
AN ANALYSIS OF WOMEN WELFARE SCHEMES OF INDIA

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Abstract: The empowerment of women is one of the central issues in the process of development of countries all over the world. The International Women's Day celebrated on 8th march every year has become a day of demonstration for equal opportunity and solidarity. But the question arises how relevant is celebration of Women's Day in view of the fact that their position in the society has not changed much. They are still treated as the 'weaker sex' who needs to be protected entire life-be it by her father, husband or son. The 'New Age Women' and the 'Women of Substance' in true terms are just words in books. Women constitute about half of the total population of country but they suffer from many disadvantages as compared to men in terms of literacy rates, labour participation rates earnings. Social, economic and political empowerment is the need of the day, as it is one only surest way of making women "equal partners in development". The strategy adopted for the programmes in the areas of women development involves empowerment of women through education and awareness generation and greater emphasis on vocational training and employment so as to enable them to enter the mainstream of economic development as equal partners. Women are like Back bone of every human beings life. So it is inevitable for the government and the society to protect , safeguard the rights of women. It is also a prime responsibility of the government to enhance the quality standard of women's life, and for the upgrading the existing standards of the existing society as well as improving the national economy. Women are the foundation and pillars of this world. Women's security and welfare contributes more towards the societal development, creation of economic environment. Hence it is important to analyze, understand the various welfare schemes of women in india. A few of important programmes and schemes are discussed in this article. This paper also makes an attempt for successful implementation of programmes by giving some of the suggestions.

Key words: Welfare schemes, Programmes, Government, Women.

Introduction: The Ministry of women and child development, as the nodal agency for all matters pertaining to welfare, development and empowerment of women, has evolved schemes and programmes for their benefit. These schemes are spread across a broader spectrum such as women's need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition etc., as well as their need for economic sustenance through skill development, education and access to credit and marketing. The schemes of the Ministry like Swashakti, Swayamsidha, STEP and Swawlamban enable economic empowerment. Working Women Hostels and Creches provide support services. Swadhar and Short Stay Homes provide protection and rehabilitation to women in difficult circumstances. The Ministry also supports autonomous bodies like National Commission, Central Social Welfare Board and Rashtriya Mahila Kosh which work for the welfare and development of women. These schemes will run in the Tenth Plan. It is proposed to continue some in the Eleventh Plan and also to take up new schemes.

Review Of Literature: Before the mid 1970s people occupied with development issues has paid little attributed from women (Fink 1992). Educating women also result in economic benefits. In Africa, for example, 46% of the agricultural workforce is female. Educating these women will increase productivity,

enabling them to contribute to the protection of the environment and preservation of water and energy will increase economic growth markedly. Investment in education for girls and women has, according to Shultz, been one of the factors why Southeast Asia, East Asia and Latin America have a significant progress in social and economic growth. Conversely, growth has for instance in Middle East and North Africa been of limited scale which according to Schultz is one of the consequences of a lacking investment in the education of girls and women (Schultz 2001:2008) economic analysis on wage returns shows a lower fertility rate and infant mortality and a higher GNP per capital and life expectancy when a larger number of girls are enrolled in primary education. Furthermore does a study of countries with equity of about 100% enrolment rate at primary level, show higher GNP and lower fertility rates when more girls are enrolled in secondary education. This indicates the necessity of educating women at secondary level as well, since it not only gives a higher personal freedom as Dreze and Sen Mention. But it also affects children, as well as the rest of the society in a positive way. Social space for women is very restricted in Indian context. The friendship circle of girls especially in rural areas is very limited. Mobility and social interactions of rural women are governed by culture and traditions. Seemanthini Niranjana (2006) remark that there is a

relative lack of theorization on the spatial basis of social life in the domains of sociology and anthropology and a reluctance to conceptualise the body more fully in gender studies. Seeking to rectify these tendencies, she provides accounts of the domains and activities of women; describes cultural perceptions and experiences of the female body; explores gender in the ritual realm; and provides suggestions for formulating a basis for female agency within a space-body matrix. The physical space of the domestic world where women reside provides an important clue to an understanding of their socio-economic position in India. Space at the household which women usually occupy is very limited and secluded. Even when they take up the yoke of the domestic responsibilities, they are rather invisible at their households. The expansion of physical space of the household for women is an important concern of her domestic empowerment. She is no longer the subdued daughter in law,

Objectives:

- To highlight the important Women welfare schemes
- To suggest suitable measures for effective implementation of such schemes.

Methodology: The study is based on the secondary data collected from Books, journals, articles, news papers and internet, Ministry of women and child welfare website for the year 2015-16.

The following are the details pertaining to the women welfare schemes intended for the development and empowerment of women. The department implements programmes in the areas of employment, training for women, awareness generation and gender sensitization. The emphasis is on helping women to become self sufficient and economically independent with the help of training and income generating activities so as to enhance their earning capacity and to bring up their status in life. The department aims at the economic development and integration of women into the main stream of society and also as individuals with a right to human dignity. Besides expanding the on-going programmes, the department has evolved some innovative schemes.

Schemes For Economic Empowerment

1. Swa-Shakti : The project jointly founded by IFAD, World Bank and the Government of India was launched in October, 1999 and culminated on 30th June, 2005. The objective of the program was to bring out socio-economic development and empowerment of women through promotion of women SHGs, micro credit and income generating activities. The project was conceived as a Pilot Project implemented in 335 blocks of 57 districts in 9 states. The project 302 established 17,647 SHGs covering about 2, 44,000 women. This was a Centrally Sponsored Project.

2. Swayamsiddha : This was an integrated scheme for women empowerment through formation of Self Help Groups (SHGs) launched in February, 2001. The long term objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the on going sectoral programmes by improving access of women to micro-credit, economic resources, etc. This is a Centrally Sponsored Scheme. The Scheme had been able to provide a forum for women empowerment, collective reflection and united action. The scheme was culminated in March, 2007. The programme was implemented in 650 blocks of the country and 67971 women SHGs have been formed benefiting 9, 89,485 beneficiaries. The scheme came to an end in March 2007. It is proposed to take up Swayamsidha with a wider scope during the XI Plan. It is also proposed to implement a woman's empowerment and livelihood project in four districts of Uttar Pradesh and two districts of Bihar with assistance from IFAD. The schemes of Swayamsidha and Swashakti would be merged and implemented as Swayamsidha, Phase-II in the XI Plan. The MidTerm Appraisal Report of the Tenth Plan has also recommended merger of these two schemes as these have similar objectives. The next phase would be a country wide programme with larger coverage in States lagging behind on women development indices. Convergence is the basic concept in Swayamsiddha. The lessons learnt in Swayamsiddha and Swa-Shakti would be incorporated in the universalized Swayamsiddha giving an integrated set of training inputs relating to social and economic empowerment, including skill development and training in traditional and non-traditional sectors. ³The estimated requirement during the XI Plan period for both phase II of Swayamsidha as well as the IFAD Project is Rs. 3000 crore.

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

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

5. SUPPORT SERVICES

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

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

6. Relief, Protection and Rehabilitation to Women in Difficult Circumstances :

(i) Swadhar This scheme was launched in 2001-2002 for providing relief and rehabilitation to women in difficult circumstances. The main objectives of the scheme are as follows: To provide primary need of shelter, food, clothing and care to the marginalized women/girls living in difficult circumstances who are without any social and economic support. To provide emotional support and counselling to women. To rehabilitate destitute women socially and economically through education, awareness, skill upgradation and personality development. To arrange for specific clinical, legal and other support for women/girls in need of those interventions by linking and networking with other organizations in both Government and non-Government sectors on

case to case basis. To provide Help line or other facilities.

(ii) Compensation to Rape Victims: The Hon'ble Supreme Court in Delhi Domestic Working Women's Forum Vs. Union of India and others writ petition (CRL) No. 362/93 had directed the National Commission for Women to evolve a 'scheme so as to wipe out the tears of unfortunate victims of rape'. Accordingly NCW has drafted a scheme titled "Relief to and Rehabilitation of Rape Victims". It is proposed to initiate the scheme in the XI Plan. The budgetary requirement for the scheme in the XI Plan is estimated as Rs. 250 crore.

7. Implementation of protection from domestic violence act and other acts of the ministry : The protection of Women from Domestic Violence Act came into force on 26th October 2006. In the XI Plan it is proposed to take up the following for effective implementation of the PWDVA: Set up the required infrastructure and requirements to make the Act effective. Provide training, sensitisation and capacity building of Protection Officers, Service Providers, members of the judiciary, police, medical professionals, counsellors, lawyers etc on the issue of domestic violence and the use of law (PWDVA and other criminal and civil laws) to redress the same. Monitoring the appointment of Protection Officers by regular feedback from the various states. Setup an effective MIS to monitor its implementation. Give wide publicity to the Act. Rs. 500 crore is proposed to be provided for implementation of PWDVA in the XI Plans The Ministry is in the process of drafting an act to prevent sexual harassment at workplace. It is proposed to allocate Rs. 100 crore for implementation of this and other acts that the Ministry may bring into force during the XI Plan²⁷.

8. Centrally Sponsored Schemes: The following Rural Development Programmes are initiated by the Government of India being implemented by the District Rural Development Agencies in Andhra Pradesh. Integrated Rural Development Programme (IRDP), Training for Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA).

9. Mahila Samridhi Yojana (MSY): The Mahila Samridhi Yojana is a centrally sponsored scheme, which was launched on 2-10-1993. Through MSY, every rural woman aged 18 and above can open an MSY account of money she can save. The government would contribute an incentive money of 25% of her savings. For an amount upto Rs. 300/- kept in the account for a lock in period of one year, that is, the deposits have to remain in account for a period of 12 months and the maximum participation of government is limited to Rs. 75/- per year. The department of Women and Child Development under the ministry of Human Resource Development gets

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

10. Indira Mahila Yojana (IMY): Indira Mahila Yojana is another women development programme initiated by the Government, which was launched in August 1995 in more than 200 blocks of the country. The main objective of this programme is to give a forward thrust to the women education, awareness income-generation capacities and the empowerment of women. The platforms for the forward thrust are to be the self-help groups at the grass-root level. Under this scheme women are to be constituted into Mahila Block Societies (MBS) at the Anganwadi level. At the grass-root level under every Anganwadi there should be women's self-help groups. The Mahila Groups will be encouraged to take up some thrift activity also. The fund so collected over a period can be revolved amongst the members for financial support to the expansion of their income generation activities or also for starting of a new activity. The groups can also avail credit facilities from State and National level lending institutions like Rashtriya Mahila Kosh (RMK), Social board, etc. the government of India affords a group with financial support to a tune of Rs. 5,000/-. Thus, the IMY is a strategy to co-ordinate and integrate components of all sectoral programmes taken up by women .

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

12. The Velugu Programme : The Government of Andhra Pradesh has been implementing since June 2000 a special project called "Velugu" to address poverty through empowerment of rural poor women, especially the poorest of the poor. The project is being implemented by the Society for Elimination of Rural Poverty and the Panchayati Raj, Government of Andhra Pradesh. It covered 180 backward mandals in

6 districts under Phase 1. The phase II of the project covering 548 backward mandals and all coastal fishermen villages in other districts has been commenced since June 2002, thus covering 864 rural mandals of all the districts of the state.

13. Indira Kranti Patham : The newly - installed congress government in Andhra Pradesh in 2004 reaffirmed its commitment to Velugu by giving an expanded role with a new name Indira Kranthi Patham (IKP). The IKP is managed by an independent Society for the Elimination of Rural Poverty (SERP) which is a government agency with all the flexibility that a society structure provides especially for hiring of professionals. SERP employees of some 2,200 such professionals across the state provide administration and managerial support to the entire SHG network⁴², under this IKP programme, a new scheme known as 'Abhaya Hastham (Hand of Re-assurance) old age pension for the 1.25 crore thrift group or self-help group members. The scheme will provide income security to every women of SHGs. Every member will get an assured minimum monthly income of Rs. 500/- after the attains 60 years. Insurance coverage from Rs. 30,000/- to Rs. 75,000/-. Insurance coverage from Rs. 30,000/- to Rs. 75,000/- will be provided to every women members. And the children of the members, studying 9th class to Intermediate will be granted a scholarship worth noting . To sum up, planned development has been considered to be the most effective way of solving the numerous problems come in the way of eradicating poverty, reducing imbalances and preventing discriminations among vast number of poor people living in rural areas, especially of rural poor women folk. In this process various policies and programmes intended for empowerment of women have been implemented for which special budget allocations are made in Five Year Plans. Besides, various schemes are being implemented to uplift socio-economic status of rural poor women and paving a path for their empowerment. Thus the government has been making sincere efforts to empower women in socio-economic and politico-cultural aspects, so that a welfare state and a prosperous nation can be built. Thus, in this article the governmental policies and programmes implemented for empowerment of women have been examined.

Suggestions: Proper awareness of schemes should be there, the benefits of the Scheme should not be restricted to papers only but the implementation of schemes should be there so that every woman can be familiar with her rights. Significant steps should be taken to implement all the schemes which are amended to facilitate detention, prevention and punishment of crimes against women.

- Women education has to be made compulsory and women should be encouraged to

become literate because without being educated women cannot have a access to the benefits of schemes and programmes.

- Strict implementation of the schemes and policies for women empowerment should be done.
- Awareness camps for women should be organized where they can become familiar with the framed schemes and policies and can take benefit of those schemes and policies.

Conclusion: These scheme provides assistance for Education, Training, Financial assistance/Cash,

Subsidy on the loans, Scholarship, Nutrition, self-employment and other facilities. The prime goal is for empowerment, development, protection and welfare of Women & Child. In-fact the agency in National level is doing pioneering work. The Government has enhanced its support to them by providing necessary funds. Their roles have not been only to promote participation of the community but also increase awareness of the community in regards to the policies and programmes launched to their welfare.

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