths (maternal deaths) also the number of females is decreasing. It came to know that in India for every 14 minutes a woman dies from pregnancy and complications of child birth.**

Marriage squeeze: ‘Marriage squeeze’ characterized by inability of men in marriageable age to find suitable partners. Marriage is universal in India and men typically marry younger women with age gap of normally not exceeding five years. Already declining child sex ratio plummets further; there is a probability that each successive cohort will contain lesser and lesser women relative to men. As (in and out) migration do not substantially alter the cohort sex composition, it is likely that **more men compete for comparatively lesser number of women in the marriage market.**

- **Mental Distress among Women:** In this modern age also women are often blamed for their no fault of giving birth to a male child. Actually women can release XX chromosomes only, while men can release both X & Y chromosomes. If X chromosome released from a woman and X chromosome released from a man is joined during sexual intercourse, a female child is born, otherwise if Y chromosome released from a man is joined with X chromosome released from a woman a male child is born. Thus, it is clear from scientific evidence that men can only play a vital role in sex determination. But, knowingly or unknowingly women are blamed for sex determination. The result of distress among some women has led to their suicides.
 - **Postponing the marriages:** Postponing the marriage longer by marrying late, looking for brides who may be younger than usual or even older, etc. In any case these options are not desirable. The age at marriage, when involuntarily pushed upward as a result of inability in finding a match will result in longer spousal gaps.
 - **Re-emergence of “bride price”:** There are reports that scarcity of women in an environment of poverty and lack of development has led to re-emergence of “bride price”, **the system of paying money to obtain a wife, and sharing of wives in some communities in Rajasthan**, who are in the lower echelons of the society in terms of caste hierarchies and economic position (India Today, September 1, 2001). If this continues in a wider scale, it is the rich and powerful who are better poised for matrimony than others.
 - **Glass Ceiling Effect:** This term symbolizes a number of barriers that prevent qualified individuals, especially women from advancing higher in their organizations. Although many women hold management positions, few have made the breakthrough to top-level positions. **It was estimated that only one to five percent of the top executive officials are women.** Hymowitz & Schelhardt (1986) used this term for the first time in the Wall Street Journal special report on corporate women.
 - **Crime against women:** Difficulties and inability in finding a female partner would lead to social tensions, particularly manifested in crime against women.
 - **Sex Determination Tests:** The increasing and widespread incidence of “Boy-Girl tests” in urban centers will have serious consequences. **In Mumbai and Delhi, the child sex ratio is far below the national average and the girl population has dropped in 23 cities.**
 - **Deterioration of ethics:** If the situation of decline in sex ratio becomes serious, ethics will deteriorate in the society, as a consequence, for biological need prostitution will increase, and family taboos will also deteriorate.
- Suggestions:**
- **Globalization:** Globalization has presented new challenges for the realization of the goal of women’s equality. **Strategies should 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.**
 - **Change in attitude of men:** Men should change their attitude towards women. Unless men start regarding women as their equal partners, in the growth of humanity this differentiation between men and women shall continue unabated. No single item of achievement like education, profession, legal rights or even the mixture of all these will work out a solution - **the only feasible solution is the change in the mindset of men towards women. Till this is done, no**

amount of teaching, preaching or bargaining will help the girl child.

- **Change in attitude of women:** There is a proverb in Telugu that “A woman is enemy to another woman”. Even women have to change their attitude towards the girl child/women. At least partly women are themselves responsible for their position. They prefer for sons.
- **Gender discrimination:** There should be full stop for gender discrimination and an end to son preference. Both and boys and girls should be treated equal in all aspects. According to United Nations Fund for Population Activities (UNFPA) projection, by the year 2025 a significant share of men above 30 would still be single and that many will never be able to marry at all. Men in the states of Haryana and Punjab are already experiencing a nearly 20% deficit of marriageable women.
- **Intensive Information, Education and Communication (IEC) Campaigns:** Intensive Information, Education and Communication campaigns should be organized for raising awareness among the public regarding the serious consequences of decline in female sex ratio. In this context it right to quote, the statement of GK Pillai, Union Home Secretary that “**Whatever major steps that have been put in the last 40 years have not had any impact in the child sex ratio and therefore it requires complete review. Every policy measure has to be looked into at the central government, state government and at the panchayat level**”.
- **MTP: Amartya Sen refers to the abortions of the female fetus after determination of the sex of the fetus as “natality inequality.” He designates the use of ultrasound as “high-tech sexism.”** MTP providers need to be more vigilant when performing second-trimester abortions.

While the feminist discourse on abortion advocates that abortion is a right over one’s body, **sex-selective abortion in itself is a form of female violence. Effective implementation of the Prenatal Diagnostic Techniques (PNDT) Act (1994) so that families find it difficult to undertake sex determination and selective abortion.**

- **Women empowerment:** In the simplest of words, basically women empowerment means the creation of an environment where women can make independent decisions on their personal development as well as shine as equals in society. Education of women is a powerful tool for improving nutrition levels, raising the age at marriage, acceptance of family planning, improvement in self-image, and their empowerment. Hence, this should be given top priority.
- **Recognizing unpaid care work as a major human rights issue:** As unpaid care work is a major human rights issue this needs to change. Policies must recognize the role of women and girls in the provision of unpaid care; reduce the drudgery of unpaid care; and redistribute unpaid care work (from women to men, and from the family to communities and the state), thus laying the basis for true gender equality.
- **Decision-making:** Enhancing women’s decision-making power in the household and society.
- **Resources:** Ensuring that resources allocated for gender equality match the genuine objectives and commitments.
- **Financial Management:** Making sure that public financial management systems are gender-responsive, including by more rigorous tracking of expenditures.
- **Accountability:** Strengthening accountability framework for measuring progress on gender equality and Women’s empowerment commitments at the country level.

- **Economic and Financial assets:** Enhancing women's access to and control over economic and financial assets.
- **Reducing the gender gap:** Reducing the gender gap in secondary and higher education would be a focus area, with a special focus on girls and women, particularly those belonging to weaker sections including the SC/ST/BC/Minorities.
- **NGOs Role:** NGOs may be encouraged to promote formation of self-help groups, organize non-formal education for adult females and school dropouts, create employment opportunities for women as well as provide counseling and support services to newly married and pregnant women to discourage them from undergoing sex-selective abortion.
- **Warning Signals:** "It (the decline in child sex ratio) was expected, but it is a warning signal for the nation to wake up," Ranjana Kumari, Director of Centre for Social Research, said. She said the law banning sex-based abortion "is not stringently implemented". "The caution should be taken seriously. We are leading to a crisis situation," she said. Social activist Dr Sabu George said the larger cause for concern was the fact that previously unaffected states were also indulging in sex determination because of aggressive promotion of the sex selection tests by doctors.
- **Regular check and serious punishment:** There should be regular check and serious punishment for sex determination tests, female feticide, infanticide and illegal abortions.
- **Save the Girl Child Campaign:** "Save the Girl Child campaign" launched by Government of India must be intensified. One of its main objectives is to lessen the preference for a son by highlighting the achievements of young girls. To achieve the long-term vision, efforts are afloat to create an environment where sons and daughters are equally valued. Boys need to be educated at an early level with regard to giving respect and equal rights to girls.
- **Dowry:** The evil practice of dowry is widely prevalent in India. This should be curbed by implementing stringent laws and punishment.
- **Malnutrition:** In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy, childhood, adolescent and reproductive phase, focused attention should be paid to meeting the nutritional needs of women at all stages of life cycle.
- **Positive Economic and Social policies:** Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- **Equal Rights:** 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 should be given.
- **Equal Access:** Equal access to participation, decision making of women in social, political and economic life of the nation, equal remuneration, occupational health and safety, social security and public office etc. is essential.
- **Strengthening legal systems:** Strengthening the legal systems aimed at elimination of all forms of discrimination against women is the need of the hour.
- **Priorities for domestic policy action:** Addressing excess deaths of girls and women and eliminating gender disadvantage in education where these remain entrenched.
- **Closing differences** in access to economic opportunities and the ensuing earnings and productivity gaps between women and men.

- **Shrinking gender differences** in voice within households and societies.
- **Limiting the reproduction of gender inequality** across generations.
- **Stringent laws:** Laws related to SDTs and MTPs should be implemented strictly.

Safety of Women is ensured:

- Where women girls can enjoy public spaces and public life without fear of being assaulted
- Where violence do not exist against women and girls in their home, street and at work place
- Where women and girls participate in making decisions that affect the community in which they live
- Where women and girls are discriminated against where their economic, social, Political and Cultural rights are guaranteed.
- Where safety guarantees human rights of all people without excluding women and girls
- Where the state and local government take actions against to provide attention, prevention and punishment for violence against women and girls
- Where the state and local government gaurentee women and girls access to justice
- Insecurity and the threat of violence prevent women from participating as full and equal citizens in community life.

Sharing Responsibilities:

Women:

- Speak out on issues of violence and insecurity
- Support in the efforts to attain gender equality in decision-making positions
- Support women in positions of power to remain accountable and promote equality.

Men:

- Listen, accompany, and support women in their drive for autonomy and empowerment
- Mobilize men and boys to challenge traditional gender roles in order to prevent violence against women and girls
- To Women's groups, grassroots and community organizations:
- Special efforts should be given to outreach isolated communities
- Act for a local safety policy, planning, and practices which integrate a gender approach, and which support women's safety initiatives.
- Provide greater opportunities for women's involvement
- Allocate municipal and Panchayat funds to gender equality, community development and poverty reduction programs

To police services:

- Preventive rather than a repressive approach to violence and insecurity
- The provision of adequate training on the causes and impacts of violence and insecurity on women
- Development of strategies to promote women's safety and empowerment. Increase women power in police force

Education sector:

- Integrate gender awareness, anti-violence, and human rights teaching into the curriculum, and to challenge stereotypes and attitudes on gender-based violence.
- Mobilize children through empowerment strategies, including self-defense, aimed at ensuring a safer city for all.
- Girls should be motivated to take up higher education. Universal education for all below 14 years should be strictly implemented. Gender sensitive curricula should be framed to address sex-stereotyping menace.

The Role of Media:

- Contribute to community mobilization, and facilitate access to services aimed at ensuring women's safety.
- Challenge gender stereotypes and inequalities through information and awareness campaigns.
- Reduce sensationalized reporting.
- The mass media must be involved in promoting a positive image of women. School and college girls should be the target audience. However, this should be combined with highlighting the issue and dangers of female feticide and skewed gender ratio.

Research community:

- Encourage research on women's safety and the integration of gender in crime prevention
- Provide research assistance and support to community-based project implementation and evaluation

To private sector:

- Partner with local organizations and municipalities, and financially support initiatives promoting women's safety.
- Audit the impacts of all decisions on the safety and security of women employees, clients, and consumers, by working with unions, women's groups and community organizations to include these issues in workplaces.

To governments:

- Develop policies and programs to ensure women's financial autonomy, including women's right to own property.
- Allocate necessary resources for the development of strategies and initiatives on women's safety and security.

- Politically and financially support local governments in their efforts to promote safety.

International networks and UN agencies:

- Increase the availability of electronic exchange, and of technical assistance.
- International, regional, national and local-to-local exchanges and cooperation for sustainable development and inclusive development.
- Support the evaluation of progress made by regular international or regional conferences on women's safety.

By 2015, India is expected to achieve the MDG target on gender parity in education; however, the targets on women's economic empowerment and representation in National Parliament will not be met. In shaping the post 2015 development agenda, the attention of the world is focused on India and the role of the Government in promoting gender equality and women's empowerment focused on women's security, voice and empowerment. (34)

To conclude, India has enacted many constitutional and legislative provisions for empowerment of women. Many development schemes especially for women have also been launched for improving their fortune. Such measures have started giving positive outcomes relating to women's problems. But the position of women in our country still leaves much to be desired. Top priority should be given in our developmental plans for improving female literacy and creating skills and capability among women for enabling them to stand on their own feet. Unless the process of development is properly engendered, it shall remain endangered. One concurrent example of gender discrimination is glass ceiling effect. (35) Empowerment of women could only be achieved if their economic and social status is improved. This could be possible only by adopting definite social and economic policies

with a view of total development of women and to make them realize that they have the potential to be strong human beings. The first and foremost priority should be given to the education of women, which is the grass root problem. **Swami Vivekananda had said “That nation which doesn’t respect women will never become great now and nor will ever in future. Arise away and stop not until the goal is reached”**. In pursuit of making India a great nation, let us work towards giving women their much deserved status. Thus, our country should be catapulted into the horizon of empowerment and equity of girls/women in all spheres to achieve the goal of “Gender Inclusive Development”.

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Title of study

An antidote to the missing girl child- the PC&PNDT Act

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Abstract

Introduction

The pre-conception & pre-natal diagnostic techniques (PC&PNDT) act is critically linked with the child sex ratio as its sound implementation inevitably leads to an improved child sex ratio. A secondary analysis of the census 2011 indicates that the entire north India has four bridegrooms compared to a single bride. If the same scenario should not be reenacted elsewhere in India, it is the PC&PNDT act that holds the key. Hence, Indian Institute of Health & Family Welfare (IIHFW), a state apex training centre in department of health, medical & family welfare with the state government in Hyderabad, has undertaken an extensive as well as an intensive capacity-building exercise on PC&PNDTA.

Purpose

Furnish a case study on IIHFWs experience, insights & initiatives with regard to the PC&PNDTA capacity-building.

Methodology

This is a qualitative case study and is based on the author's collection of capacity-building data as a team member in the PC&PNDTA capacity-building team at the institute dealt with exclusively.

Results

The PC&PNDTA capacity-building does not comprise dissemination alone but actually starts with dissemination. Societal change is a complex phenomenon and multi-phased, starting with awareness and running sequentially through education, sensitisation, participation, contribution, empowerment to culminate in transformation. Both demand-centric and supply-centric stakeholders have to be positively engaged in a continuous endeavour to inject gender equity into the mainstream of societal consciousness.

Conclusion

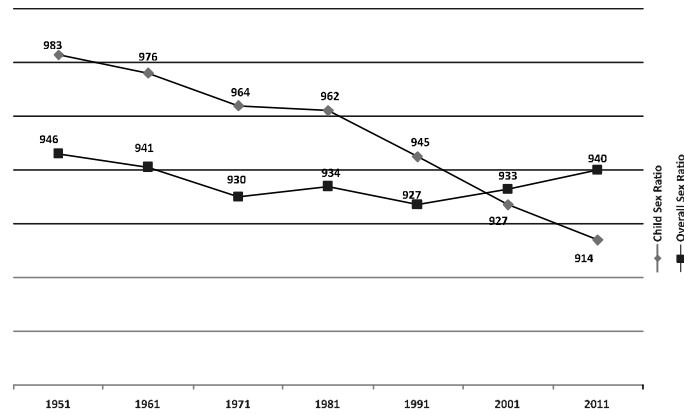
The PC&PNDTA is a cog in the wheel of the national save the girl child campaign. The need of the hour is to disseminate the PC&PNDTA in a mission mode across the nation.

An antidote to the missing girl child- the PC&PNDT Act

Introduction

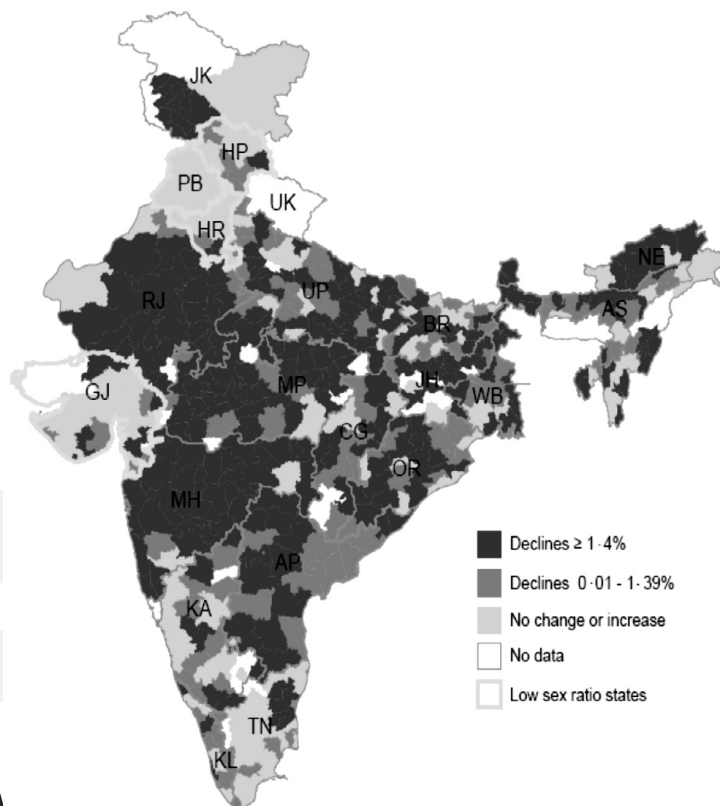
According to a report by the United Nations Children's Fund (UNICEF), up to 50 million girls and women are missing from India's population. In most countries in the world, there are approximately 105 female births for every 100 males. The proportion of females in India remained low over the past 12 decades and the sex ratio continued to decline roughly by 1 percent every decennial.

Trends of change in sex ratio in India



40 women for every 1000 men in the overall population as compared to the previous census in 2001 (933), the child sex ratio in the 0-6 years age band has revealed that there is a decline in sex ratio by 13 points from 927 in 2001 to 914 in 2011.

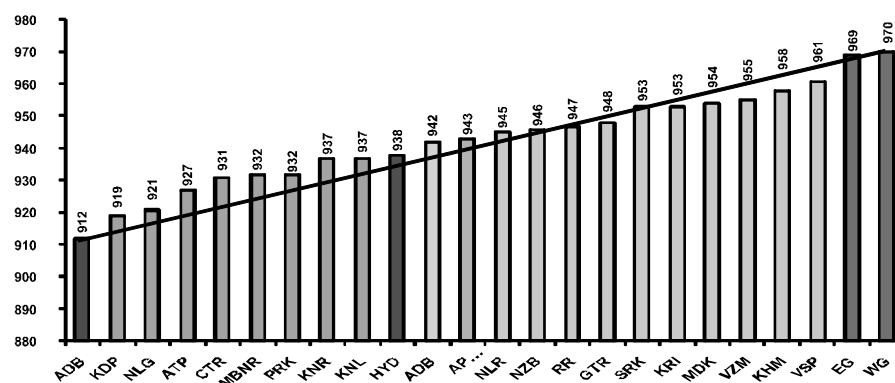
District-level changes in child sex ratio at ages 0-6, between 2001 to 2011



Source: Lancet, M

The situation in Telangana & Andhra Pradesh is thought relatively better as compared to national scenario, yet still needs attention. In undivided Andhra Pradesh, the overall sex ratio though has improved by 14 points during the decade 2001-2011 from 978 to 992 while the child sex ratio during the same period fell down by 18 points from 961 to 943.

Child (0-6 years) sex ratio of undivided Andhra Pradesh- 2011 census



There is broad agreement in the scholarly literature that India's low sex ratios are a stark indicator of the inferior position that women still occupy in Indian society. The remarkable Report of the Committee on the Status of Women in India concluded that "an increase in the neglect of female lives as an expendable asset" is "the only reasonable explanation for the declining sex ratio observed to persist over several decades" (Committee on the Status of Women in India 1975: 373). Scholars have suggested that the inferior economic position of women & the payment of dowry have been cited as the causes leading to selective abortion of female foetuses whose gender had been determined by amniocentesis and female infanticide (Kundu and Sahu 1991; Raju and Premi 1992). However, this anti-female bias is by no means limited to poor families. Much of the discrimination is to do with cultural beliefs and social norms. These norms themselves must be challenged if this practice is to stop. According to UNICEF, the problem is worsening as scientific methods of detecting the sex of a baby and of performing abortions is improving. These methods are becoming increasingly available in

rural areas of India, fuelling fears that the trend towards the abortion of female foetuses is on the increase. A few estimations by experts reveal that there are nearly one million missing female births per year in India.

The consequences of skewed sex ratio are likely to have adverse repercussions in future. Already in certain parts of India among a few ethnic communities, a demand for brides has emerged. Sociologists have warned the planners that if right measures are not taken immediately, there is a likely rise in crime associated to gender and threat to safety of the social order. The women-concerned groups are also distressed as this skewed sex-ratio would not add any advantage to the position of women, rather would force women to face a double-edged discrimination and ultimately hamper the empowerment of fairer-sex and overall development of the society.

All these concerns have lead to an emergence of law in the country against sex- selective abortions. In order to check female foeticide, the Pre-natal Diagnostic Technique (Regulation and Prevention of Misuse) Act, 1994 was enacted and brought into operation from 1st January,

1996. The Act prohibits determination and disclosure of the sex of foetus. It also prohibits any advertisements relating to pre-natal determination of sex and prescribes punishment for its contravention. The person who contravenes the provisions of this Act is punishable with imprisonment and fine. However, during the course of implementation of the said Act, certain inadequacies and practical difficulties in working of the Act came to the notice of the Government of India. One such problem is a result of further advances in scientific research which led to development of advanced techniques that could select the sex of a foetus prior to conception. This led to re-look at the whole issue from a larger perspective and the Supreme Court took a note of all these developments in its various orders. As a result after detailed deliberations, the PNDT Act and Rules have been amended with effect from 14th February, 2003. The focus is to ban the use of sex-selection techniques before or after conception as well as misuse of pre-natal diagnostic techniques for sex selective abortions and to regulate such techniques. It is now called as Pre-Conception & Pre- Natal Diagnostic Technique Act (PC&PNDT).

Essence of PC&PNDT Act

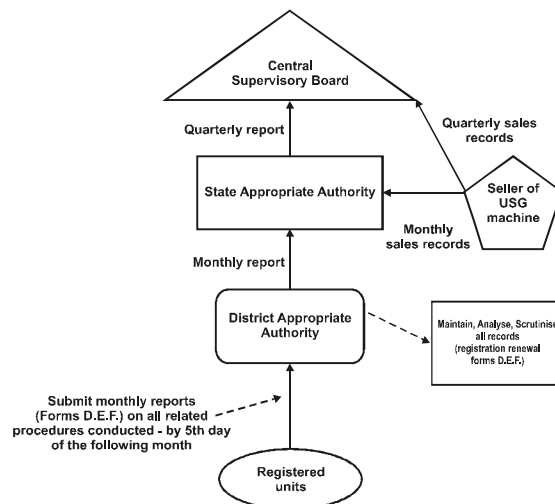
The pre-conception and pre-natal diagnostics techniques (PC&PNDT) act is one of the most significant medico-legal acts that needs to be strictly complied with by any medical doctor who is handling any equipment that is capable of detecting the gender of the foetus. This act is particularly meant for obstetricians & gynaecologists, radiologists and sonologists. The act has a simple but stern bottom line. It is that the scanning of a pregnant woman can be done if any genuine medical indicator as specified in the act justifies the conduct of the scanning. But at the end of it, the gender of the foetus must not be disclosed at any cost and under any circumstances.

There are five kinds of healthcare centres that need to be registered under the act. These are

genetic clinic inclusive of mobile genetic clinic, ultrasound scanning centre/imaging centre, ART clinic, genetic lab & genetic counselling centre. The strict compliance with this act has three dimensions to meet, namely registration, documentation and operational requirements. The registration process is user friendly and has three crucial documents to be submitted to the district appropriate authority under the act. These are:

- a. A filled up form A in duplicate along with prescribed documentary evidence,
- b. A demand draft favouring the DMHO and worth Rs. 3000/- or Rs.4000/-,
- c. A legal notarised affidavit.

The documentation process emphasises equally on records compilation with special focus on form F and referral slip, and the monthly act compliance report submission as illustrated below.



There are key operational requirements for every registered healthcare centre in terms of infrastructure, facilities, & qualifications-cum-training of key operating medical personnel.

Every offence under this act is treated gravely as cognisable, non-bailable and non-compoundable. The major offences are:

- a) Non- registration,
- b) Conduct of PC & PNDT without any specific medical indication,
- c) Determination of sex of the foetus,
- d) Indicative communication of sex of the foetus,
- e) Advertisement,
- f) Non-maintenance / improper maintenance of records.

The punishment for these offences is in the forms of imprisonment, penalty imposition and suspension/ cancellation of medical license. The ultimate purpose of this act to ensure a balanced child sex ratio in the society & thereby avoid several harmful consequences like acute shortage of brides, purchase of lower class brides, wife-sharing, polyandry & high prevalence of social crimes against women. This act should above all be treated as a powerful female empowerment tool.

Major suggestions from public & private doctors throughout the state for implementation of the PC & PNDT Act

- ❖ The District Collector needs to accord high priority to the act implementation.
- ❖ The district-level advisory committee should become proactive. Constant raids on the private scanning centres are an essential first step.
- ❖ The sub-district authorities must themselves reach out to the stakeholders and counsel them thoroughly.
- ❖ The sub-district authorities must together review implementation progress and share their own experiences. .
- ❖ Each sub-district authority must conduct a quarterly review meet with all the registered healthcare centre representatives and impart detailed feedback apart from listening to genuine grievances.
- ❖ Each sub-district authority must inform the private doctors in advance about the deficiencies and encourage them to comply well with the act instead of adopting punitive action straightaway.
- ❖ The private doctors need to be taught first-hand how to properly fill up the forms right from form A to form G.
- ❖ Grassroots NGOs must be involved in public awareness dissemination.
- ❖ The mass media must spearhead the campaign against female foeticides.
- ❖ The public healthcare centres should first apply for certificate of registration, wherever scanners are utilized.
- ❖ The local politicians should also put in their bit.
- ❖ A gentle caution must first be sounded out to the violators before adopting punitive action.
- ❖ A benefit of doubt must be permitted to the violators, wherever possible.
- ❖ Even public healthcare centres utilising PNDT must register themselves under the act.
- ❖ The mother NGOs as well as grassroots CBOs must be formally entrusted with duties and responsibilities with regard to the act implementation in order to save time and energy of the sub-district authorities.
- ❖ The conditions spelt out for PNDT use need to be diluted.
- ❖ Medical Council of India must ask medical colleges to offer a short-term certificate course in sonology in order to generate trained sonologists.

- ❖ Experience must be preferred over qualification when it comes to authorising competent doctors to conduct scanning.
- v The bare act copies must be distributed to all the registered as well as unregistered healthcare centres for wider dissemination of the act.

Major challenges faced by the authorities & practitioners while implementing the act

- ❖ Lack of time on the part of the authorities due to several more pressing matters
- ❖ Lack of guidance from the authorities to the practitioners
- ❖ Pressures from patients and their kith & kin on the practitioners to disclose the gender of the foetus
- ❖ Cumbersome documentation involved for practitioners
- ❖ Political pulls & pressures to shield the act violators
- ❖ No signal from the authorities about interest in implementation of the act.
- ❖ Day-to-day record-keeping is highly time-consuming.
- ❖ The doctors and their support staff have to sometimes bow to certain obligations.
- ❖ The ultrasound scanning business has developed itself into an industry, leading to entrenchment of vested interests.
- ❖ The act is itself seen as redundant by some stakeholders.
- ❖ Many practitioners opine that the act is just another excuse to extract money from gullible private hospitals and clinics in the name of non-implementation of the act.
- ❖ The authorities are perceived to be acting in an arbitrary manner while searching, seizing and fining the violators.
- ❖ The authorities are themselves confused about some intricate points.

- ❖ The authorities lack clerical assistance in their search, seizure and seal procedures.
- ❖ Some guidelines contained in the act appear to be too broad or vague.
- ❖ The act is ambiguous over certain matters of implementation
- ❖ The act was not implemented for many years and hence it would take some time to familiarize themselves with various aspects of the act
- ❖ Many doctors do not have a thorough knowledge about the indicators that permit the utilisation of PNDT.
- ❖ The authorities were critical about the attempts of private doctors to escape in the name of ignorance of the act.

Major issues as pointed out by different stakeholders

- ❖ A separate room should be earmarked for scanning.
- ❖ A workshop has to be conducted on the act at sub-district level.
- ❖ Most PHC medical officers do not submit compliance reports by the 5th of each month.
- ❖ The registered doctors meant to do scanning often do not do the actual scanning.
- ❖ It is mostly ultrasonologists who do the actual scanning.
- ❖ Many DMHOs do not supply a separate register for ante-natal scanning.
- ❖ Underreporting is the prevailing norm.
- ❖ Scanners should be made available in almost all rural and tribal PHCs.
- ❖ The gender of the foetus is often orally intimated by the violator.
- ❖ There is considerable confusion regarding the purpose and its mention in ante-natal scanning.

- ❖ Many pregnant ladies refer to non- MBBS practitioners or quacks in villages.
- ❖ No formal training is available in ultrasonology or embryology.
- ❖ Many loopholes & contradictions are being noticed in the act.
- ❖ If ASHA, ANM and AWW are utilised well and the three act in unison, then the act awareness can be well generated with fruitful results.
- ❖ The act has not offered clear-cut definitions about genetic clinics, genetic labs, image centres, etc.
- ❖ Most PHC medical officers are vaguely aware about the act.
- ❖ Documentation requirements are highly burdensome.
- ❖ Too much emphasis is laid on paperwork by the act.
- ❖ Violations of the act can be easily done even while documenting well.
- ❖ Until and unless public mindset is changed, the act will not serve its purpose.
- ❖ Most medical doctors are highly cynical about the act as it is perceived to be unfriendly to them.
- ❖ The spirit should be more important than the letter with regard to implementation of the act.
- ❖ The educated are often guiltier when it comes to foeticides and infanticides.
- ❖ The ultrasonologists need training on the act, in fact much more badly than the gynaecologists.
- ❖ The average medical doctor's awareness about assisted reproductive technologies (ART) is low.
- ❖ Decoy witnesses are not utilised by the appropriate authorities.
- ❖ Even basic record-keeping is not done by a huge majority of private hospitals.
- ❖ The average medical doctor is not interested in the act as s/he has rarely heard about penalties being imposed upon violators.
- ❖ So many new diagnostic techniques have entered the market; as a result of which amniocentesis is no longer a popular choice.
- ❖ Some family members actually welcome news of an impending arrival of a female baby, hence such people can be informed the gender of the foetus in advance by the doctors.
- ❖ The gender of the foetus has to be identified by the gynaecologist in the case of a suspected sex-related disorder.
- ❖ Doctors who personally know the patients tend to secretly disclose the gender of the foetus.
- ❖ The junior and senior assistants in the department who are involved in implementation of the act must be trained well.
- ❖ The violating clinics must be first furnished with a formal warning by the appropriate authority so that a chance is extended to the violators to make amends.
- ❖ The essence of the act must be disseminated at the sub-district level through a simple Telugu pamphlet.
- ❖ The district-appropriate authority must conduct a monthly review meet of the act implementation in the concerned district in order to discuss hurdles and issues apart from learning about latest progress from the sub-district appropriate authorities.
- ❖ The act is not clear about various medico-legal complications that may arise while implementing the act.

- ❖ In corporate hospitals equipped with many scanners, surveillance of their proper utilisation is a daunting prospect.
- ❖ Since the public healthcare centres are themselves not implementing even the basics of the act, the appropriate authorities lack the moral power to punish errant private healthcare centres.
- ❖ Many government doctors assume that the public healthcare centres are exempted from the purview of the act.
- ❖ Many appropriate authorities are not able to appreciate the direct link between sound implementation of the act and improvement in the overall sex ratio/child sex ratio.
- ❖ Many DMHOs do not themselves know who the sub-district appropriate authorities are.
- ❖ All the sub-district appropriate authorities must undergo refresher training on the act in order to be updated with the latest developments.
- ❖ Child welfare NGOs must be engaged in monitoring and dissemination in order to reach the wider community.
- ❖ A formal short-term training course must be offered in ultrasonology to interested medical doctors at medical colleges or healthcare training centres.
- ❖ Instead of running fleeting scrolls on basic provisions of the act in Telugu satellite channels, exclusive television and radio programs must be developed to generate public awareness about the act.
- ❖ State-level and district-level awards must be instituted to reward sound implementation of the act along the lines of the family planning awards.
- ❖ Some sub-district authorities are keen to implement the act well but simply lack time to conduct raids, collect evidence and chase courts.
- ❖ The act is not clear about whether non-allopathic doctors are eligible to conduct ante-natal scanning.
- ❖ Most radiologists are visiting consultants in hospitals and nursing homes and are hence not interested to keep records and do documentation in connection with the act.
- ❖ Most private healthcare centres do not follow the size specifications concerning the scanning rooms.
- ❖ As long as the patients demand for disclosure of the foetus gender, there will be keenness on the part of the healthcare centres to generate business from this demand.
- ❖ The sentiment that son is the bearer of the family flag is the major culprit behind foeticides.
- ❖ Dowry is one social evil that fuels disinterest in the birth of the female baby.
- ❖ The paediatrician must collaborate with the gynaecologist to counsel mothers and encourage them to feel good about female babies so that they are not desperate for the birth of male babies in their second or subsequent pregnancies.
- ❖ The sub-district appropriate authorities must also be exclusively trained in pre-natal diagnostic techniques so that they can better detect violations.
- ❖ The will power of the district collector matters a lot for the act to be implemented on a war footing.
- ❖ The bare act is couched in legal jargon and creates more confusion than clarity.
- ❖ It is much easier to maintain computer records than manual records for the healthcare centres.
- ❖ The private doctors perceive this act to be another nuisance to them and one that entails a huge waste of time, money and energy.

- ❖ Fear of law is a greater deterrent than self-motivation due to limited resources at the disposal of most healthcare centres.
- ❖ If the district-appropriate authority shows a good example, the sub-district appropriate authorities will take the cue and themselves be more alert and dutiful.
- ❖ The act has not dealt comprehensively with the scope for misuse on the ART front.
- ❖ The appropriate authorities should first deal with cases involving non-registration as these are countless.
- ❖ Strict action against any kind of violation would send a stern message that laws are meant to be followed.
- ❖ Proof in form of audits. Record is obligatory under the Act.
- ❖ Inspection of these records.
- ❖ Severe punishments to the doctors.
- ❖ The whole business of low risk with high profit needs to be inverted and made as a high risk business.

Recommendations for effective implementation of the legal provisions

Reasons for insufficient progress in implementation of provisions of the PC & PNDT Act & rules

- ❖ Insufficient man power and other resources
- ❖ Lack of sensitisation of implementing authorities
- ❖ Lack of cooperation from public
- ❖ Lack of inspection & monitoring of district level authorities
- ❖ The main problem in implementing the PC&PNDT Act is that almost all those involved in bringing the doctors to book are doctors themselves, and when doctors sit on a regulatory body over doctors, they forget their first basic clause of medical ethics i.e., exposure of unethical doctors.
- ❖ The doctors consider infanticide, sex selection and foeticide as low risk-high profit business.
- ❖ Money made per case is not much and those involved do many cases per year to make real big money.
- ❖ The very first requirement is that the appropriate authorities and the advisory committees throughout the country should be made aware of the provisions of the Act as well as the Rules. A copy of the judgment by the Supreme Court in CEHAT & Ors should also be provided to them. The lack of information about the relevant provisions of law and their powers coupled with duties is one of the reasons of non-implementation.
- ❖ Periodic meetings of the appropriate authorities and advisory committees, as provided in the Act & Rules and their monitoring by the state and centre supervisory boards is a must. The decisions taken in these meetings should be made public. The National Commission for Women may also ask for these reports for its independent assessment.
- ❖ Under the provisions of the Act as well as the Rules (Rule 3-A), the appropriate authority can have particulars about the total number of machines & equipments, which have potentiality to detect sex of the child in the state/UT along with names of the users of this facility. A state/UT-wise inventory should be available to the people. Further, a national inventory should be prepared for public information under Rule 17(3). Any new equipment/machine added can thus be easily identified.
- ❖ There is a total control on the clinics/labs/centres, which are registered (by virtue of

Proposed solution

- ❖ The solution would not lie only in awareness and other campaigns but a systematic campaign to book the guilty.

- section 4(2), disclosure by Form A, maintenance of record under Form F, cancellation of registration under section 20), and the appropriate authority can take immediate action if there is any violation.
- ❖ If the registered centres/clinics maintain records as required by the Act and such records are inspected by the appropriate authority regularly, it will be possible to control the unwanted application of ultrasonography/ other techniques of detecting sex of the foetus. Neither the centres/clinics/laboratories are maintaining these records nor are these inspected by the appropriate authorities. The urgent requirement, therefore, is that the maintenance of keeping records be implemented vigorously and if those centres/clinics/labs fail to maintain records, their registration should be suspended in addition to the criminal action.
 - ❖ Under the Act, violation of the provisions is punishable with imprisonment and fine, whereas under Rule 11(2), if the appropriate authority seizes any ultrasound machine or other equipment capable of detecting sex of foetus, which is used by an organisation not registered under the Act, the machine of the organisation is released only on payment of penalty equal to 5 times the registration fee and on such organisation giving an undertaking that it will not indulge in detection of sex of foetus or selection of sex before and after conception. The Rule takes away the rigour of the punishment provisions under the Act. It permits a clinic/laboratory to run without registration, thus indulge in violation of the provisions of the Act but it can be let off merely on payment of fine and undertaking. This rule is required to be deleted/amended. Otherwise, it will be misused by those who are indulging in heinous practice of sex determination of foetus.
 - ❖ Along with awareness in the society, strict implementation of the legal provisions and its close monitoring is an urgent requirement to curb the growing menace of female foeticide.
- Recommendations for strengthening the laws**
- ❖ There should be provision for separate registration of sonography/imaging techniques and gynaecological techniques. The applicant should have a choice to register for one or more specific gynaecological techniques.
 - ❖ All powers of AA should be clubbed together under Sec. 17 A of the Act.
 - ❖ Sec. 30 (1) and 30(2) which deals with search and seizure, with the provisions of CrPC, 1973, needs to be included under Sec. 17 A to get a comprehensive view of the powers of AA.
 - ❖ Sec. 31 “any officer authorised in this behalf” to perform all tasks of an AA related to search and seizure. The officer also enjoys protection of action taken in good faith and powers under CrPC. (Sec. 30(2)).
 - ❖ Qualifications of such a person, conditions under which such a power may be delegated by the AA, are not specified in the Act or Rules.
 - ❖ Form of intimation to the AA and exact mechanism to be followed in case of-
 - Non-working sonography machine
 - Exchange or disposal of obsolete machine
 - Change of ownership
 - ❖ The role of police in the implementation of this Act needs further elaboration.
 - ❖ Moreover, in the absence of police intervention, the complaint filed by AA against an erring institution is regarded as a private complaint, thus denying the state support

and sanction to the action taken by the AA as a state functionary.

Purpose of IIHFWs capacity-building engagement in PC&PNDTA

- ❖ To sensitise the concerned state and district authorities, officials and concerned groups regarding the need for strict enforcement of the PC & PNDT act from a gender perspective
- ❖ To enhance their knowledge on the process of registration of various centres and maintenance of records under the act
- ❖ To acquaint them with the common violations being frequently detected
- ❖ To enlighten them with the latest act amendments and updated operational guidelines provided by the state government
- ❖ To enable them to adopt various administrative measures and enforce punitive measures towards effective implementation of the act
- ❖ Sharing of effective dissemination initiatives & classic conviction cases
- ❖ Learn from experiential exchange between participants as well as facilitators about practiced and proposed dissemination, administrative and enforcement strategies related to sound implementation of the PC&PNDT Act.

Role of Indian Institute of Health & Family Welfare

The PC&PNDT Act team members of Indian Institute of Health & Family welfare, Hyderabad, mentor all the capacity building activities. It involves facilitation, coaching, and hosting of workshops & dissemination activities. The IIHFW PC&PNDTA team has also proposed to be the lead investigating team for all state-wide research and evaluation initiatives. The following table furnishes info on the capacity building exercises that IIHFW has adopted with regard to PC&PNDTA.

Capacity-building exercises

- A. Preparation and development of training courseware for the benefit of multi-level concerned authorities (state, district, sub-district); official monitors (committee members & nodal officers); enforcement authorities (judiciary & police); and supporting implementation staff (health & other departmental partners).
- B. Departmental & inter-sectoral convergence capacity building comprising state-level sensitisation workshops, district level inter-sectoral convergence workshops & grass-root level inter-sectoral convergence workshops for the benefit of the following stakeholders:
 - ❖ Multi member SAA
 - ❖ State level monitoring & inspection committee
 - ❖ State supervisory body
 - ❖ State advisory committee
 - ❖ State level office bearers of APMC, IMA, APNA, IRIA, FOGSI, FPAI, etc.
 - ❖ SPHOs: Conveners of Sub-DAA
 - ❖ District advisory committee
 - ❖ Sub-district advisory committee
 - ❖ Multi-member DAA
 - ❖ Multi-member sub-DAA
 - ❖ Hospital superintendents
 - ❖ Teaching doctors & students
 - ❖ Faculty & students from degree nursing colleges, GNM training schools, & ANM training schools
 - ❖ PHC medical officers
 - ❖ Members of ZPP, MPP, MPDOs, Maarpu cluster convergence members
 - ❖ Community health functionaries/ANMs / ASHAs /AWWs /SERP VO members/ SHG members/ Grass-root NGO reps

C. Proposed PC&PNDTA research and evaluation initiatives by IIHFW

Serial #	Nature of initiative	Purpose
1	Research training workshops	To evolve concepts & indicators; develop research tools with a policy influencing perspective to save the girl child
2	Evaluation of PC&PNDT act implementation in Andhra Pradesh	Undertake an impact assessment of the administrative, dissemination and enforcement measures under the PC & PNDT act
3	Baseline survey on PC&PNDT act implementation indicators, gender equity indicators and community sensitisation indicators	Undertake an interview schedule based survey to know the existing situation with regard to gender equity and practice of PC&PNDT act rules, directives and guidelines
4	Action research in selected microcosm	Undertake action-research initiatives in some selected communities
5	Mid-term survey on PC&PNDT act implementation indicators, gender equity indicators and community sensitisation indicators	Undertake an interview schedule based survey to know the existing situation with regard to gender equity and practice of PC&PNDT act rules, directives and guidelines, and do a comparative analysis of the indices between baseline and mid-term surveys
6	Mid-term qualitative research assessment on social & behavioural change indicators with regard to PC&PNDT act	Discern and unravel the evolving experiences of implementers: administrators, enforcers & capacity-builders. Explore the resistance, gradual behavioural change & compliance with PC&PNDT Act norms among pregnant women and her kith & kin
7	End-line survey on PC&PNDT act implementation indicators, gender equity indicators and community sensitisation indicators	Undertake an interview schedule based survey to know the existing situation with regard to gender equity and practice of PC&PNDT act rules, directives and guidelines, and do a longitudinal analysis of the indices between baseline, mid-term and end line surveys
8	Cases on PC&PNDT act implementation success stories, systemic failures, and reflective conviction cases	Develop an extensive and intensive portfolio of case studies, cases and caselets in order to provide a repository of cases for the perusal and reference of law makers, policy makers, decision makers and front-line personnel
9	Dissemination of evaluation & research outcomes	Sharing of findings & insights gained from the evolving studies and analysis with intersectoral partners engaged in PC&PNDT act implementation

Conclusion

A positive supportive environment for women is required if one has to tackle the problem of female foeticide. The issue of decline in sex ratio of women cannot be addressed unless there is an improvement in the implementation of the laws for women. We also need to enhance the status of women, support women in employment and education. The efforts in this direction, therefore, need to be continuous and dynamic to facilitate better implementation of the law and to provide an effective solution to the problem of female foeticide.

The emerging social evils of wife sharing (adoption by wife of husband's unmarried brothers as co-husbands), bridal purchase (purchase of bride from poor & lower middle class families for varying sums) & androgamy (co-existence of wife with two or more husbands from different families) across north India where a recent independent survey has pointed out the alarming ratio of one bride to four bridegrooms, serves as a stark reminder of the gloomy future that awaits the wider society, be it forced bachelorhood for bridegrooms or sexual crimes against women.

The PC&PNDT Act has the best potential to raise our normal & child sex ratios encompassing mandal, district, state and national levels & inject gender equity. Both the Prime Minister of India & the Telangana State Chief Minister have publicly announced gender equity as a top priority on their implementation agenda. So this act needs to be catapulted into the national mainstream consciousness in the coming months. The options before us are loud and clear:



Do you want to kill her? Or sacrifice her? Or protect her!

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Impact of Women Leadership Scheme for Women Belonging to Minorities in India

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Abstract

The issue of engendering development and women empowerment has been in the central stage with the shifting of paradigm of development and governance at the global level and particularly in India. Women empowerment and gender mainstreaming have been main agenda of development planning and governance in India. Women belonging to minority communities' viz., Muslim, Sikh, Christian, Buddhist, Jain and Parsi are lagging behind as against women from General religions, caste and communities. In view of the empowering women from minorities, a centrally sponsored scheme was introduced by Ministry of Women and Child Development, Government of India and subsequently shifted to Ministry of Social Justice and Empowerment. Ministry of Minority Affairs, Government of India has adopted the scheme with the change in focus and content. The scheme has been rechristened as Leadership Development Scheme for Minority Women and it was launched massively during 2012. Against this backdrop, present paper purports to examine the profile of the women belonging to minority communities under the leadership development scheme. The study also attempts to assess the impact of leadership training.

Introduction:

The status of women in the country, particularly those from the disadvantaged sections of the

society, is unfavourable. A girl child suffers from discrimination even before birth and also after birth in the allocation of household resources such as food, education, access to health care and at puberty, sometimes coerced into early marriage. Most women in the rural areas suffer from double burden of carrying out less quantifiable work like cooking, fetching water, sending children to school along with agriculture labour, feeding cattle, milking cows etc., while the men folk perform defined activities like selling milk and grains produced by the household. Women in the minority communities fare badly too. They are not just a minority, but the 'marginalized majority' and are sidelined in decision making in the family, and usually cut off from full involvement in the workings of the community and form an equal share in the rewards from social institutions. Empowerment of women per se is not only essential for equity, but constitutes a critical element in our fight for poverty reduction, economic growth and strengthening of civil society. Women and children are always the worst sufferers in a poverty stricken family and need support. Empowering women, especially mothers, is even more important as it is in homes that she nourishes, nurture and moulds the character of her offspring.

A report of the High Level Committee on the social, economic and educational status of the Muslim community of India (popularly known as the Sachar Report) had highlighted the fact that

India's largest minority group, the Muslim numbering 13.83 Crore, have been left out of the development trajectory and within this group Muslim women are doubly disadvantaged. With this in mind, the Ministry of Women & Child Development (WCD) formulated a scheme of "Leadership Development for Life, Livelihood and Civic Empowerment of Minority Women" in 2007-08 for ensuring that the benefits of growth reach the deprived women among the minority communities. The scheme has now been transferred to the Ministry of Minority Affairs in 2009. Keeping this in view, Ministry of Minority Affairs has reformulated the scheme in 2011-12 and renamed it as "Scheme for Leadership Development of Minority Women". The implementation of the Scheme started in 2012-13. The scheme is being implemented throughout the country with special focus on districts, blocks and towns/cities having a substantial minority population. It is proposed to cover 2 lakh minority women during entire 12th Five Year Plan Period with inclusion of 40,000 minority women in each financial year. Rs. 75 Crore have been allocated for the scheme for entire 12th Five Year Plan period. The objective of the scheme is to empower and instill confidence among minority women, including their neighbours from other communities living in the same village/locality, by providing knowledge, tools and techniques for interacting with Government systems, banks and other institutions at all levels. Empowerment of women from the minority communities and emboldening them to move out of the confines of their home and community and assume leadership roles and assert their rights, collectively or individually, in accessing services, facilities, skills, and opportunities besides claiming their due share of development benefits of the Government for improving their lives and living conditions. The minority communities as accepted by the Ministry of Minority Affairs are Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis), which have been notified as minority communities under Section 2 (c) of the National

Commission for Minorities Act, 1992. Eligible women of these minority communities would be the target group. However, to further strengthen the mosaic of plurality in the society and bring about solidarity and unity through their own efforts to improve their lot, the scheme permits a mix of women from non-minority communities not exceeding 25 percent of a project proposal. Efforts should be made by the organization for having a representative mix of women from SC/ST/OBCs, women with disabilities and other communities fewer than 25% group. Efforts should also be made to persuade Elected Women Representatives (EWRs), from any community, under the Panchayati Raj Institutions to be included as a trainee. Leadership, in the context of this scheme means, empowerment of women from the minority communities and emboldening them to move out of the confines of their home and community and assume leadership roles and assert their rights, collectively or individually, in accessing services, facilities, skills, and opportunities besides claiming their due share of development benefits of the government for improving their lives and living conditions. The Ministry of Minority Affairs (GOI) has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on 2001 census data with the purpose to improve all these indicators to the all India level through a multi-sector development plan as part of the Eleventh Five Year Plan. Since, it is expected that changes would have taken place in these indicators after 2001; a baseline survey has been conducted to help formulate the Multi-Sector Development Plan (MSDP) with the latest deficits and priorities. The Scheme is in operation since 2009 in India. No doubt the scheme has been instrumental in developing leadership among minority women, however, the effective implementation of the scheme could not be ensured due to several factors. Hence, it is imperative to study the implementation of the scheme and to examine the profile of the beneficiaries and also to assess the impact of

the scheme on minority women in the selected regions on India.

The leadership training modules invariably cover issues and rights of women, relating to education, employment, livelihood etc. under the Constitution and various Acts; opportunities, facilities and services available under schemes and programmes of the Central and State Governments in the fields of education, health, hygiene, nutrition, immunization, family planning, disease control, fair price shop, drinking water supply, electricity supply, sanitation, housing, self-employment, wage employment, skill training opportunities, crimes against women etc. It may also cover role of women in Panchayati Raj and Nagar Palika, legal rights of women, Right to Information Act (RTI), Mahatma Gandhi National Rural Employment Programme (MGNREGA), household surveys and Below Poverty Line (BPL) list/Modalities, Aadhar/UID Number, knowledge regarding government, semi-government office structure and functions, Redressal Forums/ mechanisms etc. Specific training modules based on local issues and needs are being developed by involving ground level local organizations. Ministry is also consulting other Ministries like Ministry of Human Resource Development, Ministry of Urban Development, Ministry of Health and Family Welfare etc. to develop modules for conducting leadership training. The training modules are also covering audio-visual aids and case studies for making it more interesting and comprehensible. Qualities of leadership like organizational capacity, communicable skill, self development and articulation, communication and public speaking, organizing capabilities, negotiation and conflict resolutions etc. form integral part of the training. Group exercises and discussions are incorporated in the training modules to encourage active participation and make the scheme more lively and interactive. Official functionaries, bankers etc. are invited to speak

on their schemes and programmes and interact with the women undergoing training.

Objectives of Paper:

The main objectives of paper are as follows:

- To study the impact of various ongoing schemes/ programmes for empowerment of women, and particularly minority women in India;
- To study the status and the current level of empowerment of minority women;
- To examine the needs of minority women with respect to their empowerment;
- To study the modus operandi of the scheme and also to examine the profile of the beneficiaries of the scheme ;
- To assess the impact of the scheme on developing the leadership among minority women and also to examine the problems being faced in implementation of the scheme;
- To suggest the policy measures for effective implementation of the scheme and also for empowering minority women in India

Research Methodology:

The present paper is based on a major research study conducted by Hi Tech Institute of Technology, Lucknow, under the auspices of Ministry of Minority Affairs, Government of India during 2014. The study is mainly empirical in nature and based on primary data. Besides collection and analysis of primary data, secondary data and pertinent literature has been compiled from published and documented sources. A multi stage stratified random sample method has been applied for the selection of the sample of the study. The survey has covered a representative sample of women from minority concentration districts from across the country. We have adopted multi-stage sampling for the study. We have selected two states from each of North, South, East, West, North-East and Central zones. From each selected state, we

selected two minority concentration districts. The sample comprises of 3000 women beneficiaries, 23 training institutions, 71 resource persons of training institutions, 100 representatives of local governments from 13 states viz., Assam, Bihar, Gujarat, Haryana, Jammu and Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Punjab, Uttar Pradesh and West Bengal. The field survey has been conducted with the help of structured interview schedules.

Profile of Minority Women:

Status of minority women in India is no better than the status of women in general. Status and empowerment of minority women depends on the prevailing socio-cultural environment, value system, socio-economic setup and changing perception and attitude. In this part of the report, an attempt has been made to examine the profile of minority women in order to understand the current situation and status of women belonging to minority communities, and to know the level of participation in development programmes and schemes.

Most of the respondents were found belonging to middle age group. About 23 per cent respondents were from the age group of 20-25 years while more than 1/3rd respondents were from the age group of 25-35 years. Respondents from the higher age group were reported significant in the states of Karnataka, Manipur and Gujarat while respondents from low age group were found pronouncing in the states of Haryana, Bihar and Madhya Pradesh. Religion-wise age of respondents is shown in Table 1. High proportion of respondents belonging to Parsi community was reported from the age group 40-50 years while Buddhist respondents were mainly from the low age group i.e. less than 35 years. Respondents from Muslim and Sikh communities were mainly from the age group of less than 35 years.

Table: 1
Religion wise Age of Respondents

Religion of Respondents	Less Than 20 Years	20-25 Years	25-30 Years	30-35 Years	35-40 Years	40-45 Years	45-50 Years	50+ Years	Total
Muslim	323 15.9%	475 23.4%	408 20.1%	341 16.8%	243 12.0%	123 6.1%	61 3.0%	57 2.8%	2031 100.0%
Sikh	41 19.4%	66 31.3%	33 15.6%	46 21.8%	14 6.6%	4 1.9%	6 2.8%	1 0.5%	211 100.0%
Christian	22 5.2%	69 16.3%	55 13.0%	73 17.2%	78 18.4%	69 16.3%	25 5.9%	33 7.8%	424 100.0%
Buddhist	15 4.9%	67 22.0%	73 24.0%	55 18.1%	40 13.2%	27 8.9%	14 4.6%	13 4.3%	304 100.0%
Paresis	0 0.0%	0 0.0%	14 46.7%	0 0.0%	0 0.0%	8 26.7%	8 26.7%	0 0.0%	30 100.0%
Total	401 13.4%	677 22.6%	583 19.4%	515 17.2%	375 12.5%	231 7.7%	114 3.8%	104 3.5%	3000 100.0%

Source: Field Survey.

Muslim respondents were predominantly reported in the states of Assam, Bihar, Haryana, Madhya Pradesh, Uttar Pradesh, West Bengal and Gujarat while proportion of respondents from Christian

community was recorded as high as 87.5 per cent in Manipur, 43.8 in Kerala and 29.6 per cent in Karnataka. Buddhist respondents were reported mainly in Maharashtra and Jammu and Kashmir. Sikh respondents were reported as high as 87.5 per cent in Punjab. Parisi respondents were from Maharashtra.

Educational level of respondents is shown in Table 2. The educational level of respondents has been reported to be poor. About 2/5th respondents admitted that they are primary pass while less than 1/3rd reported that they are matriculation pass. About 13 per cent respondents were found illiterates. This was recorded high in the state of Maharashtra (27.9 per cent) followed by Bihar (21.2 per cent), Haryana (20.8 per cent) and Gujarat (19.2 per cent). The proportion of respondents who were highly educated was recorded significant in Karnataka, Kerala, Punjab and Uttar Pradesh.

Table: 2
Educational Level of Respondents

State	Illiterate	Primary	Middle School	High School	Inter-mediate	Graduate	Post-graduate	Others (Specify)	Total
Assam	23 9.6%	91 37.9%	85 35.4%	27 11.2%	7 2.9%	6 2.5%	1 0.4%	0 0.0%	240 100.0%
Bihar	51 21.2%	91 37.9%	44 18.3%	41 17.1%	5 2.1%	8 3.3%	0 0.0%	0 0.0%	240 100.0%
Gujarat	46 19.2%	88 36.7%	88 36.7%	13 5.4%	2 0.8%	2 0.8%	1 0.4%	0 0.0%	240 100.0%
Haryana	25 20.8%	67 55.8%	19 15.8%	5 4.2%	3 2.5%	1 0.8%	0 0.0%	0 0.0%	120 100.0%
Jammu & Kashmir	25 10.4%	111 46.2%	62 25.8%	22 9.2%	5 2.1%	8 3.3%	0 0.0%	7 2.9%	240 100.0%
Karnataka	23 9.6%	62 25.8%	14 5.8%	17 7.1%	40 16.7%	53 22.1%	31 12.9%	0 0.0%	240 100.0%
Kerala	4 1.7%	137 57.1%	23 9.6%	26 10.8%	9 3.8%	37 15.4%	4 1.7%	0 0.0%	240 100.0%
Madhya Pradesh	52 21.7%	94 39.2%	65 27.1%	14 5.8%	6 2.5%	8 3.3%	1 0.4%	0 0.0%	240 100.0%
Maharashtra	67 27.9%	75 31.2%	46 19.2%	18 7.5%	32 13.3%	2 0.8%	0 0.0%	0 0.0%	240 100.0%
Manipur	26 10.8%	88 36.7%	33 13.8%	48 20.0%	25 10.4%	19 7.9%	1 0.4%	0 0.0%	240 100.0%
Punjab	5 2.1%	100 41.7%	60 25.0%	43 17.9%	9 3.8%	20 8.3%	3 1.2%	0 0.0%	240 100.0%
Uttar Pradesh	22 9.2%	42 17.5%	102 42.5%	20 8.3%	25 10.4%	22 9.2%	7 2.9%	0 0.0%	240 100.0%
West Bengal	26 10.8%	150 62.5%	49 20.4%	7 2.9%	0 0.0%	8 3.3%	0 0.0%	0 0.0%	240 100.0%
Total	395 13.2%	1196 39.9%	690 23.0%	301 10.0%	168 5.6%	194 6.5%	49 1.6%	7 0.2%	3000 100.0%

Source: Field Survey.

Religion-wise educational level of respondents is shown in

Table 3. Educational levels were reported low among Muslim and Sikh communities while educational levels were reported high among Christian and Parsi communities.

Table: 3
Religion-wise Education Level of Respondents

State	Illiterate	Primary	Middle School	High School	Inter-mediate	Graduate	Post-graduate	Others (Specify)	Total
Muslim	318 15.7%	841 41.4%	510 25.1%	164 8.1%	74 3.6%	97 4.8%	27 1.3%	0 0.0%	2031 100.0%
Sikh	5 2.4%	86 40.8%	49 23.2%	39 18.5%	9 4.3%	20 9.5%	3 1.4%	0 0.0%	211 100.0%
Christian	21 5.0%	164 38.7%	63 14.9%	63 14.9%	35 8.3%	62 14.6%	16 3.8%	0 0.0%	424 100.0%
Buddhist	51 16.8%	105 34.5%	68 22.4%	35 11.5%	20 6.6%	15 4.9%	3 1.0%	7 2.3%	304 100.0%
Parsis	0 0.0%	0 0.0%	0 0.0%	0 0.0%	30 100.0%	0 0.0%	0 0.0%	0 0.0%	30 100.0%
Total	395 13.2%	1196 39.9%	690 23.0%	301 10.0%	168 5.6%	194 6.5%	49 1.6%	7 0.2%	3000 100.0%

Source: Field Survey.

About 2/5th respondents reported their occupations while other women were housewives or non-working. The proportion of respondents who reported their occupation was recorded high in the states of Uttar Pradesh (100 per cent) followed by Karnataka (77.91 per cent), Manipur (67.08 per cent) and Jammu and Kashmir (66.25 per cent). Those respondents who reported their occupations said that they are mainly engaged in self-employment activities in primary sector. About 28 per cent were casual labours while 15 per cent respondents were salaried employees. This was found more pronouncing in Karnataka and Kerala. Religion-wise occupation of respondents is shown in Table 4. The proportion of casual labour was recorded high among Muslims while proportion of salaried employees was recorded high among Christians. The proportion of self-employed women was recorded high among Buddhists, Christians and Muslims.

Table: 4

Religion-wise Occupation of Respondents

Occupation	Muslim	Sikh	Christian	Buddhist	Parsis	Total
Self Employment In Agriculture And Allied Activities	86 33.9%	0 0.0%	57 22.4%	96 37.8%	15 5.9%	254 100.0%
Self Employment In Non - Agriculture Sector	66 38.6%	3 1.8%	63 36.8%	39 22.8%	0 0.0%	171 100.0%
Regular Salaried	81 41.8%	1 0.5%	74 38.1%	23 11.9%	15 7.7%	194 100.0%
Casual Wage Labour In Agriculture	119 73.9%	0 0.0%	27 16.8%	15 9.3%	0 0.0%	161 100.0%
Casual Wage Labour In Non - Agriculture	166 86.0%	1 0.5%	11 5.7%	15 7.8%	0 0.0%	193 100.0%
Other (Specify)	226 80.7%	1 0.4%	47 16.8%	6 2.1%	0 0.0%	280 100.0%
Total	744 59.4%	6 0.5%	279 22.3%	194 15.5%	30 2.4%	1253 100.0%

Source: Field Survey.

Most of the respondents revealed that their monthly income is less than

Rs. 10,000. However, proportion of respondents having monthly income in between Rs. 10,000 to 20,000 was found significant in Manipur, Kerala and Karnataka. Only a negligible proportion of respondents in Karnataka, Manipur and Punjab admitted that their monthly income is more than Rs. 20,000. Religion-wise financial inclusion is shown in Table 5. Financial inclusion has been reported significantly high among Parsis (100 per cent) followed by Christians and Muslims while it was reported low among Buddhist women.

Table: 5
Religion-wise Financial Inclusion

Religion	Bank Account	LIC Policy	Total
Muslim	544 26.8%	107 5.3%	2031 100.0%
Sikh	63 29.9%	2 0.9%	211 100.0%
Christian	214 50.5%	99 23.3%	424 100.0%
Buddhist	72 23.7%	10 3.3%	304 100.0%
Parsis	30 100.0%	30 100.0%	30 100.0%
Total	923 30.8%	248 8.3%	3000 100.0%

Source: Field Survey.

Only 3 per cent respondents reported that they have availed credit. This was found more pronouncing in Kerala (22.5 percent), Karnataka (7.1 per cent), Manipur (5 per cent) and Uttar Pradesh (4.2 per cent). Thus, most of the respo Participation in decision making is shown in Table 6. Majority of the women reported that they are taking decisions jointly with their husband while decision making by women was recorded high for the matters related to family budget, rationing, employment and education of children.

Table: 6
Decisions Making In Your Family

Particulars	Self	Husband	Joint	Father/Mother/ Others	Total
Family Budget	147	765	1202	886	3000
Purchasing of Property	121	752	1213	914	3000
Rationing	338	581	1210	871	3000
Social Relations	158	562	1353	927	3000
Children Education	167	633	1342	858	3000
Marriage	123	578	1331	968	3000
Employment	190	775	1176	859	3000
Family Requirements	183	570	1360	887	3000

The analysis of socio-cultural and economic profile of minority women simply demonstrates that women belonging to minority communities in India are backward as compared to women from General communities and religious groups. Among the religious groups, the status of Muslim women has been reported to be low as compared to women belonging to other religious groups. This is because of the fact that socio-cultural environment, value system and ecological background vary across the religious groups and regions. Overall, profile of minority women demonstrates

that they are belonging to mainly lower and lower middle class while a large proportion of them are living below poverty line. Only a small proportion of women are found employed however, most of them are self employed or engaged in unorganized sector for employment. Only a negligible proportion of respondents have received vocational education and training. A large proportion of women are from rural and semi-urban areas and thus, their economic is mainly agriculture based. The educational profile of majority of the minority women also demonstrates that educationally they are backward and lagging behind the women belonging to other religious groups.

Participation in Women Leadership Scheme:

Participation in development programmes and schemes by minority women assumes paramount importance in the context of women empowerment. In this part of the report, an attempt has been made to examine the level of awareness, participation, attitude and perception of minority women related to socio-cultural, economic and political issues of development and governance. Awareness about Mid Day Meal Yojana (90.3 per cent), Sarva Shiksha Abhiyan (84.7 per cent), MGNREGA (80 per cent), Scholarship Scheme (79.7 per cent), ICDS (76.6 per cent), Maternity Benefit Scheme (66.3 per cent), Jannani Suraksha Yojana (64.6 per cent) and Indira Awas Yojana (54.67 per cent) was reported significant while about 36 per cent respondents were found aware about Leadership Development for Minority women. Awareness about development programmes and schemes varies across the region and religious groups. About 58 per cent Christian women were found aware about Leadership Development Scheme for Minority women as against 26 percent women belonging to Buddhism and 26 per cent Sikh women. More than 1/3rd Muslim women were found aware about the scheme. About 3/4th respondents reported that they received information about development programmes through media while friends and relatives have also made them aware about the development programmes and schemes to the significant extent. The government officials as source of information has not been reported significantly though, they are supposed to make aware and sensitize through publicity of schemes and programmes to the potential beneficiaries. In the state of Kerala, Assam and Karnataka, a significant proportion of women admitted that they were provided information regarding development programmes by government officials.

State-wise awareness about leadership development scheme for minority women is shown in Table 7. Overall, about 36 per cent respondents were found aware about the scheme. The awareness level about the scheme was recorded significantly high in the state of Uttar Pradesh (100 per cent), Manipur (100 per cent), Madhya Pradesh (63.3 per cent) and Maharashtra (50 per cent). It is to be noted that where the survey for impact assessment of leadership training was conducted, the awareness level about the scheme was recorded high.

Table: 7

State-wise Awareness about Leadership Development Scheme for Minority Women

State	Yes	No	Total
Assam	70 29.2%	170 70.8%	240 100.0%
Bihar	0 0.0%	240 100.0%	240 100.0%
Gujarat	63 26.2%	177 73.8%	240 100.0%
Haryana	1 0.8%	119 99.2%	120 100.0%
Jammu & Kashmir	62 25.8%	178 74.2%	240 100.0%
Karnataka	20 8.3%	220 91.7%	240 100.0%
Kerala	38 15.8%	202 84.27%	240 100.0%
Madhya Pradesh	152 63.3%	88 36.7%	240 100.0%
Maharashtra	120 50.0%	120 50.0%	240 100.0%
Manipur	240 100.0%	0 0.0%	240 100.0%
Punjab	58 24.2%	182 75.8%	240 100.0%
Uttar Pradesh	240 100.0%	0 0%	240 100.0%
West Bengal	15 6.2%	225 93.8%	240 100.0%
Total	1079 36.0%	1921 64%	3000 100.0%

Source: Field Survey.

Overall, benefits received by minority women were found significant for the programme of Mid Day Meal (73.43 per cent), Scholarship Scheme (64.73 per cent), Sarva Shiksha Abhiyan (62.3 per cent), ICDS (58.73 per cent) and Maternity Benefit Scheme (50 per cent). About 30 per cent minority women received benefits under Leadership Development Scheme. This was found significantly high among the Christian women (54.8 per cent) followed by Muslim women (30.28 per cent) and Buddhist women (13.16 per cent). Benefits under the scheme by minority women across the regions and states show interesting picture. Majority of women in the state of Manipur,

Uttar Pradesh, Kerala and Madhya Pradesh reported that they have received benefits under Leadership Development Scheme.

Type of leadership training is shown in Table 8. Most of the respondents reported that they have attended non-residential training under the scheme. This was found more pronouncing in Assam, Gujarat, Madhya Pradesh, Maharashtra and Uttar Pradesh. 1/4th respondents in Manipur reported that they have attended residential training programme under the scheme while about 56 per cent respondents in Kerala reported that they have attended workshop under the Leadership Training programme.

Table 8
Type of Leadership Training

State	Workshop	Non-Residential Training	Residential Training	Total
Assam	0 0.0%	60 100.0%	0 0.0%	60 100.0%
Gujarat	0 0.0%	60 100.0%	0 0.0%	60 100.0%
Kerala	9 56.2%	6 37.5%	1 6.2%	16 100.0%
Madhya Pradesh	0 0.0%	150 100.0%	0 0.0%	150 100.0%
Maharashtra	0 0.0%	120 100.0%	0 0.0%	120 100.0%
Manipur	0 0.0%	180 75.0%	60 25.0%	240 100.0%
Uttar Pradesh	0 0.0%	240 100.0%	0 0.0%	240 100.0%
Total	9 1.0%	816 92.1%	61 6.9%	886 100.0%

Source: Field Survey.

The respondents were asked that whether they were provided reading materials and training modules during the training programme. All the respondents in Assam, Gujarat, Madhya Pradesh, Manipur and Uttar Pradesh reported that they were provided reading materials under the training programme. However, all the respondents in Maharashtra and 6 per cent respondents in Kerala reported that they were not provided reading materials during the training programme (Table 9).

Table: 9

Distribution of Reading Materials

State	Yes	No	Total
Assam	60 100.0%	0 0.0%	60 100.0%
Gujarat	60 100.0%	0 0.0%	60 100.0%
Kerala	15 93.8%	1 6.2%	16 100.0%
Madhya Pradesh	150 100.0%	0 0.0%	150 100.0%
Maharashtra	0 0.0%	120 100.0%	120 100.0%
Manipur	240 100.0%	0 0.0%	240 100.0%
Uttar Pradesh	240 100.0%	0 0.0%	240 100.0%
Total	765 86.3%	121 13.7%	886 100.0%

Source: Field Survey.

Usefulness of reading materials is shown in Table 10. Majority of the respondents reported that reading material was somewhat useful. About 29 per cent respondents further said that reading material was very useful for them. This was found more pronouncing in Kerala, Madhya Pradesh and Manipur.

Table: 10
Usefulness of Reading Materials

State	Very Useful	Somewhat Useful	Useless	Total
Assam	0 0.0%	60 100.0%	0 0.0%	60 100.0%
Gujarat	0 0.0%	60 100.0%	0 0.0%	60 100.0%
Kerala	11 73.3%	3 20.0%	1 6.7%	15 100.0%
Madhya Pradesh	90 60.0%	59 39.3%	1 0.7%	150 100.0%
Manipur	120 50.0%	120 50.0%	0 0.0%	240 100.0%
Uttar Pradesh	0 0.0%	240 100.0%	0 0.0%	240 100.0%
Total	221 28.9%	542 70.8%	2 0.3%	765 100.0%

Source: Field Survey.

Religion-wise major contents of training modules are shown in Table 11. Most of the respondents reported that they were provided training on the modules of health and hygiene, housekeeping, family planning, women leadership, public distribution system, diseases of children and vaccination. However, receiving of training under various training modules varies across the religions and states.

Table: 11
Religion-wise Major Contents of Training Modules

Training Modules	Muslim	Christian	Buddhist	Total
Diseases Of Children And Vaccination	381	191	40	612
Public Distribution System	411	210	40	671
Women Leadership	464	201	40	705
Governance System	332	196	40	568
Welfare Schemes And Programmes For Minorities	395	198	40	633
Family Planning	456	227	40	723
Housekeeping	534	191	40	765
Treatment Of Waste Water & Disposal of Solid Waste	322	162	40	524
Health And Hygiene	515	223	40	778
Gender Issues	277	197	40	514
Life Skill Education	300	194	40	534
Nutrition	150	70	0	220

Source: Field Survey.

State-wise major contents of training modules are shown in

Table 12. A large proportion respondent in Manipur reported that they have received training under the training module of public distribution system; family planning, health and hygiene while in the state of Uttar Pradesh, majority of women have received training under the module of diseases of children and vaccination, women leadership, housekeeping and health and hygiene. In the state of Maharashtra and Madhya Pradesh, large proportion of respondents have received training under the module of housekeeping, health and hygiene, welfare schemes and programmes, public distribution system and women leadership.

Table: 12

State-wise Major Contents of Training Modules

Training Modules	Assam	Gujarat	Kerala	Madhya Pradesh	Maharashtra	Manipur	Uttar Pradesh	Total
Diseases of Children And Vaccination	0	30	12	0	120	210	240	612
Public Distribution System	60	30	11	90	120	240	120	671
Women Leadership	60	30	16	30	120	210	239	705
Governance System	60	46	12	0	120	210	120	568
Welfare Schemes And Programmes For Minorities	60	50	13	60	120	210	120	633
Family Planning	60	19	14	150	120	240	120	723
Housekeeping	0	32	13	150	120	210	240	765
Treatment Of Waste Water & Disposal Of Solid Waste	0	2	12	90	120	180	120	524
Health And Hygiene	0	15	13	150	120	240	240	778
Gender Issues	0	22	12	30	120	210	120	514
Life Skill Education	60	15	9	0	120	210	120	534
Nutrition	0	0	10	30	0	60	120	220

Source: Field Survey.

State-wise criteria for selection are shown in Table 13. Selection criteria for conducting training programme vary across the regions and states. Self motivation, leadership qualities and age are important factors in selection of candidates for training. A large number of respondents reported miscellaneous criteria for the selection of beneficiaries under the scheme. Generally, non-government organizations and other training institutions identify potential beneficiaries on their own criteria and convenience.

Achieving of training expectations is shown in Table 14. Majority of the respondents reported that they are satisfied with their expectations from training on the modules on family planning, housekeeping, health and hygiene, diseases of children and vaccinations. However, expectations on the training programme in the areas of gender issues, nutrition, and treatment of waste water and disposal of solid waste and governance system were achieved to some extent by a large number of minority women.

Table: 14

Achieving of Training Expectations

Training Modules	To Greater Extent	To Some Extent	Not At All	Total
Diseases Of Children And Vaccination	264	348		612
Public Distribution System	107	533	31	671
Women Leadership	137	419	150	706
Governance System	67	365	150	582
Welfare Schemes And Programmes For Minorities	125	518		643
Family Planning	289	445		734
Housekeeping	203	559	1	763
Treatment Of Waste Water And Disposal Of Solid Waste	60	312	120	492
Health And Hygiene	223	570		793
Gender Issues	75	326	121	522
Life Skill Education	185	213	121	519
Nutrition	80	140		220

Source: Field Survey.

There has been positive impact of leadership training. The ranking of impact of training has been found in favour of women empowerment mainly in the issues of sensitization and awareness creation towards gender issues, leadership development, educational empowerment, active role in decision making process, increased social status and recognition, effective delivery of services and enhanced role in implementation of development programmes (Table 15).

Table: 15
Impact of Leadership Training

Impact	Ranking
Sensitization And Awareness Towards Gender Issues	1
Sensitization & Awareness Towards Development Programmes	8
Educational Empowerment	3
Economic Empowerment	9
Political Empowerment	12
Enhanced Role In Implementation Of Development Programmes	7
Active Participation In Social Movement	11
Leadership Development	2
Active Role In Decision Making Process	4
Enhanced Role In Family And Society	10
Increased Social Status And Recognition	5
Effective Delivery Of Services	6
Enhanced Participation In Political Institutions And Governance	13
Effective Functioning Of Local Governments	14

Source: Field Survey.

Religion-wise impact of leadership training varies. Muslim women have rated the impact of leadership training in form of sensitization and awareness towards gender issues, leadership development, active role in decision making process, educational empowerment, increased social status and recognition, effective delivery of services and enhanced role in family and society. Christian women reported that the impact of training has been in form of sensitization and awareness towards gender issues, leadership development, educational empowerment, enhanced role in implementation of development programmes and enhanced role in family and society. Buddhist women have rated the impact of leadership training in form of sensitization and awareness towards gender issues mainly. Most of the women reported that they are aspiring for career development, skill training and vocational education, creation of employment opportunities, financial inclusion and access to credit, government employment, improvement in educational infrastructure and facilities, improvement in health infrastructure and facilities, improvement in roads and streets, improvement in public transport, substantial housing and improved sanitation.

Only a few respondents reported that handholding support was provided to them after training. However, handholding support was provided mainly in form of problem solving and receiving feedback from them. Among the religious groups, Christian women reported in a large proportion that they received handholding support. This is because of the fact that the quality of leadership training was comparatively better in the states of Kerala, Manipur and Karnataka. The handholding support was extended to the greater extent in the state of Kerala and Manipur. The handholding support has been in form of interaction, problem solving and guidance.

The overall analysis simply demonstrates that leadership training has positive impact on women empowerment however; the basic

purpose of the scheme is to create opportunities for political empowerment and active role in decision making process among the minority women. The awareness and participation in development programmes, schemes and legal acts by the minority women has been reported to be low which shows low publicity of the programmes and schemes. There is imperative need to create awareness and sensitization towards development programmes and schemes and launch special campaign for legal awareness among the minority women so that they may avail the benefits of development programmes and schemes.

Policy Recommendations:

The following policy recommendations have been provided for empowering women belonging to minority communities and effective implementation of Leadership Development Scheme:

- Minority women's empowerment requires adequate resource allocation in all areas including health, education, sanitation, nutrition, employment, access to credit and asset ownership, skills, research and design technology and political participation. The regional imbalances must be addressed while spatial mapping of social infrastructure and access to employment opportunities for women may highlight the resources India should adopt a broad policy framework including growth with equity, improving governance through participation of poor and collaboration with all stakeholders in planning process and regional cooperation to remove trade barriers and eliminating harmful taxes and competition practices.
- Promoting the greater participation of minority women in decision making process remains another major objective towards the goal of empowering women. Thus, it is imperative to create more opportunities for women to participate in the institutions of government..
- Minority women's access to paid work may give them a greater sense of self reliance and greater purchasing power. Similarly, women's presence in the governance structures of society clearly carries the potential to change unjust practices. Thus, it is imperative to create more opportunities for women to participate in decision making process and governance of development programmes.
- Participation of minority women in planning and decision-making still remains an area of neglect. The formal institution such as political parties, legislators, trade unions, cooperative, techno-bureaucracy, industry, trade and commerce reflect a very low level of participation of women particularly at more responsible positions. In order to resolve this problem and to initiate necessary policy initiatives, a comprehensive policy statement should be brought out both by the government and corporate sectors. This policy should focus on the reservation, entitlements and gender just equatous society.
- There should be creation of permanent cell at the state level to oversee the functioning, monitoring and evaluation of the policy, programmes, projects and schemes oriented towards minority women, with fully equipped infrastructure, facilities and qualified manpower.
- In leadership training whether through NGO's or through state organizations or through universities or private education institutions, the rate of remuneration for teachers should be high enough to attract competent teachers. The rates followed by successful training institutions should be used as a good indicator for fixing the rates.
- In order to have quality faculty and resource persons, the training institutions should invite resources persons from various national level academic institutions as guest faculty while

the training institutions should allocate substantial amount for honorarium to the guest faculty for delivering such special classes to their students. The women should be given more exposure related academic inputs rather than theoretical inputs..

- Performance indicators for monitoring the overall success of the training institutions should be evolved and those training institutions who are unable to get the minimum qualifying marks in terms of success rate, the support under the scheme should be withdrawn by the government. Besides, the training institutions should insist on registration of women for specific modules. There is need to incorporate women entrepreneurship and livelihood development in the training modules.
- It is imperative to review the selection criteria of training institutions as some of the good training institutions are not willing to apply under the scheme to the Ministry as they are required to get recommendation from the concerned state. The Ministry may also adopt a judicious thinking to consider the proposals recommended by the state government under the scheme. As per the concentration of minority population and educational backwardness, the quota for the states may be fixed up by the Ministry while approving the proposals. The Ministry may also consider proposals from the training institutions coming directly without recommendation of the concerned states. The good training institutions may be empanelled for a longer period so that effective implementation of the scheme may be ensured.
- The Ministry may evolve criteria and indicators for evaluation of the performance of the programme. Concurrent monitoring and evaluation is necessary to ensure effective implementation and review of the programme. On the basis of grading system, the training institutions may be sorted out for allotment of the number of batches under the scheme. The training institution should also evolve criteria and indicators for evaluation of the performance of faculty members and selection of candidates in order to attract the quality faculty and good batches of trainees.
- It is suggested that reading materials should be developed by the training institutions in consultation with academic experts. The reading materials in proper shape (modules, papers, monographs and reports) should be provided time to time to the trainees so that they may go through the reading materials in advance and participate effectively in the discussions and deliberations in classrooms. The training institutions may approach to the academic experts for developing a feedback form for the assessment of the faculty.
- MIS must be developed for tracking the enrolment, retention, attendance and success for the various modules in training institutions. The MIS should be linked with concerned state governments and the Ministry. The physical and financial performance may be provided on monthly basis on a prescribed format both through electronic and printed forms.
- It is suggested that proper publicity and awareness creation about the scheme should be ensured both at the Ministry level and in the states so that candidates from backward and remote areas may be made aware about the scheme and they may avail the benefits under the scheme.
- It is imperative to converge the leadership development scheme with various other departments and ministries for extending the benefits of social development programmes to the women belonging to minority communities. .
- Handholding support after training is required. Handholding support should be focussed more on supply side factors rather than demand side factors. A proper data base

should be prepared by the PIAs for the trainees and there should be a proper trekking system for continuous guidance, counselling and establishing backward and forward linkages with pressure groups, civil society organizations, political parties and associations of women so that they may be preferred as a potential candidates in the election fray.

Gender Budgeting in India: An Analysis of Union Budgets

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Abstract

The issue of engendering development and women empowerment has been in the central stage with the shifting of paradigm of development and governance at the global level and particularly in India. Gender budgeting has emerged as an important instrument for gender mainstream and women empowerment across the globe. It has been well recognized by the policy makers and feminist economists that gender budgeting is imperative for gender equality and engendering development planning. Gender budgeting refers to the systematic examination of the budget programmes and policies for the impact on women. Studies show that programmes and policies design to improve women's economic opportunities lead to higher rates of economic growth. Gender budgeting has gained prominence in the policy circles in the recent years. In view of the growing importance of the gender budgeting, the present paper purports to critically analyze the union budgets through gender lens.

Introduction:

Gender budgeting has been globally recognized a tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policies, programmes and delivery mechanism. The Ministry of Women and Child Development, Government of India, as a nodal agency for gendering budgeting, has undertaken several

initiatives and has adopted budgeting for gender equity as a mission statement and its widely disseminating tools and strategies across various ministries and departments. Gender budgeting is a methodology to assist governments to integrate a gender perspective into the budget as a key national plan for public expenditure. The national budget impacts women's lives in several ways. It can directly promote women's development when funds are allocated for programmes that address women's economic, social and other needs. This can be done both through funding of mainstream programmes that are delivered in a way that is sensitive to women's situation, and through funding of women-centric programmes and schemes. The budget can also enhance opportunities for empowerment of women through budgetary allocations. Gender budgeting is a dissection of the government budget to establish its gender-differential impacts and to translate gender commitments into budgetary commitments. Thus, gender budgeting looks at the government budget from a gender perspective to assess how it addresses the needs of women in the areas like health, nutrition, education, employment, etc. Gender budgeting does not seek to create a separate budget but seeks affirmative action to address specific needs of women. Budgets are reflective of what the government of a country prioritizes. It is a way of enacting government policies that have been identified as addressing the most important issues within the country. Besides

looking at revenue and expenditure, budgets need to be understood in terms of a broader context, the process of decision making and with regard to who the participants are in the decision making process. The budget is a mirror, expressed in financial terms, of the social and economic policies and the development goals pursued by a country. Gender is an issue that brings to the forefront the reality of inequalities that exist between women and men in the society. A common reaction regarding „gender and “women’s issues”, is that they are seen as less important than other problems prevalent in our society, e.g., poverty, unemployment, violence. This dismissive attitude toward gender inequalities is problematic because it denies the reality that those who are most affected are women and in order to address these problems adequately we need to understand why these problems are gendered.

A budget, on the face of it, appears to be a gender-neutral policy instrument. Economists tend to view budgets as gender-neutral instruments since budgets do not mention women or men but consist of financial aggregates. Budgets, however, are not gender neutral, they are “gender blind”. Gender-blind budgets ignore the differing effects on women and men and on different groups of women and men. Gender-blind budgets do not consider that women and men have different roles, responsibilities and capabilities. They ignore the economic and social differences that exist between women and men. This inevitably means that those who are most marginalized within the society are silent, thus their voices are not easily or readily included within the budgeting agenda. A gender budget is a budget that has accounted for the direct and indirect effects of a government’s expenditure allocations and revenues on both women and men. Thus, a *gender budget* can also act as an instrument for holding the government accountable to its gender equality commitments. Gender budgets are referred by several names, like, “Gender Budgets”, “Women’s Budgets”, “Gender

Sensitive Budgets”, “Gender Responsive Budgets”, “Applied Gender Budget Analysis”, etc. All these terms refer to gender budget initiatives. A gender responsive budget is a budget that acknowledges the gender patterns in society and allocates money to implement policies and programmes that will change these patterns in a way that moves towards a more gender equal society. Gender budget initiatives in different names have been undertaken all over globe. By the end of 2012, there were more than 90 countries where gender budgeting has been adopted as a instrument for women mainstreaming and engendering development. The Government of India has also adopted the gender budgeting process and the guidelines have been issued to various ministries and departments for setting up Gender Budgeting Cells. The Women Component Plan approach has been discontinued by the Ministry of Women and Child Development in the recent past and there is increasing stress on gender budgeting for gender mainstreaming and women empowerment. However, an analysis of union budgets demonstrates that public expenditure on women specific programmes and schemes constitutes a negligible share in GDP and about 6 per cent share in total budgetary allocations.

Budget Analysis:

A review of Ninth Plan budget shows that about 43 per cent of funds of gross budget support for Women Component Programmes from the 15 ministries and departments where ostensibly spent on women. Of these Family Welfare contributed 70 per cent of gross budget support, Health, Education and Indian Systems of Homeopathy contributed 50 per cent of gross budget support while the contribution of Rural Development and Labour 42 per cent and 34 per cent respectively. Others spent less than 30 per cent of their gross budgetary support on women. The Eleventh Plan made the provision that gender budgeting and gender outcome assessment will be encouraged by all ministries/ departments and centre and state level. During

the Eleventh Plan Period, Rs. 48420.51 crores have been allocated as gross budgetary support under the Ministry of Women and Child Development for pro-women programmes. Out of total budgetary support, a large chunk of amount has been earmarked for children. A few new schemes have been introduced in the plan for women empowerment. Gender budgeting helps assess the gender differential impact of the budget and takes forward the translation of gender commitments to budgetary allocations. During the Plan, efforts will continue to create Gender Budgeting Cells in all ministry and departments. During 2005-06, gender outcome assessment of fund flows has been covered 10 departments and the total magnitude of gender budget was recorded at 4.8 per cent of total union government expenditure. In 2006-07, 24 departments of union government were included in the magnitude of the gender budget was 3.8 per cent of the total budget estimates. According to budget estimates, Rs. 31177.96 crores was expected to use exclusively for women during 2007-08. The total magnitude of the gender budget has gone up from Rs. 22251.41 crores for 2006-07 (RE) to Rs. 31177 crores in 2007-08 (BE), an increase of almost 40 per cent. As a percentage of total union government expenditure, this constitutes a rise from 3.8 per cent to 4.8 per cent. As a percentage of GDP, this is an appallingly low figure of 0.5 per cent and 0.6 per cent for the year 2006-07 and 2007-08, respectively. There has been an increase in the number of Ministries and Departments undertaking gender budgeting exercises that form the basis of gender budgeting statement of the government. The Ministry of Finance reported that it has also pointed out that 50 ministries/ departments have set up gender budgeting cells. The composition of the gender budget pool simply demonstrates that the largest share goes to women's education, health and food security and nutrition. The major chunk of allocation for women's education can be accorded to allocations in *Sarv Shiksha Abhiyan* (Table 1).

Table: 1
Composition of Gender Budget
(Rs. in Crores)

Sectors	2006-07 (RE)	Percentage	2007-08 (BE)	Percentage
Education	7513.7	38	8439.99	31
Health	3593.325	18	6483.03	24
Food Security & Nutrition	4321.77	22	5906.4	22
Livelihood	2444.35	12	3582.87	13
Housing	1498.39	8	2067.55	8
Protection	195.473	1	306.733	1
Awareness Generation and others	153.41	1	177.43	1
Total	19720.418	100	26964.003	100

Source: Compiled from Gender Budgeting Statement, Union Budget, Govt. of India.

According gender budget statement, almost 65 per cent of total budget provisions under the Department of Health and Family Welfare are meant substantially for the benefit of women. All the budgetary allocation in the Department of Women & Child Development was devoted to the expenditure for the benefit of the women. Similarly, around 94 per cent of the budget in the Ministry of Social Justice and Empowerment was made for the benefit of the women. Interestingly, more than 1/4th budget in the Ministry of Youth Affairs & Sports was meant for the benefits of women in

the budget estimates for 2005-06. According to the gender budgeting statement, out of entire allocations of the Union Government for Police (Ministry of Home Affairs) only 0.03 per cent is women specific, which indicates that allocations of meagre resources for women specific programmes/schemes could be one of the major reasons for prevalence of high levels of crimes against women. While around 45 per cent of allocations under the Department of Elementary Education and Literacy are earmarked for women specific, only 23 per cent of allocations under the Department of Secondary and Higher Education have been accorded by the government as a women specific. During 206-07, less than 18 per cent of allocations under the Department of Rural Development have been earmarked for women specific, which includes the inclusion of 100 per cent allocations for Indira Awas Yojana (Table 2).

Table: 2

**Women Specific Allocations under Various Departments and Ministries of Union Government
(Rs. in Crores)**

Demand No.	Ministry/Department	2005-06 (BE)	2005-06 (RE)	2006-07 (BE)
1	Department of Agriculture and Cooperation	1.00(0.02)	3.75(0.09)	1.50(0.03)
12	Department of Industrial Policy and Promotion	5.00(0.78)	5.00(1.02)	5.50(0.92)
15	Department of Information Technology	5.700(0.59)	5.700(0.62)	9.300(0.83)
46	Department of Health and Family Welfare	6631.53 (64.50)	6368.66 (65.82)	8118.2 (64.71)
47	Department of AYUSH	38.24 (9.41)	36.95 (10.15)	43.22 (9.65)
52	Police	11.04(0.07)	6.71(0.18)	4.59(0.03)
54	Ministry of Home Affairs, Transfer to UT Government	2.03(0.24)	1.71(0.18)	2.03(0.17)
55	Department of Elementary Education and Literacy	5949.3 (47.46)	5946.50 (47.43)	7631.00 (44.54)
56	Department of Secondary Education and Higher Education	1277.94 (22.03)	1349.55 (23.27)	1641.62 (23.51)
57	Department of Women and Child Development	3922.49 (99.78)	3922.47 (99.77)	4842.68 (99.78)
59	Ministry of Labour & Employment	125.05 (10.49)	115.76 (9.15)	127.46 (8.60)
64	Ministry of Non-Conventional Energy Sources	5.00(0.83)	0.010.002)	0.10(0.02)
76	Department of Rural Development	4359.00 (23.75)	4800.00 (22.48)	4300.00 (17.88)

81	Demand No. 81, Department of Science and Technology	4.00(0.24)	4.00(0.28)	30.00(1.72)
83	Department of Bio-Technology	5.00(1.09)	5.00(1.24)	5.00(0.94)
86	Ministry of Small-Scale Industries	0.40(0.09)	0.40(0.08)	1.00(0.19)
87	Ministry of Social Justice and Empowerment	1550.03 (96.90)	1510.35 (94.41)	1743.15 (95.90)
94	Andaman and Nicobar Islands	0.45(0.03)	0.45(0.03)	0.50(0.01)
95	Chandigarh	0.73(0.07)	0.73(0.08)	0.80(0.08)
96	Dadra and Nagar Haveli	0.47(0.42)	0.47(0.41)	0.52(0.43)
97	Demand No. 97, Daman and Diu	0.29(0.25)	0.29(0.25)	0.32(0.26)
98	Demand No. 98, Lakshadweep	0.06(0.02)	-0.06(0.02)	0.06(0.016)
102	Ministry of Urban Employment and Poverty	—	29.00(7.09)	75.00(18.13)
104	Ministry of Youth Affairs and Sports	139.18(27.45)	128.99(26.98)	155.18(23.20)

Source: Compiled from Expenditure Budget Vols I and II, Union Budget, 2006-07.

Gender budgeting has been internationally recognized as a key tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanism. Government of India has adopted 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 forums. In order to provide further impetus, the Finance Minister in his budget for 2004-05 mandated the setting up of gender budget cells in all ministries and departments and highlighted the need for budget data to be presented in a manner that brought out the gender sensitivity and budgetary allocation. During 2005-06, budgetary allocation under 10 demands for grants, estimated at total of Rs. 14379 crores were shown in a separate gender budget statement. An estimated allocation of Rs. 28737 crores for benefits of women under 24 demands for grants in 18 ministries and departments were given in the 2006-07 budget. This statement was extended in the budget of 2007-08, to include 33 demands for grants of 27 ministries/departments.

Though, initiatives from government and outside of the government have been taken for gender budgeting, however, only a few departments and ministries have adopted the gender budgeting analysis. There is imperative need for crucial interaction between analysis and the structures of gender that currently exist in society as well as with the elements necessary for transforming gender relations. The serious efforts are required for opening a meaningful dialogue with policy makers and other key players to make the appropriate for adopting the gender budget analysis. Gender budgeting has been internationally recognized as a key tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanism. Government of India has adopted 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 forums. In order to provide further impetus, the Finance Minister in his budget for 2004-05 mandated the setting up of gender budget cells in all ministries and departments and

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Table: 3
Allocations for Women as Reflected in the
Gender Budget

Year	No. of Ministries	No. of Demands	Gender Budget	Percentage Allocation of Total Allocation
2005-06	9	10	14378.68	2.79
2006-07	18	24	28736.53	5.09
2007-08	27	33	31177.96	4.50
2008-09	27	33	27661.67	3.68
2009-10	28	33	56857.61	5.57
2010-11	29	34	67074.68	6.0
2011-12	29	36	76946.09	6.22
2012-13	29	34	88143.00	5.84
2012-13	29	34	97134.00	5.90

Source: Annual Report 2009-10, Ministry of Women & Child Development, Government of India.

It is also imperative to compare the funds allocated from 2007-08 to 2011-12 *vis-à-vis* the outlay proposed in the Eleventh Five Year Plan, since the year 2011-12 marks the end of the Plan period. The comparison reveals that the proportion of funds allocated vs. the amount proposed for the 11th Plan period is less than 50 per cent in case of Gender Budgeting and Conditional Cash Transfer for girl child with insurance cover (Table 4).

Table: 4
Outlay for the Eleventh Five Year Plan

Name of the Plan Scheme / Programme	Proposed Outlay for Eleventh Plan Rs. In crore (at Current Prices)	Allocations (Rs. In crore)					Total Budget Outlay Made in the five years	Per cent of Allocation against proposed outlay
		2007-08 (RE)	2008-09 (RE)	2009-10 (RE)	2010-11 (RE)	2011-12 (RE)		
Swayamsidha	500	25	50.08	.05	0	3	78.13	15.6
Rashtriya Mahila Kosh	108	12	31	16	0	100	159	147.2
Gender Budgeting	20	1	1.3	.05	1	1	4.35	21.8
Conditional Cash Transfer for girl child with insurance cover	80	0	10	5	10	10	35	43.8
Comprehensive scheme for combating trafficking of women and children (Ujjwala)	30	5	6	5	7	10	33	110
Support to Training and Employment Programme for Women (STEP)	100	20	27	15	25	20	107	107
Hostels for Working Women	75	5	11	10	15	10	51	68
Priyadarshini	95	10	23	1.22	29.79	26.1	90.11	94.9
Swadhar	108	15	15	15	34.2	30	109.2	101
Relief & Rehabilitation of Rape Victims	25	1	5	.01	10	140	156.01	624
Rajiv Gandhi National Crèche Scheme	550	100	50.94	50.3	35	42.5	278.74	50.7

Source: Centre for Budget and Governance Accountability, Response to the Union Budget 2011-12

The scheme is currently being implemented through ICDS centres in 200 selected districts across the country on a pilot basis. As per the Summary of Expenditure released by the Ministry of Women and Child Development, against an allocation of a Thousand Crores in 2010-11, actual expenditure incurred till January 15, 2011 is 124 Crore which is a mere 12.4 per cent of the total allocated amount (Table 5).

Table: 5
Expenditure of Major Schemes Meant for Women

Scheme	2010-11 BE (Rs. In Crore)	Actual Expenditure Up to 15/1/2011 (Rs. In Crore)	Percentage of Expenditure over BE
Conditional Cash Transfer Scheme for the Girl Child with Insurance Cover	10	1.46	14.5
Hostels for Working Women	15	5.8	38.67
STEP	25	10.79	43.15
Rashtriya Mahila Kosh	15	0	0
Swayamsiddha	5	0	0
Scheme for Rescue Victims of Trafficking	10	5.26	52.5
Gender Budgeting	2	0.33	16.38
Swadhar	34.2	24.62	69.04
Relief to and Rehabilitation of Rape Victims	40	0	0
Priyadarshini	29.79	5.88	19.73
Conditional Maternity Benefit Scheme	390	0	0

Source: Centre for Budget and Governance Accountability (2011), Response to the Union Budget 2011-12

The story of underutilization continues when we look at the schemes meant for women from the most marginalized communities. An assessment of the Union Budget shows that of the total allocations meant for women, only 3.5 per cent is targeted specifically at women from sections of the population such as minorities, SCs, STs and Disabled. This is primarily on account of the sparse number of schemes designed for addressing their specific vulnerabilities. Furthermore, a closer scrutiny of the allocation reveals that in three out four schemes (Table 6). Perhaps even the first steps towards implementation have not been taken yet.

Table: 6

Schemes aimed at the Most Marginalized Women

Ministry/ Department	Scheme	2007-08		2008-09		2009-10		2010-11	
		BE	Actual	BE	Actual	BE	RE	BE	RE
Minority Affairs	Scheme for Leadership Development of Minority Women*	0	0.2	5	0	8		15	
Tribal Affairs	Strengthening of Education among ST girls in Low literacy Districts (Educational Complex in Low Literacy Districts)	0	0	0	0	50	33.5	40	
Social Justice & Empowerment	Girls Hostel for SCs	32	27	55	5.9	60	60	80	
Social Justice & Empowerment	Financial Assistance to Women with Disabilities to look after their children after birth	0	0	5	0	5		5	

Source: Centre for Budget and Governance Accountability (2011), Response to the Union Budget 2011-12

There has been an increase in the gross budgetary in absolute terms, i.e., from Rs 88,143 crore in 2012-13 to Rs 97,134 crore in 2013-14; the magnitude of the GBS has declined as percentage of the total expenditure of the union budget from 5.9 per cent to 5.8 per cent in 2013-14. An assessment of the union budgets since 2008-09 reveals that barring the 2011-12, when it registered a marginal jump (6.2 per cent), the magnitude of the GBS has hovered around 5.5 per cent all these years. Though we recognize the importance of the GBS as an accountability tool, it continues to be riddled with several methodological and accounting flaws. For instance, Rajiv Gandhi Panchayat Sashaktikaran Abhiyan (RGPSA) reports its entire allocations in Part B of the GBS. This again points to the chronic problem of inaccurate reporting, thereby raising significant questions over the cogency of the total gender budget of Rs 97,134 crore. Other commitments in the Twelfth Plan, to list a few, include strengthening existing schemes like the Support to Training and Employment Programme for Women (STEP), for skill development and income generation and Priyadarshini, for improving sustainable livelihood opportunities and working women's hostels. It also mentions that the Swayamsiddha phase II will act as an important instrument in empowering women. Further, it mentions that new initiatives such as one stop crisis centres for providing shelter, police desk, legal, medical and counselling services and women's helpline will be

considered. Twelfth Plan has also shown a heightened sensitivity and commitment to address gender concerns in those specific sectors. While we acknowledge the gains made in the Twelfth Plan, it is important to analyze whether the resources promised in the Union Budget 2013-14 are sufficient to push these interventions. Here, we review the resources for the Ministry of Women and Children, both at the aggregate level as well as specific allocations for individual schemes of the Ministry.

A trend analysis from 2008-09 till date reveals that the allocations for the Ministry of Women and Child Development at the aggregate level have seen a small yet steady increase over the years from Rs 6,919 crore in 2008-09 to Rs 20,440 crore in 2013-14. However, if we isolate the allocations for “women’s welfare”, it appears that the allocations did not increase much. It went up from Rs 237.47 crore in 2008-09 to Rs 687.48 crore in 2011-12 and declined to Rs 250.84 crore (63 per cent) in 2012-13. In the Union Budget 2013-14 however, allocations for “women’s welfare” are at Rs 914.68 crore. This is mainly on account of the substantial increase for Indira Gandhi Matritva Sahayog Yojana (IGMSY) and the introduction of some new initiatives last year such as women’s helpline, one stop crisis centre, scheme for implementation of the Domestic Violence Act, etc.

The projected Gross Budgetary Support to women and child development for the Twelfth Five-Year Plan is Rs 1,17,707 crore, out of which the Integrated Child Development Scheme (ICDS) accounts for Rs 1,08,503 crore. The total funds available for the period 2012-17 for implementation of all other schemes/interventions (minus ICDS) related to women’s empowerment and child development, including schemes such as National Nutrition Mission is Rs 9,204 crore. If we compare it with the Eleventh Plan, the amount has seen a steep decline. Table 7 shows the projected GBS for the women and child development sector for the Twelfth Five-Year Plan period has registered a 25 per cent drop from the Eleventh Five-Year Plan. This is a substantial decline if we factor in the high rate of inflation witnessed in recent years. It is also important to note that this smaller pot of money is meant for funding a larger number of schemes – both new and old. Interestingly, none of the schemes from the previous years have been discontinued this year.

Table: 7

Projected Gross Budgetary Support for the Women and Child Development Sector

Projected Gross Budgetary Support (Rs Crore)	Total GBS for Women and Child Development (A)	ICDS(B)	A–B
11th Five-Year Plan	54,765	42,400	12,365
12th Five-Year Plan	1,17,707	1,08,503	9,204

Source: Government of India (2012-17), Draft Twelfth Five-Year Plan.

As seen in Table 8, the share of women’s development (excluding child development, in the Ministry) in the total Gender Budgetary Support is a meager 0.2 per cent as opposed to 18.8 per cent for rural development and Panchayati Raj and 12.5 per cent for the transport and energy sectors. Furthermore, what constitutes this available pool of Rs 9,204 crore for the five year period which comes down to Rs 1,840.8 crore per year. Only three interventions – the Integrated Child Protection Scheme (ICPS), the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – SABLA and the IGMSY account for approximately 70 per cent of this. Notwithstanding the criticality of these three interventions for women and girls, the fact remains that only 30 per cent, which adds up to a

meager Rs 536.8 crore is left to implement the remaining bunch of interventions of the Ministry of Women and Child Development.

Table: 8

Projected GBS for Women Development vis-à-vis Select Social and Economic Sectors

Departments	Projected GBS for Twelfth Five-Year Plan (in Rs Crore)	Share of Total GBS (per cent)
Health (Excluding Child Development)	3,00,018	8.4
Education	4,53,728	12.7
Rural Development and Panchayati Raj	6,73,034	18.8
Transport and Energy	4,48,736	12.5
Urban Development	1,64,078	4.6
Scientific Departments	142,167	3.98
Women's Development	9,204	0.2

Source: Government of India (2012-17), Draft Twelfth Five-Year Plan.

Table 9 shows existing interventions for children and women and gives the corresponding amount for 2012-13 and for 2013-14. The total comes to around Rs 696.06 crore which is clearly more than the average of Rs 536.8 crore available from the projected GBS. Therefore, the average amount is less than the total outlays for existing interventions for women and children. Moreover, the required amount will be much more than Rs 696.06 crore since this amount has been calculated based on the budget estimates for 2013-14. A comparison of 2012-13 amount and 2013-14 reveals that barring a few schemes such as hostels for working women and STEP, a majority of the schemes for women have not registered any significant increase over the last year's budget. In fact, allocation for Swadhar Greh, an ambitious scheme launched in 2011 after merging the Swadhar and short stay homes schemes, has actually gone down from Rs 90 crore in 2012-13 to Rs 67.5 crore in 2013-14. This is quite surprising since the guidelines of the revised Swadhar Greh scheme promised better unit costs for various components such as salary of staff, putting in place additional staff such as multipurpose workers, better food and medical expenses, etc. This amount will also be grossly insufficient to set up one shelter home in each district of the country as stated in the scheme's guidelines (Government of India 2011). Thus, the allocations for majority of schemes will require significant alterations if the cost norms and guidelines are to be modified. An analysis of the Ministry of Women and Child Development budget for 2013-14 therefore reveals that it falls far short of what is required to fulfill some of the commitments made in the Twelfth Plan – both in terms of effective implementation of existing programmes/schemes as well as rolling out the new interventions.

Table: 9
Allocations for Women and Children for Twelfth Plan
(in Rs crore)

Existing interventions for Children (i)			Existing Interventions for Women (ii)		
Scheme	2012-13 RE	2013-14 BE	Scheme	2012-13 RE	2013-14 BE
National Institute of Public Cooperation and Child Development	26.13	29.45	Condensed Courses for Women Education	3.15	0.9
Rajiv Gandhi National Crèche Scheme for the children of working mothers	96.75	99	Hostels for Working Women	7.47	18
Scheme for welfare of working children in need of care and protection	7.65	9	STEP	6.75	18
Central Adoption Resource Agency	8.64	10	Central Social Welfare Board	52.19	65.23
Conditional Cash Transfer Scheme for the girl child with insurance cover	5	10	Awareness Generation Programme	6.12	0.9
Girl Child Specific District Plan of Action	0	13	National Commission for Women	15.6	18.45
Scheme for holistic development of adolescent boys	57.99	61.83	Rashtriya Mahila Kosh	0	18
Swadhar Greh	49.5	67.5	Comprehensive Scheme for Combating Trafficking	6.66	11.7
			Priyadarshini	14	15
			National Mission for Empowerment of Women	9.9	49.5
			Women's Helpline*	0	18
			One Stop Crisis Centre*	0	9
			Implementation of PWDVA*	0	67.5
			High Level Committee on Status of Women*	2.42	5
			National Institute of Women Affairs*	0	4.5
			Other Programmes (relief and rehabilitation of rape victims)*	0	76.6
Total (i)	202.16	232.28	Total (ii)	173.76	463.78

Source: Government of India, Union Budget (2012-13): Expenditure Budget, Volume II, MWCD. Government of India, Union Budget (2013-14): Expenditure Budget, Volume II, MWCD.

It is important to assess the proportion of their Total Budget being reported in the GB Statement. As expected, the Ministry of Women and Child Development reports the highest proportion of its total expenditure in the GB Statement. This is closely followed by the Department of Health and Family Welfare and Department of School Education and Literacy. However, it must be noted that even in case of these two Departments, it is primarily three schemes – Mission Flexible Pool, Rural Family Welfare Services for Reproductive and Child Health programme under Department of Health and Family Welfare and three schemes under the Ministry of Human Resource Development – Sarva Shiksha Abhiyan, Mid Day Meal Scheme and Rashtriya Madhyamik Shiksha Abhiyan – that account for a major proportion of the total allocations being reported in the GB Statement. Moreover, while the proportion of resources being reported by the Department of rural Development is 32.5 per cent, it is only on account of the scheme “Rural Housing – Indira Awas Yojana”. Similar is the case with Ministry of Housing and Urban Poverty Alleviation which reports “Swarnajayanti Shahari Rozgar Yojana” in Part B of the GB Statement. Department of Agriculture and Cooperation of Ministry of Labour and Employment report even less than 10 per cent of their total expenditures in the GB Statement (Table 10).

Table 10
Proportion of Total Budget Reported in Select Ministries/Departments

Ministry/Department	Total Expenditure 2012-13 BE (In Rs. Crore)	Proportion of Total Allocation Reported in the GB Statement (In Per cent)
Department of Agriculture and Cooperation	11313.22	8.20
Department of Health and Family Welfare	30702.00	50.55
Department of School Education and Literacy	48781.00	45.60
Department of Higher Education	25275.00	25.40
Ministry of Housing and Urban Poverty Alleviation	1163.00	21.60
Ministry of Labour and Employment	4333.68	3.50
Ministry of Micro, Small and Medium Enterprises	3155.66	15.20
Ministry of Panchayati Raj	300.74	35.20
Department of Rural Development	73221.82	32.50
Ministry of Social Justice and Empowerment	6008.30	26.60
Ministry of Women and Child Development	18484.00	61.90

Source: Total Expenditure of Ministries/Departments, Expenditure Budget Volume I and Gender Budget Statement-2012-13.

Gross Gender Budget in India is shown in Table 11. There has been increasing trend in gross gender budget in India during the period of 2004-05 to 2012-13. Over the period, the gross gender budget has increased to 733.57 per cent. There has been phenomenon growth in non-plan

expenditure as against the plan expenditure under gross gender budget during the corresponding period. Plan expenditure constituted about 95 per cent in gross gender budget in 2012-13 while the share of non-plan expenditure under gross gender budget was reported to be 5.16 per cent in the corresponding year.

Table: 11
Gross Gender Budget in India

(Rs. Crore)			
Year	Plan	Non-Plan	Total
2004-05	10537.39(99.65)	36.77(0.35)	10574.16(100.00)
2005-06	22663.80(93.44)	1576.71(6.50)	24240.51(100.00)
2006-07	20918.07(94.01)	1333.34(5.99)	22251.41(100.00)
2007-08	20778.19(95.47)	1569.90(7.02)	22348.09(100.00)
2008-09	47376.84(95.47)	2246.51(4.53)	49623.35(100.00)
2009-10	52863.06(93.91)	3431.16(6.09)	56294.22(100.00)
2010-11	63711.99(94.99)	3362.69(5.01)	67074.68(100.00)
2011-12	72623.93(94.38)	4322.16(5.62)	76946.09(100.00)
2012-13 (BE)	83598.04(99.84)	4547.76(5.16)	88142.80(100.00)
(per cent)	693.35	12259.96	733.57

Source: Gender Budget Statements, Ministry of Women and Child Development, Government of India, New Delhi.

Budgetary support for women specific programmes which target 100 per cent allocations for women is shown in Table 12. There has been an increase of 128.18 per cent in the budget support during the period of 2005-06 to 2012-13. The budgetary allocations under the programmes were reported to be Rs. 8273.88 crores in 2005-06 which increased to Rs. 18878.48 crores in 2012-13. Budgetary support under women specific programmes constituted more than 1/4th of the gross gender budget in India. There has been fluctuating trend in the share of budgetary support for women specific programmes as against of gross gender budget in India during the period of 2005-06 to 2012-13.

Table: 12
Allocations on Women Specific Programmes (100 Per Cent Allocation for Women)

(Rs. Crore)			
Year	Plan	Non-Plan	Total
2005-06	8215.46	58.42	8273.88 (34.13)
2006-07	4578.87	40.08	4618.95 (10.76)
2007-08	8390.37	38.29	8428.66 (37.71)
2008-09	1419.55	55.60	1475.15 (29.98)
2009-10	15395.23	85.72	15480.95 (27.52)
2010-11	18357.48	115.82	18473.30 (27.54)
2011-12	20357.98	138.59	20496.57 (26.34)
2012-13	18760.56	117.92	18878.48 (27.42)
(per cent)	128.36	101.85	128.18

Source: Gender Budget Statements, Ministry of Women and Child Development, Government of India, New Delhi.

Budgetary support on women specific programmes with at least 30 per cent allocations for women is shown in Table 13. There has been increasing trend in the budgetary allocations on women specific programmes during the period of 2005-06 to 2012-13. During 2005-06, Rs. 15966.63 crores were allocated on women specific programmes. The amount increased to Rs. 69264.32 crores during 2012-13, registering an increase of 333.81 per cent. Budgetary support on women specific programmes constituted 72.58 per cent in 2012-13 while this was reported as high as 79.24 per cent in 2006-07 as against of gross gender budget in India.

Table: 13

**Allocations on Women Specific Programmes
(With At Least 30 Per Cent Allocation for Women)**

(Rs. Crore)

Year	Plan	Non-Plan	Total
2005-06	14448.34	1518.29	15966.63(65.70)
2006-07	16339.20	1293.26	17632.46(79.24)
2007-08	12387.82	1531.61	13919.43(62.29)
2008-09	32557.29	2190.91	34748.20(70.02)
2009-10	37467.83	3345.44	40813.27(72.50)
2010-11	45354.51	3246.87	48601.38(72.46)
2011-12	52265.95	4183.57	56449.52(73.66)
2012-13	64837.48	4426.84	69264.32(72.58)
(per cent)	348.75	191.57	333.81

Source: Gender Budget Statements, Ministry of Women and Child Development, Government of India, New Delhi.

There are a large number of schemes that report in the GB Statement. However, very few of them actually take into account the specific gender-based disadvantages confronted by women and by different groups of women. In fact, many of them end up perpetuating the prevailing gender stereotype or have very little impact on the way gender roles are constructed. The first step in making budgets or any policy gender-responsive is to recognize the specific gender-based disadvantaged faced by women in that particular sector. However, this step is often the most neglected.

The Union Budget 2013-2014 has allocated Rs. 97134 crores for addressing gender concerns in the budget (less than 6 per cent of the total budget) and Rs. 77236 crores for children. This budget needs to be understood in the historical context of the social parameters of the country. India's record for achieving the Millennium Development Goals has been extremely poor as compared to several African, Latin American and Asian Countries. In the international arena despite the attempt to portray a 'Shining India', the country has been named and shamed continuously for not being able to reduce its maternal and child mortality rates, wide spread anemia and malnutrition among

women and children, starvation deaths in certain pockets, sky rocketing prices of essential goods, namely food, water and cooking fuel. It's in this context one must examine the Union Budget 2013-14. Last year the allocation for gender in the budget was Rs. 18,878.5 crore. Due to sustained pressure from the women's groups and gender economists, separate budget allocations for women and children were made in *2012 budget*.

The financial allocation of Rs. 200 crore for the 'most vulnerable' groups including single women and widows is an eye wash. Such a paltry amount cannot support schemes like Swadhar, working women's hostels, one-stop crisis centres, a national helpline and the effective implementation of the Prevention of Domestic Violence Act and the recently passed Sexual Harassment at Work Place Act. This programme announced last year is to be implemented in 100 districts during 2013-14. It has been allocated Rs. 300 crores to scale up to cover 200 districts the year after. This is a grossly inadequate fund allocation which seeks to address 40 per cent of children and 55 per cent women in India who are malnourished. The ICDS gets Rs. 17,700 crore for this fiscal year. In response to galloping inflation, the amount is quite inadequate. A successful implementation of ICDS requires nearly Rs. 3 lakh crore over the 12th plan period as per an estimate made by nutrition experts while allocation has been for Rs. 1.23 lakh crore. Besides this, financial provisions for social security and additional remuneration for Anganwadi Workers and ASHAs, the principal carriers of the flagship schemes have not been made.

The budget has enhanced the allocation for anti-poverty programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (Rs. 33000 crores) and the flagship centrally sponsored scheme for public health-National Health Mission (Rs. 21239) whose principal beneficiaries are women as they are the poorest of the poor. The allocation for women specific

schemes for economics services, welfare services and social defense have been increased up to 8500 crores. The budget has also announced an allocation of Rs. 1000 for an all-women public sector bank in which both the management and clients are expected to be women. The state owned Women's Bank will work for financial inclusion and empowerment of self help groups, women entrepreneurs, self employed women and support livelihood needs of women.

The Reserve Bank of India will have to complete all formalities of license of the women's bank by October, 2013. Bitter experience with private micro finance institutions (MFIs) who behaved like financial sharks charging 24 per cent to 48 per cent interest, used Self Help Group's as foot soldiers and drove poor women borrowers to commit suicide due to harassment, has made rural and urban community based organizations disenchanted with the private MFIs. In this context, the announcement of a public sector women's bank has given new hope to community-based women groups. The sustained agitation by Indian youth and women after the gang rape of the 23-year-old, who was named by media as Nirbhaya, physiotherapist in a moving bus on 16th Dec. 2013 shook the whole world. In order to appease the angry youth, the budget has announced Rs. 1000 crore as seed money for a 'Nirbhaya Fund'. However, there is no clear mandate for this Fund – that it will be used for rehabilitation of survivors of sexual violence and acid attacks. There is no increase in allocation to education. The focus on Sarva Shiksha Abhiyan is not enough. Aspirations for higher education have enhanced exponentially among Indian Youth. Government aided higher education and vocationalisation of education is the need of the hour. The Union Budget 2013-14, has failed in its duty towards the masses by leaving higher education to the private sector. In spite of repeated demands from the women's movement for over 30 years, specific allocations for safe houses and shelters for women who

face domestic violence, incest, and for homeless women has not been made. Girls and women facing incest are forced to stay in the same house as their molester for want of a safe shelter. Homeless women remain ever-vulnerable to violence on the streets. To win over middle and upper class women, the budget has offered an incentive of raising the duty free baggage limit for jewellery for women passengers to Rs 100,000, subject to some conditions.

During 2004 to 2013, 56 ministries have set up Gender Budget cells. But to make their fiscal policy gender responsive has been an uphill task. Galloping inflation has affected the toiling poor women of India adversely whose real wages have declined sharply. Due to the withdrawal of the state from the social sector, women's work burden in the unpaid care economy has increased many-fold. The subordinate status of women manifests in declining child sex ratio i.e. 'missing girls phenomenon', deteriorating reproductive and child health, feminization of poverty, increased violence against women, enhanced mortality and morbidity among girls and women and deplorable condition of elderly women. Though, gender budgeting has been widely recognized tool for gender mainstreaming and engendering development, however, the analysis of gross budgetary support for women specific programmes in India demonstrates that there has been meager share of public expenditure as against national budgets. Gross gender budget constitutes about 6 per cent of the union budget and even the share of public expenditure for women constitutes less than 4 per cent of GDP. Though, the amount of gross gender budget has shown an increasing trend however, its share in gross budgetary support has declined in the recent years. It appears that certain ministries such as Ministry of Women and Child Development, Ministry of Health and Family Welfare, Ministry of Human Resource Development are allocating a large amount for women however, if we minus children and establishment expenditure then the actual

amount spent on women will be very low. Thus, it is imperative to adopt rigorous methods for analyzing of the gender budgets and classification of public expenditure on women specific programmes and schemes.

Policy Recommendations:

- Gender commitments must be translated into budgetary commitments. For reprioritizing the public spending in the direction of women's needs, it is must to prepare bottom-up budgets and lobby for its realization in collaboration with elected representatives.
- It is to strengthen the gender disaggregated database within relevant Ministries/ Departments, which will enable better analysis and more effective monitoring of targets and achievements for men and women. All Ministries/Departments should ensure that all MIS data generated on number of users/beneficiaries is classified by sex. A National level database for monitoring the coverage of women under Flagship programmes should be developed.
- Expenditure Tracking Survey is necessary. There is a significant deviation between Budget Estimates and Revised Estimates; provisions earmarked for women are reduced during the course of the year; in many cases, schemes suffer or fail to take off due to procedural delays in their finalisation or getting the appropriate approvals, etc.
- Gender budgeting cells should analyze the budgetary policies through gender lens at three levels: in terms of Budget Estimates shortly after the presentation of budgets, in terms of Revised Estimates as and when they come out and in terms of Actual Outlays when audited figures become available. The departures of REs from BEs and Actual Outlays need to be analyzed and highlighted.
- There is a need to improve gender budgeting statement through widening of the scope of

- the Gender Budgeting Statement to cover all ministries and departments. It is suggested that the actual expenditure figures of the previous financial year should be shown in the current year.
- There is also a strong need to deepen the whole exercise of gender budgeting across all three tiers of Government- Local, State and National Levels.
 - All programmes and schemes of the government must be made more gender responsive. This may include reviewing their operational guidelines, financial norms as well as implementation and auditing processes from gender lens.
 - The state governments must produce outcome budget while the performance report must contained the quality and authentic information. The state governments should provide statement on gender budget allocation from all the departments. All departments must provide data about allocation and expenditure for women's specific schemes along with the fiscal and financial achievements.
 - A system should be set up to collate gender disaggregated data from relevant departments to obtain the gender-wise relevant statistical data base, targets and fiscal and financial achievements. A gender audit of plans, policies and programmes of various ministries and departments with pro-women allocations must be conducted for the impact assessment of the programmes and schemes.
 - It is imperative to segregate the provisions for women in the composite programmes under education, health, and rural development sectors etc. which target women as the principal beneficiaries. It is also necessary to ensure that funds are spent on intended purposes.
 - There is a strong need to monitor the gender specific impact of budgetary policies and expenditure and reprioritize policies to reduce the bias against women in the benefit incidence of the budget.

***Unnatural Leadership* By David Dotlich and Peter Cairo**

Unnatural Leadership captures the dilemmas and complexities of leading in high-performing organizations. These two executive coaches - David Dotlich and Peter Cairo - draw on their broad experience in working with some of the world's top companies to offer a compelling look at how executives think about leading in the current times. They start by describing how the world has changed and how the erstwhile management practices will not be effective in the 21st century.

The book follows a clever narrative style; taking ten commonly accepted leadership traits and providing the antithesis of each trait they describe as instincts. The book is packed with true stories from the front lines. It describes the truth about being a real leader in a business environment turned upside down by e-commerce, diversity, security concerns, globalization, and matrix structures. The authors provide ample anecdotal evidence of why today's leaders should rather do the opposite of what their past experience and instincts suggest they should do.

Using a variety of tools and techniques based on their proven Action Learning workshops and Action Coaching methods, the authors reveal how to transition from the traditional natural leadership role and develop successful, effective unnatural leadership traits. They recommend simple, practical methods that effective leaders use to get things done, motivate and lead, and deal with their own weaknesses and impulses.

Each chapter contains a wealth of tips and techniques to help implement and develop the skills needed to become a new kind of leader. Dotlich and Cairo challenge conventional wisdom about leadership such as "be in control" and "hide your flaws." Instead, they identify ten "unnatural acts" that effective leaders regularly commit and are, in fact, the best response to an "irrational, chaotic, and unpredictable universe." These include: Refuse to be a prisoner of experience. Expose your vulnerabilities. Create teams that create discomfort. Trust others before they earn it. Coach and teach rather than lead and inspire.

Each chapter concludes with an exercise that helps you grasp the ideas in it. You will also discover new things about yourself and your situation from completing the exercises. These alone make 'Unnatural Leadership' a worthwhile investment.

Unnatural Leadership is a realistic and truthful road map that provides a practical manual for anyone who longs to be both authentic and effective.